

2020

COMMUNITY NEEDS ASSESSMENT

City of Philadelphia

Office of Community Empowerment
and Opportunity

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**COMMUNITY
EMPOWERMENT
& OPPORTUNITY**

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GLOSSARY OF TERMS

ACS: American Community Survey

BIPOC: Black, Indigenous and people of color

BLS: Bureau of Labor Statistics

CAA: Community Action Agency

CAAP: Community Action Association of Pennsylvania

CEO: City of Philadelphia, Office of Community Empowerment and Opportunity

CNA: Community Needs Assessment

CSBG: Community Services Block Grant

DCED: Pennsylvania Department of Community and Economic Development

DHCD: City of Philadelphia, Division of Housing and Community Development

HUD: U.S. Department of Housing and Urban Development

ISR: Temple University's Institute of Survey Research

LGBTQ: Lesbian/Gay/Bisexual/Transgender/Queer

LIHTC: Low-Income Housing Tax Credit

MOCEVS: City of Philadelphia, Mayor's Office of Civic Engagement and Volunteer Service

PA DHS: Pennsylvania Department of Human Services

PHMC: Public Health Management Corporation

PDPH: City of Philadelphia, Department of Public Health

RECAP: Racially/Ethnically Concentrated Areas of Poverty

SNAP: Supplemental Nutrition Assistance Program

SSI: Supplemental Security Income

SSDI: Social Security Disability Income

TANF: Temporary Assistance for Needy Families

WIC: Special Supplemental Nutrition Program for Women, Infants, and Children

EXECUTIVE SUMMARY

INTRODUCTION

The City of Philadelphia, Office of Community Empowerment and Opportunity (CEO) serves as the Community Action Agency (CAA) for the City of Philadelphia. As a CAA, CEO administers Community Services Block Grant (CSBG) funds in support of the agency's mission to promote economic mobility for Philadelphia residents by advancing racial equity and economic inclusion. The Community Services Block Grant (CSBG) authorizing statute requires CAAs to prepare a comprehensive assessment of the nature and extent of local needs and resources on a regular basis. Guidance provided by the Community Action Association of Pennsylvania (CAAP) and the Pennsylvania Department of Community and Economic Development (DCED) further specifies that community action agencies must conduct a community needs assessment (CNA) at least every three years, with updates made in the intervening two years. This 2020 Community Needs Assessment was prepared by CEO in compliance with these state and federal requirements. The Executive Summary provides highlights from each section of the 2020 CNA and an overview of its conclusions.

Data sources

The 2020 Community Needs Assessment (CNA) was prepared during the extraordinary circumstances presented by the onset of a global pandemic, which has fundamentally transformed the nature and scale of the social and economic needs facing millions of low-income households across the country, and in Philadelphia. CEO's 2020 CNA relies on two primary data sources, both of which were collected prior to the imposition of local COVID-19 restrictions: (1) the results from the 2019 American Community Survey, released by the U.S. Census Bureau on September 17 and December 10, 2020; and (2) CEO's Community Needs Assessment Survey and Focus Groups, which were conducted on behalf of CEO by Temple University's Institute of Survey Research between December 2019 and early March 2020. While these data sources pre-date the economic distress caused by the pandemic, they provide valuable information about the kinds of barriers and challenges that survey respondents face in their day-to-day lives, the basic demographics of the population living at and near the poverty level in Philadelphia, and underlying population and household characteristics such as educational attainment, labor force status, housing tenure, and health insurance coverage. These data are supplemented with secondary sources, such as research articles and policy briefs that offer additional insight on local conditions and needs. The 2020 CNA also selectively incorporates administrative data from 2020 and research findings related to COVID-19 to acknowledge the impact that the pandemic has had across many of the topics covered in the report.

Survey and focus group methodology

In 2019, the City of Philadelphia, Office of Community Empowerment and Opportunity (CEO) engaged Temple University's Institute of Survey Research (ISR) to administer and analyze an in-depth survey to better understand the challenges faced by Philadelphia residents living in poverty. The survey was conducted in late 2019 through the early part of 2020, concluding in late January/early February with a total of 1,050 responses. For this report, survey results are segmented by income category, to identify differences in responses for those with incomes below 125 percent of the federal poverty level ("below poverty") and those earning above 125 percent of FPL ("above poverty"). This poverty threshold was chosen to align with the household eligibility

requirements for programs and services funded through the Community Services Block Grant, which CEO administers in Philadelphia.

For CNA Survey respondents with incomes below poverty, “paying utilities”, “crime and public safety”, and “housing” were reported as challenges with the highest frequency. For those above poverty, “crime and public safety”, “household budget and finances”, and “physical and mental health” were among the most frequently cited challenges. In most references throughout this report, survey responses are broken out by poverty status to enable a comparison across income groups and ensure that the specific needs and concerns of those living at and near the federal poverty line are made apparent.

ISR also conducted focus groups and qualitative interviews for the 2020 Community Needs Assessment (CNA) on behalf of CEO. The focus groups and qualitative interviews included the following five subgroups of residents living at or below the poverty line in Philadelphia:

1. Employed individuals
2. Unemployed individuals
3. People with disabilities (receiving SSI or SSDI)
4. Opportunity youth/young adult, 18 to 34 years of age
5. Residents returning from incarceration (returning citizens)

In-person focus groups were held on March 10–11, 2020. On March 12, 2020, Temple University cancelled all non-essential events until further notice to comply with the Centers for Disease Control’s social distancing guidelines for the COVID-19 pandemic. From March 17 through March 25, 2020, ISR shifted the remaining focus groups (people with disabilities and opportunity youth/young adult) to one-on-one qualitative interviews. A summary of focus group findings is provided in Appendix B of this report.

DEMOGRAPHICS OF POVERTY

With just under a quarter of residents living below the poverty line, Philadelphia has the highest poverty rate of the ten largest cities in the nation. After peaking in 2011 at 28.4 percent, Philadelphia’s poverty rate has slowly been on the decline, falling to 23 percent in 2019 (ACS 2010 – 2019, 1-Year Estimates). Across race and ethnicity, Hispanic residents and those reporting “some other race” have the highest rates of poverty in Philadelphia, measuring 42.1 percent and 41.5 percent, respectively. Black or African American residents in Philadelphia comprise the most populous racial group living in poverty, at 190,475 individuals.

Across family types, female householders are most likely to be living in poverty. Approximately 32 percent of female householders in Philadelphia are poor, and this rate increases when considering female householders with children. Forty-two percent of female-headed households with children live below the poverty level, an increase of 10 percentage points above the broader category of female-headed households, and more than double the rate for all families. Hispanic female-headed households and households of “some other race” have the highest prevalence of poverty of female-headed households by race and ethnicity. By total number, households headed by Black or African American women comprise the largest group of female householders in poverty across race or ethnicity in Philadelphia.

The 2020 CNA also shows how poverty and other demographic and economic measures are mapped geographically against Racial/Ethnically Concentrated Areas of Poverty (R/ECAP), which is based on criteria

developed by the U.S. Department of Housing and Urban Development (HUD). RECAP census tracts have a population that is more than 50 percent non-white and a poverty rate exceeding 40 percent. The maps confirm that poverty remains concentrated in sections of North, Eastern North, West, and Southwest Philadelphia.

EMPLOYMENT

Philadelphia's labor market was greatly impacted by the COVID-19 pandemic and economic crisis. In 2020, more than 51,000 jobs were lost due to the economic shutdown that began in March. More than 84 percent of employment declines were concentrated among occupations in the bottom 20 percent of the wage spectrum, with low-wage industries declining by more than 30,000 jobs in the second quarter of 2020 (Philadelphia Works, 2020).

More than 773,900 adults over the age of 16 in Philadelphia, out of a total of 1.23 million, are in the labor force, comprising a labor force participation rate of 61 percent. In 2019, Philadelphia's unemployment rate of 5.7 percent surpassed both the state-wide (4.2%) and national averages (3.8%) (ACS 2019 5-Year Estimates). In Philadelphia, younger adults are more likely to be unemployed than middle-aged and older adults, and Black residents have the highest unemployment rate (12.9%) across all racial groups.

For CEO's 2020 CNA Survey, transportation was the most frequently-cited barrier to finding or keeping a job among those who identified employment as a top challenge. Thirty-three percent of this sub-sample identified transportation as the most significant barrier. About one in four of low-income respondents in this sub-sample said they needed help finding or keeping a job because of childcare, and nearly one in four (24%) noted that their criminal history was an employment barrier.

Focus group participants indicated crime as a barrier to accepting some employment opportunities (e.g., concern over personal safety while returning home on public transportation late at night, fear that their children would not receive enough supervision). The most common barrier to accessing career employment expressed by focus group participants was discrimination, based on race, ethnicity, disability-status, or criminal history. Another barrier to career-oriented employment expressed across focus groups was increasing competition for career training opportunities. Focus group participants mentioned that jobs linked to the completion of career training programs were often based on grant funding and were only temporary. They said the demand for scarce job training opportunities often exceeded supply.

EDUCATION

In Philadelphia, 15 percent of adults over the age of 25, or 164,444 individuals, do not have a high school diploma or equivalent. Nearly 37 percent of adults over the age of 25 without a high school diploma or equivalent credential live in poverty, and 14 percent live in deep poverty. These data also illustrate the impact that educational attainment has on economic mobility: poverty rates decline by about 35 percent for Philadelphians who complete high school, while earning an advanced degree is associated with declines ranging from 54 to 75 percent.

2020 CNA Survey respondents living below poverty were more likely to report needing help with reading/writing, math, and accessing programs to obtain a GED or high school diploma. Those living below poverty were also more likely to be aware of and take advantage of programs and services to help with adult

education. Access to childcare was a highly ranked concern among the respondents to the 2020 CNA Survey who were parents of young children. Among the sub-sample that identified childcare as a top challenge, 78 percent had trouble accessing safe, reliable and/or affordable childcare, and about half encountered problems accessing employment or other services because childcare was unavailable. While accessing childcare was a shared challenge for respondents regardless of income category, childcare presents employment barriers at a significantly higher rate for those with incomes below poverty.

Between 2012 and 2018, the high school graduation rate for the School District of Philadelphia fluctuated between about 65 and 70 percent, with a reported rate of 63 percent in School Year 2017-18. With Pennsylvania and nationwide graduation rates converging toward 87 percent in 2018, data trends reveal a sizable and persistent gap between graduation rates in Philadelphia and in these comparison jurisdictions, averaging approximately 21 percentage points across this period. The high school graduation rate also exhibits clear disparities by race and ethnicity. In Philadelphia, as in Pennsylvania and the U.S., the graduation rate for white non-Hispanic students significantly exceeds the graduation rate for Black and Hispanic students. The disparity in graduation rates between white non-Hispanic and Black students in Philadelphia in School Year 2017-2018 measured 8 percentage points while the disparity between white non-Hispanic and Hispanic students was 12 percentage points.

INCOME AND ASSETS

The average household in Philadelphia spends \$72,460 per year on living expenses, with housing as the single largest expense (BLS, 2021). As a point of comparison, the federal poverty level for a household of four in 2019 was \$25,750, meaning that families in poverty in Philadelphia earn about one-third of what the average household in the Philadelphia area spends annually (U.S. Dept. of Health and Human Services, 2019).

A smaller fraction of Philadelphia households derive income from earnings (73%), compared to Pennsylvania (75%) and the United States (78%) —a disparity that is also evident in other income categories that are linked to prior earnings, such as Social Security income and retirement income. The percentage of households in Philadelphia that receive income from investments or asset holdings is substantially smaller than state or national percentages, suggesting the presence of a wealth gap relative to other regions. Consistent with its relatively high poverty rate, a much larger proportion of households in Philadelphia receive income from public benefits such as Supplemental Security Income (SSI) or cash assistance (such as TANF) compared to state or national figures.

Approximately 5 percent of the adult population in the Philadelphia metropolitan area is unbanked, down slightly from the 5.9 percent reported in 2017 (FDIC 2020). According to Prosperity Now, the city of Philadelphia's unbanked rate is approximately 13 percent, which is 166 percent greater than the unbanked rate for Pennsylvania and more than 90 percent greater than the U.S. rate.

Within Philadelphia, Latinx households are unbanked at the highest rate (25%) and have the highest percentage of households with zero net worth (30%), while Black households are underbanked at the highest rate (29%) and have the second-highest percentage of households with zero net worth (28%). In contrast, only 4 percent of white households are unbanked and 18 percent have zero net worth.

Among the sub-sample of CNA Survey respondents who identified household finances as a top challenge, households with incomes below poverty were much more likely to be financially strained at the end of a typical month. Twenty-six percent of respondents below poverty lacked a bank account and 45 percent lacked a personal credit card, compared to 7 percent and 16 percent for respondents above poverty, respectively. Moreover, 28 percent of low-income survey respondents use check-cashing services, compared to 15 percent of higher-income respondents. Within this sub-sample, unaffordable municipal fines and fees was a problem for 43 percent of respondents below poverty, compared to 26 percent of respondents above poverty. Over half (55%) of respondents below poverty reported not having enough money at the end of the month to make ends meet, compared to 22 percent of higher-income respondents.

Paying utilities was ranked as the second-highest challenge across the entire sample and *the* highest challenge for respondents below poverty. A total of 218 respondents (about 17 percent of the full sample) reported “paying utilities” as a top challenge. Of this sub-sample, higher income respondents were more likely to report “difficulty paying utilities” in general as a top problem (96%) and to experience a “health problem due to a utility shut-off” (14%). However, lower income respondents were more likely to report having utility services terminated (29%).

For CNA survey respondents, access to income supports, both formal and informal, is critical. Thirty-four percent of the full sample of survey respondents and 67 percent of respondents below poverty indicated that they receive SNAP. LIHEAP was the second-highest public benefit reported by lower income respondents, while receiving “money from friends or family” ranked high across both income categories. Respondents with incomes below poverty were more likely than respondents above poverty to participate in federal benefits programs such as SNAP, TANF, SSI, WIC and SSDI.

HOUSING

While Philadelphia may be regarded as one of the more affordable major cities on the East Coast, many households struggle to cover their housing costs. Thirty-two percent of all owners and nearly 53 percent of all renter households in Philadelphia are cost-burdened, paying more than 30 percent of their income towards housing costs. Over three quarters of low-income renters (approximated by households with incomes below \$35,000) are cost-burdened in Philadelphia, and over half (53 percent) have a severe cost burden—defined as paying more than 50 percent of income on housing costs. In comparison, 60 percent of low-income homeowners (with incomes below \$35,000) are cost-burdened, and 37 percent are severely cost-burdened (ACS 2019 5-Year Estimates).

The total number of residential mortgage foreclosure filings declined by 29 percent between 2016 and 2019, as the economy has continued its long-term recovery from the financial crisis of 2008. Tax foreclosure filings have also fallen since that time, from 8,800 in 2016 to 4,000 in 2019—a 54 percent decline. The total number of evictions filed in Philadelphia has been on a downward trend over the past few years: from about 22,100 in 2017 to 19,700 and 19,800 in 2018 and 2019, respectively. The number of alias writs of possession filed (the final stage in the process of legal eviction) has also declined slightly, falling from 7,830 in 2017 to 6,920 in 2019—a 12 percent decrease. With court closures and eviction moratoria adopted early in the COVID-19 pandemic, eviction filings collapsed between April and July of 2020, and then resumed at a much lower volume starting in August, due both to the continuation of the federal moratorium on eviction filings and

renter protection policies enacted locally. Total eviction filings in 2020 numbered only 7,600, which was less than half (40%) of the average number of filings.

Each year, the Office of Homeless Services (OHS) conducts a census of the total number of families and individuals who are homeless, including both those residing in one of the city's shelter facilities and those living on the street. The January 2020 "point-in-time" census found that there were a total of 5,634 homeless adults and children in Philadelphia, comprising 4,293 separate households. African Americans accounted for almost three-quarters of all homeless individuals in Philadelphia in 2020. Whites have grown as a percentage of Philadelphia's homeless population, from 14 percent in 2015 to 22 percent in 2020 – an increase of 8 percentage points. There are also distinct gender patterns apparent in the point-in-time count of Philadelphia's homeless, with men making up a large majority of the population (62%). The percentage of homeless transgender people, while small, doubled between 2015 and 2020, from .3 percent to .6 percent of the homeless population. Despite the rise of a nationwide opioid epidemic in the past decade, the percentage of Philadelphia's homeless population characterized as having a chronic substance abuse disorder declined by 3 percentage points, from 29 percent in 2015 to 26 percent in 2020. However, the percentage of the population with a severe mental illness increased, from 24 percent in 2015 to 31 percent in 2020 (HUD 2015, 2020).

In CEO's 2020 CNA Survey, housing was the second highest-ranked concern for those below poverty, and the fourth highest-ranked concern across all 1,050 survey respondents. Focus group and qualitative interview participants reporting being on long waiting lists for public housing, experiencing homelessness and staying with relatives as short-term fixes to housing issues. Participants also mentioned that it is very hard to apply for a job without an address. Many participants were struggling to pay utilities and household expenses, and all focus subgroups mentioned the need for assistance with household budgeting and financial management. Returning citizens and opportunity youth said that having a criminal record (or fear of a criminal record) was keeping them from housing or being added to the lease of a family member in public housing. Court fees and the need to pay them while juggling expenses also created challenges for returning residents.

