Poverty in Tucson
What Do We Know? How Can We Do Better?

Report to Members of the City of Tucson Mayor’s Commission on Poverty
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Summary and Recommendations

In June 2012 the University of Arizona and the School of Social and Behavioral Sciences partnered with Mayor Rothschild's Poverty Commission to answer five questions about poverty in Tucson: How does Tucson's poverty rate compare to that of other large cities? Who are the poor in Tucson, and where are they located? What are their lives really like? What services are currently provided in Tucson? What promising antipoverty strategies have other cities pursued? This report, completed in August 2014, offers our answers.

How Does Tucson's Poverty Rate Compare with Other Cities?

According to the official measure from the US Census Bureau, Tucson's poverty rate as of 2012 was the eighth highest among large metropolitan statistical areas (MSAs) in the United States. How much stock should we put in this ranking? And if Tucson's poverty rate is indeed high relative to other cities or metro areas, why is that?

Tucson's ranking compared to other cities and metro areas is potentially misleading, for seven reasons. First, the calculation of the poverty rate is based on a measure of income that doesn't subtract taxes, doesn't include the Earned Income Tax Credit (EITC), and doesn't include near-cash transfers such as food stamps (SNAP). Second, poverty rates for cities and metro areas, which come from income data collected by the American Community Survey (ACS), are estimates based on a complex sampling design, and as such they contain sampling and non-sampling error. Tucson's true ranking therefore could be slightly worse or a good bit better. Third, Tucson's ranking differs depending on whether the comparison is to other large metro areas, to all metro areas, to other large central cities in large metro areas, or to all large cities. Fourth, the calculation of poverty rates doesn't adjust for differences in the cost of living across cities, and Tucson is comparatively inexpensive relative to other large cities. Fifth, Tucson has a large number of college students who live off campus, which can inflate the measured poverty rate. Sixth, Tucson has a disproportionately high percentage of people in the informal sector. Some or all of their income won't be counted in the official measure, leading to an overestimate of the true poverty rate. Seventh, the poverty rate is a calculation of the number of people living in households with income below the poverty line. It ignores the size of two important groups: the "near-poor," who have incomes close to but above the poverty line, and the "extremely poor," who have incomes well below the poverty line. Taking these groups into account could potentially change Tucson's ranking.
Still, Tucson's poverty rate very likely is higher than that of quite a few other American cities and metro areas. Why is that? There is no simple story. Tucson has larger-than-average shares of some groups that tend to have high poverty rates (particularly Hispanics), and poverty rates for almost all groups are higher in Tucson than in other large metro areas.

**Who Are the Poor in Tucson, and Where Are They Located?**

Poverty in Tucson is highest among women, children, female-headed households where no husband is present, individuals living in nonfamily households, American Indians, Hispanics, those with less than a high school degree, the foreign-born, and persons who aren't employed or who work less than full-time year-round.

Of the census tracts that are fully or mostly within the City of Tucson, 15 had poverty rates above 40% between 2008 and 2012. There is a clustering with one at the northeastern city limits, one to the east, three in the south, and the remaining ten neighborhoods contiguously spanning downtown, the university area, and north of the university up Miracle Mile. One quarter of Tucson's poor live in these neighborhoods characterized by concentrated poverty.

**What Are the Lives of Tucson's Poor Really Like?**

In the spring of 2014, 41 undergraduate students at the University of Arizona along with Julia Smith conducted 201 in-depth interviews with Tucsonans, many of whom have low incomes. The aim was to get a better understanding of real living conditions than can be gleaned from poverty statistics.

These interviews suggest that low income does tend to make life much more difficult. Most of the interviewees, even those with very low income, are able to get by. But sometimes just barely. And often at a cost. Strategies for making ends meet in the context of low income are many, and they vary widely. Government assistance, whether in the form of cash payments or housing and food assistance, played an important role for some. Many also relied on asking (extended) family for help and working multiple jobs, including informal jobs. Other strategies include doubling up to reduce housing costs, getting help from nonprofit organizations, shifting bills around, illegal activities, selling plasma, using a pawn shop, getting a title loan, getting free childcare from friend or family, collecting cans, asking neighbors for help, and more.

The interviews also reveal that there is not a perfect overlap between low income and a household's ability to make ends meet. Some low-income households have fewer expenses, for example because they own their home or don't have children or have regular access to services and transfers from government or nonprofit organizations. And some have extensive support from family, friends, neighbors, and/or some other source. Similarly, some households with incomes above the
poverty line have trouble achieving economic security due to job instability, transportation problems, lack of access to good childcare, heavy debt, or other difficulties.

While there are commonalities across the respondents, perhaps the most striking observation from the interviews is the degree to which the conditions and capabilities of low-income Tucsonans vary. Broad structural forces such as an increase in the number of available jobs or wage levels clearly matter, as do large programs such as food stamps, the Earned Income Tax Credit, and others. But genuine solutions for the poor require attention to people's individual circumstances.

**What Services Are Currently Provided in Tucson?**

We have assembled a list of the names, details, and locations of service providers in Tucson, drawing heavily on the 2-1-1 Arizona program, an online community information and referral services database. Though more research is needed to assess the potential spatial mismatch between current service providers and users, our findings suggest possible gaps in access, particularly in the south and southwest of the city.

Among the 201 Tucsonans interviewed in the spring of 2014 (see section 3), just one individual reported using 2-1-1 to find assistance. In addition, only a small minority of our interviewees said they got assistance from local nonprofits. This suggests the potential value of a public information campaign or some other mechanism for increasing low-income Tucsonans' awareness of available resources.

**What Are Other Cities Doing?**

We describe the efforts of cities that have made progress in reducing or ameliorating poverty through comprehensive citywide, city-led antipoverty initiatives. We focus on Savannah, GA, Portland, OR, New York City, Providence, RI, Richmond, VA, and Philadelphia. We also include brief descriptions of a few additional cases and of several nationwide programs as well as a brief description of a select number of place-based antipoverty strategies emphasizing two in particular, Harlem and Cincinnati.

A common theme is the importance of collaboration and coordination. Of the cities we examined, those that have been the most successful created and institutionalized some form of public-private partnership to coordinate the effort. The most interesting cases are Savannah, Philadelphia, New York City, and Cincinnati.
Our Recommendations

1. *Don’t obsess over the official poverty rate.* Don’t ignore it, but don’t attach too much importance to it. For reasons we discuss in sections 1 and 3, the poverty rate is a highly imperfect indicator of the living conditions of low-income Tucsonans. Moreover, a single-minded focus on lowering the poverty rate might lead us to ignore valuable strategies for improvement. For instance, suppose the city and local organizations figured out a way to provide good-quality, low-cost childcare and preschool to children in every low-income household in Tucson. That would provide a significant boost to living standards for many of the poor, but it would have little (short-run) impact on the official poverty rate.

2. *There is no silver bullet.* Poverty has many causes, many dimensions, and many faces. And there are many ways to help. Lots of small improvements may not be as noticeable as a single big, splashy improvement, but they may do just as much good, if not more.

3. *Improve service delivery.* In an era of limited resources, we believe the single most valuable short-term strategy for the Poverty Commission and its member organizations to pursue is improved delivery of services. We recommend two things in particular.

First, institutionalize an agency or organization, rooted in a public-private partnership, to enhance allocation of resources, improve coordination of service delivery, and reduce duplication. This needs to be more than a forum such as the Poverty Commission. It needs to have real authority and resources. As we note in section 5, this looks to have been a key dimension of recent successful antipoverty efforts in other cities.

Second, improve awareness of and access to service providers. An inexpensive way to do this would be a public advertising campaign to increase the visibility of 2-1-1 Arizona. Even better would be to create one-stop shops in areas of concentrated poverty, perhaps using schools as the sites (“community school” model).

4. *Further study is needed.* We hope that the research reported here will enhance our understanding of poverty in Tucson and ways to address it, and we recommend that such research be continued. Additional study will produce additional information, it will confirm or refute our findings, and it will enable an assessment of the impact of changes in demographics, economic conditions, and the efforts of public agencies and nonprofit organizations.
1. How Does Tucson's Poverty Rate Compare with Other Cities?

According to the official measure from the US Census Bureau, Tucson's poverty rate as of 2012 was the eighth highest among large metropolitan statistical areas (MSAs) in the United States. How much stock should we put in this ranking? And if Tucson's poverty rate is indeed high relative to other cities or metro areas, why is that?

1.1. What Does "Tucson Has the Eighth-Highest Poverty Rate" Tell Us?

Tucson's ranking compared to other cities and metro areas is potentially misleading, for seven reasons. First, the calculation of the poverty rate is based on a measure of income that doesn't subtract taxes, doesn't include the Earned Income Tax Credit (EITC), and doesn't include near-cash transfers such as food stamps (SNAP). Second, poverty rates for cities and metro areas, which come from income data collected by the American Community Survey (ACS), are estimates based on a complex sampling design, and as such they contain sampling and non-sampling error. Tucson's true ranking therefore could be slightly worse or a good bit better. Third, Tucson's ranking differs depending on whether the comparison is to other large metro areas, to all metro areas, to other large central cities in large metro areas, or to all large cities. Fourth, the calculation of poverty rates doesn't adjust for differences in the cost of living across cities, and Tucson is comparatively inexpensive relative to other large cities. Fifth, Tucson has a large number of college students who live off campus, which can inflate the measured poverty rate. Sixth, Tucson has a disproportionately high percentage of people in the informal sector. Some or all of their income won't be counted in the official measure, leading to an overestimate of the true poverty rate. Seventh, the poverty rate is a calculation of the number of people living in households with income below the poverty line. It ignores the size of two important groups: the "near-poor," who have incomes close to but above the poverty line, and the "extremely poor," who have incomes well below the poverty line. Taking these groups into account could potentially change Tucson's ranking.

Let's consider these one by one.

An individual is considered poor if her or his household has a pretax cash income below the poverty line (threshold) for households with their number of members. The official poverty measure was developed in the early 1960s, with the poverty line based on the cost of a basic food diet as determined by the US Department of
Agriculture and the observation that (at that time) families spent approximately one third of their income on food. Despite its limitations, the official poverty measure has not changed since its creation in the early 1960s, apart from annual inflation adjustments to the poverty thresholds.

Poverty analysts and others express dissatisfaction with the official poverty rate calculation for a variety of reasons, including the fact the poverty line has not been updated (except for inflation) in half a century. For our purposes, an important limitation of the poverty rate is that it is based on an incomplete measure of income: taxes aren't subtracted and the EITC and near-cash transfers such as food stamps aren't included. A new "supplemental" poverty measure addresses these problems, but it isn't yet available for cities.

A metropolitan statistical area is defined (by the Office of Management and Budget, or OMB) as an urban area with a central core and with a population of 50,000 or more. A large MSA is defined as an MSA with a population of 500,000 or more. In 2012, the official poverty rate in large MSAs in the United States ranged from a low of 8.4% in the Washington-Arlington-Alexandria, DC-VA-MD-WV MSA to a high of 34.5% in the McAllen-Edinburg-Mission, TX MSA. The median for large MSAs was 15.1%. The poverty rate in the Tucson MSA was 20%. Figure 1.1 is a map showing all of the MSAs with color-coding to indicate the poverty rate. (All figures for this section are placed at the end of the section.) Figure 1.2 shows the poverty rate in the 25 large MSAs that had the highest poverty rates in 2012. Tucson's was the eighth-highest.

These poverty rates are estimates calculated from samples and therefore contain some error. Figure 1.2 also shows the margin of error\(^1\) for each large MSA, and when the error is taken into consideration the poverty rate in the Tucson MSA is statistically indistinguishable from the large MSAs ranked as high as 6 and as low as 15. Figure 1.3 shows this in a different way: it is a table highlighting the large MSAs with poverty rates that are statistically distinguishable from Tucson's.

Now let's turn to cities. Figures 1.4 and 1.5 show the poverty rates of large cities within large MSAs, again as of 2012. The rates range from a low of 13% in the city of San Jose to a high of 42.3% in the city of Detroit. Tucson city's poverty rate was 26.7%, which was sixth-highest.

The high poverty rate in the Tucson large-MSA owes partly to the high poverty rate in the city of Tucson and partly to the fact that the city contains a comparatively large share of the Tucson large-MSA population. In many other large-MSAs, a smaller share of the population lives in the central city.

How does suburban Tucson compare? The best estimates of suburban poverty are from a study by Kneebone and Berube using the 2011 American Community

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\(^1\) The US Census Bureau uses a 90 percent confidence level.
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Survey. Figure 1.6 shows city and suburban poverty rates in the seven city-dominated MSAs. Suburban poverty in large-MSAs that are dominated by large cities ranges from a high of 36% in the El Paso, Texas MSA to a low of 9% in the San Jose-Sunnyvale-Santa Clara, California MSA. Three of the city-dominated MSAs (Fresno, El Paso, and Albuquerque) have high suburban poverty rates. Of these, two (Fresno and El Paso) also have high urban poverty rates. The high urban poverty coupled with the high suburban poverty combine to produce two of the three highest poverty rates of large MSAs. The third, Albuquerque, has a similarly above-average urban and suburban poverty rate, and together these result in the Albuquerque MSA featuring an above average poverty rate. Tucson and San Antonio, on the other hand, feature high urban poverty rates but relatively low suburban poverty rates.

So Tucson has a central city with a comparatively high poverty rate, suburbs with a not-comparatively-high poverty rate, and a large-MSA in which the city accounts for a comparatively large share of the MSA's population.

Typically poverty in the Tucson MSA is compared to poverty in other large MSAs (MSAs with 500,000 or more people). What if we compare Tucson to all MSAs rather than large MSAs? A metropolitan statistical area is defined as an urban area with a central core that has a population of 50,000 or more. There are 365 of them across the nation. Poverty rates in all MSAs range from a low of 6% in Midland, Texas to a high of 36% in Brownsville-Harlingen, Texas. The median poverty rate in all MSAs is 16%. When compared to all 365 MSAs, the Tucson MSA has the 70th highest poverty rate. Although this isn't a great ranking, it's quite different than being among the ten highest.

In 2012, the city of Tucson had a population of 503,764, making it the 33rd largest Place in the US as defined by the Census Bureau. Figure 1.7 compares the city of Tucson to all other large cities (not just large cities that are in large MSAs). Here Tucson's poverty rate is 18th highest. Taking into account margin of error, Tucson's ranking could be as high as 9th or as low as 30th.

When comparing Tucson with other MSAs or cities, we want to be sure we're comparing apples with apples. The official poverty rate calculation doesn't adjust for differences across cities and metro areas in the cost of living. This doesn't

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3 Here the city poverty rate was calculated slightly differently from our calculations. The city poverty rate represents the poverty rate in all of the primary cities in the MSA rather than in only the central large city. Despite this slight difference in measurement, the city poverty trends appear consistent with those referenced in the previous section, which are based only on the central city and are one year more current. It is also worth mentioning that suburban is defined here as parts of an MSA that are not contained within cities. This definition varies from others such as that used by the United States Department of Agriculture (USDA) which features a more fine grained distinction between rural, suburban, and urban, but which is less feasible for this analysis at the given time due to data aggregation and presentation policies set forth by the US Census.
make much sense, since an income of, say, $15,000 can buy a lot less in an expensive city than in an affordable one.

In April 2014, the U.S. Department of Commerce's Bureau of Economic Analysis (BEA) released for the first time as official statistics an Implicit Regional Price Deflator (IRPD). According to the press release, "The price-adjustments are based on regional price parities (RPPs) and on BEA's national Personal Consumption Expenditure (PCE) price index. The RPPs measure geographic differences in the price levels of consumption goods and services relative to the national average, and the PCE price index measures national price changes over time. Using the RPPs in combination with the PCE price index allows for comparisons of the purchasing power of personal income across regions and over time."4

What makes the IRPD unique from other approaches to cost-of-living adjustments is that this price adjustment index takes into consideration not just a pre-determined bundle of goods but rather what is actually consumed within in each region. As previously mentioned, to date the supplemental poverty measure is not available at the MSA level. The IRPD provides us with a unique opportunity to at least start a discussion of alternative poverty measures at the MSA level. To do this, we have created an adjusted poverty rate for each of the large MSAs (population>500,000) for which the IRPD is available.5 The adjusted poverty rate was derived by multiplying the official poverty rate by the IRPD. While this is by no means a perfect measure, it does illustrate the point that the official poverty measure ignores differences in the cost of living. Figure 1.8 illustrates the shift between the official poverty measure and adjusted poverty measure for all of the large MSAs. It is organized by the official poverty rate (MSAs with the lowest official poverty rates are at the top of the figure and those with the highest official poverty rates at the bottom). The start of the arrow represent the official poverty rate, and the arrow itself represents the adjusted poverty rate.

Nearly all of the MSAs that have a comparatively low official poverty rate have an adjusted poverty rate that is above the official poverty rate. In other words, in these MSAs it takes more (than the national average) money to buy the basic commodities purchased in the respective MSAs. This suggests that while Tucson has one of the higher official poverty rates, the extent to which its "true" poverty rate is significantly greater than that of some of the other large MSAs may be overstated. In other words, if we agree that poverty is about more than just income, that it is also about what income can buy, then Tucson isn't doing quite as badly as the official poverty rate suggests.

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5 We have excluded the following two MSAs due to missing data: Honolulu, HI MSA and Poughkeepsie-Newburgh-Middletown, NY MSA.
Returning to the point about comparing apples with apples, Tucson has a large number of college students who live off campus. College students tend to have little or no income, and if they live off campus (not with their family) they are counted as independent households. This can inflate the measured poverty rate. According to a 2013 Census Bureau report, in the Tucson MSA the official poverty rate from 2009 to 2011 was 19.4%; this drops to 18.1% when excluding college students living off-campus and independent of relatives. Similarly, in the city of Tucson the poverty rate decreases from 25.3% to 23.3%. This too might alter Tucson's position in the ranking.

Also, Tucson is likely to have a larger share of its population engaged in informal-sector, off-the-books employment. In our interviews with low-income Tucsonans (see section 3), a large number reported cash jobs from collecting cans, selling plasma, yard sales, cleaning yards, informal childcare, sales of legal (tires, jewelry, scarves, stolen goods, etc.) and illegal goods, etc. These sources of income are unlikely to be reported and as a result the poverty rate of this sub-group is likely to be overstated.

A final consideration has to do with the crudeness of the official poverty rate as an indicator. The Census Bureau sets the poverty line (or "threshold") at a particular amount of income (it differs depending on household size) and then calculates the number of people living in households with income below the line. This tells us nothing about how far below the line those people are. And it tells us nothing about how many people are in households with incomes just a little above the line. We can supplement the poverty rate measure with measures of "extreme poverty" and "near poverty." Extreme poverty is typically defined as the share of individuals in households with an income below half the poverty line. Near poverty is typically defined as the share of individuals in households with income above the poverty line but below anywhere from 1.25 to 2.00 times the poverty line depending on the individual/agency/etc. The ACS provides the data at the 1.25 level.

Figure 1.9 shows extreme poverty rates in large cities that are in large MSAs. In 2012, approximately 12% of the population in the city of Tucson had incomes below half of the poverty line. This is on the high end; only Fresno and Detroit had a statistically significantly higher rate of extreme poverty than Tucson.

Figure 1.10 shows near poverty rates in large cities that are in large MSAs. The bars in the chart show two groups: the poor (the bottom portion of the stacked column) and the near poor (top portion of the stacked column). In 2012,

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7 The study utilizes the 2009-to-2011 three-year American Community Survey data set.

8 Both decreases are statistically significant at a confidence level of 90 percent.
approximately 7% of the city of Tucson's population was near poor. This rate is similar to that of Detroit, Memphis, Milwaukee, Houston and Fresno. Only El Paso and Dallas had higher shares.

To sum up: The headline "Tucson has the eighth-highest poverty rate" is too simplistic. The story is likely to differ depending on whether we take into account all sources of income, depending on whether we factor the margin of error into poverty comparisons, depending on what the comparison group is, depending on whether we adjust for differences across cities in the cost of living, depending on whether we consider the number of college students who live off campus, and depending on whether we focus solely on the official poverty rate or also take into account extreme poverty and near poverty.

Still, Tucson's poverty rate very likely is higher than that of quite a few other American cities and metro areas. Why is that?

### 1.2. Why Does Tucson Have a Higher Poverty Rate Than Many Other Large MSAs?

We've already mentioned two contributors to Tucson's comparatively high poverty rate: first, a relatively large share of the Tucson metro area's population lives within the city of Tucson, and cities tend to have higher poverty rates than suburban areas; second, Tucson has a larger-than-average number of college students who live off-campus and thus are counted as poor. We now turn the demographic composition of Tucson's population, to labor market conditions, and to the impact of government benefits.

Figures 1.11, 1.12, and 1.13 compare the Tucson MSA to the Phoenix-Mesa-Glendale MSA and to the average for all 101 large MSAs along a number of dimensions, from age to race to education to employment status to receipt of government transfers and more. The data we use are averages for the five years from 2008 to 2012. We look at both the share of the population that a group accounts for and the group's poverty rate. Tucson's overall poverty rate may be higher than average because it has a larger-than-average share of groups that are especially likely to be poor and/or because various groups are more likely to be poor in Tucson than in other metro areas.

Here is what the data suggest.

Demographics: age. Tucson has a larger share of seniors than many other large MSAs, but seniors have a comparatively low poverty rate, and their poverty rate in Tucson is virtually identical to the average in all large MSAs. Working-aged adults and children comprise a smaller percentage of Tucson population than in the typical MSA, but these two groups have higher-than-average poverty rates in Tucson. Phoenix has lower poverty rates for all three age groups, though they are higher than in many other MSAs.
Demographics: race and ethnicity. On average across all large MSAs, whites (non-Hispanic white) comprise 64% of the population, Hispanics 16%, African Americans 13%, and American Indians less than 1%. The three minority groups have average poverty rates of 23% to 27%, compared to just 9% for whites. In Tucson, the three minority groups combined account for 41% of the population, with Hispanics far and away the largest of the three. This is considerably higher than the 28% average for other large MSAs, though Phoenix is similar. The poverty rate among Hispanics in Tucson is on par with the average in other large MSAs. (For African Americans it is lower than average.) So the impact here has to do with the composition of the population. At the same time, whites and American Indians in Tucson have a higher poverty rate than the average in other large MSAs and than in Phoenix.

Demographics: foreign born. In Tucson, 13% of the population is foreign-born, compared to an average of 11.6% in other large MSAs. Of equal or perhaps greater importance, an above-average share of the foreign-born in Tucson are poor.

Demographics: disability. The Tucson area has an above-average percentage of disabled residents, and an above-average percentage of them are poor. For Phoenix the opposite is true.

Demographics: veterans. A larger share of Tucsonans are working-aged veterans than is the case in other large MSAs, and a larger share of those Tucson veterans are poor. Conversely, older veterans in Tucson appear to be doing relatively well when compared to their counterparts. Phoenix has fewer veterans, although still more than the average large MSA, and both working-aged and older veterans have above-average poverty rates.

Demographics: household composition. Tucson has one of the highest percentages of unrelated-individual households (mostly single adults) and an above average percentage of these unrelated individuals are poor. This is attributable partly to the large number of college students who live off campus, which we noted earlier. A slightly-above-average share of Tucsonans live in female-headed families, and their poverty rate is higher than in the typical large MSA and in Phoenix. Married couples in Tucson also have an above-average poverty rate compared to their counterparts in other large MSAs.

Demographics: educational attainment. On educational attainment, measured as years of schooling completed, Tucson is similar to the average large MSA, the only difference being that Tucson has a larger-than-average share with some college but no four-year degree and a smaller share with a high school degree but no college. At all levels of educational attainment, Tucson's poverty rate is higher than in the average MSA or in Phoenix.
Labor market: employment status (families). Tucson has an above-average share of married couple families with only one worker. This family type is also considerably more likely to be poor than their counterparts in other large MSAs.

Labor market: employment status (all). On average in large MSAs, 7% of employed persons were poor. In Tucson the figure was 10%. In recent years Tucson's unemployment rate has been comparable to that of the average large MSAs, but Tucson has one of the highest poverty rates among the unemployed (39%). Phoenix is closer to the average for large MSAs. The share of 16-to-64-year-old Tucsonans working full-time (40 hours a week or more) is a little below average among large MSAs and below Phoenix. And while Tucson has approximately the same share of people who are employed but less than full-time year-round as the typical large MSA, the percentage of such people who are poor is higher than in the average large MSA or in Phoenix.

Labor market: industry and occupation. Certain types of industries and occupations tend to be associated with lower wages. In particular, low-skill jobs in services tend to pay less than low-skill jobs in manufacturing. The Tucson MSA has one of the highest shares of individuals in service occupations.

Government benefits. In Tucson, 3% of the population receives cash benefits that are included in the poverty rate calculation (recall that the EITC and food stamps aren't included). This is slightly above the average for large MSAs, yet it is substantially lower than in some others that have high poverty rates, such as Fresno, CA (7%). Over the five-year period included here, benefit recipients in Tucson received a similar amount to that received by their counterparts in other large MSAs. SNAP benefits are not counted in the income measure used to calculate the poverty rate, but it is worth noting that in Tucson about 11% of households not receiving food stamps were poor, which is well above the 8% average across the large MSAs.

So what can we infer about the reasons why Tucson has a higher poverty rate than many other large metro areas? There is no simple story. Tucson has larger-than-average shares of some groups that tend to have high poverty rates (particularly Hispanics), and poverty rates for almost all groups are higher in Tucson than in other large MSAs. Figure 1.13 provides an easy way to see this.
Figure 1.1. Map of Poverty Rates, Metropolitan Statistical Areas, 2012

Source: US Census Bureau, 2012 American Community Survey (ACS) 1-year estimates.
Figure 1.2. Poverty Rates in the 25 Large MSAs with the Highest Poverty Rates, 2012

### Figure 1.3. Poverty Rates in the 25 Large MSAs with the Highest Poverty Rates, 2012

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<th>Rank</th>
<th>MSA</th>
<th>Estimate</th>
<th>Margin of Error</th>
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<td>McAllen-Edinburg-Mission, TX</td>
<td>34.5%***</td>
<td>+/-2.1</td>
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<tr>
<td>2</td>
<td>Fresno, CA</td>
<td>28.4%***</td>
<td>+/-1.4</td>
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<tr>
<td>3</td>
<td>El Paso, TX</td>
<td>24.0%***</td>
<td>+/-1.3</td>
</tr>
<tr>
<td>4</td>
<td>Bakersfield-Delano, CA</td>
<td>23.8%***</td>
<td>+/-1.7</td>
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<td>5</td>
<td>Jackson, MS</td>
<td>22.2%*</td>
<td>+/-1.6</td>
</tr>
<tr>
<td>6</td>
<td>Augusta-Richmond County, GA-SC</td>
<td>20.30%</td>
<td>+/-1.6</td>
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<td>Modesto, CA</td>
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<td><strong>Tucson, AZ</strong></td>
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<td>9</td>
<td>Memphis, TN-MS-AR</td>
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<td>Toledo, OH</td>
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<td>New Orleans-Metairie, LA</td>
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<tr>
<td>14</td>
<td>Albuquerque, NM</td>
<td>18.50%</td>
<td>+/-1.0</td>
</tr>
<tr>
<td>15</td>
<td>Stockton, CA</td>
<td>18.40%</td>
<td>+/-1.5</td>
</tr>
<tr>
<td>16</td>
<td>Greensboro-High Point, NC</td>
<td>18.1%*</td>
<td>+/-1.2</td>
</tr>
<tr>
<td>17</td>
<td>Lakeland-Winter Haven, FL</td>
<td>17.9%*</td>
<td>+/-1.6</td>
</tr>
<tr>
<td>18</td>
<td>Greenville-Mauldin-Easley, SC</td>
<td>17.7%**</td>
<td>+/-1.4</td>
</tr>
<tr>
<td>19</td>
<td>Los Angeles-Long Beach-Santa Ana, CA</td>
<td>17.6%***</td>
<td>+/-0.3</td>
</tr>
<tr>
<td>20</td>
<td>Miami-Fort Lauderdale-Pompano Beach, FL</td>
<td>17.5%***</td>
<td>+/-0.5</td>
</tr>
<tr>
<td>21</td>
<td>Detroit-Warren-Livonia, MI</td>
<td>17.4%***</td>
<td>+/-0.5</td>
</tr>
<tr>
<td>22</td>
<td>Phoenix-Mesa-Scottsdale, AZ</td>
<td>17.4%***</td>
<td>+/-0.5</td>
</tr>
<tr>
<td>23</td>
<td>Youngstown-Warren-Boardman, OH-PA</td>
<td>17.3%***</td>
<td>+/-1.1</td>
</tr>
<tr>
<td>24</td>
<td>San Antonio-Warren-Boardman, OH-PA</td>
<td>17.3%***</td>
<td>+/-0.8</td>
</tr>
<tr>
<td>25</td>
<td>Springfield, MA</td>
<td>17.2%***</td>
<td>+/-1.1</td>
</tr>
</tbody>
</table>

Data Source: US Census Bureau, 2012 ACS 1-year estimates.

*Significantly different from poverty rate of Tucson at 90 percent confidence level

**Significantly different from poverty rate of Tucson at 95 percent confidence level

***Significantly different from poverty rate of Tucson at 99 percent confidence level
Figure 1.4. Poverty in Cities of Large MSAs, 2012

## Figure 1.5. Poverty in Large Cities of Large MSAs, 2012

<table>
<thead>
<tr>
<th>Rank</th>
<th>Cities</th>
<th>Poverty Rate</th>
<th>City as % of MSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Detroit city, Michigan</td>
<td>42.3%***</td>
<td>16.1%</td>
</tr>
<tr>
<td>2</td>
<td><strong>Fresno city, California</strong></td>
<td><strong>31.5%</strong>*</td>
<td><strong>52.5%</strong></td>
</tr>
<tr>
<td>3</td>
<td>Milwaukee city, Wisconsin</td>
<td>29.9%***</td>
<td>37.2%</td>
</tr>
<tr>
<td>4</td>
<td>Memphis city, Tennessee</td>
<td>28.3%</td>
<td>18.3%</td>
</tr>
<tr>
<td>5</td>
<td>Philadelphia city, Pennsylvania</td>
<td>26.9%</td>
<td>25.0%</td>
</tr>
<tr>
<td>6</td>
<td><strong>Tucson city, Arizona</strong></td>
<td><strong>26.7%</strong></td>
<td><strong>50.8%</strong></td>
</tr>
<tr>
<td>7</td>
<td>Baltimore city, Maryland</td>
<td>24.8%</td>
<td>21.7%</td>
</tr>
<tr>
<td>8</td>
<td>Phoenix city, Arizona</td>
<td>24.1%**</td>
<td>34.0%</td>
</tr>
<tr>
<td>9</td>
<td>Chicago city, Illinois</td>
<td>23.9%**</td>
<td>28.0%</td>
</tr>
<tr>
<td>10</td>
<td>Dallas city, Texas</td>
<td>23.9%**</td>
<td>18.3%</td>
</tr>
<tr>
<td>11</td>
<td>Houston city, Texas</td>
<td>23.5%**</td>
<td>34.5%</td>
</tr>
<tr>
<td>12</td>
<td>Los Angeles city, California</td>
<td>23.3%***</td>
<td>29.0%</td>
</tr>
<tr>
<td>13</td>
<td><strong>El Paso city, Texas</strong></td>
<td><strong>22.8%</strong>*</td>
<td><strong>80.0%</strong></td>
</tr>
<tr>
<td>14</td>
<td>Indianapolis city (balance), Indiana</td>
<td>22.2%***</td>
<td>42.5%</td>
</tr>
<tr>
<td>15</td>
<td>Columbus city, Ohio</td>
<td>21.8%***</td>
<td>40.6%</td>
</tr>
<tr>
<td>16</td>
<td><strong>San Antonio city, Texas</strong></td>
<td><strong>21.7%</strong>*</td>
<td><strong>60.9%</strong></td>
</tr>
<tr>
<td>17</td>
<td>Boston city, Massachusetts</td>
<td>21.6%***</td>
<td>12.8%</td>
</tr>
<tr>
<td>18</td>
<td>New York city, New York</td>
<td>21.2%***</td>
<td>41.4%</td>
</tr>
<tr>
<td>19</td>
<td>Austin city, Texas</td>
<td>20.3%***</td>
<td>44.8%</td>
</tr>
<tr>
<td>20</td>
<td>Oklahoma City city, Oklahoma</td>
<td>19.7%***</td>
<td>45.4%</td>
</tr>
<tr>
<td>21</td>
<td>Louisville/Jefferson County metro government (balance), Kentucky</td>
<td>19.5%***</td>
<td>47.4%</td>
</tr>
<tr>
<td>22</td>
<td>Nashville-Davidson metropolitan government (balance), Tennessee</td>
<td>19.4%***</td>
<td>34.8%</td>
</tr>
<tr>
<td>23</td>
<td>Denver city, Colorado</td>
<td>19.2%***</td>
<td>23.5%</td>
</tr>
<tr>
<td>24</td>
<td>Fort Worth city, Texas</td>
<td>18.6%***</td>
<td>11.5%</td>
</tr>
<tr>
<td>25</td>
<td><strong>Jacksonville city, Florida</strong></td>
<td><strong>18.5%</strong>*</td>
<td><strong>59.4%</strong></td>
</tr>
<tr>
<td>26</td>
<td>Washington city, District of Columbia</td>
<td>18.2%***</td>
<td>10.2%</td>
</tr>
<tr>
<td>27</td>
<td>Charlotte city, North Carolina</td>
<td>18.1%***</td>
<td>33.2%</td>
</tr>
<tr>
<td>28</td>
<td><strong>Albuquerque city, New Mexico</strong></td>
<td><strong>18.0%</strong>*</td>
<td><strong>61.0%</strong></td>
</tr>
<tr>
<td>29</td>
<td>Portland city, Oregon</td>
<td>17.7%***</td>
<td>25.8%</td>
</tr>
<tr>
<td>30</td>
<td>Las Vegas city, Nevada</td>
<td>17.6%***</td>
<td>29.4%</td>
</tr>
<tr>
<td>31</td>
<td>San Diego city, California</td>
<td>15.5%***</td>
<td>41.1%</td>
</tr>
<tr>
<td>32</td>
<td>San Francisco city, California</td>
<td>15.0%***</td>
<td>18.2%</td>
</tr>
<tr>
<td>33</td>
<td>Seattle city, Washington</td>
<td>13.6%***</td>
<td>17.3%</td>
</tr>
<tr>
<td>34</td>
<td><strong>San Jose city, California</strong></td>
<td><strong>13.0%</strong>*</td>
<td><strong>51.4%</strong></td>
</tr>
</tbody>
</table>

Data Source: US Census Bureau, 2012 ACS 1-year estimates.