SOCIAL AND HEALTH STATUS

According to the Philadelphia Department of Public Health, nearly 2,300 people lost their lives to COVID-19 in calendar year 2020. The majority of those who died (53 percent) were people over the age of 75 (City of Philadelphia, 2021). The pandemic has also raised levels of anxiety and depression and made it more difficult for Philadelphians to access medical and mental health care (Eichel 2020). The new challenges introduced by the pandemic exposed the existing health disparities and barriers to access that have long affected families and individuals living in poverty and have elevated the stakes for those seeking to promote equity and accessibility in our city's healthcare systems.

According to 2019 census estimates, roughly 92 percent of Philadelphians have some form of health insurance. Young adults (ages 26 to 34) have the lowest rates of health insurance coverage, at 87 percent. Once the population reaches age 65 (the age at which Medicare eligibility begins) coverage rates approach 99 percent. Men are slightly more likely to be uninsured (10%) than women (7%); and at 15 percent, Hispanic or Latinx residents lack health insurance at higher rates than any other racial/ethnic group.

Physical and mental health was the fourth most-frequently reported problem in CEO's CNA Survey, with 175 respondents, or 17 percent of the full sample, ranking it as a top 3 challenge in the past 12 months. Of this sub-sample, 69 percent had a problem with their physical health, and more than 3 in 4 had a mental health issue. Respondents below poverty were more likely to have an untreated and ongoing physical health problem and have greater difficulties getting health insurance. Lower income respondents reported using emergency rooms for regular medical treatments at a significantly higher rate than higher income respondents, with reported frequencies of 43 percent and 26 percent, respectively.

Respondents to the 2020 CNA survey were asked whether they had places to purchase healthy food in their neighborhoods. More than one in five (23%) respondents with incomes below poverty reported having no place in their neighborhood to buy healthy food, compared to only about 16 percent of those living above poverty (CEO, 2020).

"Crime prevention and public safety" was the single most-frequently reported challenge for respondents to the CNA Survey, with 22.4 percent (or 294 total) citing it as one of the top three challenges experienced in the past 12 months. Out of these 294 respondents, 88 percent said they felt unsafe in the previous year and 31 percent reported being the victim of a crime. Low-income respondents were more likely to report having witnessed a crime (62%) than higher income respondents (49%).

CIVIC ENGAGEMENT

Philadelphia has a strong tradition of public participation and civic engagement, dating back to its origins as the cradle of American democracy. The extent of civic engagement in any jurisdiction reflects the willingness of citizens to contribute to the well-being and improvement of their communities by engaging in activities such as volunteering, voting, and participating in the decennial census. It is also evidenced in their collective experience and perceptions of core institutions such as local government, the courts, and the criminal justice system. Finally, internet connectivity is increasingly seen as a basic utility required to fully participate in 21st Century economic and social life.

Volunteers: The Mayor's Office of Civic Engagement and Volunteer Service (MOCEVS) recruited nearly 2,600 volunteers in 2019, who logged close to 156,380 volunteer hours. In 2020, MOCEVS adapted to the changing needs that arose due to the pandemic—making volunteers available to support 49 food distribution sites as well as to non-profit organizations requesting assistance. It also moved its training and capacity-building programs to a web-based format, and launched the Equitable Engagement Collaborative, which is designed to increase the ability of City agencies to be more effective in connecting with underserved and hard-to-reach communities.

Census participation: Philadelphia's self-response rate for the 2020 census was 57 percent (U.S. Census Bureau, 2021). While this figure was below the 63 percent participation rate from the 2010 census (U.S. Census Bureau, 2021b), there were several structural challenges related to the pandemic that may help explain the decline, including the "internet first" approach employed by the Census Bureau, which created barriers for those lacking internet service; the fear and misinformation caused by politically motivated attempts to prevent undocumented people from participation (Cooper et al., 2021); and the departure of large numbers of college students in late March after academic institutions transitioned to remote classes.

Voter participation: The voter turnout rate for the 2020 general election in Philadelphia was 66.3 percent, with 749,000 votes cast by roughly 1.13 million registered voters (City of Philadelphia, 2021). Geographic patterns in voter registration and turnout in Philadelphia, like census participation, tend to vary with measures of income, with higher rates of voter engagement in more affluent neighborhoods. In general, participation is greater in presidential election years across all neighborhood types.

Perception of local institutions: A total of 84 CNA Survey respondents (7.6 percent) ranked “fair treatment with the courts” as one of their top 3 problems. Of this relatively small sub-sample, the most frequent challenge reported was encounters with law enforcement. Approximately 74 percent had a negative experience with a police officer, which represented almost 6 percent of the full sample. What is striking is the high frequency of this response across income classes. Respondents with incomes above the poverty level were more likely to report a negative encounter with police (76 percent) than those living below poverty (70 percent). The pattern was reversed for all other problems listed: people living below poverty in this sub-sample were more likely to report a negative experience with a member of the court (53 percent), having the experience of being detained or arrested (47 percent), being unable to pay outstanding court fines and fees (38 percent), and spending time in jail (47 percent).

Internet access: The digital divide refers to the growing gap between households that can afford the computer hardware, software, and high-speed internet connections needed to fully participate in the modern digital world, and those who cannot. It also includes the challenges faced by older adults and people with low levels of literacy who may lack the technical skills to navigate complex websites or social media apps. Neighborhoods with the highest percentages of households with no internet access are concentrated in Upper North Philadelphia (Tioga, Strawberry Mansion, Allegheny West) and Eastern North Philadelphia (St. Hugh/Fairhill), as well as portions of West and Southwest Philadelphia. With the internet and social media platforms becoming the dominant vehicles for sharing information about public events, City services, and community meetings, households lacking internet connections are placed at a disadvantage with respect to civic engagement.

CONCLUSIONS

The 2020 Community Needs Assessment (CNA) provides an overview of data from multiple sources and across six domains of analysis (employment, education, income and assets, housing, social and health status, and civic engagement) to support the Office of Community Empowerment and Opportunity (CEO) in future planning and investment decisions. This report will be used by CEO to inform options for new strategies and initiatives across three primary levels of intervention:

- **Individual and family:** client-centered programs, services and resources that are made available to individuals and households that meet eligibility criteria
- **Community:** investment in resources or infrastructure that increase the physical or social-service assets present within a community setting, benefitting the community at large
- **Agency:** opportunities available to CEO to bolster the capacity of its staff or Oversight Board, create new strategic partnerships, or engage in research, policy or advocacy efforts that increase its range of influence.

These categories are used as an organizing structure to present a few key conclusions from the 2020 CNA and highlight the implications for CEO's initiatives and priorities going forward. The conclusions included the following:

INDIVIDUALS AND FAMILIES

Female-headed households as a priority population

Census data show that Black, female-headed families with children comprise the largest segment of the population in poverty within Philadelphia, making up 24,000 total families (or nearly 40 percent of families in poverty). The 2020 CNA also showed that families headed by single women with low educational attainment are the most likely to be in poverty. Moreover, although Hispanic/Latinx female-headed households comprise only about 16 percent of all families in poverty, they have among the highest rates of poverty across all family types (49 percent).

This population intersects with the demographic characteristics of participants in the Work Ready program, which CEO currently administers through JEVs Human Services on behalf of the Pennsylvania Department of Human Services. The program provides job readiness, employment training, and career counseling for adults receiving TANF (Temporary Assistance to Needy Families). The work that CEO is currently engaged in to expand the services and resources available to clients of this program is important because it responds to the needs of those comprising the largest populations in Philadelphia experiencing deep and persistent poverty.

Support for financial empowerment programming

The 2020 CNA survey found that 28 percent of respondents below poverty used check-cashing services and more than half reported not having enough money at the end of the month to make ends meet. Other survey data found that in Philadelphia, Latinx households are unbanked at the highest rate (25 percent) and have the highest percentage of households with zero net worth (30 percent), while Black households are underbanked at the highest rate (29 percent) and have the second-highest percentage of households with zero net worth (28 percent). Focus group participants shared their struggles to cover the cost of monthly utilities and household expenses, and participants across all focus group categories (i.e., the unemployed, underemployed, returning citizens, people with disabilities, and opportunity youth/young adults) identified a need for assistance with household budgeting and financial management.

Utility assistance and other public benefits

The need for help paying for utilities was one of the most frequently cited challenges in the 2020 CNA Survey across both income categories. For those below poverty, it was the single highest-ranking challenge. This finding, in addition to the wide range of public benefits and services received by survey participants, confirms the continued need for BenePhilly Centers and CEO's Mobile Benefits Access Unit. These programs also assist clients with applications to affordable health insurance options and, for older adults, prescription drug assistance. The near universal challenges associated with paying for utilities by survey respondents should be further explored by CEO staff, through conversations with utility assistance providers such as UESF and specific programs, such as LIHEAP, the City's Tiered Assistance Program, and programs offered through PECO and PGW to identify any application barriers and opportunities to expand information and outreach efforts.

Housing

Housing was the third-most frequently cited challenge for CNA survey respondents below poverty. Respondents who cited housing as a major concern also reported problems with paying rent—a challenge which has likely been exacerbated by the pandemic. Focus group participants reported being on long waiting lists for public housing, experiencing homelessness, and staying with relatives as short-term fixes to housing crises. Participants also mentioned that it is very hard to apply for a job without an address.

CEO currently invests in the Homeless Prevention Program, operated by the Office of Homeless Services (OHS). The program provides rental assistance to help families and individuals avoid homelessness. Given the new resources from the American Rescue Plan that will be channeled to cities to prevent evictions, CEO's investment in the Homeless Prevention Program may present new opportunities to strategically leverage these short-term federal resources. In addition, supporting the work of the Division of Housing and Community Development in expanding the capacity of local social service organizations to assist with processing applications to the City's rental assistance programs will also help to minimize the amount of available federal funding that is left unspent. Finally, the concerns expressed by focus group members on the difficulty of obtaining employment without a permanent housing situation suggests opportunities to explore housing supports within the context of economic mobility programming.

Education and Employment

The 2020 CNA shows a clear need for continued support for programs such as Promise Corps, which provides college and career counseling services to high school students, as well as continuing and expanding partnerships with the School District of Philadelphia (SDP) to provide enhanced services and academic supports to SDP youth, especially in high-poverty areas. The 2020 CNA also provided evidence that Hispanic/Latinx students experience the greatest disparity in graduation rates in Philadelphia, which may have implications for CEO's future partnerships in youth programming.

Adult basic education and help with earning a GED is critical for improving employment prospects and supporting future economic mobility. The 2020 CNA included findings from Philadelphia Works showing the heightened economic vulnerability of low-skilled workers during the pandemic. Education support may be leveraged through whole-family interventions that serve parents as well as their children, which has emerged as a strategic priority for CEO. In addition, CEO's continued focus on providing employment supports for hard-to-serve populations (such as returning citizens, people with limited work histories, those with limited English proficiency, and formerly homeless people) through programs such as the Center for Employment Opportunity and First Step Staffing remains critical for addressing the needs of some of the most vulnerable households.

The 2020 CNA Survey found that, among respondents who reported employment as a top challenge, transportation was the highest-ranking employment barrier for people with incomes below poverty. Focus group participants also noted that transportation assistance was needed for both employment and participation in job training programs. They expressed safety concerns about using public transportation to travel to and from work late at night—fearing that they would become a victim of crime. They also recognized that there were well-paying employment opportunities in the surrounding areas that they could not easily access due to transportation challenges. Addressing the transportation challenges for those who are

unemployed, underemployed, or disconnected from the labor force may prove to be one of the most basic and practical strategies for promoting economic mobility.

COMMUNITY

Public safety

One of the clearest community-level needs revealed in the 2020 CNA was the problem of public safety. “Crime prevention and public safety” was the single most frequently reported challenge for respondents to the 2020 CNA Survey. Respondents expressed feeling unsafe as well as being the victim of a crime in the past year, while respondents below poverty were more likely to report having witnessed a crime. This is in addition to the fears associated with late-night travel referenced above.

Public safety was also shown to have racial equity implications: research by the Philadelphia Department of Public Health found that Philadelphia’s Black population is disproportionately affected by violent crimes and homicides. The homicide mortality rate among Black residents is nearly ten times higher than it is for whites, and double that of Hispanics. The City of Philadelphia, through its Roadmap to Safer Communities plan, is implementing interventions that are designed to reduce gun violence and increase perceptions of public safety. CEO is a partner with the City’s Office of Criminal Justice and Public Safety, which is leading this work. In addition, the West Philadelphia Promise Zone’s Public Safety Committee is actively working on new strategies to promote public safety across Promise Zone neighborhoods. These efforts may generate new opportunities for community-level investments for CEO to advance public safety.

Civic Engagement

The 2020 CNA reviewed the work of City departments such as the Mayor’s Office of Civic Engagement and Philly Counts in offering trainings and programs that build the capacity of Philadelphia residents to be active in their communities by participating in outreach and volunteer efforts. These and other City programs are building a network of engaged and committed residents that may have interest in working with CEO on specific outreach and education programs. Investing in existing community-based organizations or Neighborhood Advisory Committees (funded by the Division of Housing and Community Development) is another viable strategy to expand the reach of CEO engagement efforts.

CEO has a long history of offering convenings that bring together residents, community stakeholders, non-profit partners, and City officials—providing a space to build new relationships, provide input, and strengthen service networks. This work remains as a priority identified in CEO’s Strategic Framework and will help advance the goal of increased civic engagement.

Support for digital inclusion programs that would increase low-income residents’ access to computer equipment, free or low-cost internet service and technical support, was identified in the 2020 CNA as an increasingly important prerequisite for civic engagement, particularly during a pandemic that has eliminated opportunities for in-person community meetings. CEO is a member of the City’s Digital Equity Coordinating Committee and is actively exploring options for promoting new programs that expand internet access to underserved populations.

AGENCY

Fines and Fees Advocacy

The CNA Survey provided evidence supporting CEO's ongoing work advocating for reform in the City's policies regarding municipal fines and fees. Among survey respondents that identified "fair treatment with the courts" as a top challenge, unaffordable municipal fines and fees was reported to be a problem for 43 percent of the respondents below poverty, compared to 26 percent of respondents above poverty. The CNA Focus Group found that court fees created a particular challenge for returning citizens.

Research

The troubling statistics on poverty and access to services for those within the Latinx/Hispanic population presented in the 2020 CNA suggest that more needs to be done to understand the nature of poverty in this diverse community. The CNA noted that the Latinx community had among the highest rates of poverty across race and ethnicity (second only to "some other race"), the highest percentage of households with zero income, the largest disparities with respect to high school graduation rates, and the highest percentage of households lacking health insurance.

Alignment with Strategic Plan

The 2020 CNA reinforces the need for many of the agency priorities identified in CEO's 2019 Strategic Framework (CEO 2019). In particular, the overarching strategies listed below:

- CEO advocates for and invests in solutions that improve mobility out of poverty across multiple levels (including programmatic, procedural and systems)
- CEO is guided by listening to, supporting, and including communities while working collaboratively to promote greater economic mobility.

Incorporating these strategies across CEO's portfolio of investments and its policy priorities will require a continued focus on building staff capacity, expanding training opportunities, strengthening partnerships (local and national), and creating opportunities to draw upon the skill and expertise of its Oversight Board.

These conclusions are only a sub-set of the range of needs reflected in the 2020 CNA and the potential opportunities they present for CEO action in programming (both community-level and family/individual-level) and agency-level strategic direction. CEO will engage with staff, partner organizations, and community stakeholders around the report to receive input and identify additional opportunities for new interventions and resources that respond to the issues and concerns outlined in this Assessment.

INTRODUCTION

The City of Philadelphia, Office of Community Empowerment and Opportunity (CEO) serves as the Community Action Agency (CAA) for the City of Philadelphia. As a CAA, CEO administers Community Services Block Grant (CSBG) funds in support of the agency's mission to promote economic mobility for Philadelphia residents by advancing racial equity and economic inclusion. The Community Services Block Grant (CSBG) authorizing statute requires CAAs to prepare a comprehensive assessment of the nature and extent of local needs and resources on a regular basis. Guidance provided by the Community Action Association of Pennsylvania (CAAP) and the Pennsylvania Department of Community and Economic Development (DCED) further specifies that community action agencies must conduct a community needs assessment (CNA) at least every three years, with updates made in the intervening two years. This 2020 Community Needs Assessment was prepared by CEO in compliance with these state and federal requirements.

The 2020 Community Needs Assessment (CNA) was prepared during the extraordinary circumstances presented by the onset of a global pandemic, which has fundamentally transformed the nature and scale of the social and economic needs facing millions of low-income households across the country, and in Philadelphia. CEO's 2020 CNA relies on two primary data sources, both of which were collected prior to the imposition of local COVID-19 restrictions: (1) the results from the 2019 American Community Survey, released by the U.S. Census Bureau on September 17 and December 10, 2020; and (2) CEO's Community Needs Assessment Survey and Focus Groups, which were conducted on behalf of CEO by Temple University's Institute of Survey Research between December 2019 and early March 2020. While these data sources pre-date the economic distress caused by the pandemic, they provide valuable information about the kinds of barriers and challenges that survey respondents face in their day-to-day lives, the basic demographics of the population living at and near the poverty level in Philadelphia, and underlying population and household characteristics such as educational attainment, labor force status, housing tenure, and health insurance coverage. These data are supplemented with secondary sources, such as research articles and policy briefs, that offer additional insight on local conditions and needs. The 2020 CNA also selectively incorporates administrative data from 2020 and research findings related to COVID-19 to acknowledge the impact that the pandemic has had across many of the topics covered in the report.

The 2020 CNA presents indicators relating to the conditions of poverty and analyzes trends to illustrate the patterns of economic disparity and opportunity for Philadelphia residents. The individual chapters include analyses of the demographics of poverty, employment, education, income and assets, housing, social and health status, and civic engagement. The 2020 CNA includes a series of maps that highlight the geographic patterns of poverty, unemployment, educational attainment, housing cost burdens, code violations, violent crime, and civic engagement. It also includes numerous charts illustrating frequency distributions for Census variables, administrative data, and survey data from a variety of sources.

DATA COLLECTION AND METHODOLOGY

SURVEY METHOD

In 2019, the City of Philadelphia, Office of Community Empowerment and Opportunity (CEO) engaged Temple University's Institute of Survey Research (ISR) to administer and analyze an in-depth survey to better understand the challenges faced by Philadelphia residents living in poverty. The survey was conducted in late 2019 through the early part of 2020, concluding in late January/early February. Participants for the 2020 Community Needs Assessment Survey (CEO 2020) were recruited through three methods in order to target residents in high-poverty communities across the city.

Phase 1: In-Person Intercept Surveys

In-person intercept surveys were completed by ISR within nine neighborhoods identified by CEO. Fielding strategies were modified to include low-income sections of the following neighborhoods: (1) Lower Northeast, (2) Port Richmond/Fishtown/Kensington, (3) East Upper North, (4) Germantown/Penn Knox, (5) Strawberry Mansion, (6) East Lower North, (7) West Philadelphia, (8) Southwest Philadelphia, and (9) South Philadelphia. The field staff was instructed to intercept respondents at specified locations of high pedestrian traffic including intersections, businesses, and transportation centers close to the designated neighborhoods. ISR also deployed field staff to intersections near Philadelphia County Assistance Offices and other businesses that service low-income communities.

The field team consisted of eight experienced field interviewers, led by one field supervisor. The field supervisor monitored the sites to supervise data collection, troubleshoot field issues, and replenish materials. Field staff was deployed in groups of 2 to 4 to sites at various times throughout the day. This allowed ISR to experiment with different fielding times, traveling patterns, and other daily neighborhood activity shifts. As an incentive, each survey respondent received \$10 for in-person participation. ISR agreed to interview respondents regardless of income since recruitment would occur within high-poverty locations. This strategy ensured that the survey sample included both those likely to have incomes below poverty as well as respondents who were directly affected by the environment in which ISR encountered them.

Phase 2: KEYSPTS and Community Buildings

ISR and CEO identified KEYSPTS and community buildings within the targeted neighborhoods to promote the survey and make it accessible on public computers. CEO reached out to community partners in the selected neighborhoods to identify appropriate intersections or locations to recruit constituents. These community partners included workforce development centers, family development centers, social services, and community development centers. A flyer about the survey was displayed both online and in person at these locations encouraging residents to take the survey online or via the phone for a chance to win one of many \$20 gift cards. ISR field staff was deployed to these locations to deliver promotional materials and educate staff on the project.

Phase 3: BeHeardPhillySM

BeHeardPhillySM is a city-wide survey panel owned and operated by the Institute for Survey Research at Temple University. BeHeardPhillySM is a survey platform that allows Philadelphia organizations and agencies to better understand public opinion and perspectives in the city. For Philadelphia residents, BeHeardPhillySM is a chance to share their opinions by participating in surveys and weighing in on important social issues. BeHeardPhillySM includes Philadelphians 18 years and older, from every zip code in the city, and of all genders, races, ethnicities, and educational backgrounds. BeHeardPhillySM sends out surveys to members through their preferred contact mode. Everyone has the choice to receive surveys by email/web, phone or SMS text message.

For data collection, panel members had to live in the zip codes within the nine selected neighborhoods with a household income of less than \$40,000. To gain a comparison sample, ISR extended its BeHeardPhillySM sample selection to households that made up to \$75,000. A total of 2,542 eligible panel members living in the targeted neighborhoods who agreed to take surveys “more than once a month” from BeHeardPhillySM were invited to complete the survey. Total responses from BeHeardPhillySM were approximately 755, yielding a response rate of approximately 31 percent. The survey was distributed via phone, email, and text message. It is important to note that ISR’s SMS platform for distribution of text surveys is not compatible with the original survey format. Therefore, participants receiving the text survey were asked to select phone call or email as an alternative delivery method for this survey. In addition to the initial invite, ISR sent two reminders to take the survey via the specified method.

Description of CNA Survey Respondents

Table II-1 presents the demographic data for the 1,050 respondents who completed the community needs assessment (CNA) survey. For the total sample, 71 percent identified as female, 26 percent identified as male, and 1 percent identified as “other” for gender. The mean age of the 1,027 respondents who replied with a birthdate was 48 years old. Respondents ranged in age from 18 years old to 92 years old. A majority of respondents identified their race as Black or African American (53 percent); 32 percent White or Caucasian; 12 percent Other; and 1 percent as Asian. Eleven percent of all participants identified their ethnicity as Hispanic/Latino.

Twenty-three percent of respondents indicated a household income of less than \$15,000 and 15 percent indicated an annual income of between \$15,000 and \$24,999. An additional 12 percent of respondents reported income between \$25,000 and \$34,999. Household size for respondents ranged from 1 to 12, with 37 percent of participants living alone; 24 percent living in a two-person household; 13 percent living in a three-person household; 9 percent living in a four-person household; and 5 percent living in a household with five or more people. Of those who responded, 30 percent reported that their household contained minors (under the age of 18). Twenty-four percent of participants reported that their household contained seniors age 65 or older. Five percent of respondents reported that they live in a household that includes both minors and seniors. Thirty percent indicated a high school diploma/GED or less as their highest level of education, and 20 percent reported some college but no degree. Thirty-two percent of respondents surveyed are living at or below 125 percent of the federal poverty level and over half (51%) are living at or below 200 percent of the federal poverty level. Twenty-one percent of respondents with bachelor’s or graduate degrees are living at or below 125 percent of the federal poverty level.

Table II-1. Demographics of respondents of the 2020 CNA Survey (CEO 2020).

Demographic Profile of Respondents

	%		%
Gender		Age	
Male	26%	18-24	6%
Female	71%	25-34	21%
Other	1%	35-44	18%
Missing	1%	45-54	13%
Race		55-64	21%
Asian	1%	65-74	13%
Black	54%	75+	5%
White	32%	Missing	2%
2 or more races	12%	Age *: 48 years*(SD= 17)	
Missing	1%		
Ethnicity		Household Size	
Hispanic	11%	1	37%
Non-Hispanic	86%	2	24%
Missing	3%	3	13%
Household Members**		4	9%
Under 18 (10% missing)	30%	5+	5%
65 or Older (10% missing)	24%	Missing	12%
Under 18 AND 65 or Older	5%	Parent/Caregiver to child (K-12)	
		Yes	25%
Highest Level of Education		Household Income	
Less than 9 th Grade	1%	Less than \$14,999	23%
9 th – 12 th Grade, no diploma	8%	\$15,000-\$24,999	15%
High School graduate/GED	20%	\$25,000-\$34,999	12%
Some College- no degree	20%	\$35,000-\$49,999	14%
Associate's degree/Trade	12%	\$50,000-\$74,999	15%
Bachelor's degree	20%	\$75,000+	9%
Graduate/Professional degree	18%	Prefer not to say	11%
Missing	1%		
Poverty125		Poverty200	
Above 125% Poverty	68%	Above 200% FPL	49%
Below 125% Poverty	32%	Below 200% FPL	51%

** Participants age 18 or older were eligible for the survey.

GEOGRAPHIC DISTRIBUTION OF RESPONDENTS

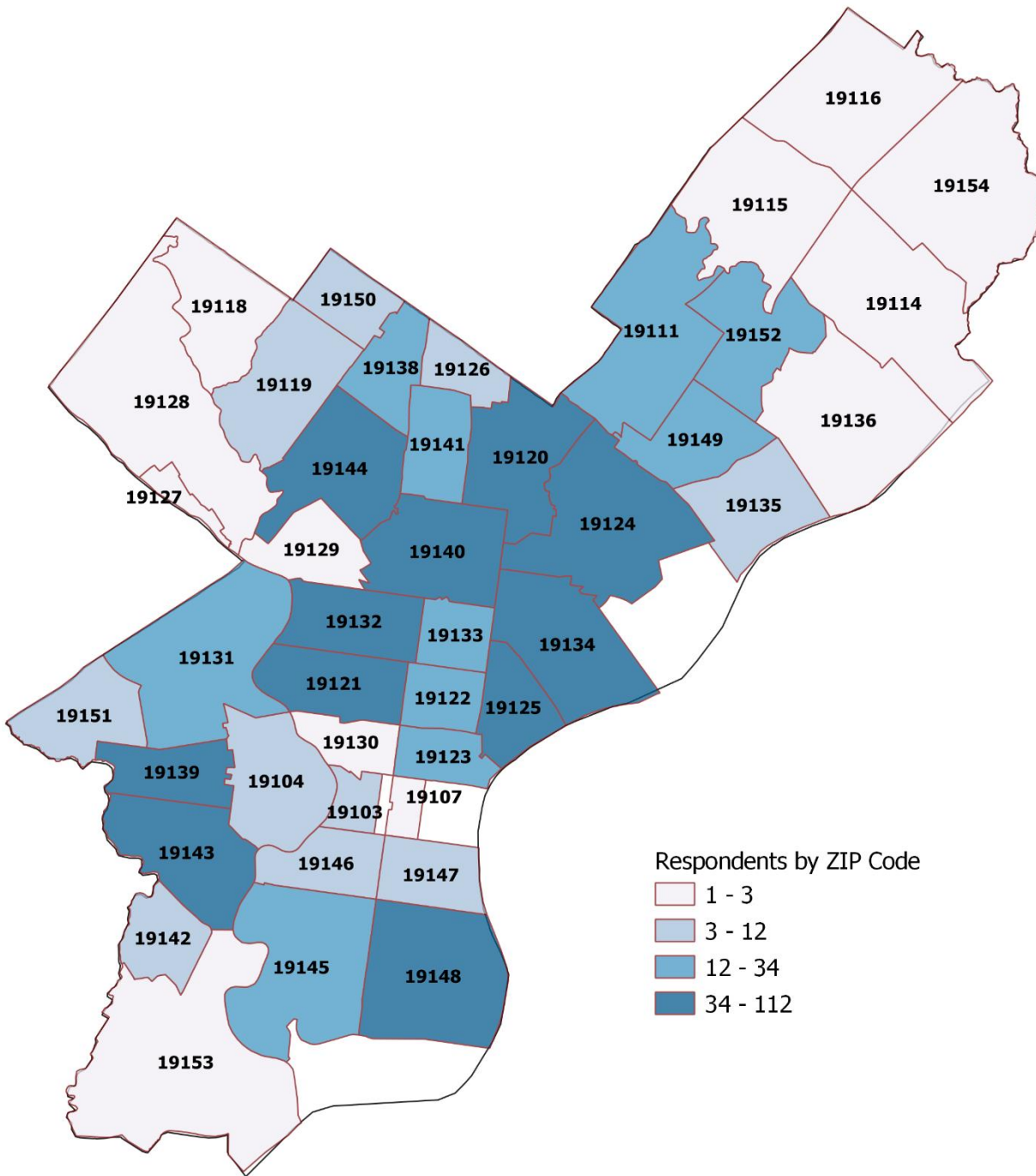
Staff from CEO and ISR worked together to identify neighborhood boundaries that would constitute the sampling areas for residents. ISR staff started by using CEO’s map of aggregated census tracts that constituted 157 small neighborhoods across the city. The neighborhoods were stratified according to the percentage of residents living at or below the federal poverty level. The five strata were defined as follows: 1=0 to 10 percent; 2 =10 to 14 percent; 3=14 to 20 percent; 4=20 to 40 percent; and 5=40 to 58 percent. The neighborhoods were designated into one of the five strata in 2009 and in 2017. We examined the neighborhoods to identify those where more than 20 percent of residents were living at or below the federal poverty level in 2009, in 2017, and at both time points.

Neighborhoods were then aggregated by combining geographically contiguous neighborhoods. Known neighborhood boundaries (major roads, parkland, rail lines, and other natural barriers) were taken into consideration. A zip code overlay neighborhood allocation was used in the absence of complete address information. The sampling area consisted of nine neighborhood zones. These zones and their census demographics are shown below in Table II-2, along with the total completed surveys from each neighborhood. Figure II-1 below shows the geographic distribution of respondents in the full sample who reported an address (n=737/1050) across the city of Philadelphia.

Table II-2. Demographics of the nine sampling neighborhoods as defined by the 2018 American Community Survey Data (CEO 2020).

Zone	NAME	# Tracts	Total Pop	%	% White	% Black	% Hisp.	% Asian	% Other	Total Surveys
1	Lower Northeast	14	88,971	13	21	35	25	16	7	82
2	PortRich/Fish/ Kens	22	113,125	17	32	28	35	3	5	144
3	East Upper North	17	79,537	12	6	43	41	9	3	129
4	German/PennKnox	19	75,425	11	8	84	3	2	5	93
5	Strwberry Mansion	10	31,602	5	7	85	3	2	5	148
6	East Lower North	21	86,192	13	15	23	58	3	3	68
7	West	12	51,792	8	2	93	3	0	4	84
8	Southwest	25	106,804	16	5	87	3	3	4	125
9	South	8	4,5851	7	45	18	11	22	7	81

Figure II-1. Map of CNA survey respondents by ZIP code of residence (CEO 2020).

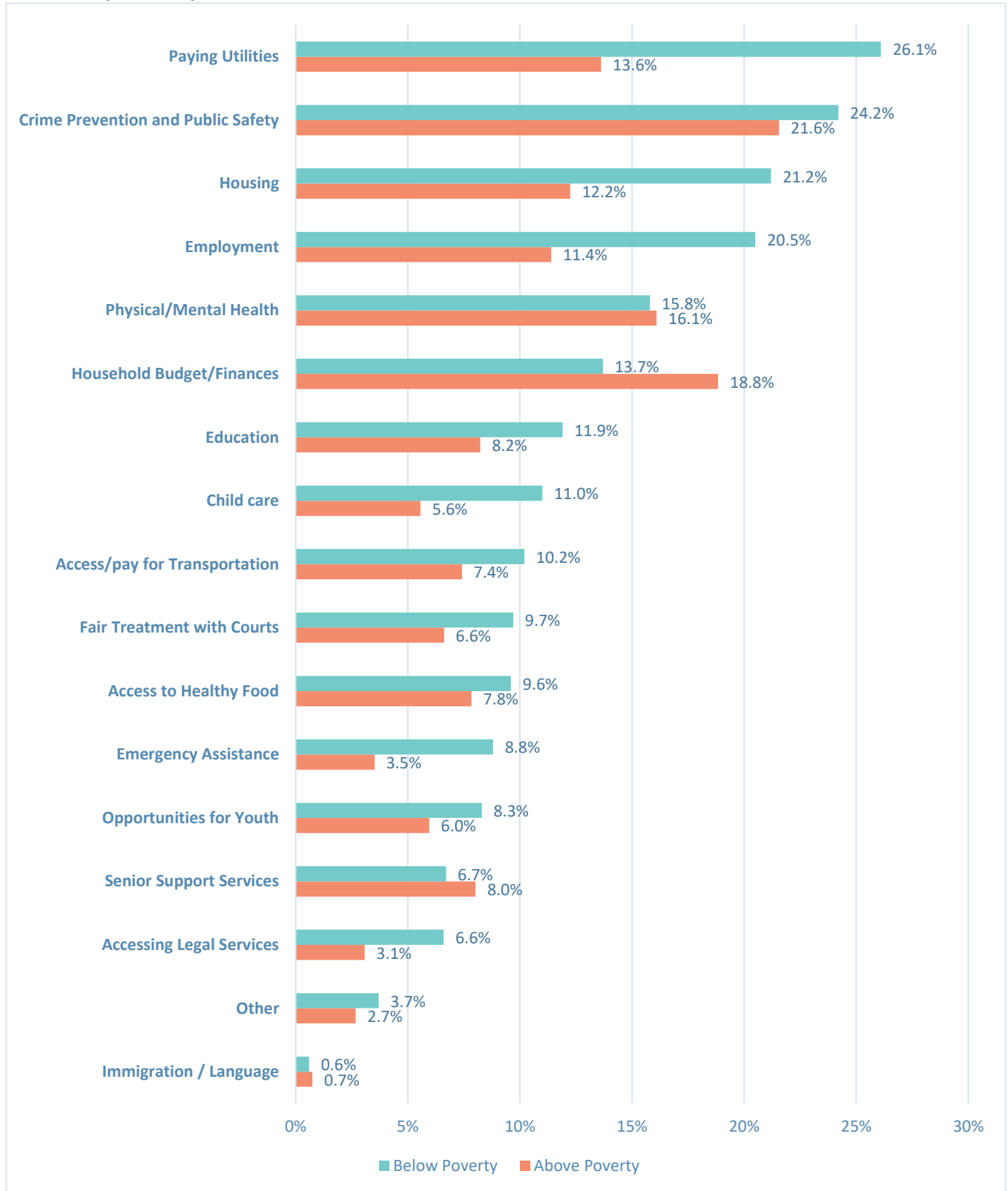


Survey instrument and analysis

The survey was structured in a way to allow a wide range of questions to be posed to the full sample of 1,050 respondents, and more detailed questions to smaller sub-samples based on their reported challenges and concerns. A copy of the survey instrument is provided in an appendix to this report. Selected results from both the full sample and for the sub-samples are provided in this report. Survey results were also segmented by income category, to identify differences in responses for those with incomes below 125 percent of the federal poverty level (“below poverty”) and those earning above 125 percent of FPL (“above poverty”). This poverty threshold was chosen to align with the household eligibility requirements for programs and services funded through the Community Services Block Grant, which CEO administers in Philadelphia. Approximately 32 percent of the full sample had incomes below 125 percent of the federal poverty level (FPL) and 68 percent had incomes above 125 percent of FPL.