*Significantly different from poverty rate of Tucson at 90 percent confidence level

**Significantly different from poverty rate of Tucson at 95 percent confidence level

***Significantly different from poverty rate of Tucson at 99 percent confidence level
Figure 1.6. Urban and Suburban Poverty Rates in Large Cities That Dominate Their Large-MSA

<table>
<thead>
<tr>
<th>MSA</th>
<th>Central City Poverty Rate 2012</th>
<th>Primary Cities Poverty Rate 2011</th>
<th>Suburban Poverty Rate 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fresno, CA</td>
<td>31.5%</td>
<td>28.8%</td>
<td>22.3%</td>
</tr>
<tr>
<td><strong>Tucson, AZ</strong></td>
<td><strong>26.7%</strong></td>
<td><strong>26.6%</strong></td>
<td><strong>13.7%</strong></td>
</tr>
<tr>
<td>El Paso, TX</td>
<td>22.8%</td>
<td>22.0%</td>
<td>36.3%</td>
</tr>
<tr>
<td>San Antonio-New Braunfels, TX</td>
<td>21.7%</td>
<td>20.0%</td>
<td>11.0%</td>
</tr>
<tr>
<td>Jacksonville, FL</td>
<td>18.5%</td>
<td>18.3%</td>
<td>10.4%</td>
</tr>
<tr>
<td>Albuquerque, NM</td>
<td>18.0%</td>
<td>19.4%</td>
<td>22.0%</td>
</tr>
<tr>
<td>San Jose-Sunnyvale-Santa Clara, CA</td>
<td>13.0%</td>
<td>11.4%</td>
<td>9.0%</td>
</tr>
</tbody>
</table>

Data sources: US Census Bureau 2012 American Community Survey; Confronting Suburban Poverty, Profiles of Suburban Poverty, 100 Largest MSAs
Figure 1.7. Poverty in Large Cities, 2012

Figure 1.8. Shift from Official Poverty Rate to the Adjusted Poverty Rate, 2012

Shift from Official Poverty Rate to Adjusted Poverty Rate*


*Adjusted poverty rate was calculated by multiplying the official poverty rate by the implicit regional price deflator (IRPD)
Figure 1.9. Extreme Poverty in Large Cities in Large MSAs

Figure 1.10. Near Poverty in Large Cities in Large MSAs

Near Poverty in Large Cities in Large MSAs

Figure 1.1.1. Map of Poverty Rate, Metropolitan Statistical Areas, 2008-12

Source: US Census Bureau, 2008 to 2012 ACS, 5-year estimates.
## Figure 1.12. Comparison of Tucson MSA and Phoenix-Mesa-Glendale MSA on Determinants of Poverty

### Table 1

<table>
<thead>
<tr>
<th>RANK RELATIVE TO OTHER Large MSAs (population &gt;500,000, 2008 - 2012 Average)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 = Highest; 101 = Lowest*</td>
</tr>
</tbody>
</table>

### Overall

<table>
<thead>
<tr>
<th></th>
<th>Tucson MSA</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Tucson MSA Percentage</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>52</td>
<td>14</td>
<td>955,948</td>
<td>4,134,076</td>
<td>1,966,799</td>
<td>2,558,733</td>
</tr>
<tr>
<td>Poverty Rate</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>3.0</td>
<td>-</td>
</tr>
</tbody>
</table>

### Demographic Characteristics

#### Age

<table>
<thead>
<tr>
<th></th>
<th>Tucson MSA</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Tucson MSA Percentage</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18</td>
<td>74</td>
<td>20</td>
<td>23.6%</td>
<td>26.3%</td>
<td>24.6%</td>
<td>2.9</td>
</tr>
<tr>
<td>18 to 64</td>
<td>84</td>
<td>85</td>
<td>61.2%</td>
<td>61.2%</td>
<td>62.7%</td>
<td>2.1</td>
</tr>
<tr>
<td>65 and over</td>
<td>10</td>
<td>46</td>
<td>15.8%</td>
<td>12.5%</td>
<td>12.7%</td>
<td>3.0</td>
</tr>
</tbody>
</table>

#### Sex

<table>
<thead>
<tr>
<th></th>
<th>Tucson MSA</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Tucson MSA Percentage</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>49</td>
<td>18</td>
<td>48.7%</td>
<td>49.4%</td>
<td>48.8%</td>
<td>0.6</td>
</tr>
<tr>
<td>Female</td>
<td>53</td>
<td>84</td>
<td>51.2%</td>
<td>50.6%</td>
<td>51.2%</td>
<td>0.6</td>
</tr>
</tbody>
</table>

#### Race/Ethnicity

<table>
<thead>
<tr>
<th></th>
<th>Tucson MSA</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Tucson MSA Percentage</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>White only</td>
<td>74</td>
<td>68</td>
<td>55.3%</td>
<td>58.9%</td>
<td>64.4%</td>
<td>17.6</td>
</tr>
<tr>
<td>American Indian or Alaskan Native**</td>
<td>4</td>
<td>5</td>
<td>3.1%</td>
<td>2.0%</td>
<td>0.9</td>
<td>4</td>
</tr>
<tr>
<td>Hispanic, any race</td>
<td>14</td>
<td>17</td>
<td>34.7%</td>
<td>29.4%</td>
<td>15.8%</td>
<td>16.6</td>
</tr>
</tbody>
</table>

#### Foreign Born

<table>
<thead>
<tr>
<th></th>
<th>Tucson MSA</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Tucson MSA Percentage</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foreign Born</td>
<td>30</td>
<td>28</td>
<td>13.1%</td>
<td>14.6%</td>
<td>11.6%</td>
<td>8.1</td>
</tr>
</tbody>
</table>

#### Disability

<table>
<thead>
<tr>
<th></th>
<th>Tucson MSA</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Tucson MSA Percentage</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>With a disability</td>
<td>24</td>
<td>80</td>
<td>13.2%</td>
<td>10%</td>
<td>11.7%</td>
<td>1.9</td>
</tr>
<tr>
<td>--- 18 to 64</td>
<td>14</td>
<td>43</td>
<td>8.8%</td>
<td>7.0%</td>
<td>6.9%</td>
<td>2.2</td>
</tr>
<tr>
<td>--- 65 and older</td>
<td>6</td>
<td>28</td>
<td>27.4%</td>
<td>25.3%</td>
<td>23.6%</td>
<td>2.8</td>
</tr>
</tbody>
</table>

#### Households

<table>
<thead>
<tr>
<th></th>
<th>Tucson MSA</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Tucson MSA Percentage</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrelated individuals</td>
<td>9</td>
<td>50</td>
<td>22.0%</td>
<td>18.8%</td>
<td>18.3%</td>
<td>2.9</td>
</tr>
<tr>
<td>Male householder living alone</td>
<td>4</td>
<td>37</td>
<td>14.2%</td>
<td>12.7%</td>
<td>12.2%</td>
<td>1.6</td>
</tr>
<tr>
<td>Female householder living alone</td>
<td>10</td>
<td>13</td>
<td>4.4%</td>
<td>4.2%</td>
<td>3.4%</td>
<td>0.7</td>
</tr>
<tr>
<td>Female householder not living alone</td>
<td>30</td>
<td>77</td>
<td>16.6%</td>
<td>14.3%</td>
<td>15.3%</td>
<td>2.3</td>
</tr>
</tbody>
</table>

#### Educational Attainment

<table>
<thead>
<tr>
<th></th>
<th>Tucson MSA</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Tucson MSA Percentage</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than high school</td>
<td>37</td>
<td>28</td>
<td>12.7%</td>
<td>13.7%</td>
<td>12.9%</td>
<td>4.9</td>
</tr>
<tr>
<td>High school graduate</td>
<td>84</td>
<td>80</td>
<td>22.7%</td>
<td>23.6%</td>
<td>27.2%</td>
<td>4.8</td>
</tr>
<tr>
<td>Some college</td>
<td>7</td>
<td>11</td>
<td>34.8%</td>
<td>33.9%</td>
<td>29.8%</td>
<td>3.5</td>
</tr>
<tr>
<td>Bachelor’s degree and above</td>
<td>48</td>
<td>41</td>
<td>29.8%</td>
<td>28.8%</td>
<td>30.1%</td>
<td>6.4</td>
</tr>
</tbody>
</table>

#### Educational Enrollment****

<table>
<thead>
<tr>
<th></th>
<th>Tucson MSA</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Tucson MSA Percentage</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nursery school, preschool</td>
<td>93</td>
<td>95</td>
<td>18%</td>
<td>17%</td>
<td>24%</td>
<td>5.3</td>
</tr>
<tr>
<td>Kindergarten</td>
<td>94</td>
<td>85</td>
<td>18%</td>
<td>19%</td>
<td>20%</td>
<td>2.9</td>
</tr>
<tr>
<td>Grade 1 to 4</td>
<td>11</td>
<td>81</td>
<td>81%</td>
<td>77%</td>
<td>77%</td>
<td>9.6</td>
</tr>
<tr>
<td>Grade 5 to 8</td>
<td>93</td>
<td>57</td>
<td>77%</td>
<td>78%</td>
<td>77%</td>
<td>9.6</td>
</tr>
<tr>
<td>Grade 9 to 12</td>
<td>85</td>
<td>34</td>
<td>73%</td>
<td>81%</td>
<td>77%</td>
<td>10.6</td>
</tr>
<tr>
<td>College undergraduate</td>
<td>13</td>
<td>33</td>
<td>88%</td>
<td>79%</td>
<td>75%</td>
<td>12.4</td>
</tr>
<tr>
<td>Bachelor’s degree and above</td>
<td>43</td>
<td>55</td>
<td>19%</td>
<td>18%</td>
<td>19%</td>
<td>5.5</td>
</tr>
</tbody>
</table>

#### Receipt of Benefits

<table>
<thead>
<tr>
<th></th>
<th>Tucson MSA</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Tucson MSA Percentage</th>
<th>Phoenix-Mesa-Glendale MSA</th>
<th>Mean</th>
<th>Standard Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>with Supplemental Security Income (receipt)</td>
<td>47</td>
<td>90</td>
<td>4.3%</td>
<td>3.9%</td>
<td>4.4%</td>
<td>1.2</td>
</tr>
<tr>
<td>with Supplemental Security Income (mean income: 1 = lowest)</td>
<td>79</td>
<td>71</td>
<td>$9,500</td>
<td>$9,376</td>
<td>$9,055</td>
<td>$563</td>
</tr>
<tr>
<td>with cash public assistance (receipt)</td>
<td>33</td>
<td>71</td>
<td>3.2%</td>
<td>2.2%</td>
<td>2.8%</td>
<td>1.1</td>
</tr>
<tr>
<td>with cash assistance (mean income: 1 = lowest)</td>
<td>54</td>
<td>43</td>
<td>$3,625</td>
<td>$3,326</td>
<td>$3,768</td>
<td>$877</td>
</tr>
<tr>
<td>with SNAP benefits</td>
<td>20</td>
<td>63</td>
<td>13.4%</td>
<td>10.6%</td>
<td>11.2%</td>
<td>3.6</td>
</tr>
<tr>
<td>without SNAP benefits, but with income below poverty</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

---

*Population size >500,000, 2008 - 2012 Average

**American Indian or Alaskan Native

***Hispanic, any race

****Nursery school, preschool

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Poverty in Tucson

2014 Report
## Poverty in Tucson

### 2014 Report

### Table: Representation in Total Population vs Poverty Rate

<table>
<thead>
<tr>
<th>Rank</th>
<th>Representation in Total Population</th>
<th>Poverty Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank</td>
<td>Tucson MSA</td>
<td>Phoenix-Mesa- Glendale MSA</td>
</tr>
<tr>
<td>1</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>2</td>
<td>90%</td>
<td>90%</td>
</tr>
<tr>
<td>...</td>
<td>...</td>
<td>...</td>
</tr>
</tbody>
</table>

### Labor Market Characteristics

#### Employment Status (Families)
- Own children under 6 - All parents in family in labor force
- Own children 6 to 17 - All parents in family in labor force
- Married couple families with 1 worker

#### Employment Status (all)
- Civilian Labor Force (16 years and over)
  - Employed full-time, year-round
  - Employed part-time, year-round
  - Not in labor force

#### Work Status (16 and older)
- Worked full-time, year-round
- Worked part-time, year-round
- Did not work

#### Weeks Worked
- 50 to 52 weeks
- 40 to 49 weeks
- 30 to 39 weeks
- 20 to 29 weeks
- 10 to 19 weeks

#### Usual Hours Worked
- 35 or more hours per week
- 15 or less hours per week

#### Unemployment Rate****
- 2008
- 2009
- 2010
- 2011
- 2012

#### Occupation
- Management, business, science, and arts
- Service
- Sales and office
- Natural resources, construction, and maintenance
- Production, transportation, and material moving

### Notes:

*Unemployment rates are not seasonally adjusted and are based on the point estimates of the 2008 to 2012 five-year ACS estimates.

**Values otherwise stated, this rank includes only those individuals who report a single race: this constitutes the majority of individuals.

***MOEs are particularly large for this subgroup; even when taken into consideration, the Tucson MSA would still have a poverty rate in the top third for this particular group.

****Ranking for the population is the enrolled as percentage of all persons in the following age cohorts: under 5, 5 to 9, 10 to 14, 15 to 19, 20 to 24, and 25 to 29 years old.

***** Annual rather than five-year average; rank out of all MSAs (372 total)
Figure 1.13. Population Share and Poverty Rate for Assorted Groups, Difference between Tucson MSA and Average for All Large MSAs, 2008-12

The data points are the values for Tucson minus the average for all 101 large MSAs. For example, the share of the population (horizontal axis) that is Hispanic is about 19 percentage points higher in Tucson than the average in large MSAs. The chart shows that Tucson has larger-than-average shares of some groups that tend to have high poverty rates, and that for almost all groups poverty rates are higher in Tucson than in other large metro areas. Data source: US Census Bureau, 2008 to 2012 ACS, 5-year estimates.
2. Who Are the Poor in Tucson, and Where Are They Located?

In this section we examine who is poor in Tucson and where they live.

2.1. Who Is Poor in Tucson?

Section 1 of this report considered the incidence of poverty for various demographic groups in Tucson compared to other large cities and metro areas. Here we look at these groups in more detail. For each, we examine the poverty rate in 2005-07, which is before the economic crisis, and in 2010-12, which is the most recent period for which data are available. Because of the crisis, poverty increased significantly for virtually all groups. (We aggregate the data over three-year periods because some groups are relatively small and so have large margins of error if we use data for only a single year.) We look at the poverty rate for each group in the city of Tucson, in the Tucson metro area, in the state of Arizona, and in the United States as a whole. Figure 2.1 is a table with all of the data, and figures 2.2 to 2.22 shows the data in graphical form. All figures for this section are placed at the end of the section.

Figure 2.2 shows overall poverty rates in the city of Tucson, the Tucson metro area, the state of Arizona, and the United States. Poverty in the Tucson city was highest, followed by the Tucson MSA, then Arizona. The degree of increase was similar in these three areas. In each it was greater than in the country as a whole, which isn't surprising given that Arizona's economy was hit harder by the great recession and the popping of the housing bubble than many other parts of the country.

Figure 2.3 shows poverty rates in the city of Tucson for various demographic groups as of 2010-12. Figures 2.4 through 2.22 compare poverty rates for each of the demographic groups in the Tucson city and Tucson metro area with those for Arizona and the United States, and they show the amount of increase during the 2008-09 economic crisis and subsequent sluggish economic recovery. Poverty is highest among women, children, female-headed households where no husband is present, individuals living in nonfamily households, American Indians, Hispanics, those with less than a high school degree, the foreign-born, persons who were not employed or who worked less than full-time year-round.
2.2. Where Do the Poor Live in Tucson?

Where are the poor located? Figures 2.23 to 2.42 are maps showing poverty rates for various groups as well as the location/take-up of various safety net programs including cash assistance, Supplemental Nutrition Assistance Program (SNAP), the Earned Income Tax Credit (EITC), housing assistance, early childhood education assistance, and public transportation usage.

To what degree is poverty concentrated in particular areas of the city? Concentrated poverty is typically defined as a neighborhood that has a poverty rate of 40% or more. For reasons of data availability, the census tract is used as a proxy for neighborhood. Of the census tracts that are fully or mostly within the City of Tucson, 15 had poverty rates above 40% between 2008 and 2012, and an additional 24 census tracts had poverty rates that when considering the margins of error could also have a poverty rate above 40%. Figure 2.43 shows the poverty rate and associated margins of error for census tracts in Tucson.

We will focus on the 15 neighborhoods with point estimates of 40% and above. Figure 2.44 shows the location of these 15 neighborhoods. There is a clustering with one at the northeastern city limits (45.10), one to the east (35.10), three in the south (37.02, 37.06, 41.15), and the remaining 10 neighborhoods (1, 4, 5, 13.02, 13.03, 13.04, 14, 15, 26.03, 26.04) contiguously spanning downtown, the university area, and north of the university up Miracle Mile. One important thing to note is that despite these 10 tracts being contiguously located, there is a clear distinction between the tracts immediately surrounding the university (college student dominated) and those further north.

For our primary data collection (see section 3), we randomly sampled five of these high-poverty neighborhoods and conducted between 8 and 10 interviews in each of these neighborhoods. The neighborhoods that were randomly selected were tracts 5 (the university campus and immediately south), 26.03 and 26.04 (north near Miracle Mile), and 37.02 and 37.06 (south near the airport). These areas will be discussed in greater detail in section 3 of this report.

Among the poor in Tucson, 25% live in neighborhoods characterized by concentrated poverty, compared to just 12% of all Tucsonans who live in such neighborhoods.

Figures 2.45 to 2.47 compare the 15 neighborhoods with a poverty rate of 40% or more on a variety of demographic, economic, and housing characteristics for both the total population and the poverty rate for select groups. We have also included the citywide averages for these characteristics as an additional reference point.

One of the most noticeable differences across the high poverty neighborhoods is the variation in the population size. According to the U.S. Census Bureau, the optimum size for a census tract is 4,000, but tracts actually range in population size from 1,200 to 8,000. The high-poverty tracts in Tucson feature a considerably
wider range — 406 (tract 1) to 10,560 (tract 5). Other particularly noteworthy
differences are included below.

Demographic characteristics: age and school enrollment. Nearly 90% of the
population in tract 5 range in age from 15 to 24 years. This is not surprising given
that the tract includes the University of Arizona campus and the immediately
surrounding residential blocks to the south. Tracts 4, 14, and 15 border tract 5 and
these tracts also have a sizeable young adult population, particularly the 20 to 24
years age group. This is also not surprising give the proximity to the university
campus. Tract 1 appears to have a sizeable young adult and senior population
although because this tract is so small the margins of error are particularly large
making real conclusions more problematic. All of the tracts with a large young
adult population feature a significant portion of the population 3 years and over
enrolled in school enrolled in college or graduate school. In other words, the
poverty of tracts 4, 5, 14, 15 is likely driven at least in part by the large
representation of students in these neighborhoods. This is a different type of
concentrated poverty than that of the other high poverty neighborhoods. Tracts
13.02, 26.03, 35.03, 37.02, and 41.15 have a particularly high child (under 18
years) poverty rate and 13.02 and 26.03 also have a particularly high senior (ages
65 and over) poverty rate.

Demographic characteristics: race/ethnicity. The tracts immediately surrounding
the university campus, tracts 4, 5, and 15 in particular, have an above average
percentage of residents that are white alone. Conversely, tracts 13.03, 13.04,
26.03, 35.03, 37.02, 37.06, and 41.15 all feature more than half of the population
being of Hispanic or Latino origin (or any race). This is particularly true in tracts
37.02, 37.06, and 41.15 where 80% or more of the population is Hispanic. These
three neighborhoods also have a significant percentage of the population that was
born in another country. Tract 45.10 has an above-average percentage of Asian
residents. Although tracts 26.03, 26.04, and 35.03 have a relatively similar
percentage of Hispanic residents when compared to the citywide average,
Hispanics in these neighborhoods, as well as in tracts 37.02 and 41.15, are more
likely to be poor. The high poverty rate of neighborhoods 37.02 and 41.15
therefore appear to be drive by both an above-average Hispanic population share
and an above-average poverty rate among Hispanics in those neighborhoods.

Demographic characteristics: household type. There is a clear distinction between
neighborhoods dominated by family households (tracts 35.03, 37.02, 37.06, and
41.15 in particular) and those dominated by nonfamily households (tracts 4, 5,
13.02, 14, 15, 26.03, and 45.10 in particular) All three of the neighborhoods
dominated by families also have an above-average poverty rate among families.
Similarly, many of the neighborhoods (4, 5, 13.02, 14, and 15) with a large
percentage of unrelated individuals have an above-average poverty rate among
this group. Both families and unrelated individuals have above-average poverty
rates in neighborhood 37.02.
Demographic characteristics: educational attainment. Two neighborhoods, 37.02 and 41.15, have a below-average share of the population that does not have a high school diploma (or equivalent). These individuals living in 41.15 are also on average more likely to be poor when compared to the citywide average. On the other hand, three neighborhoods, 4, 5, and 15 feature an above-average percent of the respective populations with a bachelor's degree or higher.

Economic characteristics: employment status. There is a below-average share of females ages 16 and over in the labor force in neighborhoods 5, 13.02, 13.03, and 37.02 in particular. These four neighborhoods also have a below-average share of families with children 6 to 17 years of age with all adults in the family in the labor force. Tracts 37.02 and 37.06 also have an above-average unemployment rate.

Economic characteristics: occupation and industry. Construction is particularly prominent in neighborhoods 37.02 and 41.15. Arts, entertainment, and recreation and accommodation and food services are above average in neighborhoods 4, 5, 13.02, 26.04 and 45.10.

Economic characteristics: income and benefits. Only one neighborhood, 35.03, has a particularly high share of the population receiving cash public assistance when compared to the citywide average. Three neighborhoods, tracts 1, 13.02, and 13.04, have well-below average percentages of the respective populations with earnings. Tract 13.02, however, also has a below-average share in the labor force, an above-average share with a disability, and an above-average share receiving SSI. Neighborhoods that have a comparatively low share of the population receiving SNAP benefits (4, 5, 14, 15, and 45.10) are also those that have a comparatively high share of college-age individuals.

Housing characteristics: tenure. There is a clear distinction between high poverty neighborhoods that are renter-dominated (1, 4, 5, 13.02, 13.04, 14, 15, 26.04, and 45.10) and those that are owner-dominated (37.06 and 41.15). The remaining three neighborhoods (13.03, 35.03, and 37.02) have more renter-occupied units, but are more comparable to the citywide averages than those of the other two groups. The renter-dominated areas are generally those surrounding downtown, the university, and up north to Miracle Mile. The owner-dominated areas are to the south by the airport. One factor that could be driving both the poverty rate and the tenure of these neighborhoods is if there are a large number of subsidized and/or affordable housing units located in these neighborhoods. Figure 2.48 illustrates the location of HUD subsidized (typically occupied by extremely low to low income households) and LIHTC (typically occupied by the working poor) relative to the high poverty neighborhoods in Tucson.

Three things stand out. First, there are no HUD or LIHTC properties located in the high-poverty neighborhoods to the far north (41.15) or east (35.03). The lack of HUD properties in the east is particularly interesting given the comparatively high share of households in that neighborhood receiving public cash assistance.
Second, there are very few HUD properties in any of the remaining high-poverty neighborhoods. Instead, the HUD properties appear to be located in neighborhoods with poverty rates ranging from 30% to 39.99%. Recall, however, that because of the sampling errors associated with smaller geographic areas such as those at the census tract level, many of these neighborhoods may actually have poverty rates above 40% when taking the margins of error into consideration. Therefore, we caution against drawing any firm conclusions as to the relationship between subsidized housing and concentrated poverty at this time.

Third, there are several LIHTC properties, properties that typically target the working poor, in both the northern tracts of 13.02, 13.03, 13.04, 14, 26.03, and 26.04 and the southern tract of 37.02. LIHTCs are also, however, used to construct subsidized rental developments, particularly those that are restricted to disabled and/or elderly persons. Tract 13.02 has an above-average percentage of the population with a disability as well as an above-average percentage receiving SSI.

Housing characteristics: units in structure. High-poverty neighborhoods in Tucson vary considerably by housing unit mix. Three neighborhoods are dominated by mobile homes (37.02, 37.06, and particularly 41.15), five by large (20 or more units per structure) multi-unit structures (1, 13.02, 13.03, 26.04, 45.10), and two by single family homes (26.03 and 35.03).

Housing characteristics: vehicles available. From 2008 to 2012, 12% of Tucsonans did not have an available vehicle. Five of the high-poverty neighborhoods have a considerably higher share of the population without access to a vehicle — 1, 13.02, 13.03, 26.03, and 26.04. All of these neighborhoods are currently served by the local public transportation system, though we can't assess the quality of service.

Housing characteristics: occupants per room. Two neighborhoods, 37.02 and 41.15, have an above-average share of housing units with 1.51 occupants or more per room. Both also have an above-average share of mobile homes. This suggests possible overcrowding in these two neighborhoods.

Housing characteristics: value. For many Americans owning a home is the primary, if not only, source of wealth. Consequently, it is not just homeownership that matters for providing a route out of poverty but rather homeownership of an asset that has value that can protect a household from economic or life shocks. The three neighborhoods that are dominated by mobile homes, 37.02, 37.06, and 41.15, also have an above average percentage of homes that are values at less than $50,000.

Housing characteristics: cost- and rent-burdened. A household is considered cost/rent burdened when the household spends 30% or more of the household income on gross housing costs (housing plus utilities). The margins of error are
particularly large for these estimates, but two trends do seem apparent. First, there is an above-average share of households in tracts 37.02 and 41.15 that do not have a mortgage but are cost-burdened, spending in excess of 35% of the household income on housing. This is likely attributable to the rental fees that mobile home owners must pay for the land on which the mobile homes sit. Second, a significant share of renters in tract 15 are cost-burdened. This neighborhood is located immediately north of the university campus and is dominated by college-age students, a demographic group that is known to drive up rental rates.

Finally, some neighborhoods in Tucson have multiple disadvantages. Figure 2.49 is a multilayer map that isolates neighborhoods with above-average (citywide) poverty, high school dropout, and unemployment rates. The mapping layers work as follows: the first layer identifies all neighborhoods in Tucson with an above-average poverty rate, the second layer all neighborhoods with both an above-average poverty rate and an above-average rate of high school dropouts, and the third layer all neighborhoods with above-average poverty, high school dropout, and unemployment rates. Neighborhoods around Miracle Mile and those in the south of Tucson are generally those that fare the worst on these three indicators.
### Poverty in Tucson

#### 2014 Report

**Figure 2.1. Poverty Rates, City of Tucson, 2005-07 and 2010-12**

**City of Tucson - Poverty Between & Within Groups Over Time, 2005-2007 to 2010-2012**

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td><strong>POVERTY RATE</strong></td>
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<tr>
<td><strong>Total Population</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Population who poverty status is determined</td>
<td>501,994</td>
<td>+/-1,626</td>
<td>501,994</td>
<td>+/-1,626</td>
<td>-2</td>
<td>N/A</td>
<td>-3</td>
<td>+/-1,626</td>
<td>-2</td>
</tr>
<tr>
<td>Male</td>
<td>245,883</td>
<td>+/-2,165</td>
<td>404,142</td>
<td>+/-2,841</td>
<td>26.40</td>
<td>+/-1.1</td>
<td>-2</td>
<td>+/-2,165</td>
<td>-2</td>
</tr>
<tr>
<td>Female</td>
<td>256,111</td>
<td>+/-2,093</td>
<td>403,854</td>
<td>+/-2,933</td>
<td>27.10</td>
<td>+/-1.1</td>
<td>-1</td>
<td>+/-2,093</td>
<td>-1</td>
</tr>
<tr>
<td><strong>AGE</strong></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Under 18 years</td>
<td>115,138</td>
<td>+/-1,738</td>
<td>41,087</td>
<td>+/-2,547</td>
<td>25.00</td>
<td>+/-2.9</td>
<td>-2</td>
<td>+/-1,738</td>
<td>-2</td>
</tr>
<tr>
<td>Male children under 18 years</td>
<td>58,977</td>
<td>+/-1,401</td>
<td>40,579</td>
<td>+/-2,178</td>
<td>16.00</td>
<td>+/-2.3</td>
<td>-2</td>
<td>+/-1,401</td>
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</tr>
<tr>
<td>Female</td>
<td>56,161</td>
<td>+/-2,093</td>
<td>40,508</td>
<td>+/-2,933</td>
<td>17.00</td>
<td>+/-1.1</td>
<td>-1</td>
<td>+/-2,093</td>
<td>-1</td>
</tr>
<tr>
<td>18 to 64 years</td>
<td>332,054</td>
<td>+/-2,871</td>
<td>44,284</td>
<td>+/-3,415</td>
<td>24.00</td>
<td>+/-1.1</td>
<td>-1</td>
<td>+/-2,871</td>
<td>-1</td>
</tr>
<tr>
<td>Male</td>
<td>164,287</td>
<td>+/-2,093</td>
<td>40,684</td>
<td>+/-3,221</td>
<td>26.60</td>
<td>+/-2.9</td>
<td>-2</td>
<td>+/-2,093</td>
<td>-2</td>
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<tr>
<td>Female</td>
<td>167,767</td>
<td>+/-3,100</td>
<td>44,600</td>
<td>+/-4,193</td>
<td>24.00</td>
<td>+/-1.1</td>
<td>-1</td>
<td>+/-3,100</td>
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<td><strong>LIVING ARRANGEMENT</strong></td>
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<tr>
<td>In family households</td>
<td>381,929</td>
<td>+/-3,174</td>
<td>89,204</td>
<td>+/-5,108</td>
<td>24.40</td>
<td>+/-1.3</td>
<td>-2</td>
<td>+/-3,174</td>
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<tr>
<td>In married couple family</td>
<td>236,420</td>
<td>+/-3,701</td>
<td>30,753</td>
<td>+/-3,323</td>
<td>11.70</td>
<td>+/-1.4</td>
<td>-1</td>
<td>+/-3,701</td>
<td>-1</td>
</tr>
<tr>
<td>In Female householder (no husband present households)</td>
<td>112,509</td>
<td>+/-5,633</td>
<td>40,645</td>
<td>+/-3,221</td>
<td>24.00</td>
<td>+/-2.9</td>
<td>-2</td>
<td>+/-5,633</td>
<td>-2</td>
</tr>
<tr>
<td>In other living arrangements</td>
<td>121,302</td>
<td>+/-3,094</td>
<td>40,513</td>
<td>+/-2,297</td>
<td>24.60</td>
<td>+/-1.6</td>
<td>-1</td>
<td>+/-3,094</td>
<td>-1</td>
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<td><strong>RACE AND HISPANIC OR LATINO ORIGIN</strong></td>
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<tr>
<td>One race</td>
<td>483,881</td>
<td>+/-2,348</td>
<td>N</td>
<td>+/-1</td>
<td>23.30</td>
<td>+/-1.0</td>
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<td>+/-2,348</td>
<td>-2</td>
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<tr>
<td>Black or African-American</td>
<td>13,840</td>
<td>+/-1,841</td>
<td>5,116</td>
<td>+/-3,226</td>
<td>26.50</td>
<td>+/-2.9</td>
<td>-2</td>
<td>+/-1,841</td>
<td>-2</td>
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<tr>
<td>American Indian and Alaska Native</td>
<td>11,142</td>
<td>+/-1,614</td>
<td>3,771</td>
<td>+/-6,668</td>
<td>31.10</td>
<td>+/-6.6</td>
<td>-4</td>
<td>+/-1,614</td>
<td>-4</td>
</tr>
<tr>
<td>Native Hawaiian and Other Pacific Islanders</td>
<td>838</td>
<td>+/-276</td>
<td>N</td>
<td>+/-263</td>
<td>11.20</td>
<td>+/-1.3</td>
<td>-2</td>
<td>+/-276</td>
<td>-2</td>
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<tr>
<td>Some other race</td>
<td>54,204</td>
<td>+/-4,320</td>
<td>18,729</td>
<td>+/-3,075</td>
<td>24.50</td>
<td>+/-4.6</td>
<td>-2</td>
<td>+/-4,320</td>
<td>-2</td>
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<tr>
<td>Population 25 years and over</td>
<td>319,300</td>
<td>+/-2,107</td>
<td>58,489</td>
<td>+/-2,308</td>
<td>18.00</td>
<td>+/-0.8</td>
<td>-3</td>
<td>+/-2,107</td>
<td>-3</td>
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<tr>
<td>High school graduate (includes equivalency)</td>
<td>69,929</td>
<td>+/-2,546</td>
<td>16,365</td>
<td>+/-3,148</td>
<td>21.10</td>
<td>+/-1.6</td>
<td>-2</td>
<td>+/-2,546</td>
<td>-2</td>
</tr>
<tr>
<td>College graduate</td>
<td>113,200</td>
<td>+/-3,154</td>
<td>18,845</td>
<td>+/-3,499</td>
<td>20.00</td>
<td>+/-1.1</td>
<td>-1</td>
<td>+/-3,154</td>
<td>-1</td>
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<tr>
<td>Bachelor's degree or higher</td>
<td>93,109</td>
<td>+/-2,947</td>
<td>8,668</td>
<td>+/-3,948</td>
<td>19.10</td>
<td>+/-1.6</td>
<td>-2</td>
<td>+/-2,947</td>
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<td><strong>STATISTICAL CITIZENSHIP STATUS</strong></td>
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<tr>
<td>Native</td>
<td>324,601</td>
<td>+/-1,546</td>
<td>105,100</td>
<td>+/-4,425</td>
<td>24.00</td>
<td>+/-1.0</td>
<td>-3</td>
<td>+/-1,546</td>
<td>-3</td>
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<td>Naturalized citizen</td>
<td>103,300</td>
<td>+/-1,498</td>
<td>5,494</td>
<td>+/-7,966</td>
<td>18.00</td>
<td>+/-3.4</td>
<td>-2</td>
<td>+/-1,498</td>
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<td>With any disability</td>
<td>69,176</td>
<td>+/-2,701</td>
<td>13,033</td>
<td>+/-1,222</td>
<td>27.60</td>
<td>+/-1.9</td>
<td>-1</td>
<td>+/-2,701</td>
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<td><strong>WORK STATUS</strong></td>
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<tr>
<td>Population 16 to 64 years</td>
<td>376,553</td>
<td>+/-2,175</td>
<td>N/A</td>
<td>+/-0.9</td>
<td>22.90</td>
<td>+/-1.1</td>
<td>-1</td>
<td>+/-2,175</td>
<td>-1</td>
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<tr>
<td>Worked full-time, year-round</td>
<td>114,129</td>
<td>+/-2,573</td>
<td>24,511</td>
<td>+/-2,841</td>
<td>26.20</td>
<td>+/-2.1</td>
<td>-2</td>
<td>+/-2,573</td>
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<td>Worked less than full-time, year-round</td>
<td>201,424</td>
<td>+/-2,093</td>
<td>N/A</td>
<td>+/-1.8</td>
<td>19.60</td>
<td>+/-1.4</td>
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<td>+/-2,093</td>
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<td>Not in labor force</td>
<td>333,929</td>
<td>+/-2,175</td>
<td>40,645</td>
<td>+/-3,221</td>
<td>25.00</td>
<td>+/-2.9</td>
<td>-2</td>
<td>+/-2,175</td>
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</table>

*Significant test reflects 90 percent confidence level.

Source: U.S. Census Bureau, 2005-07 and 2010-12 ACS 5-year estimates.
Figure 2.2. Overall Poverty Rate, 2005-07 and 2010-12

Figure 2.3. Poverty Rates for Demographic Groups, City of Tucson, 2010-12

Data source: US Census Bureau, 2010-2012 ACS, 3-year estimates.
Figure 2.4. Poverty Rate, Children (Under 18), 2005-07 and 2010-12

Children in Poverty

Figure 2.5. Poverty Rate, Working-Aged, 2005-07 and 2010-12

Figure 2.6. Poverty Rate, Seniors, 2005-07 and 2010-12

Seniors in Poverty

<table>
<thead>
<tr>
<th></th>
<th>2005 to 2007</th>
<th>2010 to 2012</th>
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<tbody>
<tr>
<td>United States</td>
<td>9.9</td>
<td>9.3</td>
</tr>
<tr>
<td>Arizona</td>
<td>8.4</td>
<td>8.2</td>
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<tr>
<td>Tucson MSA</td>
<td>7.2</td>
<td>8.2</td>
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<tr>
<td>City of Tucson</td>
<td>9.8</td>
<td>12.8</td>
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</table>

Source: US Census Bureau, 2005-2007 and 2010-2012 ACS 3-year estimates
Figure 2.7. Poverty Rate, Married-Couple Families, 2005-07 and 2010-12

Source: US Census Bureau, 2005-2007 and 2010-2012 ACS, 3-year estimates
Figure 2.8. Poverty Rate, Female-Headed Families, 2005-07 and 2010-12

Figure 2.9. Poverty Rate, Non-Hispanic Whites, 2005-07 and 2010-12

Figure 2.10. Poverty Rate, Hispanics, 2005-07 and 2010-12

Figure 2.11. Poverty Rate, African Americans, 2005-07 and 2010-12

Figure 2.12. Poverty Rate, American Indians, 2005-07 and 2010-12

Figure 2.13. Poverty Rate, Asian Americans, 2005-07 and 2010-12

Figure 2.14. Poverty Rate, Veterans Aged 18-64, 2005-07 and 2010-12

Figure 2.15. Poverty Rate, Veterans Aged 65 and Over, 2005-07 and 2010-12

Figure 2.16. Poverty Rate, Less Than High School, 2005-07 and 2010-12

Source: US Census Bureau, 2005-2007 and 2010-2012 ACS 3-year estimates
Figure 2.17. Poverty Rate, High School Degree and No College, 2005-07 and 2010-12

Source: US Census Bureau, 2005-2007 and 2010-2012 ACS 3-year estimates
Figure 2.18. Poverty Rate, Some College, 2005-07 and 2010-12

Figure 2.19. Poverty Rate, Four-Year College Degree or More, 2005-07 and 2010-12

Figure 2.20. Poverty Rate, Employed Full-Time Year-Round, 2005-07 and 2010-12

Figure 2.21. Poverty Rate, Employed Part-Time or Part-Year, 2005-07 and 2010-12

Figure 2.22. Poverty Rate, Not Employed, 2005-07 and 2010-12

Poverty Rate for Individuals (16-64) Who Did Not Work in Past 12 Months

Source: US Census Bureau, 2005-2007 and 2010-2012 ACS 3-year estimates
Figure 2.23. Number of People in Poverty by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.24. Poverty Rate by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.25. Percentage Change in Number of People in Poverty by Census Tract, 2000 to 2008-12.

Source: US Census Bureau, 2000, and ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.26. Poverty Rate of Children (Under 18) by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.27. Poverty Rate of Seniors (65 and Over) by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.28. Poverty Rate of Families Headed by Single Female Householder with Children by Census Tract, 2008-12.