Figure II-2 below provides a summary of the responses to a survey question in which participants were asked to identify issues/topics that presented a top challenge to them or their families in the past year, broken out by those below poverty and above poverty as defined above. For those with incomes below poverty, “paying utilities”, “crime and public safety”, and “housing” were reported as challenges with the highest frequency. For those above poverty, “crime and public safety”, “household budget and finances”, and “physical and mental health” were among the most frequently-cited challenges. In most references throughout this report, survey responses are broken out by poverty status to enable a comparison across income groups and ensure that the specific needs and concerns of those living at and near the federal poverty line are made apparent.

Figure II-2. Percent of Survey Respondents who Ranked the Following Topics as a Top Three Challenge in the past 12 Months (CEO 2020).



FOCUS GROUP METHOD

The Institute for Survey Research (ISR) at Temple University conducted focus groups and qualitative interviews for the 2020 Community Needs Assessment (CNA) on behalf of CEO in March of 2020. The goals of the CNA focus groups were to: 1) moderate five focus groups with 8 to 10 participants to collect information from Philadelphia residents on community needs; 2) compile data collected through the focus groups to transmit to CEO; and 3) analyze qualitative data and prepare a report summarizing key findings.

Targeted populations and protocol

The qualitative component of the 2020 Philadelphia CNA provided an opportunity to use preliminary results from the quantitative surveys being deployed in nine neighborhood zones to explore emerging topics in depth. The design of the focus group interview protocol was a collaborative effort between the Institute for Survey Research and CEO. Protocol development began in late January 2020. Staff from CEO identified five distinct populations whose needs they would like to learn more about. The focus groups and qualitative interviews included the following five subgroups of residents living at or below the poverty line in Philadelphia:

1. Employed individuals
2. Unemployed individuals
3. People with disabilities (receiving SSI or SSDI)
4. Opportunity youth+, 18 to 34 years of age (to align with the City's target age group for its gun violence initiative)
5. Residents returning from incarceration (returning citizens)

The following "Guiding Questions" structured the overall protocol:

- Whether and how perceptions of crime and public safety impact their daily behaviors. (Especially how they may create barriers to "economic mobility"—defined as wage and/or income growth over time.)
- The barriers people face in accessing employment paying a living wage, estimated at about \$25.00 per hour (Glasmeier, 2021).
- Whether and how housing insecurity impacts behaviors that hinder economic mobility. Their experience of housing insecurity (e.g., frequent moves, eviction, housing cost burdens, poor housing quality).
- Whether and how physical and mental health challenges create a barrier to economic mobility.
- What is the most effective way to increase awareness about resources and programs? (How do they get their information?) Further insight into questions from the survey about whether they know about available resources.

In mid-February 2020, ISR conducted cognitive interviews with six residents of the four targeted sample populations (excluding disabled residents). The cognitive interviews highlighted the need to expand the definition of economic mobility and livable wage. The constructs of both concepts were to increase one's earning potential so they could increase their livelihood. Interview participants were unable to process making at least \$25 an hour when at present, most were only making a minimum wage of \$7.25. Based on the cognitive interviews, the protocol remained general instead of focused on a specific income.

For people with disabilities, the goal for the protocol was to make it parallel to the protocol for non-disabled populations. CEO reached out to the Legal Clinic for the Disabled (LCD) to review the protocol for this target group. Physical and mental health emerged as an important issue in the CNA survey for a large number of respondents, but there was a concern that asking residents with a physical or mental health limitation about challenges related to physical or mental health may be intrusive or not align with the protocols of the other targeted groups. Because SSI and SSDI are awarded based on a claimant's demonstrated inability to work due to their disability, LCD recommended that ISR reframe the protocol to focus on challenges people face accessing resources or participating in community activities, instead of on their ability to improve income.

Focus Group Location

Participants were allowed to select the location of most convenience to attend the focus group. ISR hosted focus groups at Temple University's Main campus in North Philadelphia and in Center City (TUCC) Campus, located across from City Hall at 1515 Market Street. Due to the CDC recommendation prohibiting groups of people from congregating in limited spaces, qualitative phone interviews were conducted with the under-employed, people with disabilities, and opportunity youth.

Focus Group Process and Adaptation to Pandemic-related Restrictions

ISR recruited the focus group sample from participants in the CNA survey, BeHeardPhillySM members, in-person neighborhood recruitment, and organizations such as JEVS and the City of Philadelphia's E3 Center. JEVS Human Services holds a re-entry orientation for returning citizens in the same building as ISR's office. ISR staff collaborated with JEVS to invite all participants from their orientation to attend the focus group for returning citizens. JEVS also recruited youth from its youth program for participation in the opportunity youth focus group. Opportunity youth were also recruited from two of the City of Philadelphia's E3 Power Centers in North Philadelphia and West Philadelphia. The E3 Power Centers help youth acquire the skills and work experience they need to make a successful transition to adulthood. E3 stands for Education, Employment, and Empowerment.

To ensure that 8 to 10 individuals were available to participate in focus group discussions, ISR recruited 15 participants for each group. Temple ISR's staff encouraged active participation among all focus group members. Throughout the sessions, a note-taker documented all non-audible communications and dynamics. All participants who showed up for the scheduled focus group were compensated with \$35 in cash or with a \$35 Visa gift card.

In-person focus groups were held on March 10 – 11, 2020. On March 12, 2020, Temple University cancelled all non-essential events until further notice to comply with the CDC's social distancing guidelines for the COVID-19 pandemic. The focus groups for the underemployed, persons with disabilities, and opportunity youth were still pending. Temple ISR canceled participants from the in-person focus groups. Participants were asked to participate in a focus group, conference call, or interview by phone at a later date. On March 16, 2020, ISR held a conference call with underemployed residents. The group dynamic of the call limited open discussion and collaboration among participants. Due to varying access levels to the internet, ISR decided to hold qualitative interviews after trialing the conference call in lieu of in-person focus groups. From March 17 through March 25, 2020, ISR shifted the remaining focus groups (people with disabilities and opportunity youth) to one-on-one qualitative interviews.

DEMOGRAPHICS OF POVERTY IN PHILADELPHIA

Philadelphia is home to more than 1.57 million residents (ACS 2019 5-Year Estimates). Philadelphia reached its peak population in 1950, when it was the third largest city in the nation with 2.1 million residents. Philadelphia’s population loss began in the 1960s due to factors that affected many older industrial cities such as white flight, suburbanization, and outmigration to the rapidly growing parts of the country (e.g., the sunbelt). The greatest population decline for Philadelphia occurred during the 1970s, when the city lost over a quarter of a million residents. The trends in population loss continued into the 1980s through the early 2000s, propelled by the progression of suburban sprawl and the growth of the outer ring suburbs. Philadelphia’s population eventually began to see signs of modest growth starting in 2007 and continuing through 2019 (The Pew Charitable Trusts, 2020). Despite the recent upward trends, Philadelphia’s rate of population growth remains slightly behind Pennsylvania’s rate for the nearly two decades between 2000 and 2019 and is significantly less than the national rate of population growth (15.4%) during this period.

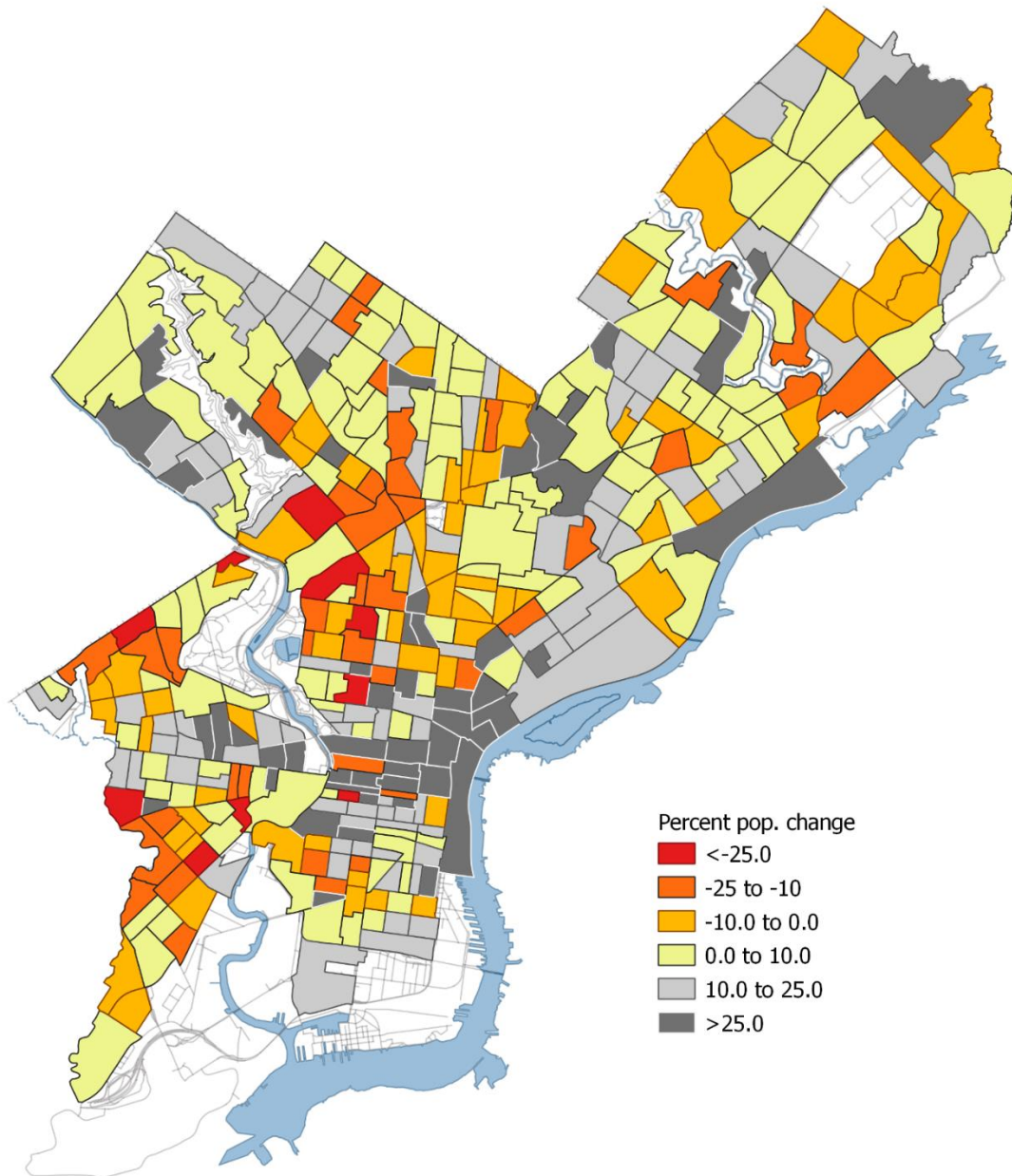
Table III-1. Regional and national comparison of population change, from 2000 to 2019 (CAP 2021).

	Total Population, 2000	Total Population, 2019	Population Change from 2000-2019	Percent Change from 2000-2019
Philadelphia	1,517,550	1,579,075	61,525	4.05%
Pennsylvania	12,281,054	12,791,530	510,476	4.16%
United States	281,421,906	324,697,795	43,275,889	15.38%

Source: U.S. Census Bureau, American Community Survey, 2015-2019.

Philadelphia’s burgeoning population growth was not even across all parts of the city. A total of 52 of 372 residential Census tracts in Philadelphia saw more than a 25 percent increase in population between 2010 and 2019 (see Figure III-1). These areas of above-average growth were primarily located in Center City, Northern Liberties, Kensington/Fishtown, and parts of the Lower Northeast, with pockets of high growth in sections of University City, North Philadelphia (near Temple University), Northwest Philadelphia, and Northeast Philadelphia. Conversely, ten Census tracts *lost* more than 25 percent of their population between 2010 and 2019, including tracts in several neighborhoods in North Philadelphia (e.g., Tioga and Allegheny West) and sections of West and Southwest Philadelphia.

Figure III-1. Map of population change by Census tract, 2010-2019 (ACS 2010 & 2019 5-Year Estimates)



Philadelphia is a racially and ethnically diverse city: 42 percent of Philadelphia residents are Black or African American, 41 percent are white, 15 percent are Hispanic, and 7 percent are Asian. A small fraction—.5 percent of the population—is comprised of Native American and Alaskan Native, and Native Hawaiian and Pacific Islander. Close to 10 percent of the population is made up of “some other race” and residents of “two or more races” (ACS 2019, 5-Year Estimates).

Philadelphia is home to 106,563 children under the age of five, 238,998 children and young adults between the ages of 5 and 18, over 1.1 million residents of working age (18 to 64 years old), and 212,274 older adults over the age of 64. Table III-2 provides a snapshot of these demographic statistics.

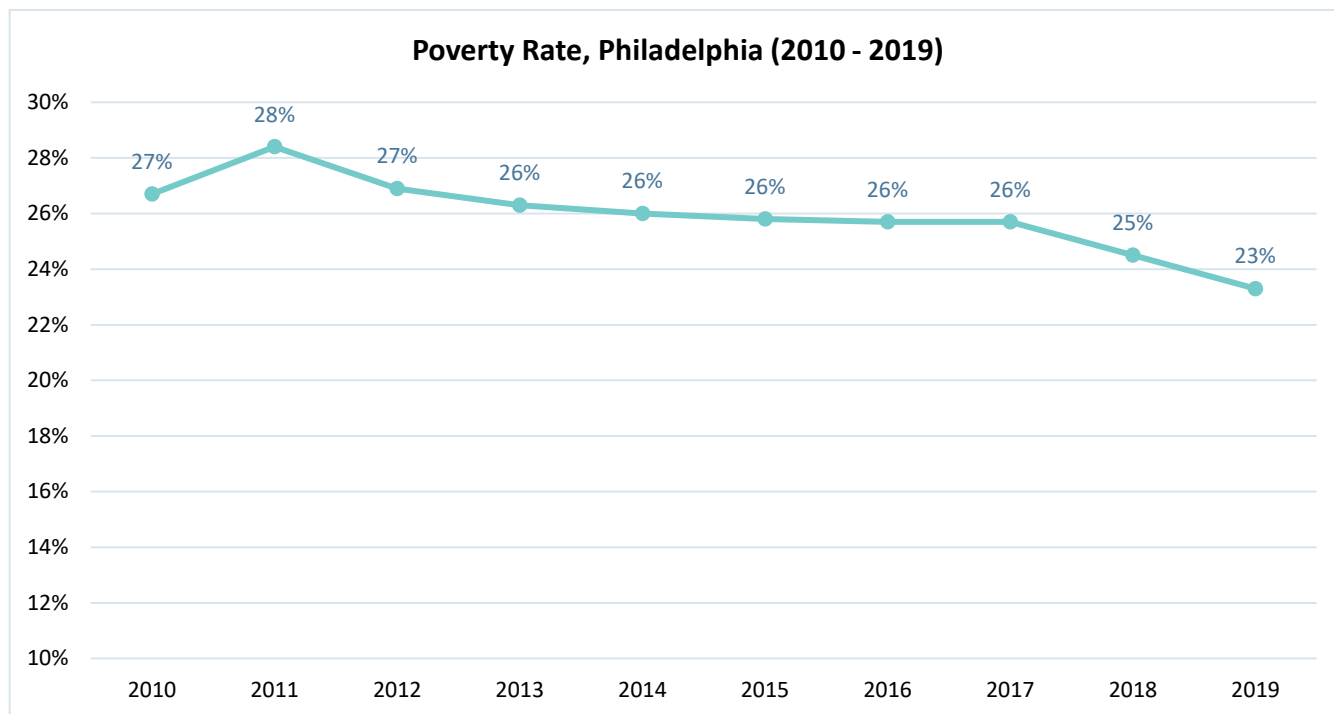
Table III-2. Demographic snapshot of Philadelphia and comparison to Pennsylvania, 2019 (ACS 2019 5-Year Estimates).

Indicator	Philadelphia		Pennsylvania	
	Number	Percent	Number	Percent
Population	1,579,075		12,791,530	
Percent Change from 2010		4.93%		1.42%
Households	601,337		5,053,106	
Age and Gender				
Male	747,479	47%	6,265,113	49%
0-4 Years	54,511	7%	706,563	6%
5-17 Years	121,429	16%	1,001,143	16%
18-64 Years	591,733	79%	4,745,795	76%
Over 64 Years	84,838	11%	994,823	16%
Female	831,596	53%	6,526,417	51%
0-4 Years	52,052	6%	345,053	5%
5-17 Years	117,569	14%	954,685	15%
18-64 Years	591,865	71%	4,747,119	73%
Over 64 Years	127,436	15%	1,286,897	20%
Race and Ethnicity				
Not Hispanic or Latino				
White	642,060	40.7%	10,300,602	80.5%
Black or African American	665,333	42.1%	1,430,664	11.2%
Native American and Alaska Native	5,754	0.4%	24,691	0.2%
Asian	114,315	7.2%	436,324	3.4%
Native Hawaiian and Pacific Islander	784	0.0%	4,198	0.0%
Some Other Race	102,480	6.5%	275,177	2.2%
Two or More Races	48,349	3.1%	319,874	2.5%
Hispanic	231,858	14.7%	935,216	7.3%

Source: U.S. Census Bureau, American Community Survey, 2015-2019, Tables S0101, B03003, B02001

With just under a quarter of residents living below the poverty line, Philadelphia has the highest poverty rate of the ten largest cities in the nation. One-year census estimates (which are more current but have a higher margin of error compared to 5-year estimates) are useful for tracking data trends over time. The 1-year estimates show that after peaking in 2011 at 28.4 percent, Philadelphia's poverty rate has slowly been on the decline, falling to 23 percent in 2019 (ACS 2010 – 2019, 1-Year Estimates). In 2019, the poverty threshold for a 2-person household was \$17,196 in annual income (US Census Bureau 2019).

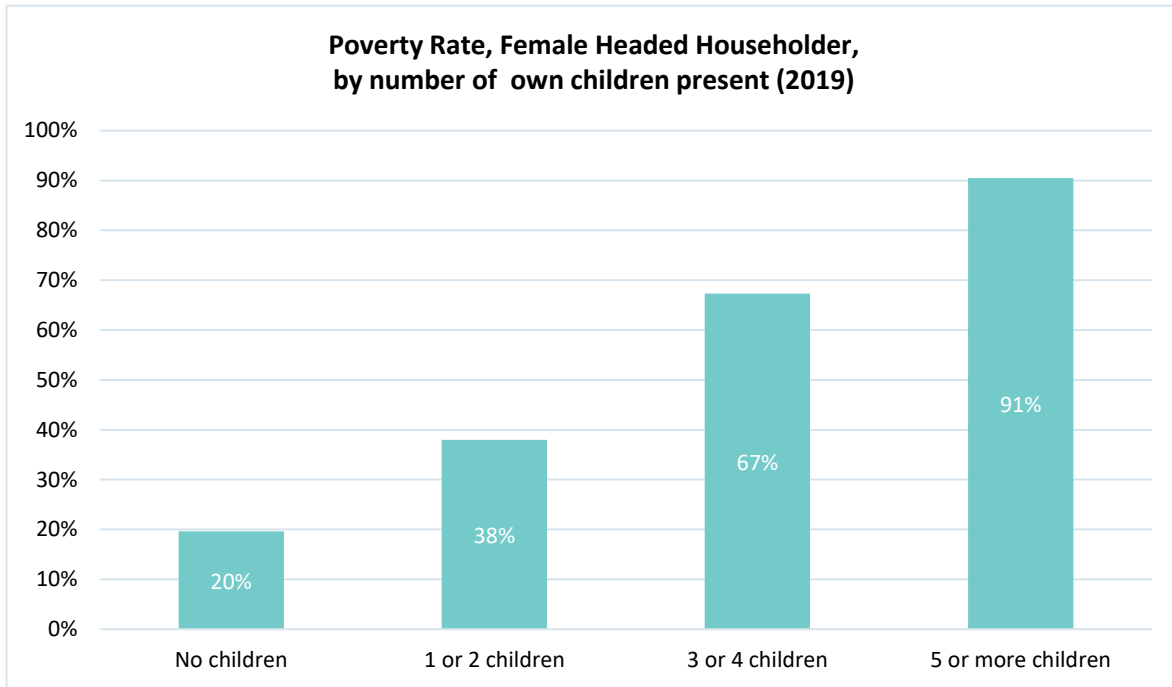
Figure III-2. Trends in Philadelphia's poverty rate, 2010-2019 (ACS 2010 - 2019 1-Year Estimates).



Source: U.S. Census Bureau, American Community Survey, 1 Year, 2010 – 2019, Table S1701

Residents in poverty are not monolithic in racial composition, household type, educational attainment, or supportive services needed. Several sub-groups experience poverty at higher rates. Across race and ethnicity, Hispanic residents and those reporting “some other race” have the highest rates of poverty in Philadelphia, measuring 42.1 percent and 41.5 percent, respectively (ACS 2019 5-Year Estimates). Black or African American residents in Philadelphia comprise the most populous racial group living in poverty, at 190,475 individuals. Across family types, female householders are most likely to be living in poverty. Approximately 32 percent of female householders in Philadelphia are poor, and this rate increases when considering female householders with children. Forty-two percent (42%) of female-headed households with children live below the poverty level, an increase of 10 percentage points above the broader category of female-headed households, and more than double the rate for all families. The poverty rates rise to staggering levels as the number of children in the household increases, with rates rising to over 90 percent for female-headed households with 5 or more children (Figure III-3) (ACS 2019 5-Year Estimates).

Figure III-3. Poverty rate for female-headed households by number of children in household, Philadelphia, 2019 (ACS 2019 5-Year Estimates).

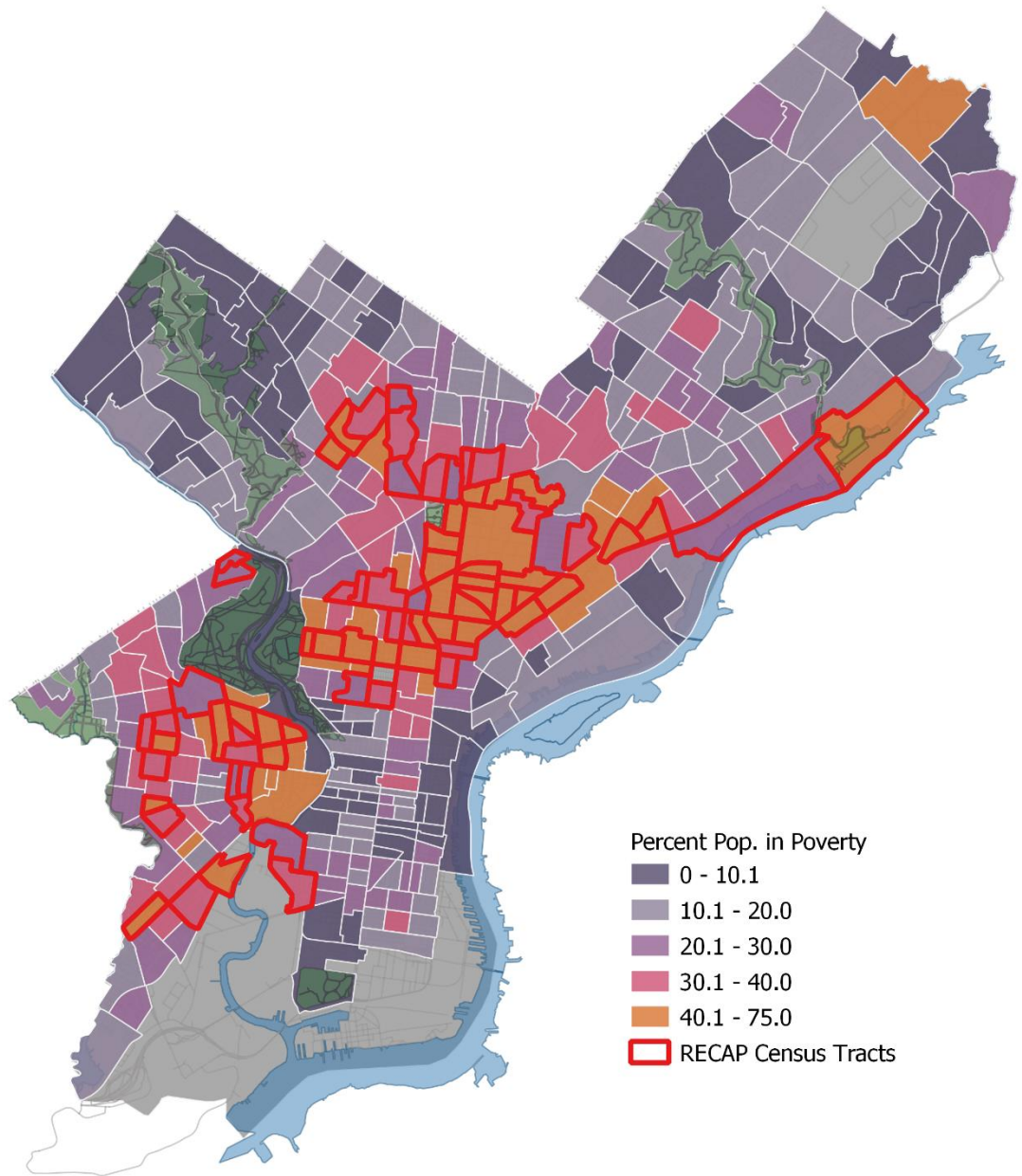


Source: U.S. Census Bureau, American Community Survey, 2015-2019, Table S1702

Hispanic female-headed households and households of “some other race” have the highest prevalence of poverty of female-headed households by race and ethnicity. By total number, households headed by Black or African American women comprise the largest group of female householders in poverty across race or ethnicity in Philadelphia.

The U.S. Department of Housing and Urban Development (HUD) established the Racially/Ethnically Concentrated Areas of Poverty (RECAP) indicator to help municipalities, advocates, and community-based groups identify where areas of high poverty and communities of color intersect. HUD defines RECAP areas as census tracts having both a non-white population greater than 50 percent and a poverty rate above 40 percent (HUD 2021). As shown in Figure III-4, RECAP tracts are concentrated in North and West Philadelphia. These areas predominantly consist of African American communities in North Philadelphia, Hispanic communities in Eastern North Philadelphia and African American communities in West Philadelphia.

Figure III-4. Poverty rate and Racially- and Ethnically-Concentrated Areas of Poverty (RECAP) for Census tracts in Philadelphia, 2019 (ACS 2019 5-Year Estimates).



In Philadelphia, 35 Census tracts have 20 percent or more of families living in “deep poverty” (Figure III-5). These households earn less than 50 percent of the poverty threshold—or \$12,875 per year or less in income for a family of four (U.S. Dept. of HHS, 2019). Deep poverty census tracts are predominantly located in North Philadelphia neighborhoods, including Sharswood, Tioga and North Central; in the Eastern North Philadelphia neighborhoods of Fairhill, Harrowgate, and Kensington; as well as West Philadelphia neighborhoods, such as Belmont, West Powelton and East Parkside; and sections of Southwest Philadelphia. A snapshot of statistics relating to poverty and demographics in Philadelphia is included in Table III-3 below.

Figure III-5. Census tract map of percent in deep poverty, 2019 (ACS 5 Year Estimates).

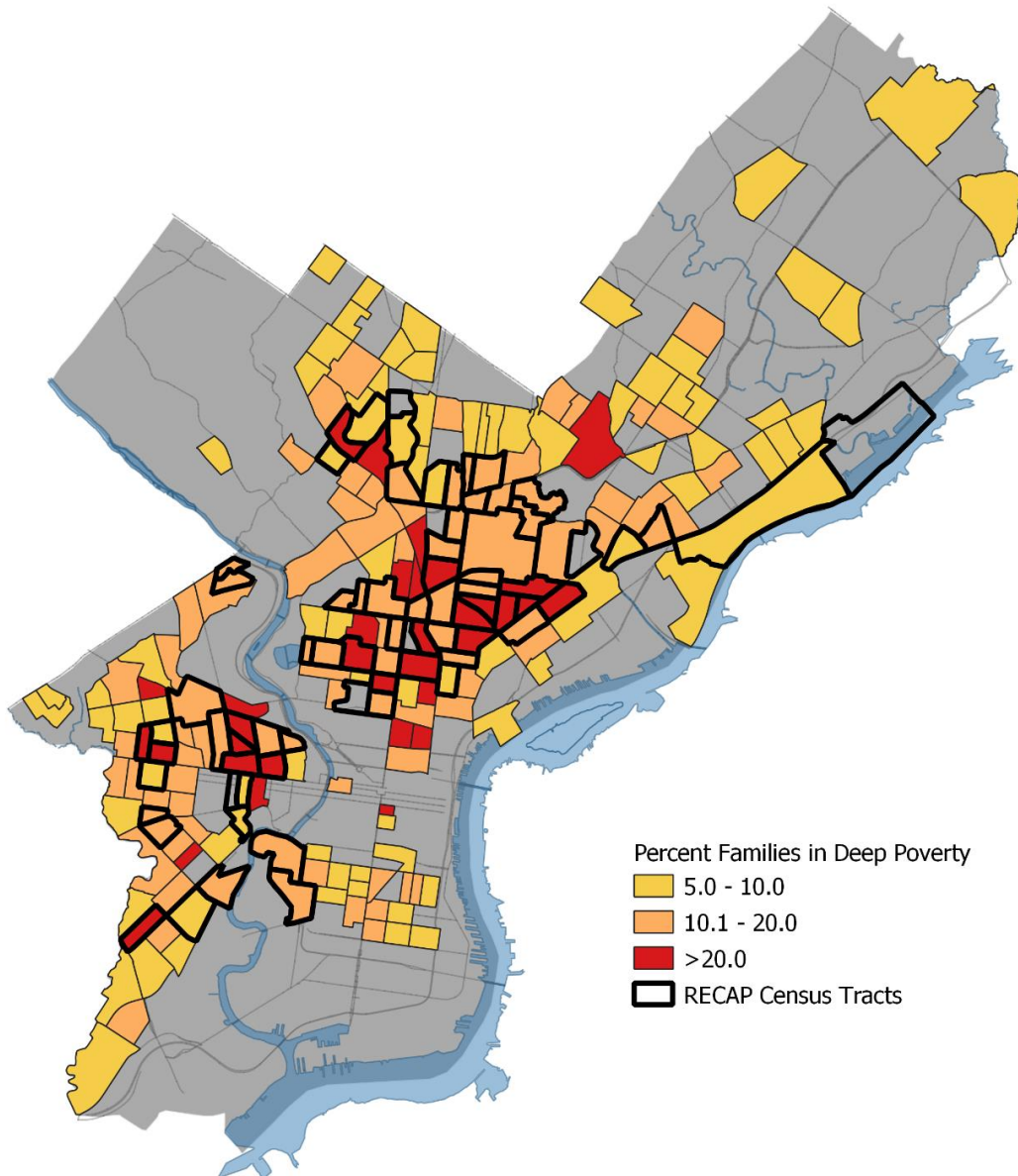


Table III-3. Snapshot of poverty in Philadelphia by demographics, 2019 (ACS 2019 5-Year Estimates).

Indicator	Number Below Poverty	Percent Below Poverty
Population	373,727	24.3%
Age		
<i>Under 18 years</i>	117,886	34.8%
<i>18-64 Years</i>	219,727	22.2%
<i>Over 64 Years</i>	36,114	17.6%
Gender		
<i>Male</i>	168,143	23.2%
<i>Female</i>	205,584	25.4%
Race		
One race		
<i>White</i>	102,500	16.5%
<i>Black or African American</i>	190,457	29.2%
<i>American Indian and Alaska Native</i>	1,345	24.2%
<i>Asian</i>	25,587	23.3%
<i>Native Hawaiian and Other Pacific Islander</i>	313	40.4%
<i>Some other race</i>	42,022	41.5%
Two or more races		
Hispanic or Latino origin (of any race)	85,287	42.1%
Educational Attainment		
<i>Less than high school graduate</i>	58,904	36.6%
<i>High school graduate</i>	82,158	23.9%
<i>Some college, Associates' degree</i>	40,398	16.9%
<i>Bachelor's degree or higher</i>	28,053	8.8%
Employment Status for Civilians over age 16		
<i>Employed</i>	65,999	9.5%
<i>Unemployed</i>	27,659	39.4%
Families Below Poverty		
<i>With children under 18</i>	45,882	28.5%
<i>Married-couple</i>	16,019	9.4%
<i>Female householder</i>	38,709	32.1%
Female-Headed Households Below Poverty		
<i>White</i>	7,037	24.3%
<i>Black or African American</i>	24,056	32.4%
<i>American Indian and Alaska Native</i>	193	27.8%
<i>Asian</i>	1,189	29.5%
<i>Native Hawaiian and Other Pacific Islander</i>	45	43.7%
<i>Some other race</i>	5,424	53.6%
<i>Two or more races</i>	834	34.2%
<i>Hispanic or Latino origin (of any race)</i>	9,903	48.8%

Source: U.S. Census Bureau, American Community Survey, 2015-2019, Tables S1701 and S1702

OTHER DEMOGRAPHIC POPULATIONS

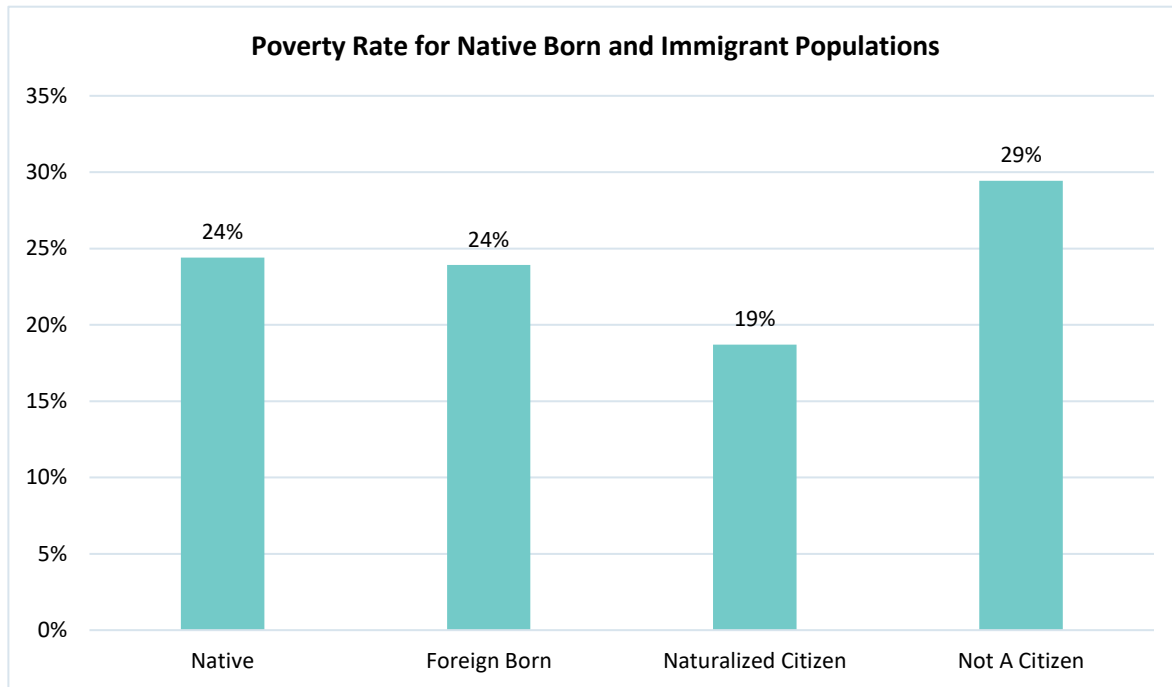
Older Adults

At 18 percent, the poverty rate for Philadelphia seniors (age 65 and older) is significantly below the citywide poverty rate of 24 percent (ACS 2019 5-Year Estimates). According to a recent report by the Philadelphia Corporation for Aging (PCA), the proportion of older adults in Philadelphia (age 60 and above) living in deep poverty, with incomes below 50 percent of the federal poverty level, rose by 4 percentage points between 2013 and 2018: from 6 percent to 10 percent. The overall poverty rate for adults 60 and above is on the rise as well, growing from 20 percent in 2013 to 22 percent in 2018 (PCA 2020).