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.29. Poverty Rate of Hispanics by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.30. Poverty Rate of American Indians by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.31. Poverty Rate of People Living with a Disability Relative to Citywide Average, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.32. Share of Workers with Annual Earnings from Primary Job Less Than $15,000, 2011

Figure 2.33. Unemployment Rate (Individuals 16 and Over) relative to Tucson Average, by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.34. Number of Income Tax Returns that Received the Earned Income Tax Credit, 2012

Source: Metropolitan Policy Program at The Brookings Institution; Courtesy: PolicyMap.
Figure 2.35. Average Amount of Earned Income Tax Credit, 2012

Source: IRS and The Metropolitan Policy Program at The Brookings Institution; Courtesy: PolicyMap.
Figure 2.36. Aggregate Public Assistance Income of Households, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.37. Percent of Working Families Receiving SNAP Benefits, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.38. Households with Section 8 Housing Choice Voucher Holders, 2013

Figure 2.39. Poverty Rate with HUD Public Housing, HUD Multifamily, and Low Income Housing Tax Credit (LIHTC) Sites, 2008-12

Figure 2.40. Share Commuting to Work via Public Transportation, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.41. Poverty Rate by Census Tract, with Head Start Centers, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Head Start; Courtesy: PolicyMap.
Figure 2.42. Percent of People in Households with Incomes <$25,000 Without Health Insurance, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.43. Poverty Rate by Census Tracts, Tucson, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates.)
Figure 2.44. Concentrated Poverty Neighborhoods, City of Tucson, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
### Poverty in Tucson

2014 Report

Figure 2.45. Demographic Characteristics of High Poverty Neighborhoods, City of Tucson, 2008-2012

#### High Poverty Neighborhoods - Demographic Characteristics

<table>
<thead>
<tr>
<th>Subject</th>
<th>Tucson City, All Areas</th>
<th>Tucson Tract 1, Pima County</th>
<th>Tucson Tract 2, Pima County</th>
<th>Tucson Tract 3, Pima County</th>
<th>Tucson Tract 4, Pima County</th>
<th>Tucson Tract 5, Pima County</th>
<th>Tucson Tract 6, Pima County</th>
<th>Tucson Tract 7, Pima County</th>
<th>Tucson Tract 8, Pima County</th>
<th>Tucson Tract 9, Pima County</th>
<th>Tucson Tract 10, Pima County</th>
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<tbody>
<tr>
<td><strong>HOUSEHOLDS PER TYPE</strong></td>
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<tr>
<td>Family household (households)</td>
<td>16.0%</td>
<td>10.4%</td>
<td>6.8%</td>
<td>7.9%</td>
<td>7.8%</td>
<td>6.5%</td>
<td>6.5%</td>
<td>6.7%</td>
<td>6.9%</td>
<td>6.8%</td>
<td>6.6%</td>
</tr>
<tr>
<td>Married couple families</td>
<td>13.8%</td>
<td>10.1%</td>
<td>6.4%</td>
<td>7.6%</td>
<td>7.8%</td>
<td>6.5%</td>
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<td>6.7%</td>
<td>6.9%</td>
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<tr>
<td>Single family (households)</td>
<td>16.8%</td>
<td>10.5%</td>
<td>6.7%</td>
<td>7.9%</td>
<td>7.8%</td>
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<tr>
<td>Households with children under 18 years</td>
<td>16.4%</td>
<td>10.2%</td>
<td>6.7%</td>
<td>7.8%</td>
<td>7.8%</td>
<td>6.6%</td>
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<td>Male</td>
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<td>Female</td>
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<td>0 to 4 years</td>
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<td>5 to 9 years</td>
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<tr>
<td>10 to 14 years</td>
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<td>15 to 19 years</td>
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<td>20 to 24 years</td>
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<td>25 to 34 years</td>
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<td>45 to 54 years</td>
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<td>55 to 64 years</td>
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<td>65 years and over</td>
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<td>Percent of children attending school</td>
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<td>Percent of children attending public school</td>
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<tr>
<td>Percentage of high school graduates who are college graduates</td>
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<td>16.4%</td>
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<tr>
<td>College graduates or college graduates</td>
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<td>32.3%</td>
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<td>Racially or ethnically defined</td>
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<tr>
<td>Hispanic or Latino (or any race)</td>
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<td><strong>PLACE OF BIRTH</strong></td>
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<td>Foreign born</td>
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<td><strong>LANGUAGE SPOKEN AT HOME</strong></td>
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<tr>
<td><strong>DISABILITY STATUS OF THE CITIZEN NONINSTITUTIONALIZED POPULATION</strong></td>
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<tr>
<td>With disability</td>
<td>16.7%</td>
<td>16.7%</td>
<td>16.7%</td>
<td>16.7%</td>
<td>16.7%</td>
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</tbody>
</table>

Data Source: US Census Bureau, 2008-2012 ACS 5-year estimates.
### Figure 2.46. Economic Characteristics of High Poverty Neighborhoods, City of Tucson, 2008-2012

#### High Poverty Neighborhoods - Economic Characteristics

<table>
<thead>
<tr>
<th>Subject</th>
<th>Marana, Arizona</th>
<th>Tucson, Maricopa County, Arizona</th>
<th>Tucson, Pima County, Arizona</th>
<th>Tucson, Santa Cruz County, Arizona</th>
<th>Tucson, Cochise County, Arizona</th>
<th>Tucson, Yuma County, Arizona</th>
<th>Tucson, Pinal County, Arizona</th>
<th>Tucson, Pima County, Naco</th>
<th>Tucson, Cochise County, Naco</th>
<th>Total High Poverty Neighborhoods</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EMPLLOYMENT STATUS</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Rate over 16 who are employed on their account</td>
<td>55.8%</td>
<td>66.6%</td>
<td>66.4%</td>
<td>58.0%</td>
<td>54.7%</td>
<td>57.3%</td>
<td>57.4%</td>
<td>55.3%</td>
<td>57.3%</td>
<td>56.5%</td>
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<tr>
<td>Rate over 16 who are unemployed on their account</td>
<td>4.2%</td>
<td>3.5%</td>
<td>3.6%</td>
<td>3.8%</td>
<td>4.3%</td>
<td>4.2%</td>
<td>4.0%</td>
<td>4.7%</td>
<td>4.7%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Self-employment</td>
<td>7.4%</td>
<td>7.7%</td>
<td>7.2%</td>
<td>6.0%</td>
<td>6.1%</td>
<td>6.8%</td>
<td>5.8%</td>
<td>6.0%</td>
<td>6.3%</td>
<td>6.2%</td>
</tr>
<tr>
<td>Unemployment</td>
<td>10.4%</td>
<td>11.5%</td>
<td>11.6%</td>
<td>10.2%</td>
<td>9.9%</td>
<td>9.7%</td>
<td>9.2%</td>
<td>10.0%</td>
<td>9.6%</td>
<td>9.9%</td>
</tr>
<tr>
<td><strong>CREATE AVERAGE INCOME</strong></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Mean household income</td>
<td>$38,684</td>
<td>$49,350</td>
<td>$49,032</td>
<td>$38,776</td>
<td>$38,313</td>
<td>$38,918</td>
<td>$38,989</td>
<td>$38,890</td>
<td>$38,818</td>
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<tr>
<td>Median household income</td>
<td>$32,255</td>
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<td>$41,200</td>
<td>$32,000</td>
<td>$31,700</td>
<td>$32,300</td>
<td>$32,300</td>
<td>$32,200</td>
<td>$32,100</td>
<td>$32,200</td>
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Data Source: US Census Bureau, 2008-2012 ACS 5-year estimates.
## Figure 2.47. Housing Characteristics of High Poverty Neighborhoods, City of Tucson, 2008-2012

### High Poverty Neighborhoods - Housing Characteristics

<table>
<thead>
<tr>
<th>Subject</th>
<th>Total housing units</th>
<th>Occupied housing units</th>
<th>Vacant housing units</th>
<th>Half owned units</th>
<th>Total owner occupied units</th>
<th>Vacant owner occupied units</th>
<th>For rent units</th>
<th>Total for rent units</th>
<th>Median rent</th>
<th>Percentage of owner occupied units having a mortgage (including units where SMRCAP cannot be computed)</th>
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<tbody>
<tr>
<td>HOUSING OCCUPANCY</td>
<td>474,054</td>
<td>374,338</td>
<td>99,716</td>
<td>39,561</td>
<td>334,777</td>
<td>6,564</td>
<td>30,146</td>
<td>33,292</td>
<td>$1,776</td>
<td>35.0%</td>
</tr>
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<tr>
<td>HOUSING STRUCTURE</td>
<td>347,338</td>
<td>317,157</td>
<td>30,181</td>
<td>29,950</td>
<td>277,073</td>
<td>4,184</td>
<td>2,907</td>
<td>3,214</td>
<td>$1,439</td>
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</tr>
<tr>
<td>HOUSING TENURE</td>
<td>474,054</td>
<td>374,338</td>
<td>99,716</td>
<td>39,561</td>
<td>334,777</td>
<td>6,564</td>
<td>30,146</td>
<td>33,292</td>
<td>$1,776</td>
<td>35.0%</td>
</tr>
</tbody>
</table>

Data Source: US Census Bureau, 2008-2012 ACS 5-year estimates.
Figure 2.48. Concentrated Poverty Neighborhoods, HUD and LIHTC developments, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.49, layer 1. Above Average Poverty, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.49, layers 1-2. Above Average Poverty and High School Dropouts, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
Figure 2.49, layers 1-3. Above Average Poverty, High School Dropouts, and Unemployment, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); Courtesy: PolicyMap.
3. What Are the Lives of Tucson's Poor Really Like?

Knowing that a household is poor, that it has an income below the official poverty line, tells us something about its members' lives, but not nearly very much. What are their living conditions? To what degree do they struggle to make ends meet? What kind of assistance do they need? Do they get it, and if so, from whom? What do they think would be most helpful in improving their lives? In this section we attempt to answer these and related questions based on interviews with low-income Tucsonans.

We organized an upper-division undergraduate course of 41 students at the University of Arizona in the spring 2014 semester. The students were divided into 20 two-person research teams, and one student worked with Julia Smith conducting interviews with homeless persons. For about two-thirds of the semester, the students were out in the community conducting in-depth interviews with residents of Tucson about their lives. 9

We begin by describing how we selected the sample of interviewees and some other features of the data collection. We then discuss our findings.

3.1. Our Data Collection Strategy and Our Interviewees

Census tracts do not necessarily correspond to the city limits. All tracts that were more in the city limits than out were included in the sampling frame. The sample respondents were selected from a stratified random sample of census tracts and then random housing units from within the sampled tracts. We used a stratified random sampling design for three reasons. First, one of our goals was to reach households living in poverty that were disconnected, or at least relatively so, from the existing safety net. This could be accomplished best via a random sampling design. Second, we wanted to ensure that the final sample featured households living below the poverty line. Third, we aimed to maximize efficiency given the relatively short time period within which the interviews

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9 There is a tradeoff between doing a survey and doing in-depth interviews. With surveys you have the potential to achieve a larger sample size, one that if sufficiently large and randomly selected can support inferences beyond the sample to the population at large. With in-depth interviews you get narratives — rich qualitative information about the lives of people that extends beyond numbers and provides additional insight into complex issues and mechanisms. We chose to use in-depth interviews instead of a survey for four reasons: (1) Primary data was collected over a limited time period, thereby limiting the potential to achieve a sufficiently large survey sample size which would allow for generalizability. (2) The research budget was limited, and we wanted to maximize compensation to respondents in order to maximize the response rate. (3) Our research questions are complex questions to which existing secondary data cannot provide answers, particularly at our level of geography. (4) There is a larger proposed comparative project on qualitative measures of poverty, which Tucson may have the opportunity to be part of. Our project served as a pilot for the instrument for that larger project.
were conducted. By concentrating our efforts within a select number of neighborhoods in Tucson, we were able to increase the final sample size.

Figure 3.1 shows the poverty rate for all census tracts that were included in the sampling frame. (All figures for this section are placed at the end of the section.) For the purposes of the sample selection, we ignore the margins of error associated with the point estimates.

We sampled five tracts from the first four types and four tracts from the final type. The sample frame includes more census tracts in the moderately-high, moderate, and moderately-low poverty tract types and the smallest number of tracts in the sampling frame are in the high-poverty tract type. We oversampled the high-poverty tract type in an effort to increase the final sample size of households living in poverty.

Figure 3.2 illustrates the poverty rates for the randomly sampled census tracts and the corresponding map.

We randomly sampled 20 housing units per census tract with an intended final sample of ten respondents per tract. The housing units were sampled from a master mailing address list provided by the city. Advance letters were sent to each of the 240 randomly-selected housing units. Because of low initial response rates and the relatively tight timeline within which the primary data collection was being conducted, we extended the sample frame by an additional 20 to 60 housing units depending on the tract.

We set out to conduct interviews with residents of 240 housing units plus 10 homeless individuals. Because of the research design, the time period for collecting the data was limited. And as with any college course, not all of the students were equally committed to completing the assigned coursework. Despite not reaching the desired sample, the achieved sample was 83% (housed) and 80% (homeless), which is reasonable given the aforementioned limitations. Two tracts in particular had low response rates (44.13 and 40.74). We are fairly confident that the low response rate in both tracts is attributable to interviewer bias. Figure 3.3 shows the number of housing units sampled, the number of conducted interviews, the response rates, and the final achieved sample by census tract.

Response rates were relatively low, ranging from 5% to 25%. There are three primary reasons. First, a sizeable number of housing units were physically inaccessible either because of locked gates and/or pets around the home itself or around the housing complex as a whole and management refused to allow the researchers to enter the complex. Second, a significant number of housing units were either vacant or no one was home at the day/time of the interview attempt(s). This is a result of the sampling design. The main drawback of sampling housing units rather than telephone numbers is that the former results in a relatively high number of units in the sample frame where no contact was ever made. Third, each research team was assigned to a primary census tract to conduct 10 interviews and a secondary census tract for the final two interviews. The secondary census tracts were those in the low-poverty census tract type. A low response rate in a tract in the high-, moderately-high, moderate-, or moderately-low poverty tract
type could be a result of interviewer bias, with a particular research team; this was almost certainly the case for tracts 44.13 and 40.74, the tracts with the lowest response rates.

In all, 198 interviews were conducted. Of these, five were excluded due to missing data. The remaining 193 completed interviews comprise our final sample of housed participants. We also interviewed eight homeless individuals.

Selection bias can result from a variety of factors. Here two seem particularly probable. First, the actions of the research teams themselves may have influenced which housing units were attempted in the first place. For example, many research teams reported exterior fencing. The extent to which research teams sought to overcome this obstacle to make contact with the potential participants likely differed across neighborhood and research team. Second, the participants themselves are likely different from those that refused to participate, and both of these groups may be different from those with whom contact was never made at all due to either not being at home or pretending to not be at home. Some people are more likely to be home than others — for example, seniors, homemakers, disabled persons, and the unemployed. Others are less likely to be home — for example, those that work long hours or multiple jobs. Some people are more suspicious of outsiders and reluctant to participate, whereas others desire company and companionship. And finally, some people were more likely to respond positively to the compensation being offered for participation.

The point is simply that our final sample is not representative of the population at large. Nevertheless, we did end up with all of these types of individuals as well as married couple families, single parent families, multi-generational households, young professionals living alone, young professionals living with roommates, and more in the final sample. So we are confident that we have a final sample that reflects the population at large, even if not statistically representative of such.

The official poverty rate is based on the pretax pretransfer income. We, however, asked respondents to estimate posttax income rather than pretax income for two reasons. First, posttax posttransfer income, or "disposable income," is what really matters for well-being, not pretax pretransfer income. Second, while salaried employees may know pretax and posttax income, for others, particularly those with hourly, part-time, part-year jobs, posttax income, or "take-home pay," is the figure most likely to be easily recalled.

Respondents were asked about the income of the entire household. Households were then categorized into one of seven groups:

- **Deep poverty:** income of 50% of federal poverty level (FPL) and below  

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10 With the exception of the middle class who are economically insecure, nearly half of the respondents reported no debt. In the middle class, economically insecure group, only 18% reported no debt. Further, of all the debt reported in the study, 38% was reported by respondents in this group. The next closest groups were those with low-income (22%) and middle class, economically secure (17%).
Poverty: income of 50% to 100% of FPL

Student poverty: students with incomes of 100% of FPL or below

Near poverty: income of 100% to 150% of FPL

Low income: income of 151% to 200% of FPL

Middle class, economically insecure: income greater than 200% of FPL but reported large amount of debt, trouble paying bills, bills in collections, and/or being one missed paycheck away from losing home

Middle class, economically secure: income greater than 200% of FPL with no reported economic insecurity

Figure 3.4 shows the income distribution for the sample by census tract type. In 2012, the poverty rate in the City of Tucson was 27%. In our sample, 34% of those interviewed reported incomes below the respective poverty levels. Of these, 44% were in high poverty census tracts, 24% in moderately high poverty census tracts, nine in moderate poverty census tracts, 15% in moderately low poverty tracts and six percent in low poverty tracts.¹² As expected, the majority of student poverty was found in high poverty tracts, and in particular in tract 5, the area including the university campus and just south of campus. Also as expected, respondents who had incomes of 200% and above who were considered economically secure were more likely to live in lower poverty census tracts. The opposite trend was found for middle class respondents who were classified as economically insecure. Finally, the near poor and working class were less likely to reside in the low poverty tracts.

Figure 3.5 illustrates the sampled census tracts in map form. Figure 3.6 illustrates the distribution of the interviews by census tract and income category.

Of the five high poverty census tracts, two, tracts 5 and 37.06, had a particularly low percentage of respondents with incomes below the poverty line when compared to the other three tracts and the overall tract average. Tract 5 is unique because of its proximity

¹¹ We used the 2013 poverty thresholds by size of family and number of children. For more information see www.census.gov/hhes/www/poverty/data/threshld.

¹² There are two potential limitations here. First, the incomes reported were post-tax and the federal poverty levels are based on pre-tax incomes. As such, we acknowledge that some households with reported post-tax incomes on or near the border of two categories may in fact have pre-tax incomes that would bump them into the higher of the two categories. Because few households with incomes below the poverty level pay taxes, we believe that this possibility is minimal for those classified as living in poverty. Second, recall bias. We have attempted to account for this limitation by allowing respondents to provide estimates based on whatever time period was easiest for him/her to remember (per week, bi-weekly, monthly, annually) and then annualized these estimates ourselves. While this accounts for recall bias of the respondent's income and/or that of his/her significant other, there were some instances of multi-family households or multi-generational households where income was only known by the respondent for select members of the household. Where applicable we classified the respondent's family only rather than the household as a whole.
to the university campus, which attracts students and high employees who can afford the above-average neighborhood rents. Tract 37.06 was a primary neighborhood (i.e. one research team completed all interviews in this particular neighborhood); this indicates the potential for interviewer bias, particularly when compared to the distribution of interviews in the two adjacent neighborhoods, 37.02 and 37.03, both of which had over half of the interviews conducted with households with incomes below the poverty line.

3.2. Who Has Low Income and Why?

The citywide analysis (see sections 1 and 2) illustrated that poverty is highest among women, children, female-headed households where no husband is present, individuals living in nonfamily households, American Indians, Hispanics, those with less than a high school degree, the foreign-born, persons who were not employed or who worked less than full-time year-round. Here we address three questions: Who in our sample has low income. Why? And to what extent does the picture of poverty in our sample reflect that of the city as a whole?

Born and Raised

Of the 193 respondents, 54 (28%) were raised here in Tucson. Another 24 (12%) were raised somewhere else in Arizona and another 73 (38%) are from elsewhere in the USA. A significant percentage of the respondents from other parts of Arizona were from Douglas, Arizona. In total, approximately 80% of the sample was born in the US and 20% were foreign born. Our sample contains slightly more foreign-born respondents than the city as a whole (15%). While the majority of the foreign born in the sample were from Mexico, we also interviewed individuals from China, Spain, Russia, Canada, the United Kingdom, and a variety of countries in Africa.

In the city, 32% of the foreign born were poor between 2010 and 2012. In our sample, 57% of the foreign born were poor. The overrepresentation of the foreign born in our sample and the above average poverty rate is a result of the sampling design. In six of the top 10 poverty rate census tracts from which the sample was selected, 20% of the population or more did not speak English well. Of the 193 respondents in the sample, 17 were interviewed in Spanish, or less than 10%. Of these, nearly all (13 of the 17) were poor.

Figure 3.7 shows poverty status by where our interviewees were born and raised. Of the poor respondents who were raised in Tucson, only 33% reported not having enough to make ends meet. None of the nonpoor Tucsonan respondents reported having difficulties making ends meet. Of the poor foreign-born respondents, only 27% reported not having enough to make ends meet. Of the nonpoor foreign-born, 8% reported having trouble making ends meet.

Growing Up Poor

One theme that emerged in the interviews was how childhood experiences with poverty and disadvantage influenced the current circumstances of the respondents. There was no discernable pattern as to why some respondents who had a rough childhood ended up
being relatively successful in the labor market while others were continuously hampered by these early childhood disadvantages. One respondent simply said,

"We grew up poor and all seven of us aren't poor because we grew up poor, you know…. We always said, just make sure you're not poor."

But another, one who had a similar takeaway from his childhood, expanded on the notion of growing up poor and how that can influence an individual as an adult. He grew up in a neighborhood in southern Tucson. He stated

"Single mother. She had cancer. She was an immigrant herself. So medical help came, it didn't come cheap, it wasn't easy. Grew up around a lot of gang violence, around a lot of drug users. Mostly a life of violence, medical bills and umm, what else can you say, just poverty. My mother worked at the dollar store, she worked making tamales out of her home, and she did housework at people's houses. She was one of the main people that raised me, but mostly it was, uh, uh, it was a mixture of a lot of family, a lot of family members' different houses I stayed at. Mostly a lot of strong first generation Latina women, Mexican American pretty much, umm, with a lot of strong values, strong culture, strong morals, uh, and a heavy hand. It was that and, um, when they weren't around, which was an equal amount of the time, raising myself and, uh, being very independent and, uh, self-reliant pretty much."

This respondent has maintained a steady part-time job for three years and recently got a second job in order to increase his income and ensure that he remains self-sufficient. But that self-sufficiency comes at a cost. He is only in his early 20s and never really had a childhood. Later in the interview he says

"It's more about getting to be the person you want to be and I worry I'll just give up and not want to do it anymore. I worry that I just want to say fuck it all and I worry that I will stop caring. Every day you get to a point, well I get to a point, where I don't want to keep on going or I just want to stop. I don't want to have to work. I just want to be creative all day. I want to take care of me, and I have friends my age, I'm only 23, I have friends that are living with their parents, get to go to school, they get to work at good jobs save all their money, fix all their cars and wear all the best clothes. I worry that one day I'm not going to want to fend for myself any more and let it all go. It's irritating because I've never had that life, working this whole time is not the life I wish I would have lived."

The key here seems to be not only how an individual internalizes the challenges of his/her childhood, but also at what point in time he/she has to "grow up." Growing up poor in the 1950s on a farm with both parents and a battery of siblings is very different from growing up poor being bounced around one's extended family, and these two are similarly very different from growing up with parents who suffer from drug and/or alcohol abuse and are in and out of prison.
"Well I was born here in Tucson. My mom was very young when she had me. She was 15 … so hum … we lived at my grandma's for a little while, and then my mom got pregnant again so we ended up moving out … and from there I just kinda bounced … bounced around, um. Really my mom was the one who raised me. My dad was in and out of jail, and out of prison, for, up until, well, he did like 18 months, around 88/89, cause then my mom had my sister, and then he was out for a short period of time. Then in 90 my mom got pregnant again with my other sister right before he went back into jail. And then around when I turned 15 he went in for 4 years, and that's when I had to drop out of high school and take care of my 4 younger brothers and sister, cause my mom had to work 2 jobs."

Similarly, all three of these childhoods are different from someone who grows up in the system. We interviewed at least three individuals who were raised in and out of the foster care system. For these individuals, life was extremely hard. Unlike the respondents who had both parents and siblings or who at least had extended family, these respondents were passed from foster home to foster home until ageing out of the system. One respondent pointed out that the effects of being raised in foster homes was not just about not having family, but it was also that because you were constantly at risk of moving, you also did not really have friends.

"You know, I mean, I didn't have time to make friends. You know, like I said, moving around a lot, worst thing you could do is make friends."

The point here is that we while we know a lot about the fact that being poor or having parents of a particular level of education or occupation will effect an individual's life chances, we know a lot less about why some people overcome the odds. For example, the one respondent, despite growing up surrounded by drugs, violence, and crime, graduated high school and is fairly stably employed. Or the other respondent: she did not drop out of high school because her parents were dropouts, and that affected her overall drive, but rather because she was exceedingly driven, she felt compelled to help support her family by entering the labor market. Interviews such as these can begin to provide insight into that kind of question as well as to provide guidance about what kinds of support services may be most useful.

**American Indians and Alaskan Natives**

From 2010 to 2012, approximately 3% of Tucsonans were either American Indian or Alaskan Native. We interviewed one Alaskan Native, four American Indians (two from the White Mountain Apache Nation, one from the Navajo Nation, and one from the Tohono O'Odham Nation), one descendent of the Tanka Nation, and one member of the Yaqui Indian Nation in Mexico. This equates to approximately 4% of our sample. Of those interviewed, three were poor, three were near poor, and one was middle class and economically secure. Those that were poor were so primarily because of difficulties in the labor market. Some reported no jobs available in the occupation in which he/she was trained, and others reported general difficulties in securing employment. Households represented the full range of living arrangements, from a married couple with children to a disabled older person living with adult children to a student at the university.
Disabled

In Tucson, just over 13% of the population is disabled. Approximately 11% of our sample is disabled.\textsuperscript{13} Figure 3.8 shows poverty status by disability status. The vast majority of disabled households (82%) are either poor or near poor. The poverty rate among disabled households is nearly twice that as not disabled households. The near-poverty rate among disabled households is nearly three times the rate among non-disabled households. This divergence is a result of the fixed income that accompanies disability. Whether or not a disabled household is poor or near-poor appears to depend on living arrangement, with single persons or persons living with roommates comprising six of the nine poor disabled households. Of the poor disabled respondents, 67% reported not having enough to make ends meet, compared to 23% of nonpoor disabled respondents. The majority of those on disability reported receiving free, or at least subsidized, healthcare. A select number also reported getting assistance with food, transportation, utilities, and/or housing assistance.

Retired

Figure 3.9 shows poverty status by retirement status. Of the 193 interviewees, 43 (22%) had at least one member of the family that was retired. Retired respondents in Tucson are considerably more likely to be middle class and economically secure when compared to their non-retired counterparts. Part of this is simply a part of the life cycle. Retirees are however only slightly less likely to be poor or deeply poor. This is a result of many living on fixed incomes.

Despite being income poor, many of these retirees own their homes outright (35%), vehicle (or don't have one), get Medicare or AHCCCS, and have little to no other forms of debt. In other words, although these households are income poor, many also have limited expenditures and as a result would be unlikely to be considered poor if using a more multi-dimensional approach to poverty. At the same time those retirees that don't own their own home tended to be considerably less well off. For example, one retiree said

"… when people say during retirement you retire, it's not all that it is cracked up to be. When I was working … I was making good money. That was good. I had nice big house and stuff and brand new car and stuff. And now that I am retired, I cannot afford shit."

Of the poor retired respondents, 50% reported not having enough to make ends meet, compared to 6% of nonpoor retired respondents.

Living Arrangements

A significant minority (25%) of the households interviewed have adult children (ages 19 and over) that still reside with their parents. A small minority of these have made this

\textsuperscript{13} This is likely understated as the a sizeable percentage of seniors were not questioned regarding receipt of disability.
choice in order to help care for ageing parents, but the majority are there because of financial or other personal difficulties (recent divorce, behavioral health problems, etc.)

Among married and cohabitating couples in the sample, those without children all reported incomes above the poverty line. This is consistent with what we observe at higher levels of aggregation (state, country).

Also as expected, single-parent families had a considerably higher poverty rate than married-couple families with children. Very few of our respondents were currently, or ever had, received child support. Single-parent families had more difficulty in the labor market when compared to married couple families. Single parents who were not working reported difficulties in trying to look for work and take care of the children. Single parents who were working also reported difficulties, although here we did find something that was somewhat unexpected. We interviewed two single mothers who had graduated high school, gone on to obtain medical assistant certificates, and then never used these credentials. One respondent went from dental hygienist to cleaning houses; the other went from medical assistant to manager of a coffee house. Both attributed the change to childcare issues; the new jobs allowed for greater flexibility in scheduling and allowed these single moms to be both the sole earner and the sole parent. The coffee house job also reportedly offered better benefits. Neither regretted the decision, but both did seem to struggle with it. Both wanted to be good examples for their children, but both were disappointed by having obtained more education and skills and then not used them. One respondent described the decision in the following way:

"I did, I did, uhh, practice as a medical assistant. I used to work with Dr. Toboggan, but unfortunately the benefits are not as good as, and then the pay, and the hours, and stuff like that. So when you have a family, you have to make decisions and you have to think about it. So sometimes you don't like to do what you're doing, but you must accommodate."

One respondent was particularly troubled noting that her children (who are now older) regularly argue with her when she advocates the need for them to acquire additional skills and education, saying that she, their mother, got nothing from it but debt. This single mom still owes over $15,000 in student loans. The respondent said that the debt doesn't bother her because the loans have been in forbearance for over nearly 20 years, so she hasn't yet had to make a payment on the loan.

"I was stuck with four kids and I did not have the time and the opportunity to look for, there was no dentist that would give me the opportunity as a new person. As a single mom I had no other choice, so I went into house cleaning. So it's like my kids tell me, well you got your degree but what good did it do you, you clean toilets. And I say it doesn't matter, I brought you ahead in life. Cause my oldest is 24 and my second is 21. So I say I fed you guys for all those years with whatever I worked."

We doubt these stories are unique. It is not surprising that single parents struggle with childcare or that single parents have to make occupational accommodations in order to
survive. What was surprising was the magnitude of the occupational accommodation. Policymakers consistently argue that the way out of poverty is to acquire additional education and skills. While this is true on average, there are some family circumstances in which it is far less likely to be true. Here we have two single moms who did exactly what they were told to do — graduate high school, go to college, get a certificate in some medical field. Yet neither was able to escape poverty, at least not on her own. One of these respondents has since remarried and her husband is employed, so this family is now living out of poverty. The second has not remarried and her oldest daughter, age 18, now has two of her own children, all of whom live with the respondent. So for some families investing in additional skills and education may not be enough. Adults in this type of situation also need affordable, quality childcare, at centers that stay open late and open early, ones that based on fee for service rather than fee for reservation.

Households in which multiple families (either multi-generational or not) resided in one housing unit represented a surprisingly large minority of all of those interviewed (11% overall). These families appear to have a high poverty rate, but many of them are living together as a strategy to help make ends meet. So while their income may not be pooled as if just a single family, the expenses, or at least essential expenses, are shared.

Multi-generation households are formed for a variety of reasons, but two were particularly prominent in our sample. First, as the grandparents begin to age and retire, they may move in with children in order to help with childcare for the grandchildren or supplement the income of their children to make sure that all of the bills get paid. Second, young adult children with children of their own are in need of assistance and return to the grandparent's home (or never leave). While both are examples of young adult children getting assistance from ageing parents, they are for qualitatively different reasons and the services that could be provided to lift these households out of poverty would need to be considerably different given this nuance.

One caveat to the above discussion is that in some instances income was not reported for the young adult children, and it is not always clear if this was because the young adult children are unemployed, if the young adult children are not expected to contribute to the household income (i.e. any income earned is for his/her use alone), or if the respondent simply did not have access to or knowledge of that information.

Figure 3.10 shows how the income poverty rates by living arrangement correspond to the respondent's self-reported ability to make ends meet. In total, 34 respondents (18%) reported not having enough to make ends meet.

With the exception of cohabitating couples with children, multiple families in household without children, and adult caretaker households, none of the living arrangements have more than 50% of the technically poor households reporting to struggle with making ends meet.
Occupation and Labor Force Participation

There are two occupations that regularly were associated with poverty or low incomes throughout the course of our research: caretaking/home health aids and homemakers. A third occupation, early childhood education, was associated with low income. We mention the latter only because those employed in this occupation all held a bachelor's degree, suggesting that the pay in this occupation is low irrespective of educational attainment.

Caretakers: Of the 193 interviewed, 10 reported an adult in the household with the occupation of a paid caretaker. Six more were unpaid caretakers. The poverty rate among the paid caretakers was 60%, with an additional 30% classified as near-poor. In sum, 90% were either poor or near-poor. This finding was a bit surprising given the large and relatively well-off senior population in Tucson. Our interviews suggest that the poverty of these households is as much about lack of hours as about low pay. Many of those interviewed reported a desire to work more hours than they currently had.

In addition to paid caretakers, we also interviewed six households that had an unpaid caretaker. In two instances the caretaker was a parent caring for a disabled child. The others were adult children caring for elderly parent(s).

Of the caretakers living in poverty, 67% reported not having enough to make ends meet, while 50% of nonpoor caretakers reported having trouble making ends meet.

The effect of being a caregiver on one's well-being seemed to depend in large part on whether or not it was paid. Paid caregivers suffered from the precariousness of their employment while unpaid caregivers suffered from the unappreciated and unacknowledged work. For example, in response to a series of questions about the respondent's occupation, whether the respondent enjoys it, is looking for additional work, and general health related questions, a paid caregiver responded:

"I do enjoy it because it's with the elderly. But the only thing is I would like to have like more hours, so like 20 hours, at least 20 hours a week or 25 hours a week. I would love to do that. Yeah. But I don't know what's going on.... Right now I look for receptionist, I look for operator, I look for day care, anything that will give me a least 25-30 hours.... Right now, it's like I don't wanna do nothing. I'm like giving up and I never did. But when I go to work, it's like okay, good. It's good to be out, but when I'm here, I try to avoid thinking."

On the other hand, in response to some of these same questions, an unpaid caregiver responded:

"When I became a caretaker, the stress level became unbearable. I was the only one taking care of my parents.... That's part of the isolation of my life circumstances. I don't have the energy.... I didn't expect to have the health problems I do at this relatively young age because I thought I would be healthy
for a long time because I was for a very long time and it was taken away from me bit by bit."

Homemakers: Of the 193 respondents, 21 (11%) reported having a homemaker in the household. The information was not available for 6% of the sample, and the remaining respondents did not report to have a homemaker in the household. Here we define a homemaker as someone between the ages of 18 and 64 who remains outside of the labor force in order to care for the home and/or children in the household. This does not include retired, elderly grandparents who care for their grandchildren.

There were two justifications provided as to the decision to be a stay-at-home parent. First, some expressed frustration with the job market and the difficulties posed by both adults working low-wage hourly jobs with constantly changing schedules. The respondent did look for a job for a while but ultimately decided that it was too complicated to try to constantly be coordinating the work schedules of both adults and ensuring that childcare was always organized. Not only was the schedule of the spouse constantly changing and hers as well, this meant that she needed to secure childcare that could be similarly flexible. Ultimately, the couple decided that the minimal increase in income was not worth the additional stress and complications.

"It's hard because you have to do babysitting and you have to find the hours and times that coincide with his work, who's going to pick up the kids, who's going to, you know, it's difficult, you know…. Sometimes it's not even worth it because of childcare expenses and the stress of having to coordinate everyone's schedules."

This story is not unique. Other couples also reported difficulties with finding flexible childcare that was fee-for-service rather than fee-for-reservation. With the latter, when a child gets sick the parent not only misses work but also still has to pay for the childcare service which was reserved but not used. The significant cost associated with childcare was one of the reasons cited when justifying decision to remain outside of the labor force.

Second, some expressed an unwillingness to allow someone else to raise their child and/or the spouse's inability to contribute to childcare responsibilities.

Figure 3.11 shows the income distribution for households with a homemaker compared to those without a homemaker. Just under half of the households that have one working-age adult staying home and outside of the labor force are, by the official income definition, poor. An additional 38% are near-poor or low-income. The key here seems to be the occupation of the other adult in the household. The spouse/partners of the homemaker in poor households were in construction, landscaping, or home improvement. The spouse/partner of homemakers in near-poor households worked in asphalt/paving, retail, event maintenance, or corrections. The construction, landscaping, and home improvement industries are all particularly susceptible to economic downturns and this could explain the poverty of these households. Many of those interviewed in these industries reported considerably difficulty since the recession in securing stable employment. One respondent was particularly willing to share his story with
interviewers. Although he is currently receiving unemployment, his wife does not work, so the respondent relies heavily on one of his daughters to help make ends meet.

"I worked a lot, for too many years. I lost everything when this President got in. I lost a lot. I made a lot in 20 years and I lost everything in five years… I'm a general contractor and I have too many friends that do the same job and it's the same situation because everything is a hard time because no one has any money and the people that have money don't use the money to do nothing now. And everyone just waits and waits and waits…. When people use the money, everybody has work. When people save the money, they wait and wait and wait. And the minute they start moving again, they start making the loans, construction loans, and they start coming back. Now no loans, no hard money loans, no construction loans, no nothing, because everyone is scared what is the new regulations."

Of the homemakers living in poverty, only 30% reported not having enough to make ends meet. None of the nonpoor homemakers reported having trouble making ends meet.

**Unemployed**

Seventeen households, or 9% of the full sample, have at least one working-age adult that is unemployed.\(^\text{14}\) Not surprisingly, of these, the majority (14) are living in poverty. There are four types among the unemployed that we interviewed. First, those that are unemployed as a result of the economy; this is particularly true for individuals employed in the construction industry. Second, those that are unemployed and are looking for work but are facing one or more barriers that makes the search difficult. The most common barrier reported was lack of access to quality affordable childcare. The second most common barrier seemed to be age — not just ageism, although that was reported by some to be a barrier, but being overqualified for some things and underqualified for others. The third most common barrier seems to be transportation. Several respondents noted that they do not have access to a vehicle and so they are unable to put in as many applications per day as otherwise would be possible because more time is spent in transit. We also interviewed one individual who was long-term unemployed. The respondent, who was in his late 40s, had to move back in with his elderly mother due to his economic situation. And fourth, those that are unemployed and yet surviving via a toolkit of survival strategies, some of which are less illicit than others.

Being unemployed affects the well-being of these individuals to varying degrees, and the extent of that impact is in many ways related to the cause of unemployment. For example, respondents who are struggling because of the lagging economy said

"The depression is something. I feel bummed out about the way my situation is right now as far as work."

\(^{14}\) Here we intentionally excluded young adults that are of working age but are enrolled in school. We also exclude adults in the household for which employment information was not obtained at the time of the study; this exclusion pertains mostly to the multi-family households.
"...in the last 6 years construction goes down, down down down down. I don't know if it's a depression or I don't understand what happened. It just goes down. It started to go up a little bit, like, one month and started up the jobs, and then it goes down again. He gets a construction loan, he gets a loan for a motel, and then he starts five months to fix houses. I'll do anything (pause), no chance."

"Well I experience depression because when you're not working you got a lot of things to take care of. You got family back in Africa. You got kids down here. So that I feel stressed out. Sometimes I don't even wanna go out.... If you're jobless in this country, you don't have no respect for nobody. If you're not working, nobody out there gonna respect you. They feel that you don't wanna do the job, but they don't know that you're out there looking for the job. So they don't have the respect; it's like you don't wanna work, you're lazy, you just sit at home. But they don't know."

"I'm long-term unemployed, so I'm off unemployment now. I'm one of the people they're fighting about in Washington now. [So what's that like?] Tough. Getting interviews is almost impossible, so, you know. I've been in sales my whole working life. I'm trying to get away from that as much as I can, but I'm looking in that field because I have experience. But I'm trying to look into more customer service more, you know, back office type of things.... It's just with the economy and, uh, the lack of prospects for employment, things like that. Seeing that I'm not the only one out there, so it's kind of scary."

Respondents struggling with ageism noted

"Well you know, it's very hard for me because, you know, I'm 59 years old. So actually when they get to see my resume and they see, you know, my date of birth, they just turn the other way, you know, because they rather have, you know, fresh blood, you know, someone with a fresher mind, I suppose, you know, and I always get passed on. It has been really hard trying to continue."

"I have no experience [other than professional occupation held for 40-plus years] and I'm 64 years old. Nobody is going to hire me. See there is a problem. I have some physical problems and, um, I spent over 40 years [in the professional sector] and with my education and my background, who is going to hire me to do anything else? They are not going to hire me at Taco Bell cause I'm gonna know more than the district supervisor knows, cause he's gonna be a high school graduate who is 30, you know. That's not what they want."

And finally, respondents who were unemployed, but well connected to services and programs said

"Fortunately for me at this point in my life, everything's pretty much covered. And I have medical insurance I have all my meds are covered, food covered, housings covered. I'm just hanging until my disability comes through."
**Veterans**

We interviewed 18 veterans from a variety of the military branches including the Navy, Air Force, and Army, and who served in a variety of wars and conflicts including, but not limited to, WWII, Korea, and Vietnam. Of those interviewed, only two were living in poverty. An additional six had incomes near the poverty line and two more reported low incomes. The majority of the veterans interviewed reported solidly middle-class incomes comprised of a mixture of military pensions, social security, disability benefits, and/or other retirement packages.

Those that were poor, however, expressed frustration at their situation. For example,

"I am a disabled veteran and I get social security and I still live below the poverty level and that's not right. It shouldn't be that way. [And in five years where will you be?] I will probably be sitting right here in this rat hole."

Poor veterans were also considerably more likely to suffer from depression and/or some other form of mental or behavioral disability. For example, one veteran that we interviewed was an alcoholic and his roommate (not a veteran) a drug addict. A second interviewee was very similar to the first, except in this instance the roommate (also a veteran) was a self-proclaimed alcoholic and the respondent a heavy marijuana user. These veterans spoke candidly about the realness of survivors' guilt, suicide, and their own coping mechanisms ("self-medicating") that have enabled them to continue to have the will to live.

"Twenty-two veterans a day commit suicide. You sociologists ought to be aware of that and do something about it. I don't know what you could do about it, though, because when you crumple up a piece of paper and you throw it in a waste basket, who is going to take it out and try to use it again? And that's the way they feel. Right? Like someone crumpled them up and threw them in the garbage can and now what do I do? I think it was a matter of saying, how come everybody else and not me? That's basically why veterans commit suicide."