Immigrants

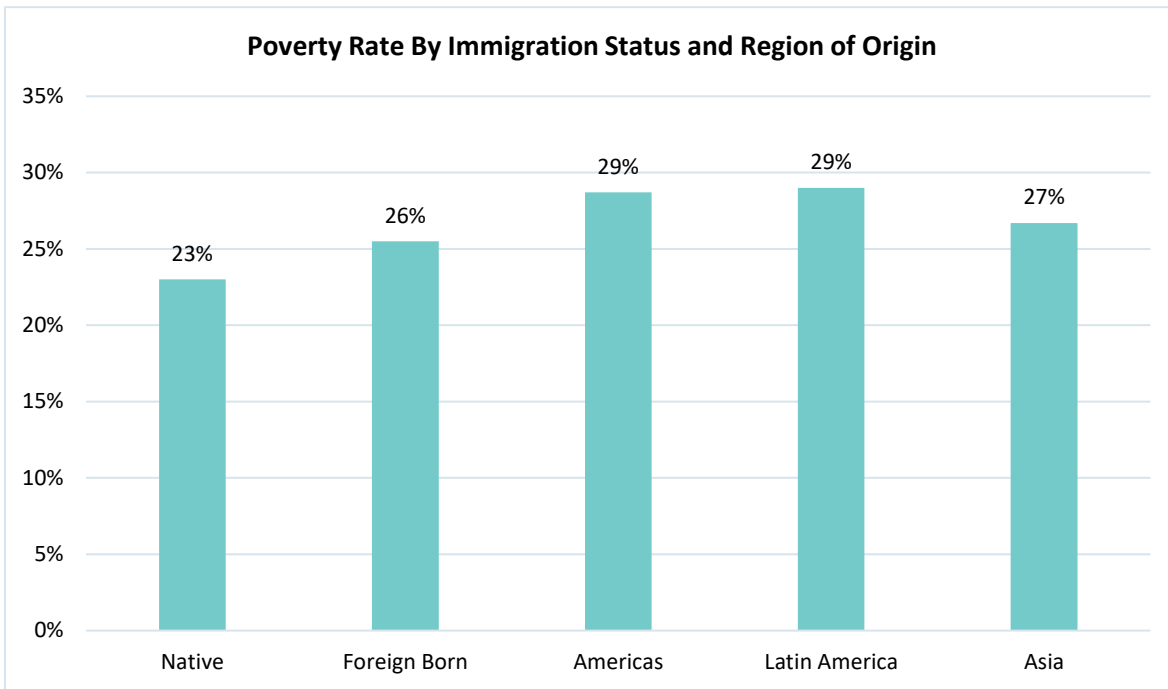
Immigrants in Philadelphia experience poverty at a rate that is essentially equal to the native-born population (approximately 24 percent in 2019). However, within the foreign-born population, the poverty rate for permanent residents (29%) is almost 60 percent higher than the poverty rate for naturalized citizens (19%). Poverty rates also vary by region of origin, with the highest rates of poverty experienced by those from Latin America (29%) followed by the Americas (28.7%) and Asia (26.7%) (Figures III-6 & III-7).

Figure III-6. Poverty rates for native born and immigrant population in Philadelphia (ACS 2019 5-Year Estimates).



Source: U.S. Census Bureau, American Community Survey, 2015-2019, Table B17025

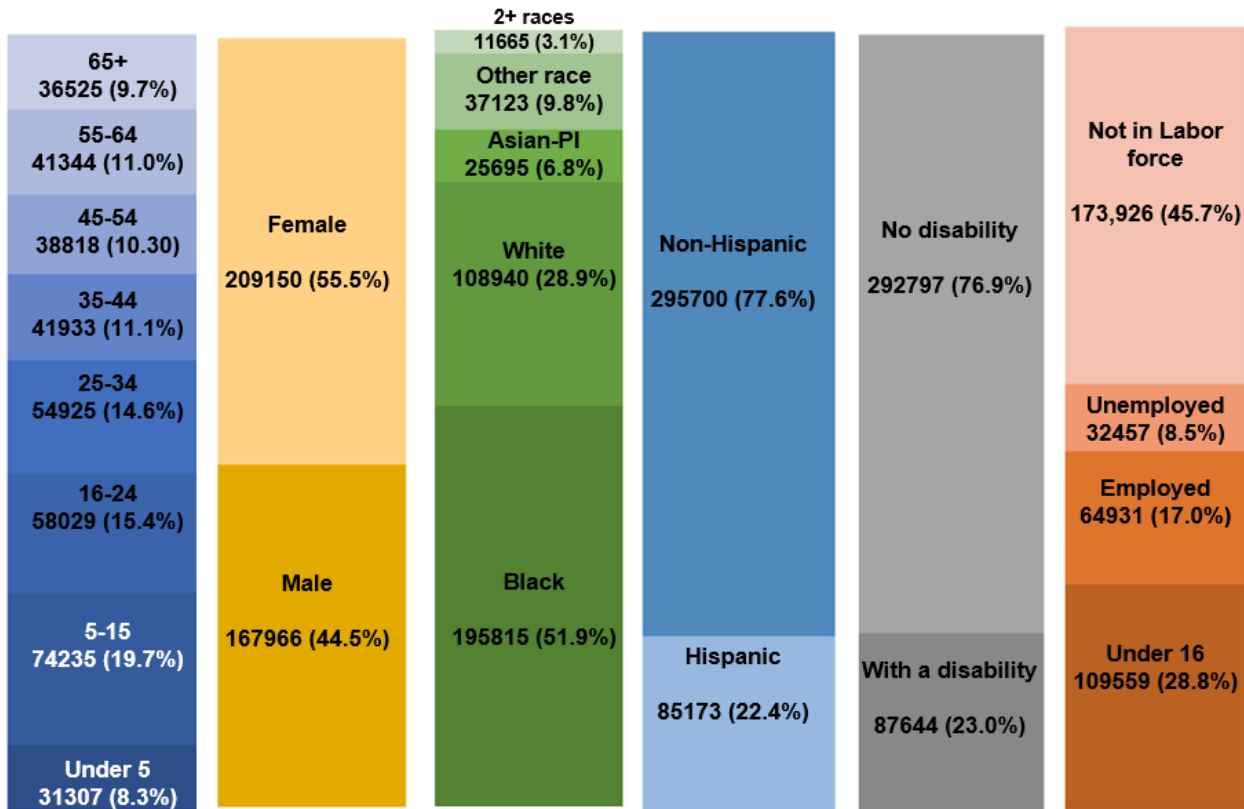
Figure III-7. Poverty rates by immigration status and region of origin in Philadelphia (ACS 2019 1-Year Estimates).



Source: U.S. Census Bureau, American Community Survey, 2019, Table S0201

The 375,300 people living in poverty in Philadelphia can be broken out across several broad demographic categories, such as age, gender, race, ethnicity, disability status, and employment status, to provide a quick visual profile of the composition of this population. Figure III-8 depicts the population in poverty in Philadelphia as predominated by younger adults (under 35) who are largely female, Black non-Hispanic, non-disabled, and not in the labor force. While this graphic provides a static illustration of the demographic characteristics of the population in poverty in Philadelphia, it should be understood as the result of long-term inequities embedded in institutions and systems that have made it difficult for people of color (and, in particular, Black women with children) to live in healthy, safe environments that support opportunities to invest in education and training, build marketable skills, and nurture inherent talent. This means that the process of promoting economic mobility and reducing the incidence of deep and persistent poverty will require the transformation of systems (e.g., housing, education, criminal justice), while at the same time extending important services and resources to those most impacted by existing inequities. Both approaches are needed to respond to the immediate crises faced by those most impacted, and to address the underlying structural forces that create and reproduce the experience of poverty as a common feature of life in Black and brown communities.

Figure III-8. Profile of population in poverty, Philadelphia (ACS 2018 5-Year Estimates; adapted from City of Philadelphia, 2018).



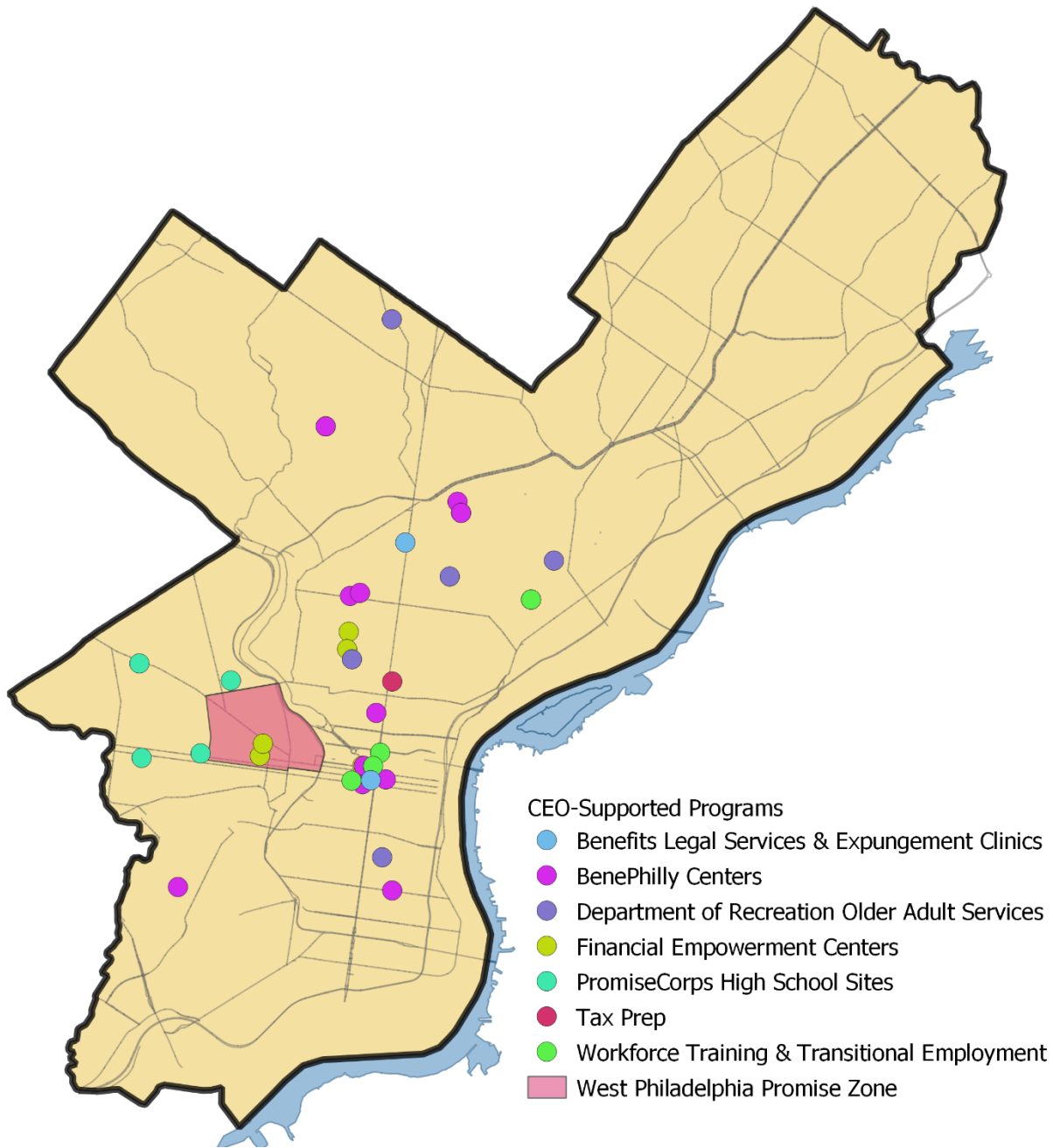
Source: U.S. Census Bureau, American Community Survey, 2014-2018.

Geographic Distribution of CEO Programs and Investments

In response to the long-term geographic patterns of poverty in Philadelphia, CEO has invested in community-based programs that are located within or near many of the most impacted areas, as well as more centrally-located services accessible to residents from all neighborhoods across the city by public transportation. A map showing the location of programs and services receiving support from CEO is provided below in Figure III-9.

The following sections provide an in-depth look at how poverty affects all aspects of life, including being able to remain in your home, secure and maintain employment, access educational and skill-building opportunities, manage finances and build wealth, and maintain a healthy life.

Figure III-9. Sites and programs supported by CEO (2019).



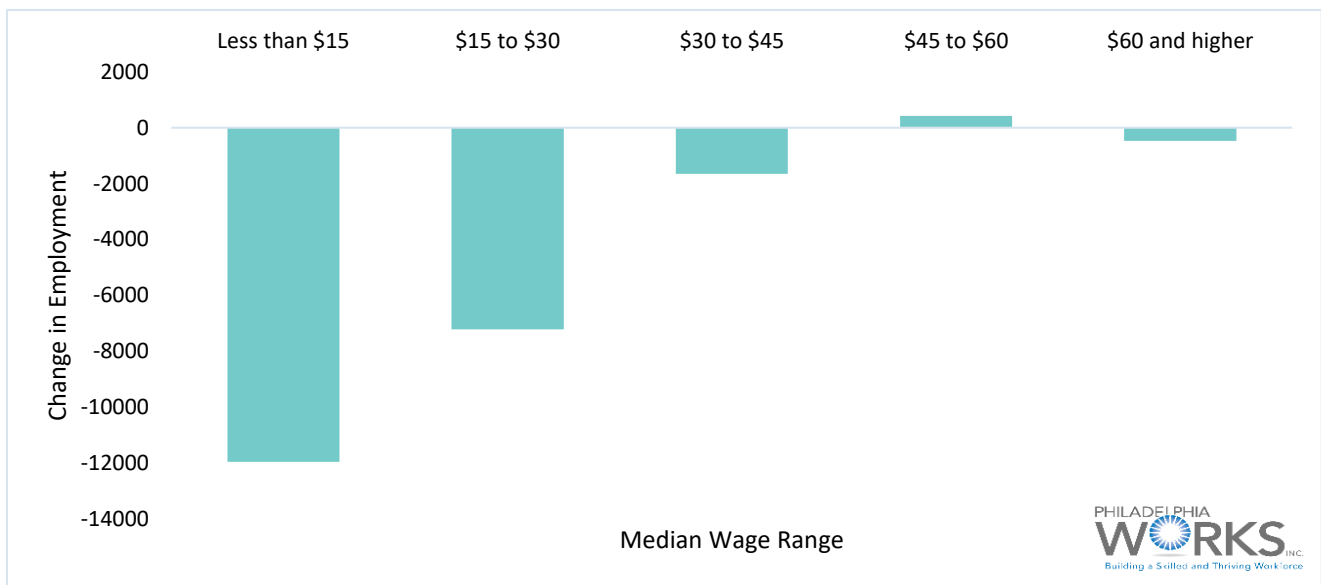
EMPLOYMENT

Philadelphia’s labor market was greatly impacted by the COVID-19 pandemic and economic crisis. In 2020, more than 51,000 jobs were lost due to the economic shutdown that began in March. Between March and October 2020, more than 233,000 Philadelphians submitted initial unemployment claims with the state to make ends meet, as they suffered unemployment or a reduction in hours (Philadelphia Works, 2020).

In the second quarter of 2020, the city’s unemployment rate peaked at more than 18 percent—two points higher than Pennsylvania’s unemployment rate and four points higher than the national rate. While unemployment in Philadelphia has declined to 9.3 percent as of December 2020, it is likely to take several months to return to pre-pandemic levels (Philadelphia Works, 2020).

The pandemic and resulting economic crisis have had uneven effects across the city’s labor force. More than 84 percent of employment declines were concentrated among occupations in the bottom 20 percent of the wage spectrum, with low-wage industries declining by more than 30,000 jobs in the second quarter of 2020. Almost 80 percent of Philadelphians working in the Accommodations and Food Services industries filed for state unemployment benefits between March and December 2020 (Philadelphia Works, 2021). However, the number of jobs at the higher end of the median wage range saw virtually no change, as seen in Figure IV-1.

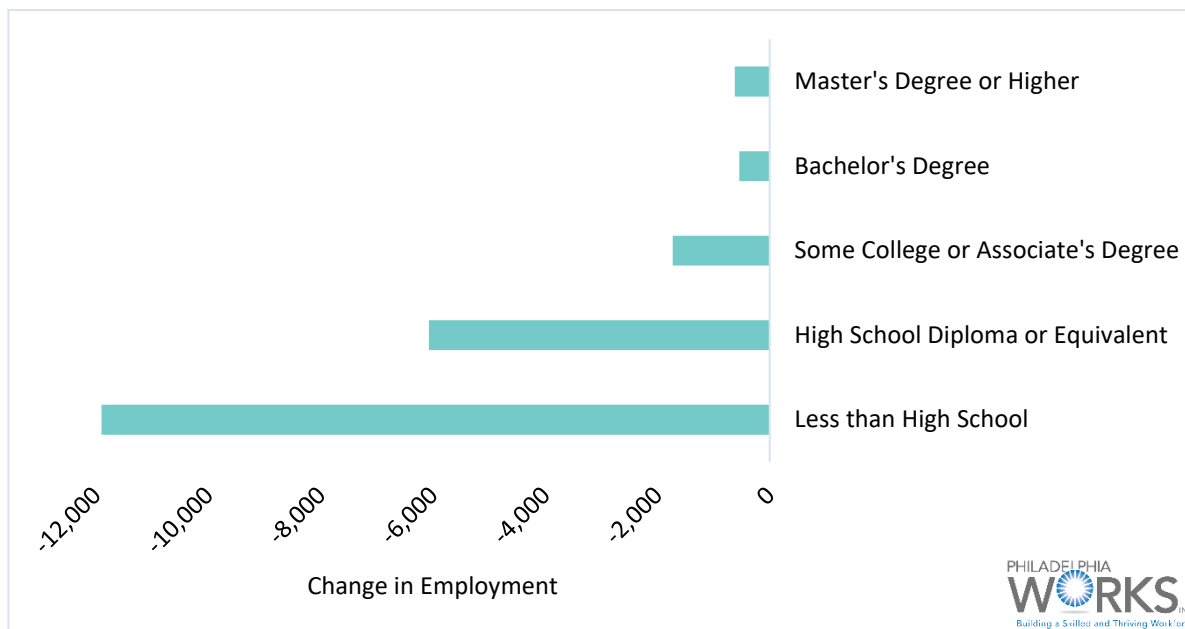
Figure IV-1. Employment change by occupational median wage in Philadelphia, 2019 to 2020 estimates (Philadelphia Works, Inc. 2021).



Source: Philadelphia Works analysis of data from EMSI, Inc. and the Bureau of Labor Statistics.
Author: Matthew Hutton, Senior Research Analyst at Philadelphia Works, Inc.; Research, Policy, and Innovation

Because low-wage positions often do not require postsecondary education, the loss of these jobs disproportionately affects residents without a college degree. Philadelphia Works found that 86 percent of employment declines were among occupations that typically require a high school diploma or no educational credential, shown in Figure IV-2 (Philadelphia Works, 2020).

Figure IV-2. Occupational employment growth by typical degree requirements in Philadelphia, 2019 to 2020 estimates (Philadelphia Works 2020).



Source: Philadelphia Works analysis of data from EMSI, Inc. and the Bureau of Labor Statistics.
 Author: Matthew Hutton, Senior Research Analyst at Philadelphia Works, Inc.; Research, Policy, and Innovation

Areas with higher concentrations of non-white residents are more likely to be affected by the employment crisis caused by the pandemic. Making up approximately 40 percent of Philadelphia’s labor force, Black workers represented nearly half of all initial claims filed from March to December 2020. Geographic analyses of unemployment assistance data show the disproportionate impact the pandemic has had on Philadelphia’s communities of color, where higher numbers of initial unemployment claims correspond with majority-BIPOC neighborhoods in West, Southwest, and North Philadelphia that have been historically affected by employment barriers, poverty, and lower levels of educational attainment (Philadelphia Works, 2021b).

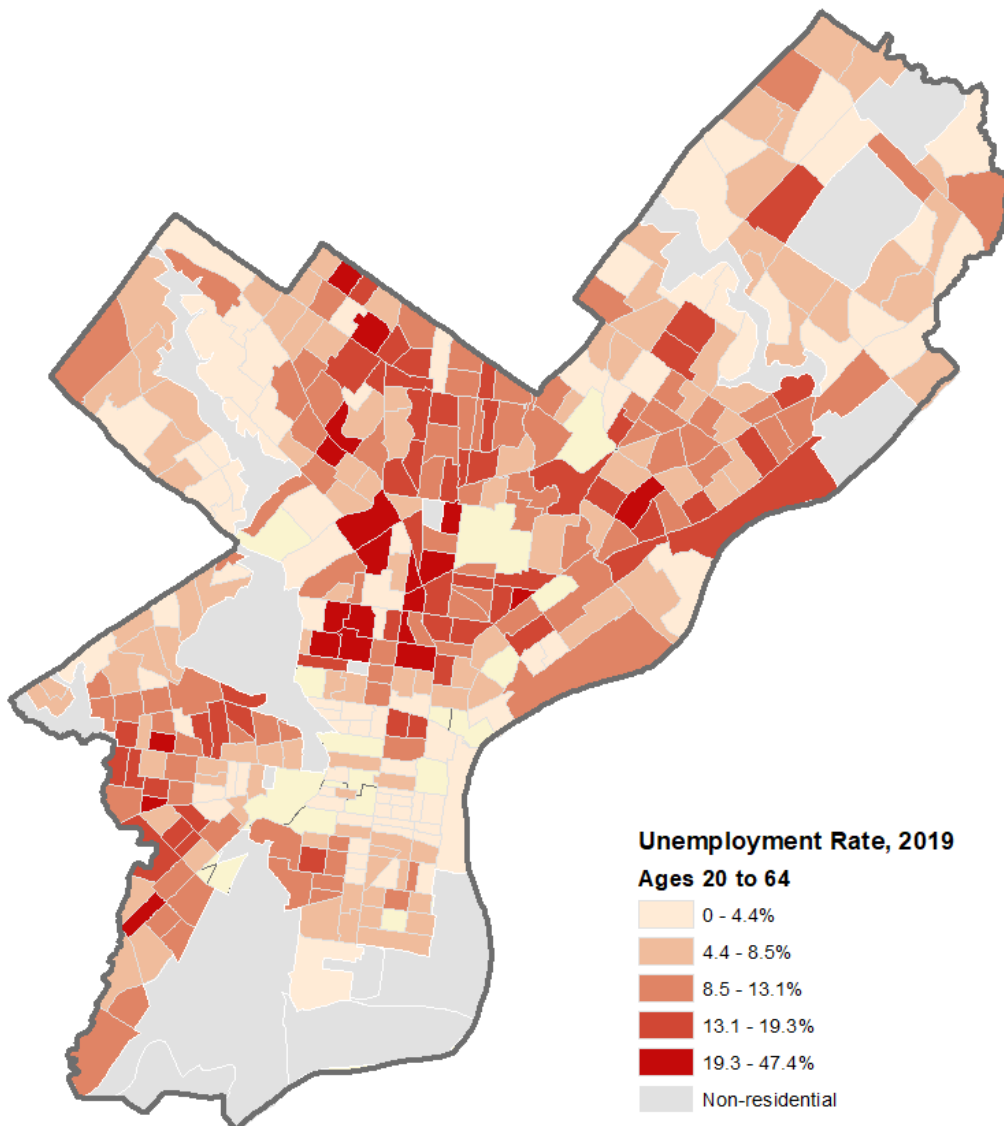
Overview of Philadelphia’s Labor Force

More than 773,900 adults over the age of 16 in Philadelphia, out of a total of 1.23 million, are in the labor force, comprising a labor force participation rate of 61 percent. In 2019, Philadelphia’s unemployment rate of 5.7 percent surpassed both the state-wide (4.2%) and national averages (3.8%) (ACS 2019 5-Year Estimates).

In Philadelphia, younger adults are more likely to be unemployed than middle-aged and older adults, and Black residents have the highest unemployment rate (12.9%) across all racial groups. While the proportion of white Philadelphians working fewer than 35 hours per week has declined by 6 percent since 2012, the percentage for Black and Latinx Philadelphians has risen by 1 percent and 3 percent, respectively (Shields & Hornstein, 2020).

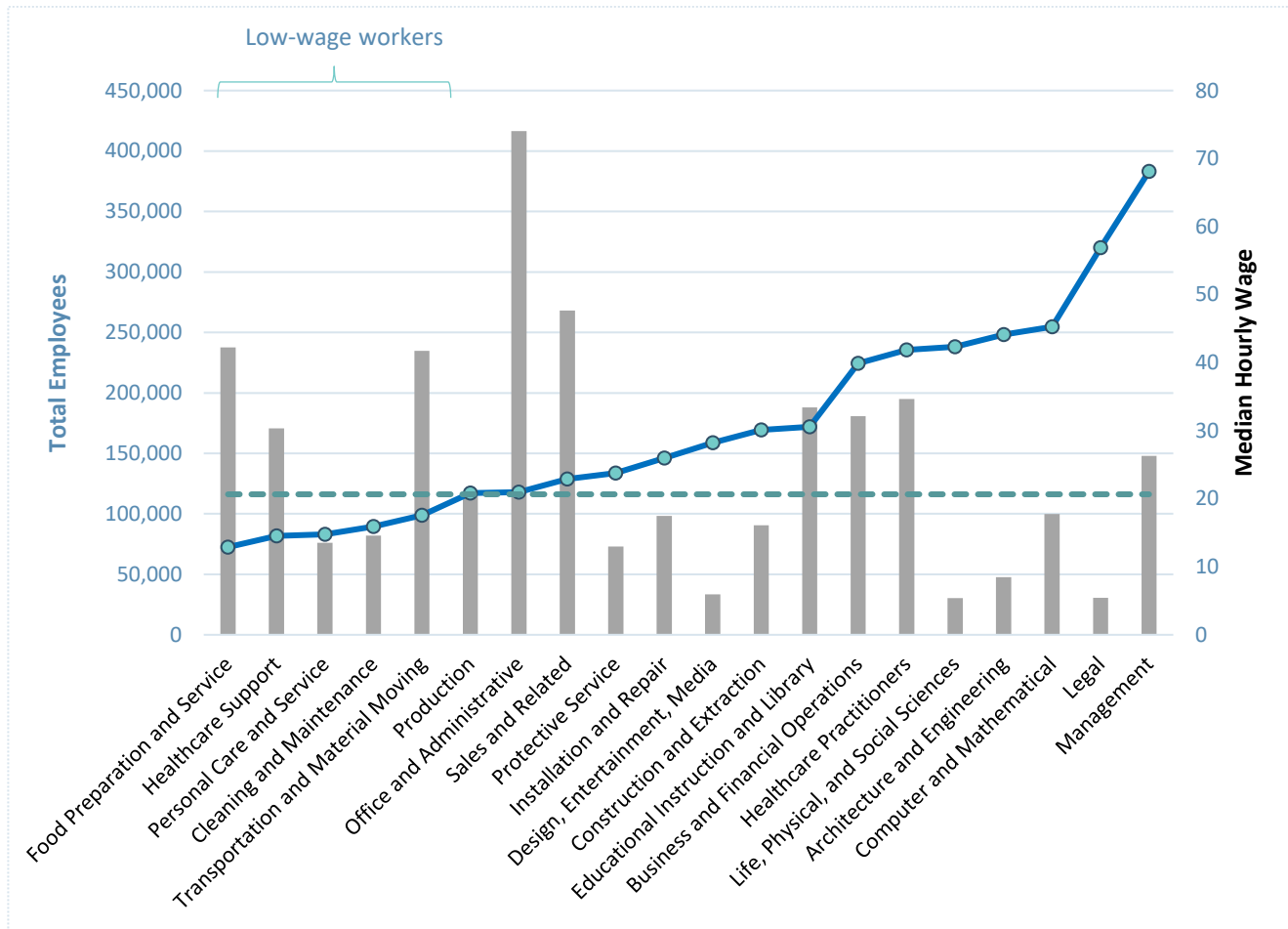
Income poor communities of color also tend to be areas of high unemployment, illustrating the entanglements between race, geography, and workforce development that contribute to the economic struggles of individuals and families. Many sections of Lower North, Upper North, West, and Southwest Philadelphia have some of the highest unemployment rates in the city, as shown in Figure IV-3. In Strawberry Mansion, a neighborhood in Lower North Philadelphia, almost one in three residents is unemployed (32.6%) (ACS 2019 5-Year Estimates).

Figure IV-3. Unemployment rate by Census tract, 2019 (ACS 2019 5-Year Estimates).



One of the major correlates to unemployment is poverty, yet active, full-time employment does not guarantee living above the poverty line if wages are low. Over 40 percent of workers in Philadelphia are in jobs where the median hourly wage is below \$20.65 (Budick et al., 2020), the estimated living wage for a family of four with two working householders (Glasmeier, 2021). Low-wage jobs are in the industries of food service, personal care, healthcare support, and building maintenance. Put plainly, a large portion of Philadelphia’s active labor force is struggling to make ends meet despite being employed.

Figure IV-4. Major occupations in Philadelphia, ranked by median wage, 2019 (BLS 2019).



Hardest-to-Serve Populations

Improving working conditions and increasing base wages are workforce development strategies that will contribute to poverty alleviation. But, for populations that experience barriers to entering and maintaining stable work, supportive work programs and policies tailored to these career-seekers are also needed. Hardest-to-serve populations include adults with limited work experience, adults with low literacy or educational attainment, adults with a disability, foreign-born adults (especially those with low English proficiency), returning citizens, and “opportunity youth” (i.e., young adults not working or enrolled in school). Hardest-to-serve populations are not mutually exclusive, as a single person may possess several of these attributes. Table IV-1 provides a snapshot of the labor force participation and unemployment rate for each of the “hardest-to-serve” populations. The following subsections expand upon each group in greater detail (Philadelphia Works, 2021).

Table IV-1. Summary of labor force engagement of “hardest-to-serve” populations in Philadelphia, 2019. (Philadelphia Works 2021).

	Percent of Age Group	Unemployment Rate	Labor Force Participation Rate
<i>Population ages 25-64</i>	100.0%	7.8%	75.0%
Limited work history	20.0%	N/A	6.5%
Seasonal Workers	5.8%	28.2%	73.3%
Low educational attainment	13.4%	16.2%	49.0%
With disabilities	16.6%	17.5%	32.6%
Limited English speakers	7.0%	8.6%	62.6%
<i>Youth 16-24</i>		17.1%	52.1%
Disengaged youth	15.5%	N/A	33.2%

Limited work history and low educational attainment

About 20 percent of working-age adults in Philadelphia have limited work histories, meaning that about 172,200 adults work less than half of the year or have not worked in the last 5 years. Over one in seven (15%) of working-age adults lacks a high school diploma or equivalent, and the data suggest that the lost earning potential of those without a diploma compared to those with a diploma is significant (ACS 2019 5-Year Estimates). On average, having a high school diploma corresponds with an additional \$616 of income per month (BLS 2020). Only about half of adults with low educational attainment were engaged in the labor force, and of those that were, 16 percent were unemployed.

Advanced education often improves one’s ability to secure quality paying jobs. As of 2019, about 115,300 adults, or 13 percent of all adults between the ages of 25 and 64 in Philadelphia, lacked a high school diploma or equivalent. Less than half (49%) of adults with low educational attainment were engaged in the labor force, and of those that were, 16 percent were unemployed (Philadelphia Works, 2021c). The median income for these adults was \$22,902, compared to \$28,430 for adults with a high school diploma or equivalent certification. This results in approximately \$460 per month in lost wages due to differences in educational attainment (ACS 2019 5-Year Estimates).

Adults with Disabilities

Philadelphia's population has the largest proportion of people with disabilities of any major city; about 17 percent of Philadelphia residents have a disability (Eichel & Martin, 2018). Around 18 percent of working-age adults with disabilities are unemployed. Approximately one in three (32.6%) adults with disabilities participate in the labor force. "Disability" is a broad term, encompassing varied physical, emotional, and cognitive attributes that individuals may experience on a daily, recurring, or sporadic basis. Adults with cognitive disabilities and those facing difficulties living independently were most likely to be unemployed, as 26.5 percent and 28.8 percent of these adults, respectively, were out of work. Moreover, one in three persons with disabilities is living below the poverty line, for a total of about 87,085 people (ACS 2019 5-Year Estimates).