"I mean, you do what you were trained to do, you know what I mean. I mean, I did what I was trained to do and I survived, so there's guilt there. He [his co-pilot who was killed in action] didn't, you know, but he never knew anything. One minute he's alive and it wasn't even an instant. It's an expected thing when you are in combat. You always think that every bullet can be your bullet, you know. You know what the worst part is? I don't know if you [said to roommate] feel the same way, but I really had a good time. And you feel guilty about it because you know many people you killed."

Poor veterans were also more likely to report suffering from social exclusion, albeit sometimes self-imposed. For example,
"I'm an island. I don't join and I don't abuse other people with my presence, because it makes them uncomfortable. It would make you uncomfortable if you had to deal with me on a day-to-day basis."

**Housing**

Owning a home is not only part of the American dream; it is also the main source of wealth for the majority of Americans. Nationally, housing tenure is associated with income. In our sample, the same trend is apparent. As we move from the poor respondents to those that are securely middle class, the share of renters decreases dramatically.

One exception is respondents who own mobile homes. The share of respondents who own a mobile home is highest among the poor and the near-poor. This is not surprising given the affordability of these units. Where available, respondents reported purchase prices starting at $1,500 for the structures. Lot rents averaged $368 for poor mobile home owners and $377 for near poor mobile home owners. Based on our fieldwork, however, the majority of these mobile homes were in average condition at best, particularly those in the poor neighborhoods. Additionally, overcrowding appeared to be a problem for some of these respondents. Unfortunately, we did not collect data on the unit size of the housing structure in this interview.

**3.3. Low Income and Well-Being**

*Long-Term vs. Temporary Poverty*

Although we did not collect retrospective income data for the respondents, we do have information about the circumstances that lead some of the respondents into poverty. A significant minority of the respondents living in poverty reported that it was a result of a shock for which the household was unprepared. The majority pointed to the economic downturn and either the loss of employment or the loss of hours/contracts. For example, one respondent who owns his own company in the construction industry said that when his company was up and running, his annual income ranged from $75,000 to $100,000 per year, but his company is currently not in operation due to the lack of business, and as a result his income classifies him as poor. In our sample, the impact was not limited to small business owners. Those employed by these same small business owners are also struggling because there is more competition and not enough hours to go around. One respondent noted that

"There's enough money by the end of the month. That's when there's work for him [her husband who does landscaping]. There are times when we don't have enough money or we only have enough to pay for the rent, water, electricity. But there's also times when there is a bit of money left."

Others however pointed to a personal shock, such as an unexpected medical expense, a transition onto or off a government transfer program (SSI and SSDI in particular), or a bad divorce. For example, one poor respondent noted that
"No, I run a negative cash flow because of my retirement strategy, right, remember, coasting. I'm spending my, my probate, my inheritance, but now that I am about to start getting my social security, I'll have a positive net income once I start collecting that in May, that plus the current income. It's just a little bit short right now, but then again that's only temporary; it's part of the plan."

Another respondent cited a recent divorce which left her and her daughter with no home, no savings, no job, and ruined credit (deep poverty). Yet the daughter does not receive free or reduced lunch at school, and the family does not receive SNAP benefits. The respondent indicated that this state was temporary; it was a result of a bad divorce, a divorce that is currently working its way through the courts, a further expense for the family. In other words, whether or not this respondent and her family would be counted as officially poor would depend on when the questions were asked and the reference period for which the income data was collected.

Another respondent talked retrospectively about how hard it was to make ends meet when her son was born with health complications:

"He had open heart surgery and all kinds of stuff his first couple of years, and that was really hard to go through. I had never been through that with any of all my kids; they were really healthy. I had never been through being in the hospital for months and months and months and major surgeries and that kind of stuff, so that's exhausting and trying to work and keep up."

Both of the above respondents were poor or near-poor during these periods of shock, but neither reported it as long-term or anticipated that it would be long-term. These stories were not unique to these two individuals. Others reported shocks from unexpected medical expenses that wiped out the family's savings and led to the family falling behind on bills. Still others major car repairs as having a similar effect. The extent to which shocks lead a family to transition into poverty depends on both the initial income of the family and the magnitude of the shock. How these transitions into and out of poverty affect well-being depends in large part on the extent to which those experiencing the shock have access to assistance from either personal networks or the community at large. Not all poor respondents either see themselves as poor or want assistance, and these nuances matter in terms of how the community at large should address poverty. For example, one poor respondent noted

"I, uh, in a sense choose to live a life of poverty if you will. Yes I could go out and get a job, but it doesn't make me happy."

To the extent income poverty is short-term, the effects on an individual's well-being may be relatively minimal. To the extent income poverty is persistent, or the transitions into and out of poverty regular, the effects on well-being will likely be more severe, albeit mediated by the strength of the individual's social capital. Overall, there does appear to be some fluidity to poverty in Tucson.
Reported and Unreported Income

Interviewees were asked first about access to income and other resources and then later about other strategies to help make ends meet. A significant majority of those with informal cash jobs, such as babysitting, car repair, home repair, yard cleaning, event security work, and transcription and interpretation work, did not report those as sources of regular income. This was also true for respondents who had regular part-time jobs. The reasons respondents gave for not reporting this income include fear of a potential cut to other benefits and the variable nature of this income. Assuming the respondents answer similarly to the Census or ACS survey questionnaires, it seems reasonable to assume that some of these households may in fact have incomes above the poverty thresholds if all income was recorded.

Official Poverty vs. "Supplemental Measure" Poverty

The official poverty measure counts only pretax income plus cash government transfers, which does not capture the full range of resources available to the poor. Many poor households also receive government assistance via the tax system and/or near-cash or in-kind benefit programs.\textsuperscript{15}

We collected information on all sources of income and resources available to the respondent (and respondent's family). By doing this we are able to estimate both the percentage of our sample that are in fact income poor\textsuperscript{16} and the percentage of those in poverty that are lifted out of poverty by transfers and/or other in-kind benefits.

Deep Poverty

Of the 13 respondents interviewed who reported incomes below 50% of the poverty line, 10 were lifted out of deep poverty but remained income poor even when accounting for the full range of assistance received. One respondent was lifted out of poverty, albeit only barely. The difference here was the extent of assistance. The one respondent who was lifted from deep poverty to near-poverty benefits from the maximum SNAP allowance for the household size, a $4,000 tax refund, and a Section 8 housing choice voucher. The 10 that were lifted out of deep poverty but not out of poverty altogether received only one or two of these forms of assistance. Four received a tax refund, six received some form of housing assistance, and ten received SNAP benefits. Two respondents were not receiving any benefits from the government. One lives with his elderly parent free of rent and the other reported that her immigration status prevented her from getting assistance. So while assistance programs do improve the life conditions of those who receive them, those with very low incomes who don't receive an array of transfers are unlikely to be lifted completely out of income poverty.

\textsuperscript{15} In-kind benefits include the following: Supplemental Nutrition Assistance Program (SNAP – also known as food stamps), Low Income Home Energy Assistance Program (LIHEAP), Women, Infants and Children (WIC), childcare assistance, and housing assistance.
Poverty

Of the 46 respondents with incomes ranging from 51% to 100% of the poverty line, 14 (30%) did not report a tax refund, receipt of SNAP benefits, or receipt of housing assistance.

Nine, or 20%, of those interviewed received a tax refund in 2013. One reason this share is so small is that a sizeable portion (33%) of the poor respondents in the sample were either retired or disabled. Of the poor households with a work eligible adult, 29% received a tax refund. Refunds ranged from a low of $250 to $400 for single adults and from $1,500 to $7,132 for families with children. Of these, three single parent families and two married couple families were interviewed. The single parents reported refunds ranging from $3,000 to $7,132 and married couple families from $1,500 to $3,600. Interestingly, the majority of the respondents attributed the refund to the presence of children in the family, not the presence of earned income. It is unclear if the refund was a factor of the Earned Income Tax Credit (EITC) or the Child Tax Credit (CTC), but given that all of these families reported earnings, we assume that at least part was attributable to the EITC.

A considerably larger percentage (59%) of poor households are receiving SNAP benefits. With 31% of the poor respondents receiving no benefits, this leaves approximately 10% of the sample that is receiving some form of assistance but not SNAP benefits.

Seven households are receiving regular housing assistance. Of these, two are seniors, one is a single disabled individual, and four are single-parent families.

Fifteen poor respondents (33%) were lifted out of poverty. Of these, 14 were lifted to the near-poverty level and one above near-poverty. The one household lifted above the near-poverty threshold is not receiving SNAP benefits (despite acknowledging that she probably qualifies) but did receive the largest tax refund as a single mom with two dependents and also received free childcare from her employer as an in-kind benefit, a benefit that the respondent valued at $14,000 per year. In summary, SNAP and/or housing assistance seems to be sufficient to lift households above the poverty threshold. Alternatively, to lift a household above the near-poverty threshold, at least for families, subsidized childcare may be necessary.

Student Poverty

None of the students with incomes below the poverty level are receiving SNAP benefits or housing assistance. Three of the students are subsidized by family, and the others subsist on student loans.

Official Poverty (Income only) vs. Trouble Making Ends Meet

One of our primary objectives was to assess the degree to which the official poverty rate in Tucson is a useful indicator of the actual lives of Tucsonans and their ability to make ends meet. In the interview, we asked several questions to try to gauge the respondent's

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17 This does not include those in deep poverty or students in poverty.
own assessment as to his/her family's economic and financial state. Three deserve particular attention. The following section compares the responses to these three questions.

_How Well Do You Get By with Resources?_\(^\text{18}\)

Figure 3.12 compares our estimates of the official poverty level with the self-assessments provided by the respondents. Of the 193 interviewed, 38% said they have some money left over at the end of the month, 42% said they have just enough to make ends meet, 18% said they do not have enough to make ends meet, and we are missing data on 2% of the respondents.

The largest percentage of respondents who reported not having enough to make ends meet were those living in poverty. On the other hand, only slightly over half (54%) of those in deep poverty and less than half (33%) of those in poverty reported not having enough, supporting the worry that income alone may not be a helpful indicator of living conditions.

None of the respondents in deep poverty reported having some money left over at the end of the month. One respondent said that there was one time when she has some left over, but it was so rare and usually she does not have enough to make ends meet. What did she do with the extra money? She bought

"Extra things — soap, napkins, toilet paper — and oh my god, I was so happy."

Somewhat surprisingly, 15% of poor households (seven respondents) reported having some money left over at the end of the month. Of these, five rent and two own. One of the owners home is paid off, three are retired, four have SNAP benefits, five have free healthcare, and two have rental assistance. In other words, these particular poor households either receive government assistance and/or have minimal expenditures.

One important caveat to the above analysis is that although many respondents stated that they have just enough to make ends meet, many of these same households also reported having just enough for the essentials but not enough to put anything into savings, not enough to contribute to a retirement plan, and/or not enough to plan for future expenditures such as a college fund for young children. For example,

"I would say just enough plus $1."

"We barely make ends meet, let me tell you. Barely."

\(^{18}\) The exact wording of the question was: Overall, how well would you say your family gets by with your resources: some money left over at the end of the month, just enough money to make ends meet, or not enough to make ends meet. For those that provided a range across these options, we have relied on the most extreme need in order to provide the most conservative estimate of the ability, or lack thereof, of respondents in the sample to make ends meet.
"Well if we are talking about just my paycheck, we are struggling, honestly. Umm, if were talking about, you know, the resources, you know, I put to the side to provide through the whole year, I will say that we are ok. Not in a great situation, because I got … you always have to make it balance and everything. [So like with your paycheck plus the tax refund you are able to get by?] Just enough to get by. I mean, eventually I run out 'cause you know, I mean, it is not much. There is a reason that I had to do the payday loan. Last year it was July, the end of July. It was already totally out. And I had to start doing redoing the loan thing … it went through July up to … July 30th was my first day I had to borrow money, again I remember that. Because it was for her dinner. (laughs) For her birthday, so it was like July, August I remember December, January, February, for 7 months, I had to do the payday loan. Most of the time it goes, like, around half the year to 7 months that I have to do that."19

Others reported having money left over, but at a high cost. For some, that cost came in the form of working long hours at multiple jobs. For example, one respondent works two jobs, one full-time day job (with ten to 20 hours of regular overtime per week), and a night shift job three to four nights a week for a total of 70 to 90 hours per week for the single earner in the family. This respondent said

"Well we've only had not enough money a few times and that's the main reason why I work so many hours, 'cause I don't want that to happen again."

For others, that cost came at the expense of nutrition or other material goods.

"You gotta live rough sometimes you know, when you are saving that much money you are eating cup soups and you are keeping all the lights off. I dunno, you know, you gotta go to the extremes. You definitely do gotta go to the extremes and not everybody can survive, you know what I mean. A lot of people go out of their means, a lot of people."

"I'm struggling to live. I'm denying myself what I consider to be non-essential stuff so that I can, so that I can pay my fixed expenses and have enough money to eat and things like that."

**Depth of Economic Security**20

National surveys attempt to gauge the level of savings or disaster funds by asking the following question: "If you were tasked to come up with ___ amount of money in ___ number of days, would you be able to? And if so, how would you do it?" We also asked this question. Of those who said had just enough to make ends meet, 60% said they could

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19 Technically payday loans were outlawed in Arizona in 2010. Interest rates for loans were capped at 36 percent on loans of $1,000 or less. It is unclear from the interview if the respondent said payday loan but meant title or collateral loan or if there are indeed still companies operating payday lending businesses under the auspiciousness of some other type of lending agency.

20 The exact wording of the question was: if you were tasked to come up with $2000 in 30 days, would you be able to? How would you do it?
get $2000 in 30 days while 40% said they couldn’t. Of those who said that they didn’t have enough to make ends meet, 40% said they could come up with the money and 60% said they could not.

While the majority of the middle class who are economically secure said that they could come up with the money in the given time frame via strategies such as cashing out investments or taking the money out of savings, the responses among the poor21 who said they could come up with the money were considerably more varied. Several respondents said they would ask family or friends.22 Others said they would take out a title loan. Others said they would take out a personal loan from a bank or max out credit cards. Several said they would work more hours. Many said the way they would get the money is by not paying for anything else that month.

Trouble Paying for Things in Past 6 Months?23

Nearly half (47 percent) of all respondents reported having trouble in the past six months paying for bills or the things that the family needed. Figures 3.13 to 3.15 show the share of each income group that reported trouble and the percent of those that reported trouble by income group.

Of those that reported trouble, 49% were poor, and an additional 23% were near-poor. Only 8% of middle-class economically-secure respondents reported having trouble. Middle-class respondents classified as economically-insecure were 63% more likely to report having trouble when compared to their economically-secure counterparts. The majority of middle-class respondents from both groups reported trouble caused by education expenses for college age children, unexpected medical expenses, unexpected housing repairs, or job/business related expenses. This is very different from the troubles experienced by the poor.

The majority of the poor who reported trouble had incomes ranging from 51% to 100% of the poverty level. In other words, those in deep poverty reported less trouble. That probably is because many of those in deep poverty are receiving multiple forms of assistance, and housing assistance in particular.

The rate of reported trouble was highest among the poor, near-poor, and economically-insecure middle class. The poor tended to report trouble paying for essentials — housing, utilities, medical care. The near-poor also reported having trouble paying for these essentials, but they also reported trouble paying for cell phones, cable/internet, car and insurance, and health insurance. Middle-class respondents who were economically

21 And the near poor and low-income as well. These groups also reported the strategy of simply foregoing on paying other bills, borrowing on tax refunds, or getting an advance on social security payments.
22 Asking family or friends was the number one response across the sample as a whole. This strategy was particularly evident among the near poor and low-income respondents.
23 The exact wording of the question was: in the last six months have you ever had any trouble either paying your bills or paying for the things you need?
insecure struggled primarily with some of the above as well as with student loan debt and credit card debt.

How can we reconcile the gap between those that struggle to make ends meet and those that have trouble paying bills or for the things they need? One respondent's answer to the question about having trouble sheds light on this apparent contradiction:

"We make ends meet and everything, but at the same time, it's still a struggle."

Struggling here doesn't mean that it cannot be done; it just means that you have to try very hard to get it done. Throughout this section, we have seen that the poor and near-poor have to work harder to make ends meet. By this we don't mean work more hours. Instead, what is apparent in our sample is that it takes more effort, more work, just to do the daily tasks and meet basic obligations that middle-class people tend to take for granted. With each month, and sometimes each week, poor and near-poor respondents were budgeting and re-budgeting, borrowing and lending within the family/friend network, trying to secure payment plans for large expenses without incurring significant interest penalties, negotiating (or ignoring) debt collectors, and more.

**Worry**

In an attempt to assess the effect that income has on respondents' health, we asked a set of questions about frequency of emotions and how these emotions affected their day-to-day lives. The final question of this section deserves particular attention, as this is the most general of the questions and the one question that allows the respondent to self-classify in terms of the amount of worry in his/her life.\(^{24}\)

In general, there appears to be two clusters in each income category — those that almost never worry or worry only a little and then those that worry quite a bit or worry almost all of the time. Both the deep poor and the poor have below-average rates of almost never worrying and above-average rates of worrying quite a bit and worrying almost all of the time. Conversely, middle-class economically-secure respondents have the highest rate of almost never worrying and one of the lowest rates of worrying almost all of the time.

For respondents who reported to worry at least a bit, we also asked the sources of that worry and then coded the responses.\(^{25}\) The most common response by far (60%) was family. The second most common response was work/completing daily tasks (14%) followed by health (7%) and financial instability (4%).

\(^{24}\) The exact wording of the question was: thinking about the amount of worry in your life, would you say that most days you (a) almost never worry, (b) worry only a little, (c) worry quite a bit or (d) worry almost all of the time? We then asked respondents who answered (b) through (d), what is your main source of worry?

\(^{25}\) Many respondents provided more than one answer to this question. We coded each response as a source of worry and so these percentages do not translate into counts.
The best example of work, but not employment insecurity per se, as a source of worry was provided by a respondent who works as a taxi driver. In response to the question about employer-provided benefits, the respondent noted that

"Are you kidding? They don't provide shit, man. They provide, you pay them, and they provide you with a taxi and if you make one misstep, you're gone. That's the nature of the business."

The sources of worry by income, however, look markedly different. Among those in each of the lower income categories (from low-income respondents through those living in deep poverty), the largest share of respondents reported financial instability to be the source of worry. This ranged from a high of 38% of those in deep poverty to a low of 22% of students in poverty. Examples of responses to this question from respondents with low incomes or below include:

"Well, when the end of the month is here, because that means we have to adjust."

"How to get money, the same as usual. It is everything in general, not just one thing. Food, water, mainly here you just live to pay bills."

"That I'm not going to be able to pay my bills, that I'll get evicted."

"Timetables I think, because you come up on deadlines when bills are supposed to be due and if you have the money you go ahead and do it. Some places will give you extensions; some places won't. And then you got additional fees, non-sufficient fund fees, return fees, all these other fees that they all add up. If anything screws up that timetable...."

There were also two middle-class economically-insecure respondents that identified financial insecurity as a source of worry. They said

"Money. The lack of money. The lack of assistance in my life. I don't think I have any real support system."

"The inner struggle that is going on, the constant battle with my circumstances, and also, you know, lack of money, not knowing where my future is going to go and not having the power or the skills to get where I need to go. Those make it really difficult. And it's all internal, so who would know by looking at me. It's invisible, and that's what makes it so difficult."

Employment insecurity was also reported to be a source of worry by a significant minority among select income groups. This was particularly true for the middle-class economically-insecure. We interviewed several respondents who were contract employees in higher education, who, while well-paid, were contract employees, so the annual stress of contract renewals was a source of constant worry.
"Yea, I love my job, um, except for the fact that it is not gonna last forever and I'm not sure what I'm going to do when that happens, when it ends. So, um, intellectually I get a lot at my job, but it is a little bit nerve racking because of the lack of security."

**Banking and Financial Services**

Figure 3.16 shows the share of respondents in the sample by income category that have access to a wide range of safety net programs and services.

The percentage of banked respondents increases with income category. Similarly, the percentage of respondents who use other financial services such as pawn shops, title loans, or check cashing decreases with increases in the income categories. There is a large gap between respondents in poverty and those in near-poverty or who have low incomes in use of bank services, but these groups are similar in usage of alternative financial products. Several respondents cited the fees, and overdraft fees in particular, as the reason for not being banked, and pointed to the rise of prepaid, no fee, debit cards as the preferred alternative. For example, one respondent said,

"No, uh, I have a bank account using a prepaid card that has a direct deposit account. Also, I don't bank with any banking institutions for several reasons. Don't trust them as far as I can throw them. And I just have had some bad experiences with the banks and a few other things. I kind of just to prefer to have a direct deposit and then be able to pull what I need out, and then it also keeps me from overdrafting so I'm able to keep a handle on my finances."

"I get my paycheck on prepaid debit visa cards that are provided by the employer. I find that's been easier than any bank that I've worked with. There's no fees, there's no overdrafts, if you don't have the money it doesn't remove the charge, and that's just very simple. I use a prepaid debit card from Walmart if I need to transfer money around or whenever we do tax returns we get it deposited onto that because the pay cards from my two jobs don't allow outside sources to make deposits. So at tax time I have like a debit from Walmart and it goes on there and we spend as needed."

One respondent even made a connection between the perils of banking institutions, being low-income, and having to use alternative financial products. This particular respondent's employer closed and instead of direct depositing the final paycheck, the check was mailed to the respondent's home. She did not realize until the check arrived in the mail and in the meantime she had been using her card to make purchases all the while, with her bank allowing the transactions to be approved despite the lack of funds. By the time she deposited the check, it was barely enough to cover the overdraft fees and bring the balance back to zero. As a result, the respondent was forced to pawn things in order to pay rent.

In total, ten respondents reported using pawn shops, eight reported using payday lenders, and 13 reported using title loans as a way to help make ends meet. The vast majority of
these respondents have low income or below. While nearly all of the respondents who used these products seemed to acknowledge the danger or at least seemed cognizant of the negative stigma associated with these products, many felt they had no other options. For example,

"Oh yeah, we've used them a couple of times cause, you know, life, paycheck to paycheck, sometimes it's pretty tight. So yeah we've used them, most of those. Pay day loans, pawn shops. It has kept food on the table, believe me."

"Last year we did have to get a car loan. That's the only time we had to borrow. It was a big mistake. We were just so desperate, but when you have to pay everything back it's like triple the money. It's a lot of high interest."

Others have had such bad experiences that they are reluctant to use this strategy again in the future. For instance,

"Let's see, it was four years ago and I went to a payday loan place and it was to pay a past due bill. What a nightmare. I ended up paying more in interest in a year than I actually got. It's a tricky, tricky, business."

"I have in the past and I'll never do it again. Um, it's like a trap. I mean, you borrow 200 dollars, and then you're paying them back every week 25, but it's like you gotta keep borrowing it because you don't have that free 200, otherwise you would never have borrowed it in the first place."

"They hook you, like freakin' drug pushers. You know, here, take this, you know, and keep paying us, cause you can't help yourself. You know, trying to, throwing out the hook to you."

Public Safety Net Programs

The percentages of the respondents using the various safety net programs are all in the directions that would be expected (figure 3.16). A few trends are noteworthy.

The SS/SSI/SSDI programs are designed to lift disabled persons and seniors out of poverty, but only barely, so it is not at all surprising that nearly half of the near-poor interviewed were dependent on this income source.

The percentage of respondents who are near-poor or low-income receiving housing assistance seems high given the significant demand at the lower end of the income distribution. Then again, a sizeable percentage of the near poor and low-income groups are either senior citizens or disabled, so the housing assistance to these groups makes more sense.
The tax refund question ended up being more confusing than originally thought.\textsuperscript{26} What we wanted to know is whether or not the respondents were getting a refund (in general) and, if so, which credits the refund was primarily attributable to. For the vast majority of the respondents, the refund was attributed to the presence of children in the household rather than earnings. While the EITC is tied to the number of dependents in the household, what drives the credit is the total earned income in the household. Confusion with the EITC seemed to be further supported by comments later in the interview when respondents were asked what the government could do to help people better make ends meet. A significant percentage of these lower-income working respondents said that the government should "make work pay." Many of these respondents appear to have benefited from the EITC, so the discussion about making work pay might be a sign that the EITC is not well understood.

People across the ideological spectrum point to the EITC as the most successful anti-poverty program currently in operation in the United States. Across the U.S., state agencies and nonprofits alike have been implementing programs to increase the take-up of this program. If increased take-up is the primary goal for outreach programs and public information campaigns, many of these programs have been successful. On the other hand, if the goal is to incentivize and influence behavior and earnings choices, then perhaps we are missing something. A recent study published in the American Economic Journal: Applied Economics is a starting point for answering this larger question.\textsuperscript{27} The researchers, Rai Chetty and Emmanuel Saez, teamed with tax advising firm, H&R Block, to conduct a large-N (43,000) randomized experiment with EITC recipients. The authors find that providing basic information about the EITC program did not on average systematically affect the earnings decisions of the participants. The researchers did, however, find that some tax professionals were particularly successful whereas others particularly unsuccessful, indicating that the lack of an overall average effect may be a result of varying methods of presentation and clarity on the part of the tax professionals. In other words, the question as to whether or not increased information regarding the program could influence earnings decisions remains open to debate.

\textbf{3.4. Strategies for Making Ends Meet}\textsuperscript{28}

Throughout the interview, respondents were asked questions about how the respondent and her/his family made ends meet. Altogether respondents provided approximately 30 different strategies. Only two were especially common across the full sample — work informal jobs (17 percent) and ask family for help (10 percent). Figure 3.17 shows the distribution of the most common strategies of people in each income category.

\textsuperscript{26} The exact wording of the question was: how much does your family have access to from tax credit refunds (EITC, Child Tax Credit).


\textsuperscript{28} The exact wording of the specific question was: for most people it's hard to make ends meet. What are your or your family's other sources of income and strategies? There were however other related questions in the interview and so this discussion represents all strategies reported throughout the interview.
Informal Jobs

For all income groups except those in deep poverty and student poverty, the most widely used strategy is to work informal jobs. The types of informal jobs vary considerably across the different income groups. The poor and near-poor were more likely to clean yards, babysit, clean houses, do car repairs for family/friends, and/or work special events. Middle-class respondents were more likely to take consulting contracts, for example in website development.

Family

Asking family members for help was the second most commonly-cited strategy. Here there were three key qualitative differences between the poor and the middle class reliance on family: sense of obligation, frequency, and repayment terms.

First, for the poor and near-poor helping family was talked about almost as a family obligation. Here are two examples:

"The whole family gets together and we try to, you know, to help out."

"We would all have to raise money and help the person."

Middle-class families were more likely either to not respond positively to the idea of family asking for help (while still acknowledging that family would help if absolutely needed) or to rebuke idea of lending to family members altogether. For example,

"Um, they ask to borrow money and normally it's really hard for me, but I generally will tell them no. You know, you need to learn to be an upstanding responsible adult."

Second, likelihood and frequency. A common response for middle-class respondents was that family would be there to help, but that for the most part everyone was stable and so this was more of a hypothetical strategy. Conversely, for the poor and near-poor, relying on family members for help was a frequent strategy for making ends meet. Virtually all of the respondents living in poverty had a story about borrowing and lending between family members, and virtually all reported having done one or both of these in the recent past. For instance,

"We just talk among the family and stuff and see how maybe we can help each other out. It's a big extended family. Sometimes we would have stuff to help them out, and sometimes they have stuff to help us out. It works out really well, always managing to get by."

Third, repayment terms. For middle-class families, when family did help, more often than not there were no imposed repayment terms; the help was more of a gift than a loan. For the poor and near-poor, the request itself nearly always had a repayment date attached. For example, several respondents asked to borrow money as a within-family payday loan
of sorts. The respondent would borrow a few hundred dollars to pay rent, and when he/she got the next paycheck would immediately pay the family member back.

"Yes, my dad, $1000 dollars. The last time was when I applied for the Dream Act. He offered them to me. He knew I was waiting for the Dream Act and he told me 'don't pay me back if you don't want to,' so when I got my taxes, I paid him back."

"He's [respondent's father] fine with it, yeah. I mean, like, as long as I like (pause), he grew up poor, so everything. I had a job since I was thirteen. You know, he (pause), if I didn't pay him back, like I'd be disowned and he would sick debt collectors after me."

**Shopping on the Cheap vs. Cutting Expenses**

While the poor shop at thrift stores, coupon, and shop sales, the middle-class respondents cut unnecessary expenses such as entertainment and leisure or eating out. The latter strategy was not one of the primary strategies reported by poor respondents, although that is probably because for poor respondents there is very little to cut even if one wanted to.

**Selling Stuff**

Selling off material possessions was a strategy that was reported by at least one respondent from each income group. What was sold and where it was sold varied considerably across the groups. The poor would sell things like tires, accessories (homemade scarves for example), and household goods, often at a yard sale or swamp meet. Middle-class respondents would sell household goods, but usually to private buyers, for example on craigslist.

**Working Multiple Jobs**

The two-job strategy was most common among low-income and middle-class but economically-insecure respondents. Without the second job, some of these respondents would be living in poverty. For example,

"Well, we've only had not enough money a few times and that's the main reason why I work so many hours, 'cause I don't want that to happen again. The two jobs is our strategy right now. It makes more than enough income for our bills. The car payment and everything. That's what we do. When we moved here, I was only working one job and we got behind. So, I didn't want to work two jobs during the day. I did that before. I worked for the call center. I worked at two different kitchens. I worked in a lunch kitchen at a school and I also cooked at Applebee's. And that was, it was hectic hours. Probably as much as I'm working now, but one was in the daytime and then one was right after, so I couldn't spend any time with the kids. And that was bad. I didn't like that. I was just missing the girls basically. And so I didn't want to do that. So I looked around and found a night job, and that worked better. So I get off from my call center job most times around 4 or 5 o'clock, and then I'll pick up the girls from school or wherever they're at and come home hang out. I go take a couple hours nap and go back to work at 10 o'clock."
and work until 6 the next morning…. I work three or four overnights and then 50, 60 hours during the day. I'm just keeping the bills paid and trying to pay for vehicles. My, our, goal is to get two vehicles paid for, move out of, into a place that's not here, cause, I mean, mostly cause there's not enough room. But, um, it's kind of getting into lodging that's large enough for us, whether it be a rental or an affordable mortgage, have two vehicles that are paid for, and new furniture. And then I'll stop working two jobs and focus on one and get back into school."

*Strategies Unique to Low-Income, Near-Poor, and Poor Interviewees*

Several strategies were unique to those with low to no income: getting help from nonprofits, shifting bills around, illegal activities, selling plasma, using a pawn shop, getting a title loan, getting free childcare from network, collecting cans, and asking neighbors for help.

*Help from Nonprofits and/or Religious Institutions*

Only ten people reported getting help from nonprofits as a strategy when they have trouble making ends meet. This included five poor respondents and five near-poor respondents. Throughout the rest of the interviews, however, 25 respondents mentioned getting help from nonprofits or religious institutions in the community. The Food Bank, Tucson Urban League, The Pima Council on Ageing, and local churches were the four that were mentioned by multiple respondents. The majority of the respondents that got help received assistance with food, utility payments, or housing payments/repairs. These needs were not unique to those that got assistance. In fact, a significant number of low-income and below respondents who reported having trouble paying for the things they needed identified these three things as the things they have trouble paying for. For example, over 90% of the respondents that receive SNAP benefits indicated that the benefits are not enough to cover food costs for the entire month. For most of the respondents, the SNAP benefits tended to run out in weeks three and four. Many others who reported having to borrow money to make ends meet attributed that need to rent or utility bills.

Only one respondent specifically mentioned the 211 Arizona Help information database. We did not specifically ask about whether or not the respondents were aware of this resource. Instead, we asked about strategies to make ends meet, about getting utility or housing or food assistance, about borrowing behavior (for what and from whom), as well as other things, and so the usage of services provided by nonprofits arose organically from the conversations rather than being specifically asked about. Also, it's possible that getting help from nonprofits tends to be more of a one-time interaction and therefore susceptible to recall bias. As a result, usage may have been underreported by our interviewees. Then again, we were interested in finding out how families get the things they need and so we wanted the strategies and information to be things that they came up with rather than suggestions made by us.

The relatively low take-up of services provided by nonprofits by our respondents could be a result of three things: an information gap, a lack of need due to strong network
supports, and/or a desire to avoid the stigma of being a "taker" or a "charity case." We found limited support for the third of these. Only one poor and one near-poor respondent indicated that their lack of take-up of both government assistance and usage of services provided by nonprofits was a result of their desire to avoid the stigma of being a taker. There is strong support for the second explanation. While none of the middle-class economically-secure respondents reported asking family, friends, or neighbors for help as a strategy for making ends meet, 36% of those in deep-poverty, 15% of the poor, and 17% of the near-poor reported using these strategies. This compares to none of the deep-poor, 7% of the poor, and 10% of the near-poor reporting getting help from nonprofits or religious institutions as a strategy. The importance of the first explanation, lack of information, will require further research. For now all we can say is that the evidence from our research supports the fact that this explanation plays at least somewhat of a role. The following comments about getting assistance are representative:

"I wish, I wish I knew how to do it."

"I feel like there is a lot of resources out there available if you know what you are looking for and you know where to find it."

**Illegal/Illlicit Activities**

Respondents were careful with reporting illegal activities but there were a select few that were willing to disclose (without additional information) that he/she earns money from doing illegal things. For the most part this seemed to be from the sale of drugs. While not technically illegal, another respondent provided insight into other ways that the poor get the things they need without paying for them:

"I could pay the bills myself, but I'd have nothing left. I couldn't pay for toilet paper; I'd take it off the toilet paper at Target. Not the shelf, not stealing; I'd take it off the rack in the bathroom at Target. Things like that keep poor people living."

**Title Loans**

Title loans were primarily used by the near-poor. Many of the poor did not own a vehicle, so this strategy was not available to them.

**3.5. The Homeless**

"If you're a person that doesn't have a home, then you can't get a job, but you can't get a job without a home. So they end up being screwed…. Being poor, it's so expensive."

We set out with the goal of talking to homeless people in Tucson about their everyday lives. We wanted to find out what led to the individuals' current circumstances, whether or not the individuals were connected to the existing service network, whether or not the individuals needed and/or wanted assistance, and finally for those that did want help, exactly what form of help the individuals sought.
We hoped to ensure that the sample of homeless people with whom we spoke was as representative as possible of Tucson's full homeless population. Unlike with the housed respondents, however, here there was no master list from which to select a random sample. We had two choices: go through the service providers and hope that a convenience sample would be sufficiently representative or hit the streets and recruit homeless interviewees ourselves. We choose the latter.

Julia Smith and one of the students in the course who herself had experienced homelessness conducted eight interviews with homeless individuals in Tucson. We ended up with individuals recruited from the following locations: Grant and 1st, panhandling at the Frys; Grant and 1st, walking through neighborhood; Grant and 1st, in a neighborhood park; 4th Avenue and University Boulevard, street performer; downtown, near the library (2); 4th Avenue, Ironhorse park; River and 1st, panhandling at the intersection. Six were male; two were female.

Here is a summary of what they told us (the names are pseudonyms).\(^{29}\)

Mark: Mark was a military kid. He spent the majority of his childhood in the northeast, a childhood that he described as "a solid middle class upbringing." Unlike the others interviewed for this project, Mark is a traveller, so he's both homeless and cityless. He travels with a partner because it's "easier to travel with other people, you get more ideas and stuff like that." His panhandles, works odd jobs, and occasionally gets help from his parents. He proudly stated that he can survive on $50 a week (about $7 a day) and so he basically just works until he has that amount. He, like several of the people we interviewed, is a writer and he hopes to one day open his own travel writing business. He currently bounces back and forth between camping and couch surfing. Mark's primary barrier to becoming housed is his satisfaction with his current circumstances. He doesn't think of his current circumstances as being permanent.

Sam: Sam too was born and raised in the northeast. His father left he was only three or four years old. When Sam was in middle school, his mother remarried, but his step-father turned out to be an abusive alcoholic. In his adult years, Sam has fluctuated into and out of homelessness. The current bout was triggered by an eviction, one that Sam claimed was brought on by a gambling liar of a roommate. His roommate was reportedly in charge of collecting rent from everyone in the apartment and sending it to the landlord. For three months, Sam's roommate gambled away the household's rent money. He somehow managed to hide the eviction notices from Sam and other roommates, and to their surprise they were forcibly evicted before Sam could even figure out what was happening. As a result, he ended up on the streets. Sam's preferred way to make money is to "work for trade." In other words, he would do some work and rather than be paid in cash, he would be allowed to camp in the person's garage or yard. His big thing used to

\(^{29}\) We guaranteed anonymity to those interviewed. Because this group is a particularly small sub-group when compared to others interviewed as part of the larger project, and because of these individuals are particularly vulnerable, we have taken additional precautions throughout this section in order to protect the identity of those interviewed.
be painting addresses on curb cuts, but this has been virtually impossible to survive on in the current economic climate. Worst-case scenario, he steals, sells legal or illegal goods, or panhandles. But he made a point to say that he never asks only for money; he always offers work in exchange for help. And he took pride in the fact that when he does resort to this strategy, he is never aggressive. He usually gets about $5 to $10 a day. Sam's primary barrier is his addiction to opiates. In fact, his entire schedule reportedly revolves around trying to avoid "being dope sick."

**Luke:** Luke was born and raised in the midwest by his father and stepmother. He currently lives with his daughter (school age) and his girlfriend. Luke's primary source of income is getting tickets at the day labor center. He works anywhere from 12 to 50 hours a week depending on the workload available at the center, for anywhere from $50 to $575 per week. The couple have a plethora of other income-generating strategies as well, ranging from theft to the sale of legal and illegal goods, return scams, family support (from Luke's father), and educational loans. The family has access to about $30 a day. The living arrangements are varied. The family bounces back and forth between friend's houses, rooming houses, and motels. They can get a motel for $120 to $300 for a week or a room in a rooming house for $200 a week. The interviewer did not ask about the frequency of each of these living arrangements. It's unclear from Luke whether they don't get an apartment because they can't afford a deposit or because of lack of money to pay the rent. Luke's primary barrier is his (and his girlfriend's) addiction to methamphetamines. He told us "I'm like a rat on a fucking wheel; I chase the bag a lot."

**Sally:** Sally is one of two homeless women we interviewed, and the only one sleeping on the streets. Sally's childhood was rough: "My mother was strung out on Valium, vodka, and married and divorced about 18 times." Sally was bounced back and forth between her mother and her father/step-mother. At age 16, she had had enough and ran away from home. Sally didn't talk much about her life in between that time and the present day, but we do know that at some point she had children of her own. Their absence from the remainder of the interview is noteworthy. Sally's poverty has been relatively transient over the past three or so years, as she fluctuated back and forth from being housed to being homeless. The most current stint of homelessness was brought on by something done to her by a former male in her life that she now desires to "sue for getting her into this mess." Sally is older, and she survives on a very low monthly retirement plan. She is also a writer, and she is trying to start a cleaning business. Sally is currently sleeping rough, usually in the downtown and immediate surrounding areas. She gets her companionship from her new kitten. Unlike the others, Sally did not report any substance abuse. Instead, Sally's primary barrier appears to be the meagerness of her fixed income (<$300 a month). She cannot save up for a deposit, and even if she could get help with that her guaranteed income is too low to afford rent anywhere. Like Mark, she has a long-term plan to become housed, but it's about two years off.

**Lucas:** Lucas is in his 30s. He is single and camps alone. He says he was "self-raised." He has children but he says nothing more about either his family or his children again in the interview. His primary source of income is sales of legal and illegal goods, and he reported to make between $50 and $100 per day. He did not expand on what kinds of
goods. Unlike the others, Lucas did not specifically identify a substance abuse problem. However, he did make a string of other comments throughout the interview that lead us to believe that he, like so many of the others, does in fact struggle from a drug and alcohol addiction. First, he said that homeless people do drugs because it's easier than being mad and they don't want to be sad. Second, he said that pursuing happiness is his number one priority in terms of expenses. Third, he said that despite his focus on happiness, he is "never really happy." Fourth, he said that the amount of money that he spends on drugs and alcohol depends on "whatever is in my pocket." Fifth, he might be able to come up with $2,000 in 30 days but only if someone could hold his money for him so that he didn't spend it (presumably on drugs or alcohol). And finally, when asked where he would want to be in five years, he implied dead. He went on to reassure the researcher that he was not in fact suicidal, but instead just liked to live in the moment. Thus, it appears Lucas has two primary barriers: his primary source of income is off the sale of illegal goods, and he struggles with addiction.

Lisa: Lisa is probably in her 20s or 30s. She was born and raised in the northwest. She moved a lot in her childhood. She did not say why they moved so frequently, but did say that at the time she had a poor relationship with her mother. That relationship has since been repaired, at least to some extent. She gets her money from being a street performer, but she recently interviewed for a job as a pet sitter and is hopeful that she will get the job. She has been homeless on and off now for 10 years. At the moment she was sleeping on a friend's couch and was supposed to be contributing financially but to date hasn't. For Lisa the search for a more permanent job and housing was particularly challenging because she has a dog. She would sooner sleep on the streets than part with her pet. Lisa reported using illegal substances but only recreationally. Lisa's primary barrier therefore appears to be her lack of employment coupled with her commitment to keeping her pet.

Joe: Joe is a middle age male from the south. His father died when he was 16. A few months after his father's death, he dropped out of school and ran away. Like Sally and Lucas, Joe also reported to have children but never mentioned them again throughout the interview. Like Lucas, Joe prefers to camp by himself. Like Sally, Joe described the homeless community in Tucson as just that, a community. Joe said that they, at least his network of homeless friends, look out for each other, know each other's patterns, behaviors, and needs. In the past year Joe was diagnosed with a serious illness and he has since been put on disability. That is how he survives. In fact, his disability check each month is $721, an income that would qualify him as poor but not significantly more poor than many of our housed poor interviewees. Joe's main barrier therefore does not seem to be financial; instead his barrier goes to the core of his identity. After living on the streets for 30 or so years, he now has the financial capability to get off the streets and yet he remains on the streets. The vast majority of his life has been spent on the streets. His friends are on the streets; his community is on the streets; everything that he is and knows how to be is on the streets. Perhaps more importantly, he did not describe his life to be full of unmet needs or wants. Quite the opposite, actually. He said "my friends and I, we are on basic needs mode."
Alex: Like the others, Alex's story is riddled with hardship. His father died when he was still an infant. His mother got survivors benefits, but according to Alex it was not enough for both of them, so she had to collect cans to supplement that income. Alex is the only native Arizonan of our homeless interviewees. Like several of the others interviewed, his homelessness has been transient over the past four to five years. He spoke at length about the two critical events that triggered his homelessness. First, his mother died in his arms with him trying unsuccessfully to resuscitate her. He was living with his mother at the time and while he bounced through a few friends' houses for a while, ultimately he says he felt abandoned and completely alone. He ended up on the streets and stayed there for about three years, at which point he says he had an epiphany. He got in a car with a friend and went to another city in Arizona30 in search of a long-lost sister. He never found that sister, but he did find a decent shelter and an organization that started working with him right away to help him secure an apartment and a job. He held a steady job and apartment for about eight months before getting evicted. Second, like Sam, Alex describes his eviction as entirely someone else's fault. His ex-girlfriend brought some shady characters back to her apartment and several incidents occurred in which the police were called. His neighbor at the time told him that these "friends" of the ex-girlfriend were very dangerous, so after his eviction rather than end up on the streets he didn't know, he returned to the streets of Tucson. He has been there ever since. Like Lucas and Joe, Alex prefers to camp by himself. His primary source of income is panhandling and cleaning yards. He gets about $15 a day from that and does it about five days a week, on average. He used to steal food, but he said he doesn't feel good about that, so he tries not to do that unless he is desperate. According to Alex, he smokes marijuana (and reported no other drug usage) as his primary coping mechanism. A few weeks before the interview Alex lost his identification card, and as a result he had not been able to get access to a few key benefits, including going to the shelters or the day labor center. He was reportedly going to look into how he could get that replaced. Alex suffers from depression and anxiety. He reported not really understanding why he feels the way he does. To deal with the confusion he prays, writes, and smokes pot. He praised the services of the provider in the other city, particularly the speed with which the assistance was provided. He also spoke about the challenges in terms of time and paperwork for the main employment center for the homeless here in Tucson. Alex's primary barrier seems to be psychological. He wants to improve his circumstances, but on the other he cannot manage to pull himself together for long enough to focus on completing daily and/or important tasks.

Several themes run through most or all of the interviews with the homeless in Tucson. First, many seem to have had a rough childhood. Second, while their strategies for getting income are wide-ranging, all but one tried to pursue multiple strategies. Third, all of the males struggle with addiction. Finally, none of the participants with adult children seems to have a relationship with those children. Indeed, the majority reported little to no contact with family.

30 We have intentionally not provided the name of this second city in order to protect the identity of the respondent.
All of the respondents smoke tobacco, though we don't know how much they spent on it. The amount spent on alcohol and drugs ranged from nothing to at least $10 a day to $300 a week to whatever is left over at the end of the day.

Many had debt, ranging from $500 in credit card debt to over $10,000 in student loan debt. One reported having a medical debt and finally one respondent reported having a significant amount of pawn shop loans, a bill that he pays $200 in interest on every 90 days just to keep the items pawned. Two of the eight had student loan debt in excess of $3,000.

We asked a series of questions about emotions that people experience. Interviewees were asked to rate on a scale of 1 to 4 whether they strongly agree to strongly disagree with each statement. Figure 3.18 compares the responses of homeless and nonhomeless interviewees. The biggest gap is evident in the amount of worry in one's life. The homeless reported by far the least amount of worry in life followed by the middle class and economically secure. The homeless respondents reported to worry most about basic survival. For example,

"Just having what it takes to survive, you know. And being happy, without drugs."

"Worrying about being dope sick."

"Uh, just how to get out of this position."

"The only time I worry is when I'm sleeping in my tent and there TPD has helicopters, two of them, flying around next to my tent looking for people who did some robbery and I get scared that the TPD are gonna think I'm part of it or something. You know a couple times in my life that's sucked."

"Right now I'm just worried about getting hired."

The housed population on the other hand reported to worry more about family, financial instability, and work (in general).

### 3.6. What Can the Government Do To Help?31

The final question in our interviews asked what the government could do to help people make ends meet. The question was open-ended. The range of suggestions was vast, totaling approximately 60 different ideas. Figure 3.19 summarizes the responses, breaking them down by type of interviewee.

By far the most common suggestion was to bring more living-wage permanent jobs to Tucson.

31 The exact wording of the question was: if the president or some other government person asked you what the government could do to help people make ends meet, what advice would you give them?
Many of the responses were vague, stating simply that the government should create jobs or raise wages or lower taxes. In other words, the responses were not personalized in the way that we expected. This may be partly because respondents were surprised by the question; several said they wished they had more time to think about how to answer.

**Jobs**

The most common advice was to bring more jobs to Tucson. Very few of the respondents had any concrete suggestion as to how to do that, but a few did. Here are two from middle-class interviewees:

"I think there should be more jobs programs. I don't agree that people are on welfare because they want to be there. There are some that are generation after generation, that is true, but I don't think the majority are. I hear too many stories about people who want to work but can't find a job that pays enough."

"I would say start working on the country's infrastructure to provide jobs. Stable, secure jobs. I say infrastructure because those projects tend to be long term and people support them, you know. Everybody really wants a water line that isn't broken, for example. And they give good long-term employment to a broad spectrum of workers. A lot of laborers, also some more technically able, more educated or more academic types. So, that I think is the one thing that would help. Maybe fix our bridges."

Of the low-income, near-poor, and poor respondents who suggested something related to jobs, three respondents provided very specific and personalized suggestions. Two of the three relate to making jobs and opportunities available to people with felony records. For example,

"A set income, that's the main thing. A set income that's I think what we are lacking with him [respondent's live-in boyfriend of three years]. My main thing is not to judge someone so much on their criminal record, because even though they messed up once, you shouldn't, you shouldn't detain them to that, like, oh, you messed up five years ago, well you are still going to be paying for it for the rest of your life because you are not going to get a good job. So you know obviously people are trying, like at least give them a chance, don't just shut them down. And even though everybody says they give them a chance, they really don't. Like even if it says on paper they are going to give him a chance, when it really comes down to it they don't. They need to give people more opportunities. That's why he went to barber school, because no one, not even at Walmart, no one would hire him just because of his felony. And they are not violent. I mean, I would see it if it was violent or something against children or something like that, but it's, it's just other stuff. So I would just like the government to just give someone a try and not shut them down even though they say they don't, but they do. He's 30 now and he still can't get a good job because of his record, which is a couple of years ago."
The third suggestion was specific to the caretaker occupation. This respondent and spouse are in their mid 50s and both are precariously employed in jobs that have varying degrees of regularity in terms of the hours provided. Because of this, the household has a difficult time managing the finances because 100% of the household income is variable. The respondent is a certified caretaker and her husband a delivery truck driver. The respondent discusses at length about her occupation and how she loves what she does but desperately needs, both financially and mentally, more stable and regular employment. She also talked about how it was an expensive but low-paid occupation. She paid $300 for the initial certificate and has an annual renewal fee of $75. When she is only getting 10 or so hours per week, fees such as this are a major expense for the household. The respondent specifically noted that she is too proud to ask for help from family or friends and so relies on assistance from the nonprofit sector when things are tight, and in the worst-case scenario they forgo food in order to make ends meet. She did not say whether or not there is a nonprofit that will help her pay these occupation-specific fees, and we are not aware of that particular kind of assistance, but it is something that a family such as this one would certainly benefit from in addition to more employment hours. She describes her family's circumstances in the following way:

"Like me and my husband always say, we don't want to be rich, we want to pay our bills, that's it. And we don't want to sit here and wait for the government to pay for it, because that doesn't make us feel good, because we're people that work and we have been working since we were young. So I would like that. I would like something that like right now my caregiver certificate I have to pay $75 in April, and if I don't, then it, it's gonna be revoked. So it's like, and I paid like $300 for it last year, so it's like, all that stuff it should be like, I don't know…"

Make Work Pay and Address Gaps in the Safety Net

The near-poor, low-income, and middle-class but economically-insecure respondents who talked about gaps in the safety net made two types of suggestions: either extend programs and assistance to all people up to those that can afford to purchase goods and services at market prices or reevaluate existing social programs to encourage work. These are related but distinct. One says "Help me and my family more; don't penalize us for working and trying to improve our lives." The other says "Stop spending so much on the people who don't want to help themselves."

Two types of gaps were specifically mentioned by respondents. First, people (regardless of living arrangement) with incomes just above the thresholds for various social programs can lose their benefits. For example,

"Umm, well I think the state of Arizona should make it, uh, what you call it like lower the poverty numbers so that more people can have access to the help they need, because sometime there is a lot of families caught in the in between where just make enough to even get AHCCCS health insurance, but yet they can't afford health insurance. Stuff like that a lot of people get trapped in that and they don't make enough money, but they don't make less than enough money and I think that the that should sort of like what you call it like recipe where the money goes."
Second, the lack of services and assistance programs for childless adults was noted by two childless adults. One respondent was sick for about four years from 2007 to 2012 and spoke of the difficulties in getting help with her medical expenses and needs because she didn't have children. A second respondent spoke at length about being childless and the difficulties of this situation because these individuals lack access to many services and assistance programs and also tend to have a weaker personal safety net (fewer family members to rely on for assistance). She described her situation in the following way:

"Not having children means my perspective is a little more narrow, and I think people like me, childless women especially, we fall through the cracks. So I wouldn't know what to say, um, being an adult with problems with no children means you are at the end of the line. And that's men and women, but especially a woman. I don't even know what to do to make ends meet. And I am not delusional enough to think I am going to marry into money. But that's never been an option for me, so I can't just go marry someone just because. And I didn't plan to be a childless woman or unmarried. These things happen, and when they happen you have to think about your future and what if you come to your retirement age without the skills or the resources financially, emotionally, and physically that you need. Umm, I think you sort of fall into isolation and invisibility."

A second group of the respondents — again, primarily those classified as near-poor, low-income, or middle-class but economically-insecure — spoke more directly about personal experiences with various social programs and how they don't reward work. Here are a few of these respondents' stories:

"But when you try to get yourself ahead, they try to take it from you. They make it harder to get ahead, make it harder to try to live on your own."

"I think that, being on both sides of the spectrum, I think that if you are working you almost get punished because a lot of people are cut off by a dollar for health care, and on the other end of the spectrum that never works and also has free school, free food, free housing, really living off the system per say, and abusing it because they have people in the home or significant others that they will not wed because of the resources. If I was actually to stay home, get grants, and just keep going to school, I'd be better off financially than working and paying taxes. It seems kind of backwards."

"The welfare system, that's one of my, my biggest things that really upsets me, because it seems they are helping people more that do not have a job, you know, and the people who are working and are trying, they won't help out and I think they should help people more when they are working and trying to do better, but it's like all these people out there, they don't have jobs and yet they're driving around in nice cars with cell phones and rings and you know all this, you know, and they're not trying to get jobs or working. They are like, oh, I'm just going to keep getting welfare, keep popping out babies. But the ones like us who are trying to, you know, get a job and do this, and when we ask for help it's like, oh, sorry
you're over-qualified, oh you make too much money. And it's like, my husband works at Walmart and he makes $9 an hour, and for a family of six that's not too much money, and that's what upsets me. So if I were to have a chance to sit down with someone and talk to them, that would be my biggest thing. There needs to be more assistance out there for people that are willing and are trying to do better. And I understand that people that don't have jobs, and I'm not saying the people that don't have jobs that they shouldn't get anything or, you know, it's just that they should at least, you know, be in a program where you have to do this to qualify or you have to at least meet so many hours, you know, to, you know, it's not like, oh, I'll just keep sitting around all day and keep collecting. You know what I mean, because it's not fair. It's really not, you know, and it's sad."

"You know, I have a cousin who has had housing and it's kind of sad because she gets her rent paid but she's put off getting a job for so long, because they pay for her, you know what I mean? So she hasn't had the incentive to go out and find a job. I feel like since they give her that money, or give everyone that money, they choose not to work. Just like me, like I'm tempted to apply, but then I'm not gonna get a job for sure. I think the more they give away, the lazier it is. Just like 'Oh if I get a job they're gonna lower my food stamps.' I think that's kinda bad."

"Give help to people who actually need it. Like, you know, with the whole AHCCCS and food stamps things, like I could tell you a bunch of people who don't work, having kids, stay at home, sell their food stamps so they can drugs and I'm like, seriously, these are the people that need it? There are people that are working, showing you that they need these things and you can't help them. Well it's like they prefer to give the money to people who are not working. Well you know what, you are supporting them, they are not going to ever want to go back to work. Where like me, for instance, I go to work, I do everything right and I still can't make it, and I'm going to the government to ask them to help me and, oh no, you make too much money. Like no, if I make too much money I wouldn't be here. Like I hate going to the DES office; it's like a whole day thing. If I didn't need you guys then I would not waste my time here for you guys to tell me now you can't, you make too much money. But yet there is somebody, you know, that has two kids and gets $600 in food stamps and sells half of it and buys pills or buys stupid stuff for herself and it's like, seriously, you are enabling these people who are not doing anything with their lives and the people who do need your help you turn your back on them. Yeah, they really need to do that, do something, like drug test them. I make about $24,000 a year. And they don't count, basically the way they work is they don't count my car payment, which is stupid because I need transportation to get to work. They don't count my childcare because there is no reason why my boyfriend shouldn't be helping me pay for it so they can't count my childcare, which is ridiculous. And, um, they don't count everything that gets taken out so they do your gross income, so like if I made $1100 that month they won't count the $300 that my 401K, my taxes, my federal, my state. They just say oh you made $1100, and I'm like no I didn't (laughs). That's not my take-home money. That's another thing; they should use your take-home money."
Another respondent cited her personal struggle with being on disability benefits and trying to balance that with participation in the labor market. The respondent reportedly wants to work, but her benefits are reduced on a dollar-for-dollar basis and she describes that as preventing her from being in the labor force. Programs should reward work and deductions should be made on a sliding scale.

"If they [disabled persons] are able to do any type of work at all, to encourage them to do so, and don't deduct that much money from them. The reason they lose so much, the goal is to get as much money in the house. So don't deduct dollar-for-dollar. Ya know, if you have to out of every dollar they make, deduct a quarter or something. If you feel the need to deduct something, that lets them be a productive part of society. I know there is no way I'd be like this depressed and this down all the time if I was able to feel needed."

**Education**

Respondents from across the income distribution reported education as a key problem that needs to be addressed to help people better make ends meet. A few respondents mentioned (1) a need for more early childhood education, while the majority emphasized (2) the penalties in the form of lower wages and employment security paid by those that did not obtain higher education or (3) the penalties in the form debt by those that did obtain higher education. Several respondents spoke about the difficulties of graduating college with debt and no job. Others spoke of the difficulties of paying back the loans. And still others spoke about how the level of debt has influenced other aspects of life. Here are three examples:

"Aww, a break on these student loans, man. That is big, man. I mean, I went to school, got an education and it, it was hard, it was hard for me when I first got out of school. It was just like, aww, now I got this thing over my head, you know. But I got an education out of it. But still, it is just a lot of money, man. It's a lot of money to get an education and try to better yourself."

"It's like, do I feed my kids or do I pay my student loans?"

"I worry about the people in their 20s, because if you spend money, you've got to have a way in your mind that you're gonna plan to pay it back. And that didn't use to be the goal. Now, the goal seems to be to pay back what you owe. And when I was getting my education, the goal was to have a decent home, to know how to raise children, and the goals were just different. And, uh, and I see a couple of my granddaughters have no plans to ever get married, because they — you get married, you get double debt. [laughs] So, uh, and I don't have an answer to that. Unless the government comes along and forgives those debts…. But then I have to say, how are we gonna pay for everything else? I can't say they should forgive it all, but it would help if it were all interest-free."

Student loan debt and the difficulties associated with such debt was a repeated theme. In total, 10% of the respondents reported having trouble with student loan debt. Many of
these respondents reported having the student loans sent to collections and a few mentioned wage garnishments, a lien on tax refunds, or a lien on the home. Student loan debt seemed to have an affect on the well-being of all respondents, but this is particularly problematic for those at the lower end of the income distribution because for many the debt was acquired without anything to show for it (did not complete any certificate or degree) or has led only to underemployment (for instance, employed in retail or service occupation that does not require any higher education training).
Figure 3.1. Poverty Rate, Census Tracts in Sampling Frame, 2008-2012

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates)
In 2012, the U.S. Census Bureau released census number tract corrections. Census Tract 29.03 was changed (in name only, there was no geographic boundary change) to 29.06. For the purposes of our report we refer to this tract as 29.06, the current identification number for the tract, but mapping programs that rely on 2010 census tract numbering retains the 29.03 identification.
Figure 3.2b. Census Tracts in Sampling Frame by Poverty Rate, 2008-2012

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates)
Figure 3.3. Completed Interviews, Response Rates, and Final Sample

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<th>Completed Interviews</th>
<th>Response Rate</th>
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<td></td>
<td><strong>80%</strong></td>
<td><strong>8</strong></td>
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</tbody>
</table>
Figure 3.4. Final Sample by Strata

<table>
<thead>
<tr>
<th>Poverty Level of Census Tract</th>
<th>Completed</th>
<th>Final Sample</th>
<th>Final Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL INTERVIEWS</td>
<td>198</td>
<td>193</td>
<td>100%</td>
</tr>
<tr>
<td>Deep Poverty (&lt;50% FPL)</td>
<td>13</td>
<td>13</td>
<td>7%</td>
</tr>
<tr>
<td>Poverty (51-100% FPL)</td>
<td>46</td>
<td>46</td>
<td>24%</td>
</tr>
<tr>
<td>Student Poverty (&lt;100% FPL)</td>
<td>6</td>
<td>6</td>
<td>3%</td>
</tr>
<tr>
<td>TOTAL POVERTY</td>
<td>65</td>
<td>65</td>
<td>34%</td>
</tr>
<tr>
<td>Near Poverty (100 - 150% FPL)</td>
<td>33</td>
<td>34</td>
<td>18%</td>
</tr>
<tr>
<td>Low Income (150-200% FPL)</td>
<td>20</td>
<td>20</td>
<td>10%</td>
</tr>
<tr>
<td>Middle Class (&gt;200% FPL), Economically Insecure</td>
<td>17</td>
<td>17</td>
<td>9%</td>
</tr>
<tr>
<td>Middle Class and Above, Economically Secure</td>
<td>57</td>
<td>57</td>
<td>30%</td>
</tr>
<tr>
<td>Excluded, Missing Data</td>
<td>5</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>
Figure 3.5. Poverty Rate, Sampled Census Tracts, City of Tucson, 2008-2012.
### Figure 3.6. Final Sample by Census Tract and Strata

<table>
<thead>
<tr>
<th>Poverty Level of Census Tract</th>
<th>High Poverty</th>
<th>Moderately High Poverty</th>
<th>Moderate Poverty</th>
<th>Moderately Low Poverty</th>
<th>Low Poverty</th>
</tr>
</thead>
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<tr>
<td>Census Tract</td>
<td>37.02</td>
<td>26.03</td>
<td>5</td>
<td>26.04</td>
<td>37.06</td>
</tr>
<tr>
<td>Poverty Rate</td>
<td>58.3%</td>
<td>37.0%</td>
<td>49.7%</td>
<td>49.7%</td>
<td>42.6%</td>
</tr>
<tr>
<td>TOTAL INTERVIEWS</td>
<td>10</td>
<td>10</td>
<td>7</td>
<td>14</td>
<td>9</td>
</tr>
<tr>
<td>Deep Poverty (&lt;50% FPL)</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Poverty (51-100% FPL)</td>
<td>7</td>
<td>5</td>
<td>0</td>
<td>9</td>
<td>0</td>
</tr>
<tr>
<td>Student Poverty (&lt;100% FPL)</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL POVERTY</td>
<td>7</td>
<td>7</td>
<td>2</td>
<td>12</td>
<td>1</td>
</tr>
<tr>
<td>Near Poverty (100 - 150% FPL)</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Low Income (150-200% FPL)</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Middle Class (&gt;200% FPL), Economically Insecure</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Middle Class and Above, Economically Secure</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Excluded, Missing Data</td>
<td>0</td>
<td>0</td>
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</tbody>
</table>

<table>
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<th>2.03</th>
<th>5</th>
<th>2.04</th>
<th>3.06</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>58.3%</td>
<td>37.0%</td>
<td>49.7%</td>
<td>49.7%</td>
<td>42.6%</td>
</tr>
<tr>
<td></td>
<td>10</td>
<td>10</td>
<td>7</td>
<td>14</td>
<td>9</td>
</tr>
<tr>
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<td>1</td>
<td>0</td>
<td>2</td>
<td>1</td>
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<td></td>
<td>7</td>
<td>5</td>
<td>0</td>
<td>9</td>
<td>0</td>
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<td></td>
<td>0</td>
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<td>2</td>
<td>1</td>
<td>0</td>
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<td>7</td>
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<td>12</td>
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<td>3</td>
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</tr>
<tr>
<td></td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
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<tr>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>0</td>
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<tr>
<td></td>
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<tr>
<td></td>
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<td></td>
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<tr>
<td></td>
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<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>1</td>
</tr>
</tbody>
</table>
Figure 3.7. Born and Raised

- Foreign Born: 13% Deep Poverty, 41% Poverty, 7% Student Poverty, 18% Near Poverty, 20% Low Income, 21% Middle Class, Economically Insecure
- Native: 5% Deep Poverty, 20% Poverty, 4% Student Poverty, 16% Near Poverty, 13% Low Income, 11% Middle Class, Economically Insecure, 32% Middle Class, Economically Secure
- No: 5% Deep Poverty, 28% Poverty, 4% Student Poverty, 17% Near Poverty, 8% Low Income, 8% Middle Class, Economically Insecure, 30% Middle Class, Economically Secure
- Yes: 11% Deep Poverty, 15% Poverty, 2% Student Poverty, 15% Near Poverty, 16% Low Income, 11% Middle Class, Economically Insecure, 30% Middle Class, Economically Secure
Figure 3.8. Representation in Sample and Poverty Rate by Disability Status

Poverty by Disability

- Deep Poverty
- Poverty
- Student Poverty
- Near Poverty
- Low Income
- Middle Class, Economically Insecure
- Middle Class, Economically Secure

Disability Status:
- Disabled
- Not Disabled
Figure 3.9. Representation in Sample and Poverty Rate by Retirement

Poverty by Retirement

- Retired
- Not Retired
Figure 3.10. Representation in Sample and Poverty Rate by Living Arrangement
Figure 3.11. Income of Sample Households with Homemaker
Figure 3.12. Income vs. Making Ends Meet

- Middle Class, Economically Secure: 19% not enough, 79% just enough
- Middle Class, Economically Insecure: 18% not enough, 53% just enough, 29% some money left
- Low Income: 15% not enough, 45% just enough, 40% some money left
- Near Poverty: 15% not enough, 65% just enough, 21% some money left
- Student Poverty: 17% not enough, 33% just enough, 33% some money left
- Poverty: 33% not enough, 50% just enough, 17% some money left
- Deep Poverty: 54% not enough, 46% just enough
Figure 3.13. Percent of Respondents with Trouble Paying Bills by Income Category

This figure should be approached with some caution. The percentage of the group within a given category is dependent in part on its size relative to the total sample. The poor and the middle class, economically secure are by far the two largest groups in the sample so a large representation of these groups would be expected.

---

33 This figure should be approached with some caution. The percentage of the group within a given category is dependent in part on its size relative to the total sample. The poor and the middle class, economically secure are by far the two largest groups in the sample so a large representation of these groups would be expected.
Figure 3.14. Percent of Respondents of Income Group with Trouble Paying Bills
Figure 3.15. Percent of Respondents of Income Group with Trouble Paying Bills
Figure 3.16. Access to safety net programs and services

<table>
<thead>
<tr>
<th>Percent of respondents in group with access to the following programs/services:</th>
<th>Deep Poverty</th>
<th>Poverty</th>
<th>Student Poverty</th>
<th>Near Poverty</th>
<th>Low Income</th>
<th>Middle Class, Economically Insecure</th>
<th>Middle Class, Economically Secure</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banked</td>
<td>54%</td>
<td>61%</td>
<td>83%</td>
<td>82%</td>
<td>80%</td>
<td>100%</td>
<td>98%</td>
<td>81%</td>
</tr>
<tr>
<td>Use of other financial products (pawn shops, payday lending, title loans, check cashing)</td>
<td>31%</td>
<td>35%</td>
<td>35%</td>
<td>32%</td>
<td>32%</td>
<td>6%</td>
<td>5%</td>
<td>22%</td>
</tr>
<tr>
<td>Cash Assistance</td>
<td>0%</td>
<td>2%</td>
<td>0%</td>
<td>3%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>SS/SSI/SSDI</td>
<td>15%</td>
<td>39%</td>
<td>0%</td>
<td>47%</td>
<td>40%</td>
<td>6%</td>
<td>32%</td>
<td>33%</td>
</tr>
<tr>
<td>- Average annual amount</td>
<td>$2,874</td>
<td>$7,298</td>
<td>$0</td>
<td>$11,697</td>
<td>$14,005</td>
<td>$25,200</td>
<td>$39,533</td>
<td>$17,774</td>
</tr>
<tr>
<td>Supplemental Nutrition Assistance Program (SNAP)</td>
<td>77%</td>
<td>59%</td>
<td>0%</td>
<td>26%</td>
<td>5%</td>
<td>0%</td>
<td>0%</td>
<td>24%</td>
</tr>
<tr>
<td>- Average annual amount</td>
<td>$4,061</td>
<td>$2,748</td>
<td>$0</td>
<td>$1,733</td>
<td>$4,320</td>
<td>$0</td>
<td>$0</td>
<td>$2,363</td>
</tr>
<tr>
<td>Women, Infants and Children (WIC)</td>
<td>8%</td>
<td>11%</td>
<td>0%</td>
<td>6%</td>
<td>10%</td>
<td>0%</td>
<td>0%</td>
<td>5%</td>
</tr>
<tr>
<td>Tax Refund</td>
<td>31%</td>
<td>20%</td>
<td>17%</td>
<td>35%</td>
<td>40%</td>
<td>35%</td>
<td>19%</td>
<td>26%</td>
</tr>
<tr>
<td>- Range of refund</td>
<td>$250 - $4,000</td>
<td>$250 - $7,132</td>
<td>$400</td>
<td>$1,000 - $7,500</td>
<td>$400 - $9,000</td>
<td>$700 - $2,100</td>
<td>$600 - $3,200</td>
<td>$250 - $9,000</td>
</tr>
<tr>
<td>Housing Assistance (HUD, Section 8, LIHTC, transitional housing)</td>
<td>38%</td>
<td>20%</td>
<td>0%</td>
<td>15%</td>
<td>10%</td>
<td>0%</td>
<td>2%</td>
<td>11%</td>
</tr>
<tr>
<td>Free/reduced lunches at school (of families)</td>
<td>100%</td>
<td>70%</td>
<td>0%</td>
<td>61%</td>
<td>75%</td>
<td>0%</td>
<td>0%</td>
<td>51%</td>
</tr>
<tr>
<td>Free cell phone</td>
<td>31%</td>
<td>15%</td>
<td>0%</td>
<td>3%</td>
<td>0%</td>
<td>6%</td>
<td>0%</td>
<td>7%</td>
</tr>
<tr>
<td>Free/subsidized healthcare (AHCCCS, VA)</td>
<td>38%</td>
<td>46%</td>
<td>0%</td>
<td>38%</td>
<td>30%</td>
<td>0%</td>
<td>2%</td>
<td>100%</td>
</tr>
</tbody>
</table>
Figure 3.17. Strategies to make ends meet by income category

<table>
<thead>
<tr>
<th>Strategy for Making Ends Meet</th>
<th>Deep Poverty</th>
<th>Poverty</th>
<th>Student Poverty</th>
<th>Near Poverty</th>
<th>Low Income</th>
<th>Middle Class, Economically Insecure</th>
<th>Middle Class, Economically Secure</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work Informal Jobs</td>
<td>12%</td>
<td>16%</td>
<td>0%</td>
<td>17%</td>
<td>25%</td>
<td>9%</td>
<td>24%</td>
<td>17%</td>
</tr>
<tr>
<td>Ask Family for Help</td>
<td>20%</td>
<td>11%</td>
<td>50%</td>
<td>10%</td>
<td>5%</td>
<td>9%</td>
<td>0%</td>
<td>10%</td>
</tr>
<tr>
<td>Couponing/Shop Thrift Stores/Shop Sales</td>
<td>12%</td>
<td>7%</td>
<td>0%</td>
<td>4%</td>
<td>5%</td>
<td>4%</td>
<td>11%</td>
<td>7%</td>
</tr>
<tr>
<td>Cut Expenses</td>
<td>0%</td>
<td>7%</td>
<td>0%</td>
<td>4%</td>
<td>10%</td>
<td>13%</td>
<td>14%</td>
<td>7%</td>
</tr>
<tr>
<td>Sell Stuff (online, yard sale)</td>
<td>4%</td>
<td>4%</td>
<td>33%</td>
<td>2%</td>
<td>10%</td>
<td>4%</td>
<td>8%</td>
<td>6%</td>
</tr>
<tr>
<td>Work a Second Job</td>
<td>0%</td>
<td>1%</td>
<td>0%</td>
<td>4%</td>
<td>15%</td>
<td>22%</td>
<td>5%</td>
<td>6%</td>
</tr>
<tr>
<td>Double Up (multiple families in one household)</td>
<td>4%</td>
<td>7%</td>
<td>0%</td>
<td>8%</td>
<td>0%</td>
<td>13%</td>
<td>0%</td>
<td>6%</td>
</tr>
<tr>
<td>Get Help from Non-Profits or Religious Institutions</td>
<td>0%</td>
<td>7%</td>
<td>0%</td>
<td>10%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>4%</td>
</tr>
<tr>
<td>Ask Friends for Help</td>
<td>12%</td>
<td>3%</td>
<td>0%</td>
<td>4%</td>
<td>0%</td>
<td>4%</td>
<td>0%</td>
<td>3%</td>
</tr>
<tr>
<td>Ask Employer for Help</td>
<td>0%</td>
<td>4%</td>
<td>0%</td>
<td>4%</td>
<td>0%</td>
<td>4%</td>
<td>0%</td>
<td>3%</td>
</tr>
<tr>
<td>Live off savings/inheritance</td>
<td>4%</td>
<td>3%</td>
<td>0%</td>
<td>0%</td>
<td>5%</td>
<td>4%</td>
<td>3%</td>
<td>3%</td>
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<td>Shift Bills Around</td>
<td>0%</td>
<td>3%</td>
<td>0%</td>
<td>2%</td>
<td>5%</td>
<td>0%</td>
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<td>2%</td>
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<td>Illegal Activities</td>
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<td>1%</td>
<td>0%</td>
<td>6%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>2%</td>
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<tr>
<td>Sell Plasma</td>
<td>4%</td>
<td>1%</td>
<td>0%</td>
<td>4%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>2%</td>
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<tr>
<td>Accumulate Debt</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>2%</td>
<td>5%</td>
<td>4%</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>Pawn Shop</td>
<td>0%</td>
<td>3%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>1%</td>
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<tr>
<td>Title Loan</td>
<td>0%</td>
<td>1%</td>
<td>0%</td>
<td>4%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>Free Childcare from Family/Friends/Employer</td>
<td>0%</td>
<td>1%</td>
<td>0%</td>
<td>4%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>Canning</td>
<td>0%</td>
<td>3%</td>
<td>0%</td>
<td>2%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>Ask Neighbors for Help</td>
<td>4%</td>
<td>1%</td>
<td>0%</td>
<td>2%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>1%</td>
</tr>
</tbody>
</table>
Figure 3.18. Health: Homeless vs. Housed
### Figure 3.19. Distribution of responses to question about what can government do to help by income category

<table>
<thead>
<tr>
<th>What Can Government Do to Help?</th>
<th>Deep Poverty</th>
<th>Poverty</th>
<th>Student Poverty</th>
<th>Near Poverty</th>
<th>Low Income</th>
<th>Middle Class, Economically Insecure</th>
<th>Middle Class, Economically Secure</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>More quality jobs</td>
<td>24%</td>
<td>11%</td>
<td>0%</td>
<td>13%</td>
<td>0%</td>
<td>0%</td>
<td>14%</td>
<td>10%</td>
</tr>
<tr>
<td>Bolster safety net to meet needs for everyone</td>
<td>12%</td>
<td>13%</td>
<td>11%</td>
<td>11%</td>
<td>8%</td>
<td>5%</td>
<td>5%</td>
<td>8%</td>
</tr>
<tr>
<td>Make healthcare more affordable</td>
<td>6%</td>
<td>4%</td>
<td>11%</td>
<td>9%</td>
<td>18%</td>
<td>5%</td>
<td>6%</td>
<td>7%</td>
</tr>
<tr>
<td>Make education more affordable</td>
<td>0%</td>
<td>5%</td>
<td>22%</td>
<td>6%</td>
<td>8%</td>
<td>13%</td>
<td>6%</td>
<td>7%</td>
</tr>
<tr>
<td>Wealh/Income redistribution</td>
<td>0%</td>
<td>10%</td>
<td>0%</td>
<td>2%</td>
<td>10%</td>
<td>5%</td>
<td>9%</td>
<td>7%</td>
</tr>
<tr>
<td>Make work pay / address gaps in the safety net</td>
<td>6%</td>
<td>6%</td>
<td>11%</td>
<td>8%</td>
<td>8%</td>
<td>18%</td>
<td>1%</td>
<td>6%</td>
</tr>
<tr>
<td>Increase wages</td>
<td>0%</td>
<td>9%</td>
<td>22%</td>
<td>8%</td>
<td>3%</td>
<td>3%</td>
<td>5%</td>
<td>6%</td>
</tr>
<tr>
<td>Reduce taxes</td>
<td>0%</td>
<td>3%</td>
<td>0%</td>
<td>2%</td>
<td>3%</td>
<td>0%</td>
<td>6%</td>
<td>3%</td>
</tr>
<tr>
<td>Reduce foreign aid/invovlement</td>
<td>6%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>5%</td>
<td>5%</td>
<td>4%</td>
<td>3%</td>
</tr>
<tr>
<td>Increase awareness of struggles of the poor</td>
<td>6%</td>
<td>4%</td>
<td>0%</td>
<td>2%</td>
<td>0%</td>
<td>0%</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>Immigration</td>
<td>0%</td>
<td>6%</td>
<td>0%</td>
<td>2%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>2%</td>
</tr>
<tr>
<td>Reduce dependency of the poor</td>
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<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>3%</td>
<td>8%</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>Stop Middle Class squeeze</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>8%</td>
<td>1%</td>
<td>1%</td>
</tr>
</tbody>
</table>
4. What Services Are Currently Available in Tucson?

The figures and tables in this section detail the programs and locations of service providers in Tucson. This section pulls heavily from 2-1-1 Arizona program, an online community information and referral services database. Our aim is to provide a single map with all of the locations of service providers alongside relevant demographic characteristics.

More research is needed to assess the potential spatial mismatch between current service providers and users. The evidence presented here suggests that there are gaps in access, particularly in the south and southwest of the city. However, our list is likely incomplete.

We encourage the Commission, the City of Tucson, and all service providers to be sure that all service providers are included in (with up-to-date information) the 2-1-1 website and, perhaps more important, to actively advertise and market the 2-1-1 website. Among the roughly 200 interviews we conducted in the spring of 2014 (see section 3), only one individual reported using 2-1-1 to find assistance. This suggests the potential value of a public information campaign.

In addition, among those interviewed help was most often sought via public assistance (in the form of SNAP benefits) as well as from family, friends, and/or neighbors. Only a small minority of those interviewed said they got assistance from local nonprofits. (Various organizations were mentioned by one interviewee, and the Food Bank, Tucson Urban League, Pima Council on Ageing, and local churches were mentioned by multiple respondents.) It was unclear from the interviews whether this was because of a lack of knowledge or a reluctance to seek out what was described by some as charity. What is clear is that for the vast majority of those interviewed, turning to a charity or nonprofit was not even among the options considered when they were having trouble making ends meet. Few individuals reported a reluctance to ask for help from charities or nonprofits, so lack of usage is likely due at least in part to a lack of awareness, which in turn may owe to the spatial mismatch between where providers are located and where the poor live. In other words, people may use car title loans because they are pervasive in high- and moderately-high-poverty neighborhoods when compared to nonprofit and government service agencies.
Figure 4.1. Nonprofit Locations, 2010, and Poverty Rate by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); National Center for Charitable Statistics (NCCS) at the Urban Institute; Courtesy: PolicyMap.
Figure 4.2. Arizona Department of Economic Security (DES) Offices, Poverty Rate by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); DES; Courtesy: PolicyMap.
Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); compilation of providers found through online search engines as well as from 2-1-1 Arizona; Courtesy: PolicyMap.

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Zip Code</th>
<th>Phone Number</th>
<th>Services Provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interfaith Community Services Caregiving Services</td>
<td>2820 W Ina Rd</td>
<td>85714</td>
<td>(520) 297-6049</td>
<td>Adult In-Home Respite Care, Secretarial Assistance, General Minor Home Repair Programs, Errand Running/Shopping Assistance, Friendly Visiting, Senior Ride Programs</td>
</tr>
<tr>
<td>PCOA Home Repair, Adaptation &amp; Renovation</td>
<td>8467 E Broadway Blvd</td>
<td>85710</td>
<td>(520) 790-7262</td>
<td>General Minor Home Repair Programs, Home Rehabilitation Services, Home Rehabilitation Resource Lists, Home Barrier Evaluation/Removal Services</td>
</tr>
<tr>
<td>Pima County Home Repair Program</td>
<td>2797 E Ajo Way</td>
<td>85713</td>
<td>(520) 243-6399</td>
<td>General Minor Home Repair Programs, Home Rehabilitation Services, Weatherization Programs</td>
</tr>
<tr>
<td>Tucson Home Repair Programs</td>
<td>310 N Commerce Park Loop</td>
<td>85745</td>
<td>(520) 791-4656</td>
<td>Plumbing Maintenance/Repair, Home Rehabilitation Services</td>
</tr>
<tr>
<td>Old Pueblo Housing Development</td>
<td>4007 E Paradise Falls Dr, Ste 125</td>
<td>85712</td>
<td>(520) 445-7084</td>
<td>Reverse Mortgage Programs, Low Cost For Sale Homes, Predatory Lending Awareness Programs, HUD Approved Counseling, Homebuyer/Home Purchase and Mortgage Delinquency/Default Counseling, Housing Down Payment Loans/Grants, Home Rehabilitation Services</td>
</tr>
<tr>
<td>Pascua Yaqui Housing Department</td>
<td>4720 W Calle Tetakusim</td>
<td>85757</td>
<td>(520) 879-9890</td>
<td>Low Cost For Sale Homes/Housing Units, Low Income/Subsidized Private Rental Housing, Housing Down Payment Loans/Grants, Home Rehabilitation Services, Weatherization Programs</td>
</tr>
<tr>
<td>TMM Home Repair Program</td>
<td>1550 N Country Club Rd</td>
<td>85716</td>
<td>(520) 322-9557</td>
<td>Home Rehabilitation Services</td>
</tr>
<tr>
<td>Tucson Urban League Home Rehabilitation &amp; Weatherization</td>
<td>2303 S Park Ave</td>
<td>85713</td>
<td>(520) 791-9522</td>
<td>Home Rehabilitation Services, Weatherization Programs</td>
</tr>
<tr>
<td>Habitat for Humanity</td>
<td>3501 N. Mountain Ave</td>
<td>85719</td>
<td>(520) 326-1217</td>
<td>Downpayment assistance, home repairs, construction of quality, affordable homes for people in need</td>
</tr>
<tr>
<td>American Red Cross Supportive Services for Veteran Families - Southern Arizona</td>
<td>2814 E Broadway Blvd</td>
<td>85716</td>
<td>(520) 319-3679</td>
<td>Caretaker Management, Homeless Financial Assistance Programs, Water, Gas, and Electric Service Payment Assistance, Utility Deposit Assistance, Rental Deposit Assistance, Rent Payment Assistance</td>
</tr>
<tr>
<td>Interfaith Community Services Financial Assistance Program - East</td>
<td>8701 E Old Spanish Trl</td>
<td>85710</td>
<td>(520) 731-3078</td>
<td>Prescription Expense Assistance, Identification Card and Birth Certificate Fee Payment Assistance, Water, Gas, and Electric Service Payment Assistance, Free Transit Passes, Gas Money, Rent and Mortgage Payment Assistance</td>
</tr>
<tr>
<td>Interfaith Community Services Financial Assistance Program - Northwest</td>
<td>2820 W Ina Rd</td>
<td>85741</td>
<td>(520) 297-6049</td>
<td>Prescription Expense Assistance, Identification Card and Birth Certificate Fee Payment Assistance, Water, Gas, and Electric Service Payment Assistance, Gas Money, Rent and Mortgage Payment Assistance</td>
</tr>
<tr>
<td>Pima County Community Action Agency</td>
<td>2797 E Ajo Way</td>
<td>85713</td>
<td>(520) 243-6399</td>
<td>Water, Heating Fuel, Gas, and Electric Service Payment Assistance, Automotive Repair, Rental Deposit Assistance, Rent Payment Assistance, Mortgage Payment Assistance</td>
</tr>
<tr>
<td>Project Action for Veterans</td>
<td>3502 S 6th Ave, Ste 140</td>
<td>85713</td>
<td>(520) 308-3095</td>
<td>Tuition Assistance, Water, Gas, and Electric Service Payment Assistance, Utility Deposit Assistance, Rental Deposit Assistance, Rent Payment Assistance</td>
</tr>
<tr>
<td>Name</td>
<td>Address</td>
<td>Zip Code</td>
<td>Phone Number</td>
<td>Services Provided</td>
</tr>
<tr>
<td>-----------------------------------------------------------</td>
<td>----------------------------------</td>
<td>----------</td>
<td>----------------</td>
<td>--------------------------------------------------------</td>
</tr>
<tr>
<td>The Salvation Army Family Services</td>
<td>1021 N 11th Ave</td>
<td>85710</td>
<td>(520) 752-1111</td>
<td>Case/Care Management, Water Service Payment Assistance, Gas Service Payment Assistance, Electric Service Payment Assistance, Rent Payment Assistance</td>
</tr>
<tr>
<td>Tucson Indian Center Emergency Financial Assistance</td>
<td>97 E Congress St, Ste 101</td>
<td>85701</td>
<td>(520) 331-7130</td>
<td>Water Service Payment Assistance, Gas Service Payment Assistance, Electric Service Payment Assistance, Diapers, Rent Payment Assistance, Mortgage Payment Assistance</td>
</tr>
<tr>
<td>Tucson Urban League Utility Assistance</td>
<td>2305 S Park Ave</td>
<td>85713</td>
<td>(520) 791-9522</td>
<td>Case/Care Management, Personal Financial Counseling, Financial Management Workshops, Water, Gas, and Electric Service Payment Assistance, Utility Deposit Assistance, Rent Payment Assistance, Mortgage Payment Assistance</td>
</tr>
<tr>
<td>Jewish Family and Children's Service of Southern Arizona, Inc.</td>
<td>4301 E 5th Street</td>
<td>85711</td>
<td>(520) 795-0040</td>
<td>Assistance with burial arrangements, food cards, Sun tran bus passes, rent/mortgage payments, moving expenses, utilities, medical expense, transportation, work-related expenses, resume development, budgeting, job interview coaching</td>
</tr>
<tr>
<td>PPEF Human Services Department - Tucson</td>
<td>802 E 46th St</td>
<td>85713</td>
<td>(520) 806-4653</td>
<td>Rent Payment Assistance</td>
</tr>
<tr>
<td>Primavera Emergency Rent Assistance</td>
<td>702 S 6th Ave</td>
<td>85701</td>
<td>(520) 395-6420</td>
<td>Case/Care Management, Rental Deposit Assistance, Rent Payment Assistance</td>
</tr>
<tr>
<td>Davis-Monthan AFB Air Force Aid Society</td>
<td>335 E Granite St</td>
<td>85707</td>
<td>(520) 228-5690</td>
<td>Military Donations/Relief Programs, Undesignated Temporary Financial Assistance, Interest Free Loans, Gas Money, Automotive Repair, Rental Deposit Assistance</td>
</tr>
<tr>
<td>Emerge Supportive Housing</td>
<td>2425 N Haskel Dr</td>
<td>85716</td>
<td>(520) 795-8000</td>
<td>Case/Care Management, Rental Deposit Assistance</td>
</tr>
<tr>
<td>Saints Peter &amp; Paul Catholic Church</td>
<td>1946 E Lee St</td>
<td>85719</td>
<td>(520) 327-6015</td>
<td>Provides assistance to people in need within parish boundaries. Must live in the part of zip code 85719 that is between 1st Ave to Alvernon Way, and 5th St to Grant Rd. Includes food and utility payment assistance.</td>
</tr>
<tr>
<td>Saint Ambrose Catholic Church</td>
<td>300 S Tucson Blvd</td>
<td>85716</td>
<td>(520) 628-7830</td>
<td>Provides assistance to people in need between 5th St to 32nd St, Park Ave to Columbus Blvd, and Aviation to Columbus Blvd. Includes food boxes; vouchers for food, clothing and household items; and limited assistance with rent and utilities.</td>
</tr>
<tr>
<td>Pima Council on Aging</td>
<td>8467 E Broadway</td>
<td>85710</td>
<td>(520) 790-7262</td>
<td>Family caregiver services, home repairs, meals and nutrition, personal budgeting assistance, etc.</td>
</tr>
<tr>
<td>Administration of Resources and Choices Mortgage Foreclosure Prevention - Tucson</td>
<td>903 S Country Club Blvd, Ste 219</td>
<td>85713</td>
<td>(520) 623-9383</td>
<td>Mortgage Delinquency and Default Counseling</td>
</tr>
<tr>
<td>Education por la Causa Housing Counseling - Tucson</td>
<td>2350 E Fort Lowell Rd</td>
<td>85716</td>
<td>(520) 882-0018</td>
<td>HUD Approved Counseling Agencies, Mortgage Delinquency and Default Counseling</td>
</tr>
<tr>
<td>Family Housing Resources Mortgage Delinquency Counseling</td>
<td>1700 E Fort Lowell Rd, Ste 101</td>
<td>85719</td>
<td>(520) 318-0993</td>
<td>Mortgage Delinquency Counseling, Mortgage Payment Assistance, Predatory Lending Awareness Programs</td>
</tr>
<tr>
<td>Old Pueblo Housing Development</td>
<td>2001 E Paradise Falls Dr, Ste 125</td>
<td>85712</td>
<td>(520) 445-7084</td>
<td>Reverse Mortgage Programs, Mortgage Delinquency and Default Counseling, Low Cost For Sale Homes, Predatory Lending Awareness, HUD Approved Counseling, Homebuyer/Home Purchase Counseling, Housing Down Payment Loans/Gifts, Home Rehabilitation</td>
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<tr>
<td>Pio Decimo Housing Counseling</td>
<td>848 S 7th Ave</td>
<td>85701</td>
<td>(520) 622-2801</td>
<td>Filing Volunteer Opportunities, Mortgage Delinquency and Default Counseling, HUD Approved Counseling Agencies, Homebuyer/Home Purchase Counseling</td>
</tr>
<tr>
<td>Don't Borrow Trouble</td>
<td>2030 E Broadway, Ste 106</td>
<td>85719</td>
<td>(520) 792-3087</td>
<td>Program of Southwest Fair Housing Campaign, mortgage delinquency</td>
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<tr>
<td>Money Management International, Inc. - SE</td>
<td>1607 N Wilmot Rd Ste 101D</td>
<td>85712</td>
<td>(866) 232-9080</td>
<td>HUD Approved Counseling Agencies, Mortgage Delinquency and Default Counseling</td>
</tr>
<tr>
<td>Money Management International, Inc. - NW</td>
<td>4750 N Oracle Rd Ste 102</td>
<td>85705</td>
<td>(866) 232-9080</td>
<td>HUD Approved Counseling Agencies, Mortgage Delinquency and Default Counseling</td>
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<tr>
<td>New Life Community Resource Center</td>
<td>3245 South 12th Avenue</td>
<td>85706</td>
<td>(520) 889-8229</td>
<td>HUD Approved Counseling Agencies, Mortgage Delinquency and Default Counseling</td>
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<tr>
<td>The Primavera Foundation</td>
<td>351 N 40th St</td>
<td>85713</td>
<td>(520) 882-5383</td>
<td>HUD Approved Counseling Agencies, Mortgage Delinquency and Default Counseling</td>
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<tr>
<td>Community Home Repair Projects of Arizona</td>
<td>N/A</td>
<td>85726</td>
<td>(520) 745-2053</td>
<td>Emergency Home Repairs to low-income residents</td>
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<tr>
<td>Rebuilding Together Tucson</td>
<td>Confidential location</td>
<td>85745</td>
<td>(520) 325-0160</td>
<td>Non-governmental Agency Departments, Court Community Service Sites, Home Rehabilitation Services, Home Barrier Evaluation/Removal Services, Weatherization Programs</td>
</tr>
</tbody>
</table>
Figure 4.4 Providers of Utility Assistance, Poverty Rate by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); compilation of providers found through online search engines as well as from 2-1-1 Arizona; Courtesy: PolicyMap.

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Zip Code</th>
<th>Phone Number</th>
<th>Services Provided</th>
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</thead>
<tbody>
<tr>
<td>Picture Rocks Community Center, Inc</td>
<td>6691 N Sandario Rd</td>
<td>85733</td>
<td>(520) 682-7166</td>
<td>Utility assistance</td>
</tr>
<tr>
<td>American Red Cross Supportive Services for Veteran Families - Southern Arizona</td>
<td>2916 E Broadway Blvd</td>
<td>85716</td>
<td>(520) 339-3678</td>
<td>Case/Care Management, Homeless Financial Assistance Programs, Water, Gas, and Electric Service Payment Assistance, Utility Deposit Assistance, Rent Payment Assistance</td>
</tr>
<tr>
<td>Interfaith Community Services Financial Assistance Program - East</td>
<td>8701 E Old Spanish Trl</td>
<td>85710</td>
<td>(520) 731-3076</td>
<td>Prescription Expense Assistance, Identification Card and Birth Certificate Fee Payment Assistance, Water, Gas, and Electric Service Payment Assistance, Free Transit Passes, Gas Money, Rent and Mortgage Payment Assistance</td>
</tr>
<tr>
<td>Interfaith Community Services Financial Assistance Program - Northwest</td>
<td>2820 W Ina Rd</td>
<td>85741</td>
<td>(520) 297-6049</td>
<td>Prescription Expense Assistance, Identification Card and Birth Certificate Fee Payment Assistance, Water, Gas, and Electric Service Payment Assistance, Gas Money, Rent and Mortgage Payment Assistance</td>
</tr>
<tr>
<td>Pima County Community Action Agency</td>
<td>2797 E Ajo Way</td>
<td>85713</td>
<td>(520) 243-6700</td>
<td>Water, Heating Fuel, Gas and Electric Service Payment Assistance, Automotive Repair, Rental Deposit Assistance, Rent Payment Assistance, Mortgage Payment Assistance</td>
</tr>
<tr>
<td>Project Action for Veterans</td>
<td>3502 S 6th Ave, Ste 140</td>
<td>85713</td>
<td>(520) 386-3993</td>
<td>Tuition Assistance, Water Service, Gas, and Electric Service Payment Assistance, Utility Deposit Assistance, Rental Deposit Assistance, Rent Payment Assistance</td>
</tr>
<tr>
<td>The Salvation Army Family Services</td>
<td>1021 N 11th Ave</td>
<td>85705</td>
<td>(520) 792-1111</td>
<td>Case/Care Management, Water Service Payment Assistance, Gas Service Payment Assistance, Electric Service Payment Assistance, Rent Payment Assistance</td>
</tr>
<tr>
<td>Tucson Indian Center Emergency Financial Assistance</td>
<td>7 E Congress St, Ste 101</td>
<td>85701</td>
<td>(520) 331-7130</td>
<td>Water, Gas, and Electric Payment Assistance, Diapers, Rent Payment Assistance, Mortgage Payment Assistance</td>
</tr>
<tr>
<td>Tucson Urban League Utility Assistance</td>
<td>2505 S Park Ave</td>
<td>85713</td>
<td>(520) 791-9522</td>
<td>Case/Care Management, Personal Financial Counseling, Financial Management Workshops, Water, Gas, and Electric Payment Assistance, Utility Deposit Assistance, Rent and Mortgage Payment Assistance</td>
</tr>
<tr>
<td>Jewish Family and Children's Service of Southern Arizona, Inc.</td>
<td>4301 E. 5th Street</td>
<td>85711</td>
<td>(520) 795-0300</td>
<td>Assistance with burial arrangements, food cards, Sun Tran bus passes, rent/mortgage payments, moving expenses, utilities, medical expense, transportation, work-related expenses, resume development, budgeting, job interview coaching</td>
</tr>
<tr>
<td>Saints Peter &amp; Paul Catholic Church</td>
<td>1946 E Lee St</td>
<td>85719</td>
<td>(520) 327-6015</td>
<td>Provides assistance to people in need within parish boundaries. Must live in the part of zip code 85719 that is between 1st Ave to Alvernon Way, and 5th St to Grant Rd. Includes food and utility payment assistance.</td>
</tr>
<tr>
<td>Saint Ambrose Catholic Church</td>
<td>600 S Tucson Blvd</td>
<td>85716</td>
<td>(520) 628-7837</td>
<td>Provides assistance to people in need within 5th St to 2nd St, Park Ave to Columbus Blvd, and Aviation to Columbus Blvd. Includes food boxes, vouchers for food, clothing and household items; and limited assistance with rent and utilities.</td>
</tr>
<tr>
<td>Tucson Electric Power</td>
<td>N/A</td>
<td>N/A</td>
<td>(520) 623-3451</td>
<td>Reduction in monthly bill for low-income residents with incomes below 150% of Federal Poverty Level</td>
</tr>
<tr>
<td>City of Tucson Environmental Services</td>
<td>N/A</td>
<td>N/A</td>
<td>(520) 791-3171</td>
<td>Credit on monthly bill for low-income residents</td>
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<tr>
<td>Sewer Outreach Subsidy Program</td>
<td>N/A</td>
<td>N/A</td>
<td>(520) 243-6794</td>
<td>Credit on monthly bill for low-income residents</td>
</tr>
<tr>
<td>Telephone Assistance Program (TAP)</td>
<td>N/A</td>
<td>N/A</td>
<td>(520) 243-6600</td>
<td>Telephone assistance for seniors</td>
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</table>
Figure 4.5. Providers of Meals, Poverty Rate by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); compilation of providers found through online search engines as well as from 2-1-1 Arizona; Courtesy: PolicyMap.

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Zip Code</th>
<th>Phone Number</th>
<th>Services Provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Caridad Community Kitchen &amp; Meal Sit</td>
<td>845 N Main Ave</td>
<td>85705</td>
<td>(520) 882-5641</td>
<td>Soup Kitchens</td>
</tr>
<tr>
<td>Caridad Meal Site - Central City Assembly of God Church</td>
<td>939 S 10th Ave</td>
<td>85701</td>
<td>(520) 406-2188</td>
<td>Soup Kitchens</td>
</tr>
<tr>
<td>Caridad Meal Site - First Church of God</td>
<td>3355 N Fontana Ave</td>
<td>85705</td>
<td>(520) 887-9047</td>
<td>Soup Kitchens</td>
</tr>
<tr>
<td>Caridad Meal Site - Holy Family Catholic Church</td>
<td>338 W University Blvd</td>
<td>85705</td>
<td>(520) 623-6773</td>
<td>Soup Kitchens</td>
</tr>
<tr>
<td>Caridad Meal Site - Life in Christ Community Church</td>
<td>102 E Palindale St</td>
<td>85714</td>
<td>(520) 746-0254</td>
<td>Soup Kitchens</td>
</tr>
<tr>
<td>Caridad Meal Site - Living Faith Christian Center</td>
<td>4108 E North St</td>
<td>85712</td>
<td>(520) 722-2217</td>
<td>Soup Kitchens</td>
</tr>
<tr>
<td>Caridad Meal Site - Northminster Presbyterian Church</td>
<td>2450 E Fort Lowell Rd</td>
<td>85719</td>
<td>(520) 327-7121</td>
<td>Soup Kitchens</td>
</tr>
<tr>
<td>Caridad Meal Site - Tucson Lighthouse Church</td>
<td>2568 N Palo Verde Ave</td>
<td>85716</td>
<td>(520) 327-4174</td>
<td>Soup Kitchens</td>
</tr>
<tr>
<td>Casa Maria Free Kitchen</td>
<td>601 E 20th St</td>
<td>85713</td>
<td>(520) 624-0312</td>
<td>Hairdressing/Nail Care, Bathing Facilities, Soup Kitchens</td>
</tr>
<tr>
<td>Feeding Tucson Homeless Breakfast &amp; Dinner</td>
<td>1402 S Tyndall Ave</td>
<td>85713</td>
<td>(520) 312-0967</td>
<td>Bathing Facilities, Soup Kitchens</td>
</tr>
<tr>
<td>Hope of Glory Ministries</td>
<td>101 N Stone Ave</td>
<td>85701</td>
<td>(520) 471-1720</td>
<td>Personal/Grooming Supplies, General Clothing Provision, Soup Kitchens</td>
</tr>
<tr>
<td>Southside Presbyterian Church Cross Streets Ministries</td>
<td>317 W 23rd St</td>
<td>85713</td>
<td>(520) 623-6857</td>
<td>Hairdressing/Nail Care, Bathing Facilities, General Clothing Provision, Soup Kitchens</td>
</tr>
<tr>
<td>WORKship Methodist Church</td>
<td>288 N Church Ave</td>
<td>85701</td>
<td>(520) 907-9037</td>
<td>Full Sunday Brunch, hot food to go, and sack lunches</td>
</tr>
<tr>
<td>Casa Paloma Women's Program</td>
<td>Confidential location</td>
<td>85713</td>
<td>(520) 882-0820</td>
<td>Case/Care Management, Telephone Facilities, Laundry Facilities, Bathing Facilities, General Clothing Provision, Homeless Drop In Centers, Soup Kitchens</td>
</tr>
</tbody>
</table>
Source: US Census Bureau, ACS, 2008-2012 [5-Year estimates]; compilation of providers found through online search engines as well as from Community Food Bank of Southern Arizona and 2-1-1 Arizona; Courtesy: Policy Map.
<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Zip Code</th>
<th>Phone</th>
<th>Services Provided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flowing Wells Junior High Family Resource Center</td>
<td>8543 N La Cholla Blvd</td>
<td>85705</td>
<td>(520) 292-2461</td>
<td>Food Pantries, Knitwear, General Clothing Provision, Occasional Medical Equipment/Supplies, Meeting Space, Nongovernmental Agency Departments, General Clothing</td>
</tr>
<tr>
<td>Fred Archer Neighborhood Center</td>
<td>1965 S La Cholla Boulevard</td>
<td>85713</td>
<td>(520) 616-7036</td>
<td>Agency Based Libraries/Resource Centers, Baby Clothing/Diaper Donation Programs, Nongovernmental Agency Departments, Clothing Vouchers, General Furniture Provision, Food Pantries</td>
</tr>
<tr>
<td>Good Shepherd Church</td>
<td>17750 S La Canada Dr</td>
<td>85629</td>
<td>(520) 625-1375</td>
<td>Provides a food pantry Thursday 3:00pm - 5:00pm, Saturday 9:00 am - 11:00 am</td>
</tr>
<tr>
<td>House of Neighborly Services</td>
<td>243 W 33rd St</td>
<td>85713</td>
<td>(520) 522-2801 x7113</td>
<td>Personal/Grooming Supplies, General Clothing Provision, Food Pantries</td>
</tr>
<tr>
<td>Keeling Family Resource &amp; Wellness Center</td>
<td>835 E Gilman St</td>
<td>85705</td>
<td>(520) 634-5111 x113</td>
<td>Childcare Management, Temporary Mail/ing Address, Telephone Facilities, Personal/Grooming Supplies, Clothing Vouchers, Bedding/Linen, Homeless Drop-In Centers, Food Pantries</td>
</tr>
<tr>
<td>Mount Zion Lutheran Church</td>
<td>8520 W Aye Way</td>
<td>85746</td>
<td>(520) 355-2929</td>
<td>Food Pantry, Limited Assistance with Rent and Utilities, General Furniture Provision, Food Pantries</td>
</tr>
<tr>
<td>New Spirit Lutheran Church Community Outreach Programs</td>
<td>8301 E Old Spanish Trail</td>
<td>85710</td>
<td>(520) 327-5719</td>
<td>Nonprofit/Agency Departments, Food Pantries</td>
</tr>
<tr>
<td>Picture Rocks Community Center, Inc</td>
<td>6691 N Sandario Rd</td>
<td>85743</td>
<td>(520) 404-6377</td>
<td>Nonprofit/Agency Departments, Alcohol Dependency Support Groups, Food Pantries</td>
</tr>
<tr>
<td>Picture Rocks Intermediate School Family Resource Center</td>
<td>5875 N Sanders Rd</td>
<td>85743</td>
<td>(520) 628-7837</td>
<td>Undesignated Temporary Financial Assistance, Food Pantries</td>
</tr>
<tr>
<td>Pro-Deicone Emergency &amp; Basic Needs Program</td>
<td>846 S 7th Ave</td>
<td>85701</td>
<td>(520) 262-0325 x256</td>
<td>Thanksgiving Baskets, Christmas Baskets, Food Banks/Food Distribution Warehouses, Food Pantries</td>
</tr>
<tr>
<td>Primavera Foundation</td>
<td>151 W 48th St</td>
<td>85713</td>
<td>(520) 579-4920</td>
<td>Food Pantries, Children's Clothing, Family Counseling, Child Guidance</td>
</tr>
<tr>
<td>Primavera Homeless Intervention &amp; Prevention</td>
<td>702 S 6th Ave</td>
<td>85701</td>
<td>(520) 777-9629</td>
<td>Nonprofit/Agency Departments, Court Community Service Sites, Personal/Grooming Supplies, Food Pantries</td>
</tr>
<tr>
<td>Quaint Oak Senior Center/Tucson Urban League</td>
<td>1255 E 36th St</td>
<td>85713</td>
<td>(520) 298-1927</td>
<td>Provides a food pantry, Pantry Hours: Mon-Fri 9:00-11:00</td>
</tr>
<tr>
<td>Rose Family Center</td>
<td>740 W Michigan Dr</td>
<td>85714</td>
<td>(520) 293-6886</td>
<td>Provides a food pantry, Pantry Hours: Tue and Thurs 9:00-12:00 and 2:00-5:00</td>
</tr>
<tr>
<td>Saint Ambrose Catholic Church</td>
<td>500 S Tucson Blvd</td>
<td>85716</td>
<td>(520) 325-2045</td>
<td>Provides a food pantry, Pantry Hours: Thu 1:00-3:00</td>
</tr>
<tr>
<td>Saint Monica's Catholic Church</td>
<td>212 W Media Rd</td>
<td>85736</td>
<td>(520) 294-2994</td>
<td>Provides a food pantry. By appointment only. Tuesday, Thursday, Saturday 9:00 am - 11:00 am</td>
</tr>
<tr>
<td>Saint Paschal Catholic Church - St. John Bosco</td>
<td>1100 N Camino Rico</td>
<td>85715</td>
<td>(520) 908-3939</td>
<td>Provides a food pantry, Pantry Hours: Mon-Wed 8:00-5:00</td>
</tr>
<tr>
<td>Seventh Day Adventist Community Services Center - Tucson</td>
<td>1200 N Santa Rosa Blvd</td>
<td>85712</td>
<td>(520) 791-2507</td>
<td>Provides a food pantry, Pantry Hours: Thu 9:00-1:00, 2nd Wed of the Month 9:00-1:00</td>
</tr>
<tr>
<td>SORER Project, Inc</td>
<td>758 S Columbus Blvd</td>
<td>85711</td>
<td>(520) 908-4431</td>
<td>Provides a food pantry, Pantry Hours: Mon-Fri 8:00-4:00</td>
</tr>
<tr>
<td>Society of Saint Vincent de Paul - Tucson Diocesan Council</td>
<td>620 S 6th Ave</td>
<td>85701</td>
<td>(520) 882-9668</td>
<td>Provides a food pantry, Pantry Hours: Tue, Wed and Fri 10:00-3:00</td>
</tr>
<tr>
<td>Southside Family Resource and Wellness Center - TUSD</td>
<td>8355 N Mark Rd</td>
<td>85737</td>
<td>(520) 623-0100</td>
<td>Provides a food pantry, Pantry Hours: Wed 9:00-11:00</td>
</tr>
<tr>
<td>St Pauls Food Bank</td>
<td>1051 E Broadway Blvd</td>
<td>85710</td>
<td>(520) 791-5631</td>
<td>Provides a food pantry, Pantry Hours: 1st and 3rd Tuesday of the Month.</td>
</tr>
<tr>
<td>Temporary Emergency Food Assistance Program</td>
<td>2700 S Country Club Rd</td>
<td>85713</td>
<td>(520) 791-4629</td>
<td>Provides a food pantry, Pantry Hours: 2nd and 4th Thu 8:00-10:00</td>
</tr>
<tr>
<td>Thornydale Family Resource Center</td>
<td>2651 N Chadlee Dr</td>
<td>85741</td>
<td>(520) 791-5787</td>
<td>Provides a food pantry, Pantry Hours: Mon-Wed-Fri 9:00-6:00, 1st Wed of the month 9:00-1:00</td>
</tr>
<tr>
<td>Tucson Area Christian Fellowship</td>
<td>1212 S Palo Verde</td>
<td>85713</td>
<td>(520) 791-4553</td>
<td>Provides a food pantry, Pantry Hours: 3rd Thu 8:00-1:00</td>
</tr>
<tr>
<td>Tucson Neighborhood Food Pantry-East</td>
<td>1603 S Eastside Loop</td>
<td>85710</td>
<td>(520) 624-0312</td>
<td>Provides a food pantry. Pantry Hours: 7 Days/Week 8:30-11:30</td>
</tr>
<tr>
<td>Victory Assembly of God</td>
<td>2561 W. Rillito Rd</td>
<td>85705</td>
<td>(520) 628-7837</td>
<td>Free food boxes, vouchers for food, limited assistance with rent and utilities, as also clothing and household items.</td>
</tr>
</tbody>
</table>
Figure 4.7. Providers of WIC Benefits, Poverty Rate by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); compilation of providers found through online search engines as well as from 2-1-1 Arizona; Courtesy: PolicyMap.

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Zip Code</th>
<th>Phone Number</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pima County Health Department Community Nutrition</td>
<td>850 S Country Club Rd, Ste 100</td>
<td>85714</td>
<td>(520) 616-6213</td>
<td>WIC Applications/Certification, Intake/Enrollment Support Program, Nutrition Education</td>
</tr>
<tr>
<td>WIC - Tucson Airway - Lauro Dr Family</td>
<td>541 W Ave Way</td>
<td>85713</td>
<td>(520) 616-6213</td>
<td>WIC Applications/Certification, WIC Appeals/Complaints</td>
</tr>
<tr>
<td>WIC - Tucson Broadway Blvd - Pima County Health Dept Str G</td>
<td>6020 E Broadway Blvd</td>
<td>85710</td>
<td>(520) 616-6213</td>
<td>WIC Applications/Certification, WIC Appeals/Complaints</td>
</tr>
<tr>
<td>WIC - Tucson Community - B &amp; B Health Center</td>
<td>1500 W Colton Rd</td>
<td>85714</td>
<td>(520) 616-6213</td>
<td>WIC Applications/Certification, WIC Appeals/Complaints</td>
</tr>
<tr>
<td>WIC - Tucson County Club Rd - Pima County Health Department H</td>
<td>855 S Country Club Rd</td>
<td>85714</td>
<td>(520) 616-6213</td>
<td>WIC Applications/Certification, WIC Appeals/Complaints</td>
</tr>
<tr>
<td>WIC - Tucson teeth Rd - Food Outreach Pregnancy Services</td>
<td>1200 W Engle Rd</td>
<td>85745</td>
<td>(520) 616-6213</td>
<td>WIC Applications/Certification, WIC Appeals/Complaints</td>
</tr>
<tr>
<td>WIC - Tucson Foothill Rd</td>
<td>755 W Foothill Rd, Ste 221</td>
<td>85705</td>
<td>(520) 616-6213</td>
<td>WIC Applications/Certification, WIC Appeals/Complaints</td>
</tr>
<tr>
<td>WIC - Tucson Foothills Rd</td>
<td>1400 N Foothills Dr, Ste 120</td>
<td>85704</td>
<td>(520) 616-6213</td>
<td>WIC Applications/Certification, WIC Appeals/Complaints</td>
</tr>
<tr>
<td>WIC - Tucson Brawley Rd</td>
<td>101 W Brawley Rd, El Pueblo Exercise Blvd</td>
<td>85714</td>
<td>(520) 616-6213</td>
<td>WIC Applications/Certification, WIC Appeals/Complaints</td>
</tr>
<tr>
<td>WIC - Tucson Old Serrano Rd</td>
<td>3400 N Old Serrano Rd</td>
<td>85705</td>
<td>(520) 616-6213</td>
<td>WIC Applications/Certification, WIC Appeals/Complaints</td>
</tr>
<tr>
<td>WIC - Tucson Speedway Blvd</td>
<td>480 W Speedway Blvd, Saint Elizabeth's Health Ctr, Ste 100</td>
<td>85705</td>
<td>(520) 616-6213</td>
<td>WIC Applications/Certification, WIC Appeals/Complaints</td>
</tr>
<tr>
<td>WIC - Tucson State Rd</td>
<td>1250 E Villa Rd</td>
<td>85714</td>
<td>(520) 616-6213</td>
<td>WIC Applications/Certification, WIC Appeals/Complaints</td>
</tr>
<tr>
<td>WIC - Tucson Wynn Dr</td>
<td>2335 N Wynn Dr</td>
<td>85712</td>
<td>(520) 616-6213</td>
<td>WIC Applications/Certification, WIC Appeals/Complaints</td>
</tr>
</tbody>
</table>

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Figure 4.8. Providers of Employment Assistance, Poverty Rate by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); compilation of providers found through online search engines as well as from 2-1-1 Arizona; Courtesy: PolicyMap.
Figure 4.9. Providers of Homeless Shelters, Poverty Rate by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); compilation of providers found through online search engines as well as from 2-1-1 Arizona; Courtesy: PolicyMap.

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Zip Code</th>
<th>Phone Number</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gospel Rescue Mission Men's Center</td>
<td>312 W 28th St</td>
<td>85713</td>
<td>(520) 740-1501 x 7206</td>
<td>Shelter for men</td>
</tr>
<tr>
<td>Gospel Rescue Mission Women &amp; Children's Center</td>
<td>707 W Miracle Mile</td>
<td>85705</td>
<td>(520) 740-1501 x 7104</td>
<td>Shelter for women and children</td>
</tr>
<tr>
<td>Greyhound Family Shelter</td>
<td>102 S 6th Ave</td>
<td>85701</td>
<td>(520) 867-6396</td>
<td>Community Shelters</td>
</tr>
<tr>
<td>New Beginnings Emergency Shelter</td>
<td>2590 N Alvernon Way</td>
<td>85712</td>
<td>(520) 867-6396</td>
<td>Community Shelters</td>
</tr>
<tr>
<td>Primavera Men's Shelter</td>
<td>300 E Benson Hwy</td>
<td>85713</td>
<td>(520) 623-4300</td>
<td>Shelter for men</td>
</tr>
<tr>
<td>The Salvation Army Hospitality House</td>
<td>1021 N 11th Ave</td>
<td>85705</td>
<td>(520) 622-5411</td>
<td>Shelter for men, women and children</td>
</tr>
<tr>
<td>Interfaith Homeless Emergency Lodging</td>
<td>5049 E. Broadway Blvd, Suite 102</td>
<td>85209</td>
<td>(480) 396-3795</td>
<td>Shelter for women without children; open seven nights per week</td>
</tr>
<tr>
<td>Casa del los Ninos</td>
<td>1101 N. 4th Avenue</td>
<td>85705</td>
<td>(520) 624-5600</td>
<td>Shelter for women and children</td>
</tr>
<tr>
<td>Bethany House Women &amp; Children's Shelter</td>
<td>1130 N Miracle Mile</td>
<td>85705</td>
<td>(520) 740-1501</td>
<td>Community Shelters</td>
</tr>
<tr>
<td>Church on the Street Mission</td>
<td>Confidential location</td>
<td>85713</td>
<td>(520) 312-0967</td>
<td>Missions</td>
</tr>
<tr>
<td>Open Inn</td>
<td>630 E. 9th Street</td>
<td>85705</td>
<td>(602) 571-9253</td>
<td>Three short-term shelters for children ages 8 to 17 who are homeless, runaways, or unable to remain at home due to a crisis situation</td>
</tr>
</tbody>
</table>
Figure 4.10. Providers of Car Title Loans/Check Cashing/Lenders, Poverty Rate by Census Tract, 2008-12

Source: US Census Bureau, ACS, 2008-2012 (5-Year estimates); compilation of providers found through online search engines; Courtesy: PolicyMap.
5. What Are Other Cities Doing?

In this section we describe the efforts of cities that have made progress in reducing or ameliorating poverty through comprehensive citywide, city-led antipoverty initiatives. The cities are Savannah, GA, Portland, OR, New York City, Providence, RI, Richmond, VA, and Philadelphia. We also provide brief descriptions of a few additional cases and of several nationwide programs. Other cities have created antipoverty commissions, but in most instances implementation of the commissions' recommendations was relatively short-lived, similar to pre-commission antipoverty efforts, or not sufficiently comprehensive to merit a case study.

A common theme is the importance of collaboration and coordination. Of the cities we examined, those that have been the most successful created and institutionalized some form of public-private partnership to coordinate the effort.

4.1. Savannah, Georgia

Timeline

• 2003: Mayor establishes Anti-Poverty Task Force
• 2005: Anti-Poverty Task Force publishes findings and recommendations
• 2005: Step Up Savannah, an umbrella organization comprised of representatives from each of the key stakeholders including local government, is formed.
• 2008: Step Up Savannah is incorporated as independent non-profit organization, but the presence of key stakeholders remains via representation on the 39-member board.
• 2012: Step Up Savannah updates the Action Plan in Engaging Our Community

Description

In 2003, Mayor Johnson of Savannah, Georgia established the Savannah Anti-Poverty Task Force. Two years later, the Task Force published its findings and recommendations (with assistance from academics at the University of Georgia) in Poverty Reduction Action Plan. As a result of the work of the task force, Step Up, a convening organization, was formed. In 2008, Step Up was incorporated as an independent nonprofit with a board of directors. Representatives of local nonprofits, financial institutions, neighborhood associations for high poverty areas, employers, higher education institutions, and local government officials including

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34 Step Up Savannah, stepupsavannah.org, retrieved August 2013.
the current city manager, current mayor, and former mayor and instigator of the
citywide effort, Otis Johnson, all sit on the board. The mission of the organization
is to "work collaboratively to reduce poverty in Savannah and Chatham
County." The original Action Plan called for a focus on four solutions to poverty
in Savannah: investing in neighborhoods, creating new wealth-building
opportunities, developing the workforce, and advocating for change. In 2012, the
priorities were updated. Two of the original priorities remained in place
(workforce development and wealth-building) and three were added (policy,
capacity-building, and communications). These goals are being pursued through
an emphasis on four solutions: workforce development, building wealth,
advocacy and education, and supporting organizations. A reading of the annual
reports indicates that the primary roles of Step Up are (a) as facilitator and
convener bringing together organizations that play a role, or could play a role, in
anti-poverty initiatives and (b) to act as a coordinator of citywide antipoverty
efforts rather than to provide services itself. Additionally, Step Up acts as a
facilitator and convener essentially bringing together organizations across
Savannah to encourage collaboration and cooperation with the understanding that
by working together the organizations are more likely to have a larger impact.

In 2012, the latest census data showed a nearly three-point increase in the poverty
rate in the city of Savannah. The 2013 annual report reflects on this finding in the
following way:

"Since Step Up was created it has been a bit of a rollercoaster ride for us
each time new census numbers are released. At first we made the mistake
of assessing our impact based upon these numbers. When the rate
increased, it was deeply frustrating to think that we were somehow not
doing what we were created to do — reduce the poverty rate. But as many
people understand, there are macro factors at work that are out of our
control, and with a limited budget there is only so much we can do. This is
not to say that we cannot do better. We constantly hold ourselves to a high
standard and strive to do more."\(^{36}\)

The point here is that while task forces and the facilitator or coordinating
organization(s) that form in their aftermath are often created because a city has a
high poverty rate, the impact of the institution/organization(s) and initiatives that
derive from these task forces/commissions should not be judged mainly by short-
run changes in the poverty rate, which may be heavily influenced by the business
cycle, but rather by the degree to which the initiatives help to improve people's
lives.

Programs and Results

1. Center for Working Families (CWF). In 2008, Savannah became yet another city to participate in the Annie E. Casey Foundation’s Centers for Working Families program, a program designed to create neighborhood-based hubs that provide a variety of services at a single convenient location. Examples of convenient locations include sites within neighborhoods that feature high poverty rates and sites at community colleges. The goal of the program is to “develop an integrated approach to service provision as well as coordination and collaboration among the centers.”\(^{37}\) The centers are staffed by a wide variety of organizations providing services and advice in the following three areas: workforce development, asset building, and access to public benefits. As of the end of 2013, there were five centers that were in service and two more that were just added for a total of seven centers spread across the city. Of these, one is located a technical college and the others are neighborhood-based.

The CWFs in Savannah are relatively new, so evidence on their impact is not yet available. Having said that, according to the Annie E. Casey Foundation, there are now CWFs in 30 cities across the US.\(^{38}\) In 2010, an evaluation of three CWFs — one in an employment and training facility, one at a community college, and one in a low-income neighborhood, in Albuquerque, St. Louis, and Baltimore — was conducted by Abt Associates, Inc.\(^{39}\) The service categories mentioned above are quite broad and can include a variety of services ranging from financial literacy classes to assistance with debt reduction and budgeting (asset building), from tracking educational progress to soft skills and job readiness training to employment placement and retention (workforce development), and assistance with obtaining scholarships and other sources of aid for educational expenses to benefit screening, assistance with benefit applications, and assistance with income tax filing (access to public benefits). One of the main findings was that individuals that benefited from multiple services, the "bundlers," were three to four times more likely to achieve a major economic outcome than individuals who only took advantage of one of the services offered. The evaluation also found that participants showed progress toward attaining economic success through improvements in financial behaviors, credits scores, better use of debt, and an increase in educational and job achievements, although the recession did seem to have an effect on the ability of participants to secure employment. According to this study, the model that had the most success was the neighborhood-focused model in Baltimore. The other models were also deemed successful, but of the three the Baltimore model appeared to have the most success. The program focused on soft skill training, financial literacy, securing income supports, and job


placement. Approximately 26% of all job placements represented a form of advance and the program featured a twelve-month retention rate of 41%. The evidence presented here suggests that WFCs do have a positive impact on helping individuals take steps towards self-sufficiency. Two caveats are however worth mentioning. First, while a quantitative comparative program evaluation by an independent organization is certainly superior to self-reported descriptive statistics in terms of evidence-based results, the evaluation is not based on a randomized experimental design and as such there is no control group. In other words, there is no way to know for sure that the services were themselves responsible for the improved social and economic outcomes of the individual participants. Second, with only three cases, it is difficult to be certain that it was the neighborhood model emphasizing soft skill acquisition, financial literacy, benefit acquisition, and job placement that caused the positive results in Baltimore rather than some other feature of the city or the residents within the city. A better assessment would be to compare the outcomes of service recipients at two CWFs within the same city. Despite these limitations, the evidence is suggestive that CWFs are at least related to improvements in financial security and benefit acquisition.

A second evaluation of the community college version of the CWF model was conducted in 2012. This evaluation was of ten CWFs located at community colleges located in ten cities across the US, including the CWF at Central New Mexico Community College in Albuquerque, New Mexico. The study found higher retention rates for students who accessed services from the CWFs when compared to that of all students. Although certainly suggestive of a relationship between CWFs at community college and higher retention rates, here again the statistics are based on self-reports rather than a randomized experimental design with a treatment and control group. Nevertheless, the consistency of the findings across ten sites in ten cities is suggestive of a positive effect on retention rates.

2. Financial Education. In 2011, Step Up was awarded a two-year grant to provide on-site financial education and benefit screening at local employers and CWF sites across the city. Step Up acted as the coordinating agency for the project, partnering with the private Consumer Credit Counseling Service of Savannah to provide the actual on-site services and recruiting 14 local employers from both the private and public sector and five CWF sites to participate in the program. The program consisted of 64 workshops at employer sites and 49 workshops at CWF centers on topics such as budgeting, asset building, identity protection, shopping for credit, and interpreting credit reports and scores. The evaluation of the program's impact by Step Up consists of descriptive statistics on the number of individuals served and quotes from participants regarding lessons

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learned. While this is certainly evidence that individuals were helped, it is
difficult to argue that this represents evidence-based results indicating the
potential for transfer to other places or scaling up. For that, the organization will
need at the very least to evaluate the extent to which participation in the program
led to a change in behavior that led to self-sufficiency. The one indicator that is
suggestive of some impact is that of the 1,232 employees that attended the on-site
workshops at his/her place of employment, 301 were screened for benefit
eligibility and of those 41% were found to be eligible for SNAP benefits and yet
not currently receiving said benefits. This suggests that one way to close to
benefit gap is to extend eligibility screening and application assistance beyond the
traditional locations.

3. **Chatham Apprentice Program.** The Apprenticeship Program originated in
2006. As of the end of 2013, 400 participants had graduated the program and 180
of these had secured employment through the program itself. The program is
currently in the process of being revamped to be more targeted directly to the
needs of the participants and will include one-on-one counseling as well as the
intensive training program that has historically been offered.

4. **Results Based Capacity Building Project.** In 2012, Step Up was awarded a
three-year grant for a "Results Based Capacity Building Project." According to
Step Up, one of the primary goals for the project is to "boost collaboration across
organizations that are working to achieve similar goals, especially those
organizations in the Centers for Working Families (CWF) network." To date the
primary outcome of this program is that CWF service providers and other
community leaders have been trained in "Results Based Accountability" as well
as other approaches designed to encourage inter-organizational cooperation and
planning. Although not specifically a poverty alleviation project, we have
included this here for the purposes of demonstrating what other cities are
emphasizing as the antipoverty apparatus continues to shift from one that was
well-populated but relatively isolated to one that emphasizes collaboration and
coordination.

**Summary**

The Step Up Savannah initiative has yielded several promising results.
- First, the organization that formed out the Task Force still exists. While this
  may seem trivial, in light of evidence from other cities this is in fact a success.
  The key appears to be the creation of an organization that is primarily a
  coordinator/facilitator and distinct from existing organizations, and yet
  intertwined via its board, which features representatives of all of the key
  stakeholders. A second reason, although certainly related to the first, is the
  organization’s emphasis on strategies that emphasize collaboration,
  coordination, and results-based program design appears to make the

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organization eligible for a wide variety of grants that may not be available to single service-providing organizations.

- Second, evidence of successful results from the Centers for Working Families program, although minimal for the Savannah sites, has been demonstrated at other sites across the country that have been in place for longer periods of time. Of the evaluations included here, both found evidence suggestive of a positive effect of these multi-service, multi-purpose service centers on economic and social outcomes. In particular, individuals that took advantage of more than one service were found to be significantly more likely to have successful outcomes. A second key finding was that the presence of CWFs at community colleges appears to have a positive association with retention rates. In section 2 of this report we found that from 2005-2007 to 2010-2012, both the number and the percentage of individuals with some college but no degree increased significantly. In fact, this category went from being the second largest level of educational attainment in 2005-2007 to the largest category by 2010-2012. At the same time, the poverty rate among individuals with some college or an associate's degree increased significantly from approximately 11.5 to 16.6%, rates that are significantly greater than that of the MSA, state, and nation as a whole. Admittedly these statistics are not directly comparable as the first excludes individuals achieving an associate's degree and the latter aggregates these two groups. Having said that, individuals with an associate's degree are small in comparison to those with some college but no degree. Further, if anything, the inclusion of individuals with an associate's degree, individuals with more human capital and credentials, is likely to have a mitigating effect on the overall poverty rate of this group rather than an exacerbating effect. The evidence from these programs to date suggests that the CWFs are associated with positive economic and social outcomes, including increased retention rates among students enrolled at community colleges that feature CWFs.

- Third, evidence from Savannah's Financial Education program suggests that one mechanism to close the under-enrollment gap is to bring screening and application assistance to convenient locations for individuals, be it at multi-service centers located in poor neighborhoods throughout the city, at a community college, or at the employment site itself. In section 1 of this report we found that approximately 15% of households not receiving SNAP benefits were living below the poverty level; this is significantly greater than the average share nationwide. Further, the percentage in 2010-2012 was significantly greater than the pre-recession rate. Increasing awareness and access to these benefits will be critical for Tucson going forward, and Savannah experiences could provide one strategy through which to do that.

- Fourth, Savannah, while certainly smaller than Tucson, shares many commonalities with Tucson as a city and as such a case can certainly be made for the potential transferability of successful programs from a city that is several steps ahead of Tucson in terms of its emphasis on the creation and continued implementation of a citywide anti-poverty strategy. As of the 2010-2012 time period, both cities feature a large percentage of the labor force
employed in service occupations, and the largest industries in both cities are educational services and health care and social assistance, arts, entertainment, and recreation, and accommodation and food services, and retail trade. The median household incomes in the two cities are comparable ($35,000 in Savannah, $36,000 in Tucson) as is the percentage of total households with earnings (74% in Savannah, 76% in Tucson) and the poverty rate (25% in Savannah, 26% in Tucson). The two cities also share the presence of a large college that dominates the local economy and the corresponding large number of college students. In Savannah, 43% of students enrolled in school are enrolled in college or graduate school; this compares to 41.7% in Tucson. Further, both cities feature a sizeable civilian veteran population (Savannah at 10%, Tucson at 11%) and both are located in conservative states in terms of the welfare politics at the state level, but are progressive at the local level. The primary difference between the two states is in the racial/ethnic composition. In Savannah, African Americans comprise the majority of the city’s residents at 54% compared to just 5% in Tucson. Hispanics (of any race) comprise 43% of the city of Tucson’s population compared to only 5% in Savannah. To the extent that the success of antipoverty programs varies by racial/ethnic composition of a city’s population, this may matter for the transferability of programs/services/implementation models.

4.2. Portland, Oregon

**Timeline**

- 2004: Economic Opportunity Initiative established by Portland’s Bureau of Housing and Community Development (BHCD)

**Description**

In 2004, BHCD launched its new antipoverty approach in Portland. Although not initiated by the mayor or city council, we have included this initiative as a case study because it reflects an agency-wide shift in policy in one of the predominant antipoverty agencies in the cities. According to the city, "after years of funding community-based organizations to help a lot of people a little bit, BHCD felt it could be more effective by pursuing a focused strategy founded on best practices." According to Howard Cutler, BHCD wanted to shift the focus away from place-based strategies that had not worked as planned and perhaps even contributed to the displacement of the poor, toward very targeted people-based approaches. The staff tried to find a program in another city with evidence to support the potential portability of the program to Portland, but BHCD was

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unable to identify any “systematic program operating on a citywide scale.” Thus, instead of policy transfer and direct replication, the city agency sought to determine which features were common across what appeared to be successful programs; these included programs focused on workforce development, microenterprise, and asset-building. BHCD then designed its citywide initiative around these common themes, and it was from this process that the Economic Opportunity Initiative was born. Although all programs are targeted to very specific groups (based on race, gender, industry, language, culture, etc.) and personalized to participants, the programs also all have several common features, including peer support, one-on-one coaching/counseling, and assistance with basic needs such as transportation. Further, all initiatives have one common objective — to increase participant incomes and assets by at least 25% within three years.

Results

• None of the programs feature the gold standard of the randomized experiment, but there was an independent evaluator that regularly tracks progress over time, which is a step beyond the traditional self-reporting. According to the evaluations, significant income gains are usually made well before the three-year requirement, with the majority meeting this threshold within two years.

• According to a summary of program published in 2007, more than 66% of participants in the workforce training programs reached the 25% income increase target by the second year in the program. Additionally, of the 1,400 active participants, 268 also secured employer-provided health insurance. With regard to the microfinance component of the initiative, over the first three years participants reported an average increase in gross revenue of $68,000, an estimated increase of approximately 200%.

• Although the programs themselves have generally been seen as successful, some, including Howard Cutler who oversaw Portland’s community economic development efforts between 1994 and 2004, have argued that the organizational structure within which the initiative is being implemented has limited its overall impact. Unlike in other cities, the initiative was developed from within a single agency of the local government, where it has since remained. As a result, its financing options are limited and there remains a lack of coordination and collaboration across agencies. According to Cutler, in order to have a real impact on poverty in Portland, agencies and organizations will have to find a way to increase coordination and collaboration of efforts.

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44 Howard Cutler, Charting a New Course in Portland, Shelterforce Online, 151, National Housing Initiative, 2007.
45 Howard Cutler, Charting a New Course in Portland, Shelterforce Online, 151, National Housing Initiative, 2007.
46 Howard Cutler, Charting a New Course in Portland, Shelterforce Online, 151, National Housing Initiative, 2007.
Summary

- The preliminary evaluation of the program suggests that participation in the program is associated with an increase in income. The participants were not randomly assigned, so it is possible that the participants are somehow different from other extremely low-income individuals. Nevertheless, the positive results from the preliminary independent evaluation coupled with the strong representation of extremely low-income individuals in the program (approximately 75% had initial incomes of 30% of the median or less) make it worthy of consideration for replication.
- We discuss a second Portland initiative, All Hands Raised Partnership (STRIVE together/Cradle to Career Framework), in the nationwide programs section below.

4.3. New York City, New York

Timeline

- 2006: Mayor Bloomberg establishes Commission for Economic Opportunity
- 2006: Commission recommends Bloomberg focus on three populations: the working poor, young adults age 16-24, and families with children
- 2006: Mayor Bloomberg establishes the NYC Center for Economic Opportunity (CEO) within the Mayor's Office
- 2006: First CEO initiative, the Office of Financial Empowerment, is launched
- 2007: 31 programs are implemented by CEO and partner agencies, including the nation's first conditional cash transfers program, Opportunity NYC.
- 2007: Mayor Bloomberg institutionalizes CEO within the Mayor's Office
- 2008: City releases its first Alternative Poverty Measure
- 2008: First round of evaluation reports are released
- 2010: CEO, in partnership with Mayor's Fund to Advance New York City and MDRC (an external program evaluation agency), receives Social Innovation Fund award from Corporation for National and Community Service to replicate some of NYC's most successful anti-poverty programs in other cities around the country.
- 2012: Mayor Bloomberg announces the establishment of the nation's first social impact bond to fund one component, the Adolescent Behavioral Learning Experience, of the city's newest initiative, the Young Men's Initiative. Goldman Sachs purchased the bond and MDRC, a nonprofit, will manage implementation.

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Description, Programs, and Results

Mayor Bloomberg launched The Center for Economic Opportunity (CEO) in 2006. According to Bloomberg,

"... when we launched the Center for Economic Opportunity (CEO) in 2006, its mission was to fight poverty through innovative programs with a mandate for data-driven accountability and results. But in order to find what works in solving difficult problems, you must have the freedom to try new things with the understanding that some things might fail while others succeed."

At the time, and to this day, there were three things that made NYC CEO unique across the country. First, NYC CEO was the first attempt by a city to reorganize antipoverty programs under the roof of a single coordinating agency/department/organization housed within the local government. Second, although housed in the mayor's office, NYC CEO was a public-private partnership receiving only approximately half of its annual budget from the city; the other half comes from private contributions. Finally, NYC CEO did not limit its innovation to its organizational and financing structure, but rather extended it to program formation and implementation. Mayor Bloomberg and the CEO wanted to try innovative ideas, be able to systematically and scientifically identify what worked and what did not work, and then scale up what worked and scrap what did not. As such, the vast majority of the initiatives launched by NYC CEO are required to have an evaluation component built into the program design and in more cases than not this involved a random assignment evaluation.

In 2012, CEO received the Innovations in American Government Award issued by Harvard University's John F. Kennedy School of Government. In a press release, Anthony Saich, Director of the Ash Center of the Kennedy School said

"Not only is the Center for Economic Opportunity innovative, it demonstrates a sea change in how a city can unite the disparate interests of previously siloed agencies, funders, providers, and businesses to tackle poverty, one of our nation's major growing challenges."

According to the CEO's website, "among CEO's greatest successes have been the creation of the Office of Financial Empowerment, SaveUSA, CUNY ASAP, Jobs-Plus, and a more accurate measure of poverty. Further, one of the most recent promising initiatives includes the Young Men's Initiative which is a compilation of some tried and proven initiatives together with new approaches." We will

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briefly describe each of the above as well as one of the more controversial and innovative initiatives, Opportunity NYC, and then provide an assessment of the evaluations of these programs to date.

1. Office of Financial Empowerment (OFE). The office of financial empowerment was the first initiative of the NYC CEO, launched in 2006. The office is tasked with helping low-income individuals in NYC build assets and economic security. The primary missions of OFE is to "increase access to high-quality, low-cost financial education and counseling; improve access to income-boosting tax credits; connect households to safe and affordable banking and asset-building products and services; and enforce and improve consumer protections to enhance financial stability." 51 Three of the most successful programs implemented by OFE are Financial Empowerment Centers, SaveUSA, and EITC Mailings (see below for more detailed description).

Financial Empowerment Centers. Financial Empowerment Centers were launched by the Office of Financial Empowerment in 2008. The centers offer free one-on-one financial counseling to low-income individuals. Counselors help participants with a wide range of asset- and economic-security-building strategies, including the creation of a budget, taking control of and managing debt, starting an emergency fund, and/or improving credit rating. Presently there are 24 Financial Empowerment Centers located throughout the five boroughs. The 2012 targets for new enrollees (5,882 versus 5,100), number of financial counseling sessions (11,100 versus 10,000), cumulative savings ($0.87 versus $0.51 million) and cumulative debt reductions ($7.05 versus $5.17 million) for participants were all met and the project is currently considered one of the most effective CEO initiatives. 52

In January 2013, Bloomberg Philanthropies and the Cities Financial Empowerment Fund awarded grants to five cities (Denver, Lansing, MI, Nashville, Philadelphia, and San Antonio) to replicate NYE CEO's Financial Empowerment Centers. During the first six months in operation, counselors in centers in these five cities conducted nearly 7,500 counseling sessions to approximately 3,650 low-income individuals. 53

SaveUSA. SaveUSA was launched by CEO as a way to incentivize saving during tax refund season. The program offers a 50% matched payment on new savings accounts opened by low-income tax filers. As long as income tax filers deposit at least $200 from their tax return into a savings account

and maintain at least that level for one full year, the city will provide a 50% matching deposit of up to $500. Since its launch, SaveUSA has resulted in more than $2 million in savings among low-income New York residents. The program is currently operating citywide in New York and has been replicated by CEO NYC through the receipt of a Social Investment Fund grant in 2010. Replication cities include San Antonio, Newark, and Tulsa. The replication programs have been in place for approximately two years and with the exception of Newark, SaveUSA appears to have been successfully implemented in the remaining replication sites. On average across the four SIF sites, 74% of participants who open a SaveUSA account, do in fact meet the requirements to receive matching funds. Further, across the four SIF cities, participants have saved (with matching funds) over $3.5 million and opened more than 4,500 SaveUSA savings accounts. Perhaps the most telling evidence of the success of this program is its portability and replication to other cities independent of the NYC CEO. According to the most recent evaluation of the NYC CEO SaveUSA program, the program has now been replicated by local governments in Houston, Eagle Pass, and Del Rio, Texas and San Jose, California. Further, SaveUSA is now one of five CEO programs that has been scaled up to the national level through the federal Social Innovation Fund grant. Beginning in 2014, individuals who benefited from the program in 2011, 2012, or 2013 will be eligible to participate in the program again pending meeting the same thresholds as those in place for first-time beneficiaries.

**EITC Mailings.** In an effort to reduce under-enrollment in EITC, NYC CWE works with the Department of Finance to mail amended tax returns to all NYC households that were eligible for the EITC but failed to claim the credit. The amended returns are sent directly to the individuals and all that the individuals have to do in order to get the refund is sign, stamp, and mail the amended return back to the IRS. Since its launch in 2007, New Yorkers have mailed backed 25,000 amended returns totaling over $15 million in recaptured benefits. According to NYC CEO, this was the first program of its kind across the country, and while at first reluctant, the IRS now promotes NYC CEO’s efforts. The program has minimal costs. It has been replicated in Maryland and California.

2. **City University of New York (CUNY) Accelerated Study in Associate Program (ASAP).** CUNY ASAP was one of the first initiatives launched by NYC CEO. The program started in 2007 with a cohort of 1,132 students in an attempt to remove barriers to college graduation through a series of academic and financial

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support services offered to low-income community college students. The program requires full-time enrollment. Support services include the provision of a block schedule, small classes, and comprehensive advisement and career development services. Financial services include tuition waivers for financial aid eligible students, free use of textbooks, and monthly transportation allowances. Initial results are promising — 55% of CUNY ASAP first year cohort participants graduated with an associate's degree in three years compared to just 22% of a similar demographic comparison group; the national three-year associate's degree completion rate is just 16%. The results from the second-year cohort are equally promising with a two-year graduation rate of 28% compared to 7% for the comparison group. Based on these positive results, NYC CEO is expanding this program to 4,000 students and CUNY remodeled its newest community college, Stella and Charles Guttman Community College, which opened in 2012, on the ASAP model. The CUNY ASAP program is funded through a combination of public and private funding streams.

3. Jobs-Plus. Jobs Plus was launched in NYC as a replication of a similar program implemented in six cities across the country by the US Department of Housing and Urban Development in the late 1990s. The HUD program lasted for seven years and underwent a rigorous evaluation by an independent organization. The results were positive: earnings increased by an average of 16% over the seven-year period. Jobs-Plus in NYC is similar to the model used by HUD, a place-based employment program that targets residents of public housing developments. The program combines employment, education, and work supports by offering residents employment and training services, community based support for work, and rent-based work incentives in an effort to "make work pay." Specific services offered include: job readiness training, GED courses, vocational training, job search assistance, job placement, and job retention/advancement support, referrals for social supports, increasing child support services, one-on-one financial counseling, receipt of income supports, increasing awareness of and enrollment in the Earned Income Disallowance (EID) program, and strengthening social ties and networks among residents in the communities. Jobs Plus was launched in NYC in 2009. Two additional sites were then funded in 2010 through the Social Innovation Fund grant. Just two years after being placed in service, the two SIF Jobs-Plus sites (one in NYC and one in San Antonio, Texas) have placed nearly 300 participants in new jobs. Unfortunately, at the present time the data is not available by site. In 2013, the program was to be expanded across 20 NYCHA developments citywide as a major component of one of CEO's newest initiatives, Young Men's Initiative.

4. Opportunity NYC – Family Rewards. Opportunity NYC was one of the first initiatives launched by NYC CEO. The initiative would test a variety of conditional cash transfer programs that while never having been tried in the US

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had been successful in other countries and were modeled on Mexico’s conditional cash transfer program. The program contained three separate programs: Family Rewards, Work Rewards, and the Spark program. Family Rewards was a two-generation strategy that combined an emphasis on children’s education, family health, and parents’ workforce development. Work Rewards targeted unemployed work eligible adults living in subsidized housing. Spark focused solely on children’s education. Both Family Rewards and Work Rewards were evaluated using random assignment evaluations. Both initial pilot programs concluded in 2010 as planned. The evaluation of Work Rewards rendered few positive effects and this program was not renewed. The results from Family Rewards were more positive, with the most significant effect found on increasing the graduation rates of children who entered high school proficient in reading. The following section will therefore focus only on the Family Rewards component of CEO’s Opportunity NYC program.

The Family Rewards program was a pilot program tested through a randomized control experiment with 4,800 families and 11,000 children. The program is a conditional cash transfer program that aims to break the cycle of poverty by taking a multi-generational approach to poverty alleviation. The program provides cash payments to participants in exchange for completing certain actions in the areas of health, work effort, and children’s education. Over the three-year period, the program transferred over $8,700 on average to families. The latest evaluation was published in September 2013 by MDRC and the results were generally mixed. The findings were summarized as follows:

… while it operated, Family Rewards continued to reduce poverty and material hardship, increased savings by some families, and had some sustained, positive impacts on educational outcomes for better-prepared high school students. Particularly encouraging, it increased on-time graduation rates for ninth-graders who were academically proficient readers when they entered the program. The program also increased families’ receipt of dental care. But its effects on poverty and hardship began to fade once the reward payments were no longer available. The program also had no effects on younger students’ educational progress or families’ overall health outcomes, and it had small effects on parents’ labor market outcomes.58

With mixed findings, particularly for younger children, CEO and MDRC revised the program and launched a revised version of the program again in NYC but now also in the replication site of Memphis, Tennessee as part of the Social Innovation Fund project. Key differences include that the revised program targets only

58 Riccio et al, Conditional Cash Transfers in New York City.
families with children in high school, offers fewer rewards but rewards which are dispersed more frequently, and rewards grades in addition to attendance and scores on standardized tests. The revised program also added a new component not provided in the original model: family guidance counseling. The revised program is currently underway and the program will be evaluated in much the same way the original program was, albeit this time across two sites in very different locations — one in Memphis and one in the Bronx, New York.

5. Alternative Measure of Poverty. The limitations of the official poverty measure are well known. A recognition of these shortcomings led the NYC CEO to create an alternative measure, arguing that

"... pre-tax cash is an increasingly inadequate measure of the resources available to low-income families. It ignores the effect of taxation, particularly tax credit programs like the Earned Income Tax Credit, and takes no account of in-kind benefits such as SNAP or housing subsidies.... In addition, the official threshold is uniform across the nation, ignoring geographic differences in the cost of living."59

The alternative measure is based on recommendations from the National Academy of Sciences' (NAS) Panel on Poverty and Family Assistance in 1995.60 The first CEO alternative poverty measure was released in 200861 and was the first local level alternative poverty measure. Each year the alternative measure is updated in an attempt to continue to gain a more comprehensive understanding about the state of poverty in the city. Just two years after NYC CEO published its own alternative poverty measure, the US Census Bureau followed suit. Several states have also since published alternative poverty measures including New York and Wisconsin. A detailed description of both the construction of the alternative measure and how it compares to the official measure can be found on CEO's website.62

6. Project Rise. Project Rise was launched in 2011 as an attempt to reengage young people who are neither working nor in school and lack a high school diploma or equivalent credential. Participants are placed in internships to provide them with job experience while attending educational training sessions geared toward preparing the participants to take the GED equivalency exam. Other support services that are also offered include targeted case management and job readiness preparation. The program builds on previously successfully

59 Riccio et al, Conditional Cash Transfers in New York City, p. 25.
implemented literacy and internship programs in NYC. Project Rise is currently in place at six sites in three cities: New York City, Kansas City, and Newark.

7. Sector-Focused Career Centers. Sector-focused career centers were launched by CEO in 2008. The program provides sector-specific workforce development programs. The sectors identified are those that both (a) have career advancement opportunities and (b) are available in the local economy. There are currently two sites: one focuses on healthcare and the second on manufacturing and transportation. In 2012, the program served significantly more new enrollees (10,619 versus 6,964 in 2011), placed more individuals in jobs, and placed more individuals in jobs at $10 per hour or more. The only indicator on which the program underperformed compared to the prior year was in terms of the number of promotions. Evaluations of the program have determined that individuals that get assistance at sector-focused centers are nearly three times more likely to secure job placements for participants and generate earnings of $1.70 more per hour.63

8. WorkAdvance. This program was launched in 2011 as part of the larger SIF project. The program is a version of NYC’s sector-focused workforce development programs that attempt to increase earnings and self-sufficiency by training individuals (and assisting with job placement) for jobs that are both available in the local economy and pay a decent wage. The primary goal is to boost earnings and promote pathways to economic self-sufficiency. The program is currently in operation in five cites across four cities: New York City, Cleveland, Tulsa, and Youngstown, OH.

9. Young Men’s Initiative.64 The Young Men’s Initiative was launched by CEO and Mayor Bloomberg in August 2011 as the city’s attempt to “improve the lives of young black and Latino men, who experience much higher rates of poverty, unemployment, and homicide than their white and Asian peers.”65 The initiative is funded through a combination of public and private contributions, including $30 million from the Open Society Foundation, $30 million from Bloomberg Philanthropies, and up to $67.5 million from the City of New York.66 For three years, the initiative will fund a variety of programs that aim to improve outcomes for this demographic group in education, health, employment and the criminal justice system. In an attempt to leverage additional private investment, NYC CEO combed through the over 40 projects that were in consideration for funding under the initiative in an attempt to identify one that would be suitable for the nation’s

66 Rudd et al, Financing Promising Evidence-Based Programs.
first Social Impact Bond (SIB). The key criteria are as follows: services that are (a) funded primarily at the local level as the future savings need to be reaped by the city in order to be able to pay the investor assuming the program is successful, (b) focused on prevention, (c) had evidence of success, (d) had recognizable and quantifiable outcomes, and (e) had projected savings large enough to finance the extension of the program after the bond is cashed in.

While the Initiative has a wide variety of programs, only one is financed through a SIB: Adolescent Behavioral Learning Experience (ABLE).

Jobs-Plus Expansion. The expansion of the Jobs-Plus program to the citywide level in operation at 23 NYCHA developments was one of the major components of the Young Men’s Initiative. See Jobs-Plus for a more detailed description of the program.

City Earned Income Tax Credit (EITC) for single men – now known as Paycheck Plus. The four-year pilot program was launched in 2013 in an attempt to answer the question of whether or not an expansion in the Earned Income Tax Credit to single workers could help lift additional individuals out of poverty. The foundations of the initiative lie in the fact that as presently constructed, the EITC is considerably less generous for single individuals than it is for families. The project will offer up to $2,000 for three years to participants with incomes of less than $26,500. The pilot project is structured as a randomized control trial with a total sample of 6,000. Of these, 3,000 will receive the benefit and the remaining 3,000 will form the control group. If goals are met, then city is responsible for paying back the investor for the initial investment plus interest. If the goals are not met, the city has no obligation to pay for the service. According to Deputy Mayor Gibbs, “social impact bonds create the opportunity for social policy to evolve because they are designed to

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67 Rudd et al, Financing Promising Evidence-Based Programs.
raise private money to support programs and services that advance the public good and help move the government towards outcome based contracts.” The financing structure of the nation's first SIB is slightly more complex than this implies. While this particular market-based financing model does not require NYC to take on any of the risk, it is not true that the entirety of the risk has been placed on the investor. Instead, in this particular case Bloomberg Philanthropies has guaranteed a part of the investment ($7.2 of the $9.6 million investment) so that in the event that the program is not successful, Goldman Sachs will not lose its entire investment.

Since this initiative, a second social impact bond has been issued by Salt Lake City for the expansion of its Early Childhood Education program. This will be the first SIB targeting Childhood Education. Here again Goldman Sachs was the primary investor ($4.6 million); United Way of Salt Lake is the intermediary, and J.B. Pritzker is the philanthropic organization that like Bloomberg Philanthropies has issued a subordinate loan ($2.4 million) to reduce the risk to the primary lender should the program be unsuccessful. Like the SIB in NYC, should the program fail, neither the city nor the intermediary would be financially responsible for repayment of the loans. The arrangement is rooted in the idea that the intervention will lead to future savings and it is from those future savings that the city will be able to repay the investor. More specifically, it is fairly well established that quality early childhood education increases school readiness for children entering kindergarten and can help to close the achievement gap for children in low-income families. The expectation here is that children who are better prepared at a younger age will require less special education and services at a latter point in time. In other words, the program is attempting to shift the cost from special education services required to address achievement gaps post-entry into the formal education system to providing quality, targeted, and widespread early childhood education to address the achievement gap before it fully develops, pre-entry into the formal education system. Should the program meet the pre-determined metrics for success, the city will repay the entirety of the initial loan with interest. Should the program not meet the pre-determined metrics for success, both the investor and the philanthropy will lose a portion of the investment.

Both programs are in the very early stages of implementation and so to date there are no conclusive evaluations of either the programs themselves or the financing model. Although potentially promising for future social

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70 Rudd et al, Financing Promising Evidence-Based Programs.
policy efforts in cities across the US, at this point the successful initiation of a SIB, let alone implementation, requires a significant contribution from a philanthropic organization both willing and able to cover a portion of the loss should the program fall short of the expectations and as such is likely to continue to remain outside the realm of possibilities for many of the nation's cities, at least for the near future. With time and demonstrations of success, though, this contingency requirement might no longer be needed.

The first external evaluation of the YMI was published in June 2014. The evaluation focused only on six YMI programs: AIM, Arches, and Justice Scholars; IMPACT Peer Mentoring; Cure Violence; and the Teen Health Improvement Program. The evaluation attempts to answer two key questions: first, how does the YMI affect city agency's programing and service delivery; second, what are the effects of the YMI programs on young men of color, the target beneficiary group. The findings on both fronts were positive. The authors argue that one of the most prominent findings from the evaluation was that "the formation of trusting, caring and consistent one-to-one relationships between frontline staff and program participants is essential to effective service delivery" and that "the use of 'credible messengers' — staff and mentors with backgrounds similar to participants" — was very successful in helping to create the trusting and caring relationships that were so important.

The expansion of the EITC to single childless adults in the YMI has yet to begin. In July 2014, MDRC, the organization responsible for evaluating the program, released the schedule for how the expansion, now known as Paycheck Plus, will go forward. According to the timeline, outreach and recruitment should be completed by the end of 2014. Implementation will begin in 2015 and go through 2017 and the impact assessment will begin in 2017 and go through 2018. (MDRC is "considering an expansion of the study to a second city to make the findings more broadly applicable." However, no specific site was mentioned.)

**Summary**

Five of the programs currently in place appear to have the potential to be particularly effective in other cities.

- First, the Financial Empowerment Center model has been very successful in New York City. In January 2013 the program was replicated in five cities across the US. Preliminary findings from these replication sites are positive.

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72 Ibid, Overview Letter to New York City Center for Economic Opportunity.

Second, SaveUSA has been successful at promoting savings. Given that savings are one of the primary protections against economic shocks, a program that was demonstrated to help boost the savings of low-income individuals and households would likely be helpful to low-income households.

Third, EITC mailings program appears to be a relatively inexpensive program that has the potential to increase the incomes of many low-income individuals and households in the Tucson area, though we don't know the extent to which lack of EITC take-up is currently a problem in Tucson.

Fourth, the modified version of the Family Rewards program seems to have promise. Tucson has a particularly high percentage of population with no high school diploma or equivalent.

Fifth, the CUNY ASAP program has been particularly successful at enabling low-income individuals to remain in community college and to obtain an associate's degree within three years. In section 2 of this report we found that from 2005-2007 to 2010-2012, both the number and the percentage of individuals with some college but no degree increased significantly at 15 and 14%, respectively. In fact, this category went from being the second largest level of educational attainment in 2005-2007 to the largest category by 2010-2012. At the same time, the poverty rate among individuals with some college or an associate's degree increased significantly from approximately 11.5 to 16.6%, rates that are significantly greater than that of the MSA, state, and nation as a whole. Admittedly these statistics are not directly comparable as the first excludes individuals achieving an associate's degree and the latter aggregates these two groups. Having said that, individuals with an associate's degree are small in comparison to those with some college but no degree. Further, if anything, the inclusion of individuals with an associate's degree, individuals with more human capital and credentials, is likely to have a mitigating effect on the overall poverty rate of this group rather than an exacerbating effect.

Sixth, NYC CEO's emphasis on data-driven and evidence-based program provision is innovative and salutary. Historically, the use of randomized control experiments in social program provision at the local level was not common. NYC CEO has demonstrated that this gold standard of program evaluation is both achievable for social programs and beneficial for the targeting of limited resources to programs that can be demonstrated to be successful. The key would be to determine how to promote and enable organizations to finance this type of rigorous program evaluation for programs here in Tucson. One positive note is that there are actually more funding options available for programs that include a rigorous program evaluation component. This will require more research to know for sure.

Seventh, although SIBs are in the very early stages, this financing model has the potential to provide cash-strapped cities with an alternative ways to finance social programs. As currently structured, the philanthropies appear to be bearing the majority of the risk, but given a well-designed intervention with cash flow
models that can accurately predict future savings, there is no reason that believe that the risk is prohibitively high.

4.4. Providence, Rhode Island\textsuperscript{74}

\textit{Timeline}

- 2007: Mayor establishes Poverty, Work, and Opportunity Task Force
- 2007: Pathways to Opportunity: Building Prosperity in Providence published
- 2007: Pathways to Opportunity Office established (foundation funded public-private collaboration)
- 2010: Pathways to Opportunity: Building Prosperity in Providence updated

\textit{Description}

In 2007 the Mayor convened the Poverty, Work, and Opportunity Task Force. The Rhode Island KIDS COUNT organization facilitated the original task force as well as the 2010 update. The Task Force recommended that the mayor "focus on young people and adults that have the most possibility of moving into the workforce and advancing to higher level jobs — those individuals that have bridgeable skills gaps" and "making the long-term investments so that poverty and lack of opportunity do not carry forward into future generations."\textsuperscript{75} According to the update report published in 2010, the Pathways to Opportunity Office was "established to coordinate the implementation of the recommendations of the Poverty, Work and Opportunity Task Force and to coordinate a number of important, related initiatives including the Providence Re-Entry Initiative, and Making Connections Providence's Family Economic Success programs."\textsuperscript{76} By the 2010 update, while still in existence, the Pathways to Opportunity Office was no longer funded by the budget of the city due to budget shortfalls. Instead, the office was supported by philanthropic and federal funding but continued to operate as a public-private partnership. The new office was tasked with five primary goals: help low wage workers improve skills and obtain quality jobs, connect youth to jobs and post-secondary education, make work pay, reduce the high cost of being poor, and prevent poverty in future generations.

\textit{Programs and Results}

According to the updated report published in 2010, a wide variety of programs have been put in place in an attempt to achieve the aforementioned goals. The updated report did not, however, discuss any evaluation of the programs that were implemented and thus we have not included these programs in this report.


The city of Providence has been particularly innovative in its approach toward early childhood education and attempts to close achievement gaps that have been found to exist prior to any interaction with the formal education system. In particular, Providence won the 2012-2013 Mayors Challenge for the proposed "Providence Talks" project. The Mayors Challenge is a competition that seeks to fund "bold, implementable solutions with measurable impact — ideas that ultimately can be shared with other cities."77 Providence Talks was a proposal to be "the first municipal effort to measure and rapidly increase the number of words young children hear in their households. By assessing a child's auditory environment — the number of adult words and conversational turns he or she hears — and arming caretakers with the data and tools to improve it, the program has the potential to fundamentally change the way urban centers approach early childhood education and school readiness."78 The proposal is closely related to Providence's other citywide early childhood initiative, Ready to Learn Providence, which also emphasizes that increased exposure to books and language are crucial for closing the achievement gap and since 2003 has implemented this approach through an emphasis on professional development of early childhood development providers. Because Providence Talks remains in the planning stages, we are not able to provide any evidence as to whether or not the program is successful. For now we know that the proposal is to use existing networks of early childhood service providers to achieve a citywide sample of 2,850 families within the next four years. One requirement of the Mayors Challenge, however, is that programs include a rigorous evaluation component, so in several years we will know more about the effects of this program. For now, we will rely on results from Providence's existing approach to early childhood education, Ready to Learn Providence, one of four programs of the larger Providence Plan.79

1. The Providence Plan. The Providence Plan was launched in 1992 as a joint city and state initiative designed to "promote better collaboration between government, the private sector, and academic institutions."80 Although originally tasked with identifying best practices through data analysis, over time the organization began to identify gaps in service provision and the safety net in Providence and by the early 2000s the organization entered the service provision arena, albeit in a very targeted fashion. The organization currently has four programs that focus on workforce development, nonprofit capacity, and early education. One of the more promising that has undergone external evaluation is their work in early childhood education through the Ready to Learn Providence imitative.

78 Bloomberg Philanthropies, Mayors Challenge.
79 The Providence Plan, retrieved December 2013, from www.provplan.org
80 The Providence Plan: Mission and History, retrieved December 2013 from www.provplan.org,
2. Ready to Learn Providence. Ready to Learn Providence (R2LP) was founded in 2003 as a "school readiness initiative" with the goal of "closing the early learning gap" through a focus on "early-literacy instruction" by "offering professional development to home- and center-based providers." The program originated out of the research that demonstrates that in many instances, the learning gap exists before children enter the formal education system. R2LP was seen as an attempt to address this gap head-on. Because children of lower income families are more likely to be enrolled in home childcare programs, R2LP made a concerted effort to reach this type of provider in particular. The core tenet of the program is to improve the training and preparedness of early childhood educators and providers. A focus on reading, writing, and language development became central to the professional development curriculum, which included a variety of formal training tools including college level courses offered in partnership with the Community College of Rhode Island and the University of Rhode Island and the active use of mentors for the providers themselves. Since its inception, the program has provided college-level courses and other forms of professional development training to over 2,000 teachers working in early childhood education. The program also offers services, including a six-session Fun Family Activities for Preschoolers course, to families of the children participating in the program through its Ready Families project. With the exception of a select few classrooms (which were essentially used as test sites for the larger framework), R2LP plays the role of facilitator and coordinator rather than direct service provider, with the goals of upskilling providers, disseminating best practices, and fostering a network among the key stakeholders that will facilitate greater collaboration and cooperation between service providers.

Ready to Learn Providence has been funded primarily through three federal programs: the Early Learning Opportunities Act, Early Reading First, and Early Childhood Educator Professional Development. Unlike many early childhood education programs, Ready to Learn Providence emphasized professional development and measured its progress through benchmarks for students and teachers alike. Early evaluations of the program (in year three) were positive, the most positive of which was an increase of 24% in the share of children meeting the literacy benchmarks upon kindergarten entry. An early evaluation in 2006 found that students enrolled in R2LP's Early Reading First program outperformed their peers, with 75% meeting the early-literacy benchmarks. Follow-up evaluations were also positive, with 58% of students in the first two Early Reading First programs meeting the literacy benchmarks upon entry into kindergarten compared to just 29% of their non Early Reading First peers. Additional follow-up evaluations, both internal and external, reported similarly positive findings. In particular, the mentoring component of the professional development curriculum has received positive evaluations. Mentoring plays a role

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81 Ready to Learn Providence, r2lp.org, retrieved December 2013.
82 Ready to Learn Providence, r2lp.org.
in two of R2LP’s programs — Early Reading First and Early Childhood Educator Professional Development — but the extent of program component varies across these two programs. In the former, mentors visited classrooms on a weekly basis over a three-year period. In the latter, mentors visited the classroom six times per year over the three-year period. In an attempt to evaluate the effectiveness of the mentoring component, R2LP compared the literacy readiness of children across these two programs. The findings were threefold: first, children in both of these programs outperformed their peers who were not enrolled in an R2LP program; second, children enrolled in the Early Reading First program, the program that offered the most intensive mentoring for the providers, were the most likely to meet the literacy benchmark upon entry into kindergarten (58% compared to 37% in the less mentor intensive program and 29% system-wide). Additionally, of the kindergarteners that required intensive support, only 12% were from Early Reading First programs compared to 18% from Early Childhood Educator Professional Development programs and 29% system-wide. Although not proof of causality, this was suggestive of a relationship between the increased emphasis on system wide professional development and increased performance of students system-wide.

In 2009, R2LP received a four-year grant from the US Department of Education to test the impact of its early childhood education model through the establishment of its own early childhood classroom. The program is housed at a local community college and has 18 students. The students were selected through a citywide lottery process making the assignment of students to the treatment, the R2LP program, random. In fact, true random assignment would require that all children have the opportunity to be selected while here only those students whose parents apply to the program have the opportunity to be selected. But given that we cannot force individuals to participate in social interventions, this is likely the best that can be achieved, and these types of designs are generally referred to as randomized control experiments.

In November 2013, the third and final evaluation of R2LP’s third Early Reading First program, a four-year program that combined the Early Reading First (for children) and Early Childhood Educator Professional Development (for teachers), was released. Similar to previous evaluations of the program, the findings were positive, showing that both teachers and students made significant progress on a variety of indicators ranging from independent evaluations of teaching practices (for teachers) to scores on standardized tests (for children) over the four-year period. Both participating teachers and children outperformed their peers in the control group on a variety of indicators. The evaluation also found that the students that made the most gains were those in the most intensive version of the

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84 Wellesley Centers for Women at Wellesley College, Final report on Early Reading First, 2013.
program; this version of the program included up to four college-level course and three years of extensive onsite mentoring for teachers.85

To date, the results from both internal and external evaluations appear to be very positive. The program has expanded beyond the initial eight disadvantaged neighborhoods of Providence into neighboring cities, and several components, the mentoring and select training modules in particular, have begun to be implemented in other early childhood education institutions including in select Early Head Start programs. Additionally, the scholarship program (T.E.A.C.H. Early Childhood), which was launched in 2010, has since been expanded statewide.86 Two of the findings deserve particular mention. First, the intensive mentoring component appears to have been very successful both for the providers and the students. Second, the organization's design and role as facilitator, collaborator, and network builder as opposed to a direct service provider appears to have contributed to the overall success of the model.

4.5. Richmond, Virginia87

Timeline

• 2011: Mayor Dwight C. Jones establishes Mayor's Anti-Poverty Commission
• 2013 (January): Mayor's Anti-Poverty Commission Report Released
• 2013 (July): Mayor announces that Commission's work will continue through two newly established organizations: (1) the Commission will now be called the Maggie L. Walker Initiative for Expanding Opportunity and Fighting Poverty; (2) a Citizens Advisory Board was established, and at least half of the representatives will be individuals living in or near poverty or individuals working in high poverty neighborhoods.
• April 2014: Mayor establishes the Office of Community Wealth Building.

Description

In 2011, over one-quarter of the city of Richmond's population and two-fifths of the children were living in poverty. These trends led to the formation of the Mayor's Anti-Poverty Commission with the goal of developing a comprehensive plan to reduce poverty in the city. The Commission was composed of representatives of nonprofits and philanthropic organizations, public officials, academics, neighborhood leaders, religious leaders, and employers. The Commission also sought to include the general public in the process through a

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85 Ready to Learn Providence, "Teachers, Children Show Strong Gains in Early Reading First Program," 2013.
86 Ready to Learn Providence, All Children Will Enter School Healthy and Ready to Learn, 2012.
Poverty in Tucson

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series of meetings that were open to the public and an online survey where residents were asked to rank the preliminary recommendations of the Commission. Ultimately, the Commission made five key recommendations: (1) invest in workforce development targeting the low-skilled and long-term unemployed; (2) improve preparation for post high-school within the public school system, either for postsecondary education or entry into the labor force; (3) recruit or develop a major employer(s) capable of creating hundreds of jobs accessible to the underemployed; (4 and 5) redevelop the city's public housing stock which will (a) de-concentrate poverty in the city and (b) improve the physical and social environment of public housing tenants. The Commission also made a variety of secondary recommendations, including that the mayor appoint a permanent citizen commission charged with monitoring and overseeing the city's progress in meeting these goals. The report was delivered in January 2013. In July 2013, the mayor announced that the Commission would continue its work as the Maggie L. Walker Initiative for Expanding Opportunity and Fighting Poverty. The Initiative is comprised of seven task forces similar to the task forces that comprised the Commission. Also similar to the Commission is the makeup of the Initiative — key public administrators, issue experts, representatives of local nonprofits, and local employers. The next step will be to develop specific implementation proposals, including providing answers to the questions of what should be done, who should do it, how long will it take, how much will it cost, and how will we know success when we see it.

In April 2014, the mayor announced the creation of The Office of Community Wealth Building. The new division will be headed up by Thad Williamson, a professor at the University of Richmond, and will have a staff of three and a budget of $3.5 million. At this point it is unclear how this will differ from work done by the original Commission and the corresponding Initiative, but according to Williamson, "the elevator pitch is that it's sort of task forces identifying specific things that the city government could do on a fairly modest budget to get the thing going."

In other words, it appears as though the new city department will be responsible for devising an implementation strategy given the budgetary constraints for the city.

Results

Initially, unlike in other cities, no new independent organization/agency — either public or private — was established to oversee the implementation of the Commission's recommendations. Instead, the mayor tasked the Commission with devising an implementation strategy. However, by April 2014 the mayor's office had in fact created a new agency and based on comments made by the division's head, they seem to be tasked with deriving an implementation strategy given the budgetary constraints being experienced by the city.

In June 2013, the mayor noted that "while we are doing what we can within the confines of our budget, the Anti-Poverty Commission rightly noted that the city government has limited resources and capacity. This means that collaboration will be essential in our fight against poverty." The mayor provided two examples of such potential collaborations: the Adolescent Transition Initiative and a new pilot program through the existing Workforce Pipeline program. Of these, the first is a cross-sector (also known as a public-private) collaboration and the latter a cross-agency (within the public sector) collaboration. The first of these culminated in the opening of the Center for Workforce Innovation on November 19, 2013. The project began as a small pilot project with the goal of preparing individuals to work in occupations that both pay a living wage thereby allowing the individual to become self-sufficient and are available in the local economy. In other words, the program was designed to address what the city has determined to be a skills gap between what employers want and what job seekers were able to provide. Early evaluations were positive, with the pilot program placing over 300 individuals at 170 businesses across the city. As a result, the city decided to scale up the pilot program to a citywide workforce development initiative, which culminated in the opening of The Center for Workforce Innovation in November 2013. No external evaluation of the pilot program seems to have been conducted, and internal evaluations are based primarily on the number of individuals served. While early figures suggest potential and the program logical, without additional information we are unable to determine whether this kind of a workforce development program is likely to be successful at helping to lift individuals out of poverty.

4.6. Philadelphia, Pennsylvania

Timeline

• 2008: Mayor announces public-private venture, BenePhilly, a program designed to increase awareness of, connection to, and takeup of existing services for seniors. From 2008 to 2014 this program was provided via telephone and was available to low-income seniors.
• January 2013: Mayor establishes coordinating agency (CEO) within Mayor's office
• Early 2013: City hires consulting group to develop citywide poverty alleviation plan
• Early-mid 2013: Consultants conduct focus groups, survey, and over 200 interviews with key stakeholders (non-profits, philanthropic foundations,

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government agencies, providers of poverty services, and consumers of poverty services)

- Early-mid 2013: Consultants work with CEO to develop *Shared Prosperity Philadelphia*, a comprehensive citywide, city-led anti-poverty strategy.
- March 2013: CEO announces opening of six Financial Empowerment Centers in cooperation with its' non-profit partner, Clarifi.
- January 8, 2014: West Philadelphia is announced as one of five U.S. Promise Zones.  
  91
- July 8, 2014: CEO hosts the grand opening of six BenePhilly Centers. These centers are an extension of the existing BenePhilly, a public-private partnership program established in 2008, in two key ways. First, the centers are available to low-income individuals of all ages. Second, in addition to telephone assistance, as of July 8, 2014 there are now six One-Stop Shop Service Centers, titled BenePhilly Benefits Access Centers, that will provide in-person assistance.

Description

In January 2013, Mayor Nutter of Philadelphia, Pennsylvania established the Mayor's Office of Community Empowerment and Opportunity (CEO) by executive order. At the time of its establishment, four key trends were emphasized by the Mayor's Office. First, the city had the highest poverty rate of the ten largest cities in the United States. Second, there was a mismatch between the jobs that were available in the city and the skills that individuals living in the city possessed. Third, the achievement gap between those with a lot of education and those with very little was growing. Fourth, those eligible for public assistance benefits were under-enrolled. According to the Mayor's Office,

"Despite spending nearly $700 million annually across multiple departments and public agencies to address the effects of poverty, Philadelphia is in crisis. Mayor Michael Nutter recognized that the scale of poverty in Philadelphia would require collective action of an equal scale. The myriad City agencies and nonprofits working in silos have isolated impact on poverty — but truly effective solutions require coordinated, large-scale social change."  

The primary task of CEO is to oversee the implementation of the city's new comprehensive anti-poverty agenda, Shared Prosperity Philadelphia. Unlike others discussed in this report, this strategy did not originate from a citywide Commission, but rather from the combined efforts of the CEO and a private consulting firm, Fairmount Ventures, Inc. Unlike in other cities, Mayor Nutter

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92 Mayor's Office of Community Empowerment and Opportunity (CEO), Shared Prosperity Philadelphia, sharedprosperityphila.org/ceo.
first established an office with the objective of improving coordination of antipoverty efforts and increasing collaboration prior to the development of the strategy itself. In other cities, the citywide plan originated from a Commission and the organizational and institutional structure of the implementing agency was addressed post strategy formation. Shared Prosperity focuses on five key areas: job creation and workforce training, public benefits and essential services, early childhood development, housing security, and economic security and asset building. The plan establishes strategies that should be pursued to achieve each of the five goals and metrics that can be used to measure progress over time. A complete list of specific strategies and quantifiable goals can be found online.93

CEO acts as a coordinating agency, working to bridge gaps and facilitate more cross-sector and cross-agency cooperation and coordination in antipoverty efforts. To achieve its goals, CEO will have to overcome existing institutional and organizational barriers within the city's established antipoverty networks and practices. According to a press release announcing the launching of the new center, the mission of the center was described as follows: "it will serve as a single point of contact and accountability for the City's anti-poverty efforts … and convene stakeholders to identify opportunities for collaboration."94 In addition to the creation of the CEO, the mayor also created an oversight board comprised of representatives of key stakeholder groups that would be responsible for holding the CEO accountable for meeting the goals outlined in Shared Prosperity Philadelphia.

Results
To date, the primary accomplishments of CEO are three.

The first is related to economic security and asset building. In 2013 CEO partnered with a non-profit to open six Financial Empowerment Centers. No information is available as to the successes (or lack thereof) at this time.

The second is related to public benefits and essential services. According to the CEO, Philadelphia has a low take-up of government programs and community based services. One of the goals of CEO therefore is to increase awareness of and enrollment in assistance programs that are currently offered. As of July 8, 2014 Philadelphia's CEO has opened 6 One-Stop Shop Service Centers titled BenePhilly. These sites are staffed with counselors that will assist low-income individuals of all ages in determining eligibility, applying for support, and connecting them to non-profits and other service providers in the community. The centers will screen for eligibility and assist in enrollment for the following programs: Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), health insurance programs like

93 Shared Prosperity, sharedprosperityphila.org/track-progress.
CHIP/Medicaid/Medicare, LIHEAP, Earned Income Tax Credit (EITC), Women, Infants and Children (WIC), Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Unemployment Insurance (UI), child care tax credit, and state and city property tax credits (including Homestead Exemption). From May 1 to July 13, 2014, between the six centers BenePhilly had already scheduled 1,410 counseling appointments and completed 1,049 applications. While only anecdotal at this point, one of the most interesting arguments in favor of this new one-on-one counselor oriented telephone and in-person assistance came from Barbra McDuffie, one of the counselors working to connect low-income residents to existing programs and service providers. According to McDuffie (quoted in news release), "most people feel the need to explain where they are at this particular time, and these are all the events that lead up to this."95

The third is related to all of the five key areas in that it is a place-based approach that includes programs in each of the five focus areas. In January 2014, West Philadelphia was announced by the Obama Administration as a winner of the Promise Neighborhoods designation. At this point it is too early to tell if this place-based approach will successfully reduce poverty either at the neighborhood or citywide level. We will return to the Promise Neighborhoods program in the place-based section of this section.

Currently there are no results for the other focus areas. This, however, should be updated as time passes, as one of the goals is to provide employment services to those with the most barriers to employment. This is a different approach from that pursued by other cities, most notably the recommendations of the initial Poverty, Work and Opportunity Task Force of Providence.

4.7. Other Case Studies

We briefly describe here five other strategies that appear promising.

1. Magnolia Place Community Initiative, South Central Los Angeles. Launched in 2008 as a community wide initiative to create large-scale change in the community. Presently there are over than 70 partners to the initiative, including representatives of the city and county governments, nonprofit sector, and private business. The initiative emphasizes the need to strengthen networks, go beyond a service only approach, and rely on cross-sector partnerships.

2. Codman Square Health Center, Boston. Community clinic gone community service provider including adult education, financial counseling, and programs for kids.

3. National Crittenden Foundation. Umbrella organization for 27 member agencies. Emphasis is on multi-generational programs with one of the most

popular program being the co-location of high-school classes and early childhood education for young mothers.

4. San Diego, CA. Collaboration between county officials, local nonprofits, and school board to create SNAP screening centers in four of the area's poorest schools in a citywide effort to boost SNAP enrollment.96

5. Grow Up Great, Detroit, MI. Early childhood education program launched in 2010 and currently located in 28 classrooms service approximately 700 children. The program emphasizes the arts and sciences and provides funding to make learning more interactive and provide professional development training for affiliated teachers. An external evaluation found that students enrolled in Grow Up Great scored 41% higher on an arts test and 13% higher on a science test than the comparison group. The evaluation also found that teachers associated with the Grow Up program outperformed their peers in the comparison group.97

6. The Cleveland Model, Cleveland, OH. The Cleveland Model, otherwise known as the Evergreen Cooperatives, was launched after the recession in response to a struggling local economy. The model is based on the idea that communities should engage with their anchor institutions to increase support for locally owned businesses. In Cleveland this movement began with several worker-owned cooperatives approaching the local hospitals and universities and securing contracts to provide the basic services to those anchor institutions. The key is that the owners and the workers are all local, thereby creating jobs in the local economy and generating wealth for the local community. As of late 2013/early 2014, the Cleveland Model was beginning to spread to cities across the country from Atlanta to Milwaukee to Pittsburgh and Washington, D.C.98 Tucson too has universities and hospitals as anchor institutions.

4.8. Nationwide Initiatives

Our focus has been on citywide, city-led antipoverty initiatives that stemmed either from a mayoral commission or from a major department-wide shift in antipoverty policy. Both the Working Families Centers (FWC) program (see discussion on Savannah, Georgia) and the Cities for Financial Empowerment

Fund and its corresponding Financial Empowerment Centers (see discussion on New York City) are national programs. Here we note a few others.

1. **Financial Opportunity Centers.** The first Financial Opportunity Center was launched by The Local Initiatives Support Corporation (LISC) in Chicago in 2005. Unlike the Financial Empowerment Centers, which offer primarily financial planning and counseling (see discussion in New York City case study), Financial Opportunity Centers (FOC) offer financial counseling, workforce development programs, and public benefits assistance. The services are provided to participants in a bundled fashion with the goal of providing a "multi-faceted approach to income and wealth building."\(^9\) The primary service is typically employment-related, but research suggests that individuals benefit from bundling, and so while the employment component of the center may be what attracts individuals, all individuals receive the full bundle of services including financial coaching/counseling and assistance in determining and applying for (where applicable) public benefits. In 2011, LISC was awarded a $50 million grant from The Social Innovation Fund to expand the FOC model. To date, there are 65 FOCs in 25 cities across the US.

2. **Family Independence Initiative.** The origins of the Family Independence Initiative (FII) are at once similar to and distinct from those of many of the other programs we have surveyed. On the one hand, the program is innovative, something untried and untested. On the other hand, the model was derived independent of a Commission or department head. Instead, Mr. Maurice Lim Miller, a twenty-year veteran of the social service sector, was asked by the mayor of Oakland, California to think outside of the box and come up with a strategy independent of resource-constraint considerations. It was out of that thought experiment that the FII was formed. Mr. Miller grew up poor and it was through the combination of his own personal experience as a child and his experience as a veteran of the social services sector that led to his creation of the FII initiative. For Mr. Miller, "the common thread was that people turned to family and friends, pooled resources, and followed the example of those they knew who began to succeed."\(^10\) FII takes a very different approach to that of many of the other programs included in this report. Unlike the other programs that advocate for additional supports, additional case management, additional forms of counseling, FII eliminates many of those supports and instead relies on building and reinforcing the network rather than the program. The program has three key tenets: first, reliance on social networks rather than professional staff; second, receive cash payments in exchange for keeping track of and reporting steps taken towards


achieving personally established goals; and third, attend monthly meeting with peers. The FII staff are in attendance but only to observe.

To date, the program has been implemented in three waves. The first consisted of 344 individuals in 86 households in the Oahu, Oakland, and San Francisco areas. The results were positive: a 23% increase in earnings, a 240% increase in savings, 17% purchased homes, and 33% opened new or expanded existing businesses.

Wave two is currently underway in San Francisco and consists of 310 individuals in 65 households. To date, the outcomes are similarly positive: 70% of the children improved grades in school, 30% of families have side businesses to help mitigate the effects of the recession, and 25% of families that were previously on housing subsidies have dropped said subsidy. Wave three took the program to a new location on the east coast. Wave three consists of 152 individuals in 35 households in Boston. Evidence from the first year of the program is positive, although less so than that reported in the California applications: 13% average increase in household income, 22% increase in average savings, 25% of children improved grades and 20% improved attendance. It is important to note that these descriptive statistics are self-reported rather than the product of an independent external evaluation. Nevertheless, the initial results to at least suggest some potential for the program.

3. STRIVE Together: Every Child. Cradle to Career. Strive Together was launched in 2006 in Cincinnati by the leaders of the regions three largest public school distributions and the three largest teacher training centers. The group also incorporated other stakeholders including representatives of major local employers, non-profit organizations and civic groups. The Strive founders noted that "for decades communities have worked to improve student achievement through a piecemeal set of reforms and siloed set of systems and programs."\(^{101}\) The Strive framework was launched as an effort to address this problem, the problem of being "program rich and system poor."\(^{102}\) Strive is more of a framework than a program or policy per se. The framework emphasizes four central tenets: partnership development, evidence-based decision making, collaboration and capacity building, and investment and sustainability. In other words, the framework emphasizes the creation of public-private partnerships, data driven program design and implementation, cross-sector and cross-agency cooperation, and long-term commitments. The actual organizational form, implementation strategy, and program emphases vary considerably across cities. Within the origin city (Cincinnati) five years after its implementation, Strive reported positive improvements in 40 of the 53 educational outcomes measured. Examples of key improvements in the Cincinnati area include a 9% increase in kindergarten readiness, an 11% increase in the high school graduation race, and a 10% increase in college enrollment. As of early 2013, there were 90 Strive sites across the country. In September 2013, Target, United Way, and Strive joined


\(^{102}\) Strive Together: the Strive Together Story.
forces to pursue the further expansion and refinement of the Strive framework. The partnership invited seven existing StriveTogether communities to participate in the second phase of the pilot program. The cities included Albuquerque, Anchorage, Memphis, Phoenix, San Diego, Spokane, WA, and Twin Cities, MN. The pilot sites will benefit from extensive technical and training support from StriveTogether staff as well as assistance from three mentor communities: Commit! (Dallas), Treasure Valley Education Partnership (Boise, ID), and Promised Partnerships of United Way of Salt Lake City.

The main purpose for including StriveTogether in as an example here was more to demonstrate the rising importance of collaboration and cross-sector partnerships in all facets of anti-poverty policies.

4. Career Academies.103 According to the national umbrella organization, National Career Academy Coalition, there are currently approximately 7,000 career academies serving over one million students currently in operation around the US. The purpose of the career academy is to prepare students to enter either postsecondary education or the labor force. The concept has three primary tenets: first, a small learning community; second, a career themed college preparatory curriculum; and third, and advisory board that is comprised of representatives of employers, higher education, and the community as a whole. From 1993 to 2008, MDRC conducted an evaluation of the Career Academy approach through the application of a random assignment research design. The sample consisted of more than 1,400 young people in nine high schools across the US, all of which were located in medium- to large-sized school districts in low-income urban neighborhoods and of the over 1,400 participants, 85% were either Hispanic or African American. The primary finding was that individuals enrolled in Career Academies benefited from an average annual earnings boost of approximately 11%, or $2,088. Further, the gains were sustained over the duration of the evaluation.104

We have included the Career Academy as a potential answer to the "what may work" question for Tucson for four reasons. First, the evaluation of the program was of the best type, a randomized control experiment, and the results of the evaluation were generally positive. Second, the results of the evaluation were particularly positive for young men. The evaluators noted that "Career Academies are one of the few youth-focused interventions that have been found to improve labor market prospects for young men."105 The poverty rate for young males in Tucson is well above average. This is due in part to the large number of college students living in Tucson, but college students alone can't explain the significantly above-average poverty rate. Third, the evaluation was based on a large sample of

104 Kemple and Willner, "Career Academies."
105 Kemple and Willner, "Career Academies" p. iii.
individuals of across multiple schools in multiple cities, indicating that the findings are likely robust to a wide range of geopolitical factors. Fourth, the sample featured a sizeable number of students of Hispanic or Latino origin. This is relatively uncommon, but potentially valuable given Tucson's racial and ethnic composition.

5. Ways to Work. Ways to Work is a Community Development Financial Institution that offers low-interest loans and financial education to financially insecure working families. According to the organization's website, the organization is "an alternative to predatory lenders." In 2011, an external evaluation of the national program found that despite the nation's sluggish economy, the Ways to Work program had led to "better employment circumstances, increased financial education, improved credit score, and enhanced quality of life." Results that stemmed from the transportation assistance component of the program are: (1) Employment circumstances of 94% of borrowers were improved by the acquisition of a car via the program. (2) Approximately 50% of those surveyed reported a reduction in infractions at work as a direct result of transportation issues.

4.9 Place Based Approaches

A variety of cities use place-based approaches to poverty reduction. Some programs are short-term — for example, a one-week-long intensive neighborhood investment with door to door information sharing. Others are long-term, such as programs that involve the complete redevelopment of an entire neighborhood (Purpose Built Communities) and programs that focus on improving communities from within (Harlem Children's Zone, Promise Neighborhoods, and Schools as Community Neighborhood Hubs). Many of the Purpose Built Communities involve the redevelopment of large old public housing sites. Because Tucson does not have such developments, we will focus primarily on the latter approaches.

1. Harlem Children's Zone

The Harlem Children's Zone (HCZ) began in the 1990s as an attempt to "address not just some, but all of the issues children and families were facing within a finite geographic area: crumbling apartments, rampant drug use, failing schools, violent crime, and chronic health problems." HCZ started small, focusing on just one block, but by the 2000s it grew to 24, then 60, and finally 97 blocks. According to the HCZ website, the HCZ currently serves more than 10,700 youth and 8,000 adults. The goal of HCZ is to provide comprehensive wrap-around

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108 For more information on the Harlem Children's Zone see www.hcz.org.
services for children and families starting at an early age and continuing through adulthood.

HCZ attributes its success to the pursuit of five key principles: "(1) Serve an entire neighborhood comprehensively and at scale to create a 'tipping point' and definitively shift the culture of the community. (2) Create a pipeline of coordinated, best-practice programs to give our children and families seamless support from birth through college and maximize their outcomes. (3) Build community among residents, institutions, and stakeholders in order to create a healthy, positive environment where our children can thrive. (4) Evaluate program outcomes and create a feedback loop to provide managers with real-time data and strengthen services. (5) Cultivate an organizational culture of success rooted in passion, accountability, leadership, and teamwork." The HCZ model is referred to as "a national model for breaking the cycle of poverty" and is expressed as education plus family and community plus health yields results.

Key results for Fiscal Year 2013 are as follows: 100% of the pre-kindergarteners tested as "school ready," 95% of high school seniors were accepted into college, over 4,000 parents have graduated from The Baby College (a parenting workshop course), and 954 of the students are now attending college.

In 2003 the HCZ established the Practitioners Institute as a mechanism through which the HCZ model could be spread. Since then, the HCZ has worked with 424 U.S. communities and 115 international delegations. According to the HCZ, "the key is strategically applying our core principles, not recreating our exact programs. Each community has unique needs to be addressed and resources on which to capitalize in building a pipeline to serve local children and families at scale." This is consistent with our earlier discussion of the variation in concentrated poverty in Tucson and recommendation that if a place-based approach is pursued, that it be tailored to the needs of and drawing on the strengths of each particular type of high-poverty neighborhood.

Despite its spread, the debate regarding the success of and potential for replication of the HCZ is far from over. In particular, there is considerable disagreement on the question of boundaries. Not all children living in the HCZ attend a school in the HCZ. Similarly, there are students attending the HCZ schools that are not living in the boundaries of the HCZ. An influential study in 2009 found that children living in the HCZ (and attended the HCZ school while also benefiting from the wrap around services at the community level) preformed similarly to those living outside the HCZ (but attended an HCZ school), leading the researchers to conclude that either "high quality schools or community investments coupled with high quality schools drive these results, but community

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investments alone cannot.\textsuperscript{112} Another question is whether the additional costs associated with the HCZ will provide a sufficient return on investment (ROI). According to the aforementioned 2009 study, in the 2008-2009 school year HCZ spent approximately $19,272 per student, of which $4,657 was for the wrap-around services distinct to the HCZ and $12,443 was the standard per student rate provided by The New York Department of Education for each student at a charter school. The question is whether the additional $4,657 per student per school year will result in savings later on. According to the study, the ROI for converting a high school dropout to a high school graduate (or equivalent) is at least $250,000. The question remains however as to whether increased achievement translates into increased educational attainment. Further, the effects of the HCZ are likely occurring not only in terms of cognitive gains but also in noncognitive gains, which could translate into more positive long-term outcomes for these individuals.

2. Promise Zones (overlap of Promise Neighborhood or Choice Neighborhood)

One key success of the HCZ is its influence on national policy. In 2010 the Obama Administration launched the Promise Neighborhoods and Choice Neighborhoods Program. The goal of these programs was to break historical silos of housing, education, and community development to promote more comprehensive place-based approaches to poverty reduction. Nevertheless, these two programs retained a primary emphasis with Promise Neighborhoods making education central and Choice Neighborhoods making housing central. In 2014, the Obama Administration announced an additional program, the Promise Zone designation, which would not come with specific grant money but rather intensive federal level support and preferential treatment for federal grants and services. This special designation had to overlap with an existing Promise or Choice Neighborhood. Both the Promise and Choice Neighborhoods programs are two-stage application process: first the planning grant and second an implementation grant. To date there are no grantees in Arizona for either stage or program.

On January 8, 2014, the Obama Administration announced the first five winners of the new Promise Zones Initiative, a federal place-based approach to reducing poverty,; an approach that was modeled after the HCZ. The goal of Promise Neighborhoods is to provide children with wrap-around services through a highly coordinated, collaborative, and community-led effort that follows children from "cradle to career." Promise Zones is the Administration's way of "partnering with local communities and businesses to create jobs, increase economic security, expand educational opportunities, increase access to quality, affordable housing

\textsuperscript{112} Will Dobbie and Roland G. Fryer, Jr., "Are High Quality Schools Enough to Close the Achievement Gap?" NBER Working Paper No. 15473, 2009, p.28.
and improve public safety." The designation does not itself come with any specific federal funding, but these neighborhoods will receive intensive federal support including five full-time AmeriCorps VISTA members to support the strategic plan, and will be eligible for priority access to federal investments that further promote the goals of the zone designation. In January 2015 the first five of the final target of 20 zones were announced and included Eastside San Antonio, TX, five neighborhoods in Los Angeles, CA (as a single Promise Zone), West Philadelphia, PA, Southeastern Kentucky (as a single Promise Zone), and Choctaw Nation of Oklahoma. The first two could be good future case studies for those interested in place-based approaches, as these cases offer a similar demographic makeup and/or geographic location when compared to Tucson.

The Los Angeles Promise Zone is particularly interesting in that it is heavily Hispanic and has a high unemployment rate, both of which are also true of many high-poverty neighborhoods in Tucson. This Promise Neighborhood/Zone has made schools central to the anti-poverty strategy adopting the Community School Model because the majority of the students stay in the area as adults and thus the return on the investment (ROI) could be significant in the long-term. To the extent that the majority of students in Tucson's schools remain in the area as adults, the same logic could apply as far as the ROI of a program such as this.

3. Community Schools Models (extensions of HCZ)

There are a wide range of community schools models around the country. Some emphasize the children/families of the HCZ (see Los Angeles Promise Zone Schools or Boston's Public Schools). Others emphasize a slightly broader goal of using the school to serve community needs beyond those of just the children (see Cincinnati's Community Learning Centers). Despite differences, for the most part they share a common theme: that schools should be used for more than just education.

Cincinnati Public Schools' Community Learning Centers. One of the most well-known models originated in Cincinnati, Ohio and is called the Cincinnati Public Schools Community Learning Centers (CLC). CLCs offer a variety of services to the students, students' families, and neighborhood residents at large. According to the CPS CLC website, a CLC "is a school that serves as a community hub, utilizing school space during extended hours, on weekends and through the summer to provide additional academic support, health resources, social services,

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arts programming, and civic and cultural opportunities to students, their families, and the community." The first CLC opened in 2005. As of early 2014, 35 of the schools are now in service as CLCs, and the CPS has plans to make all 52 CPS schools into CLCs. As part of that process, the CPS invites community members to provide feedback as to the particular needs of the community. In other words, although CPS's CLCs are all modeled after these same core principles, the program list and services provided can vary considerably across neighborhoods as each is tailored to the needs of the local community. Organizationally, the CLCs are a form of a public-private partnership. Ideally each CLC has a full-time, on-site Resource Coordinator, but this is not always feasible given resource constraints. In sum, collaboration both between the partners to the CLC and with the local community is key for success.

Results to date have been promising: (1) The CPS went from a graduation rate of 52% and being classified by the Ohio Department of Education as an "academic emergency" in 2002 to an assessment of "effective" in both 2010 and 2011. CPS was the only urban school district to achieve the "effective" ranking. The graduation rate increased from about 52% to 80% district wide since the implementation of the CLC program. Schools that fully implemented the CLC program for three years saw an 8.6% increase in the graduation rate, five percentage points higher than non-CLC schools. (3) The racial achievement gap between white and African-American students decreased from 14.5% in 2004 to approximately 4%. (4) Students at CLCs who received support services had an average increase of 5.6 points in reading and 4.6 points in math from the 2009-2010 to the 2010-2011 school year compared to a 2 point gain in reading and 2.8 point gain in math, on average, for students who did not receive the support services. (5) The CPS CLC model has been replicated in a variety of other school districts including in Toledo, Ohio. In February 2014, Mayor Bill De Blasio of NYC announced that NYC will also replicate the Cincinnati CLC model in 100 of NYC's public schools in high-need neighborhoods.

116 Cincinnati Public Schools, "What is a Community Learning Center (CLC)?" www.cincinnaticlc.org, retrieved May 2014.
118 Coalition for Community Schools, 2013, "Community Schools Results", www.communityschools.org/assets/1/AssetManager/Community%20School%20Results%202013.pdf, retrieved July 2013.
119 Ibid.
120 Ibid.