Foreign-Born Adults and those with Limited English Proficiency

Approximately 14 percent of Philadelphia residents were born outside of the United States. Foreign-born residents are more likely to have lower educational attainment, lower median income, and lower English proficiency than native-born residents, yet are slightly more likely to be employed. Of all foreign-born residents, 26 percent lacked a high school degree or equivalent and 51 percent have low English proficiency. Their median household income is \$43,014, compared with the citywide average of \$45,927 (ACS 2019 5-Year Estimates). For individuals ages 25 to 64 with limited English language proficiency, 63 percent are engaged in the labor force, and of these, 9 percent are unemployed (Philadelphia Works, 2021c).

Table IV-2. Socio-economic characteristics of native- and foreign-born populations, 2019 (ACS 2019 5-Year Estimates).

	Native-Born	Foreign-Born	Naturalized Citizen	Not a U.S. Citizen
Percent of population	86%	14%	7%	6%
Percent with low educational attainment	13%	26%	22%	29%
Percent with low English-speaking proficiency	5%	53%	47%	57%
Percent unemployed	6%	5%	5%	6%
Median household income	\$46,455	\$43,014	\$47,523	\$38,872

Source: U.S. Census Bureau, American Community Survey, 2015-2019, Table S0501

Opportunity Youth

Opportunity youth comprise 17 percent (approximately 34,000) of all young adults between the ages of 16 and 24 (Philadelphia Works, 2020b). Because they are not in school or working, these young people are disconnected from the labor market and academic opportunities, and as a result have limited access to the skill- and experience-building activities that could serve them throughout their lifetime. Researchers from Philadelphia Works mapped Census microdata on opportunity youth ages 18 to 24 and found the city's highest concentrations were in North, West, and Southwest Philadelphia—areas that are disproportionately impacted by unemployment and poverty. They also found that, relative to their peers enrolled in school or employed, disconnected youth were twice as likely to live in poverty. Black and Hispanic young people were more likely to be disconnected, representing three-quarters of all opportunity youth in Philadelphia (Philadelphia Works, 2020b).

Returning Citizens

As of 2019, about 82,000 people were incarcerated in prisons or jails in Pennsylvania. Of that total, 46,000 people were incarcerated in prisons—the sixth-highest total prison population in the country. Pennsylvania also has the unfortunate distinction of ranking seventh among all states in disparities between Black and white incarceration rates and ranking seventh among all states for juvenile imprisonment. The Pennsylvania Department of Corrections reports that in 2019, Philadelphia was the top committing county, making up 24.7 percent of committed inmates (PA Department of Corrections, 2019).

Approximately 11,000 former prisoners were successfully discharged to Philadelphia County in 2018. Nationally, there has been a growing understanding that returning citizens and those with criminal records face severe barriers to maintaining a safe and supportive life. They may be denied or evicted from housing, have difficulty obtaining public services and benefits like Medicare and Medicaid, be denied employment and access to lines of credit, and face repeated stigmatization and dehumanization based on their criminal record. In Pennsylvania, approximately one in four incarcerated individuals has less than a 12th grade education and 81 percent are unskilled or possess no skills, further exacerbating barriers to stable employment (PA Department of Corrections, 2019).

Employment Needs from the 2020 Community Needs Assessment (CNA) Survey

Across the sixteen potential challenges presented to the respondents to CEO's 2020 CNA Survey, employment was chosen as a top three challenge by about 14 percent—186 out of 1,050 total respondents. Respondents who identified employment as a challenge received follow-up questions to gather additional information about their concerns. Of these 186 respondents, 47 percent indicated that they were employed, and 79 percent stated that they experienced a period of unemployment in the last 12 months. For respondents below poverty, only one-third reported being currently employed, while 46 percent were “out of work and looking” for employment.

Transportation was the most frequently cited barrier to finding or keeping a job, with 33 percent of the sub-sample noting this as an issue. About one in four (25%) of low-income respondents reported needing help finding or keeping a job because of childcare, and nearly one in four (24%) noted that their criminal history was a barrier. Thirty-two percent of the sub-sample reported that someone in the household needed training or job-related skills, while only 18 percent stated that they were aware of employment assistance services. When asked to list employment programs, respondents included the following: Career Builders, career fairs, Career Link, Impact Services, Philadelphia Works, Temple Community Relations, and the Youth Fathers program.

Figure IV-5. Responses to 2020 CNA Survey relating to employment status (CEO 2020).

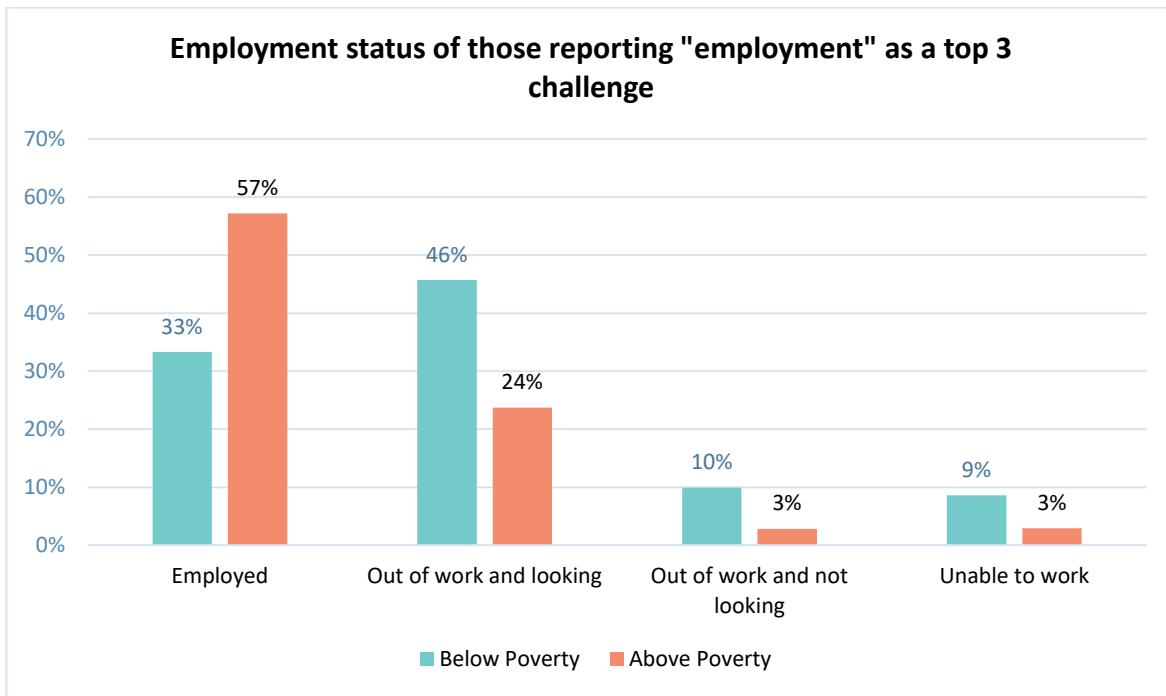
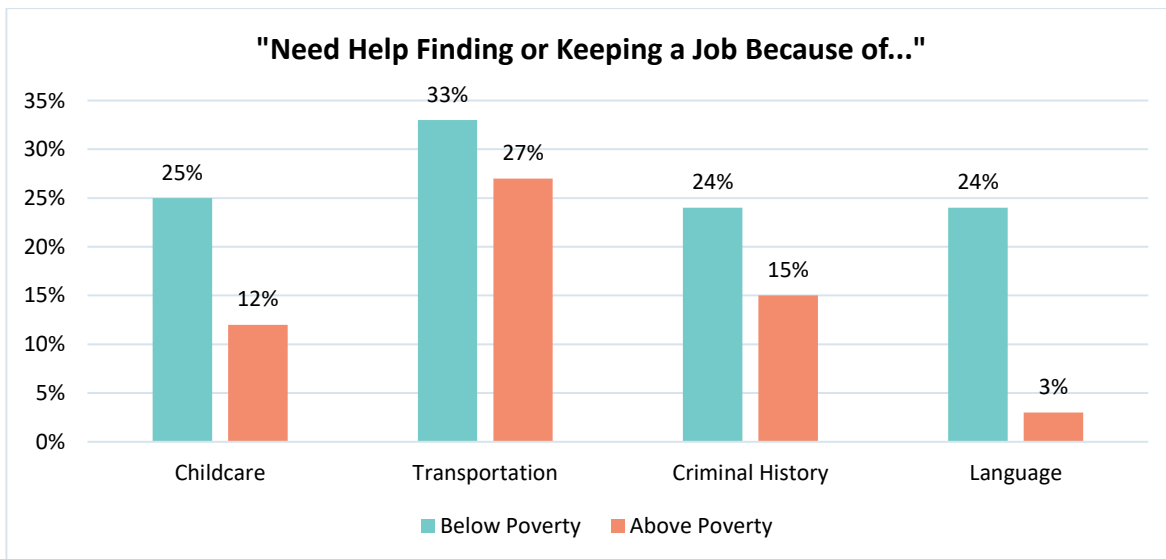


Figure IV-6. Responses to 2020 CNA Survey relating to employment barriers (CEO 2020).



Findings from 2020 CNA Focus Groups

Crime: Respondents across all five focus groups — the unemployed, underemployed, returning citizens, people with disabilities, and opportunity youth — described the impact crime and neighborhood safety had on their ability to find jobs and improve income. Many expressed a daily fear of victimization or incarceration, which influences their employment, housing, childcare, and transportation decisions as well as their physical and mental health. Focus group participants indicated crime as a barrier to accepting some employment opportunities (e.g., concern over personal safety while returning home on public transportation late at night, fear that their children would not receive enough supervision).

Discrimination: The most common barrier to accessing career employment expressed by focus group participants was discrimination. Unemployed and underemployed residents mentioned discrimination against ethnic-sounding names as a major barrier to receiving job interviews when applying for employment through different career services programs. Disabled participants felt these same programs discriminated against them because of their disability, only showing them jobs without opportunities for career growth. Returning citizens also cited discrimination as a barrier to finding employment, with those on parole or living in a halfway house being barred from positions that required more paperwork from their parole or probation officer.

Resource Limitations and Competition: Another barrier to career-oriented employment expressed across focus groups was increasing competition for career training opportunities. Focus group participants mentioned that jobs linked to the completion of career training programs were often based on grant funding and, therefore, only temporary. They believed that programs often train participants for low-paying jobs or give them credentials that are not helpful during a job search (e.g., Microsoft certification). One participant mentioned the availability of jobs outside of Philadelphia that pay better but cited childcare needs and a lack of adequate public transportation as access barriers. Participants across all five focus groups expressed frustration trying to balance taking part in unpaid training and educational opportunities with working enough hours to meet daily needs and pay bills. Often, residents chose a lower-paying job to make ends meet because they could not afford to go without income while searching for higher-paying opportunities.

Help with resumes and interviews were mentioned as barriers, but participants across all focus groups were generally aware of the services and programs within the city designed to meet these needs. In all five groups, only two participants mentioned finding employment through a career services program. Other participants said they found jobs through employment agencies, social networking, and word of mouth.

Participants across all focus groups experienced housing insecurity. Many reported being on waiting lists for public housing. A few shared that they experienced homelessness and stayed with relatives as a short-term fix to housing issues. However, participants mentioned that it is difficult to apply for a job without an address. All focus groups expressed a need for household budgeting and financial management training.

Overall, participants from across all focus groups heard about available employment resources by word of mouth and social networks. This suggests that active community engagement is necessary to increase awareness of employment services in Philadelphia's hardest hit communities. Additionally, programs focusing on crime reduction and increasing the availability of public transit and other transportation options will be imperative in helping residents who are hesitant to travel outside of their respective neighborhoods to access services.

CEO Activities Supporting Employment Opportunities

CEO invests in several employment initiatives that attempt to help the hardest-to-serve career-seekers. Launched in Philadelphia in 2016, the **Center for Employment Opportunities** is a nationally recognized, evidence-based workforce development model that connects returning citizens to quality transitional employment and job training opportunities. The Office of Community Empowerment and Opportunity, in partnership with Philadelphia Parks and Recreation, provides funding to support the program, which placed 115 adults in transitional work in 2019. CEO also administers the Pennsylvania Department of Human Services' Work Ready program, which is operated by **JEVS Human Services** and assists residents eligible for Temporary Assistance for Needy Families (TANF). In 2019, 1,666 individuals received job readiness and employment training through JEVS Work Ready. Finally, CEO provides funding support to **First Step Staffing**, a low-barrier staffing agency for semi-skilled and entry-level workers that provides career coaching, door-to-door transportation, and housing placement assistance to its employees. In 2019, 2,648 individuals received services through First Step Staffing.

EDUCATION

Access to a quality educational system, especially in the early years of life, can both improve long-term employment outcomes and provide pathways out of poverty. One of the highest priorities for local officials in Philadelphia is to create a stronger network of educational opportunities to serve residents throughout their lifetimes. It is especially important to consider how those in poverty can better access high-quality childcare, early learning, and adult basic education resources, and how well the existing educational networks serve the most vulnerable populations.

ADULT ATTAINMENT

In Philadelphia, 15 percent of adults over the age of 25, or 164,444 individuals, do not have a high school diploma or equivalent (ACS 2019 5-Year Estimates). In this regard, Philadelphia lags behind the statewide (9.5%) and national (11.9%) averages for educational attainment (CAP Data Tool 2021). Moreover, 22 percent of Philadelphia’s adults over the age of 16 lack basic literacy skills (CAP Data Tool 2021). This rate is considerably higher than the overall rate for adults with limited literacy in Pennsylvania, at 13 percent.

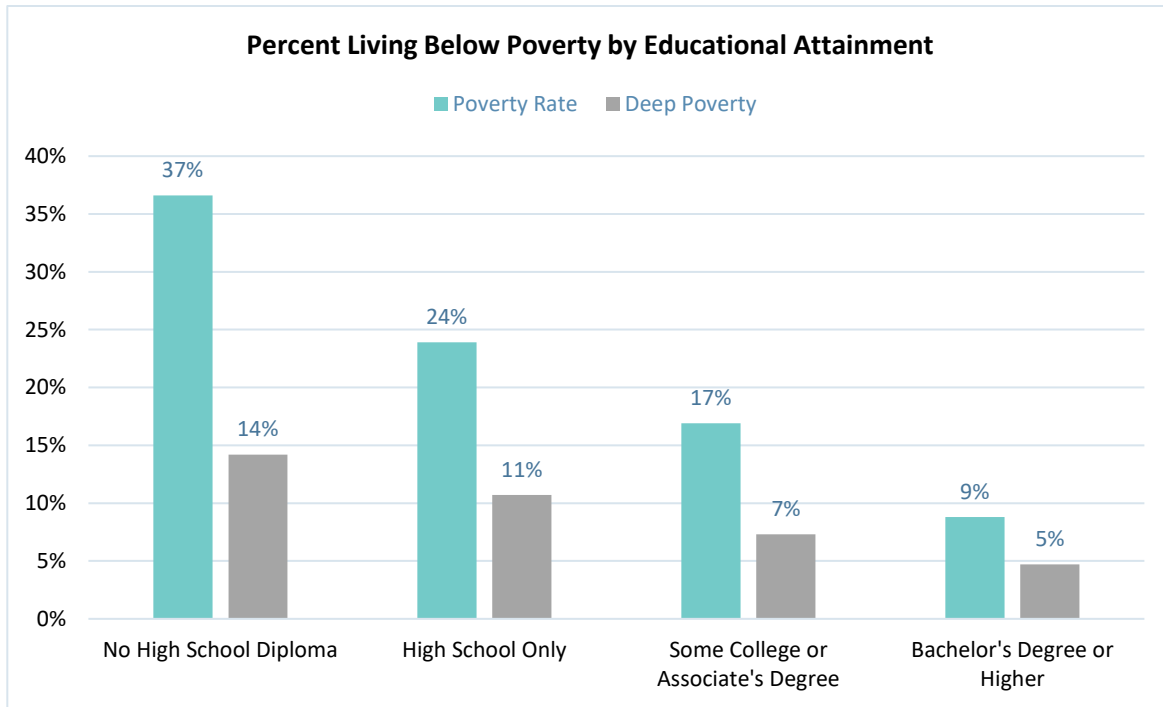
Table V-1. Comparison of city-wide, state-wide, and national educational attainment rates for adults over the age of 25, 2019 (CAP 2021).

	Percent No High School Diploma	Percent High School Only	Percent Some College	Percent Associates Degree	Percent Bachelor's Degree	Percent Graduate or Professional Degree
Philadelphia	15.3%	32.6%	16.7%	5.7%	17.31%	12.4%
Pennsylvania	9.5%	34.7%	15.9%	8.5%	19.0%	12.4%
United States	11.9%	26.9%	20.4%	8.5%	19.8%	12.4%

Source: U.S. Census Bureau, American Community Survey, 2015-2019.

For individuals living below the poverty line, educational attainment is even further from reach. Nearly 37 percent of adults over the age of 25 lacking a high school diploma or equivalent credential live in poverty, and 14 percent live in deep poverty (Figure V-1) (ACS 2019 5-Year Estimates). These data also illustrate the impact that educational attainment has on economic mobility: poverty rates decline by about 35 percent for Philadelphians who complete high school, while earning an advanced degree is associated with declines ranging from 54 to 75 percent.

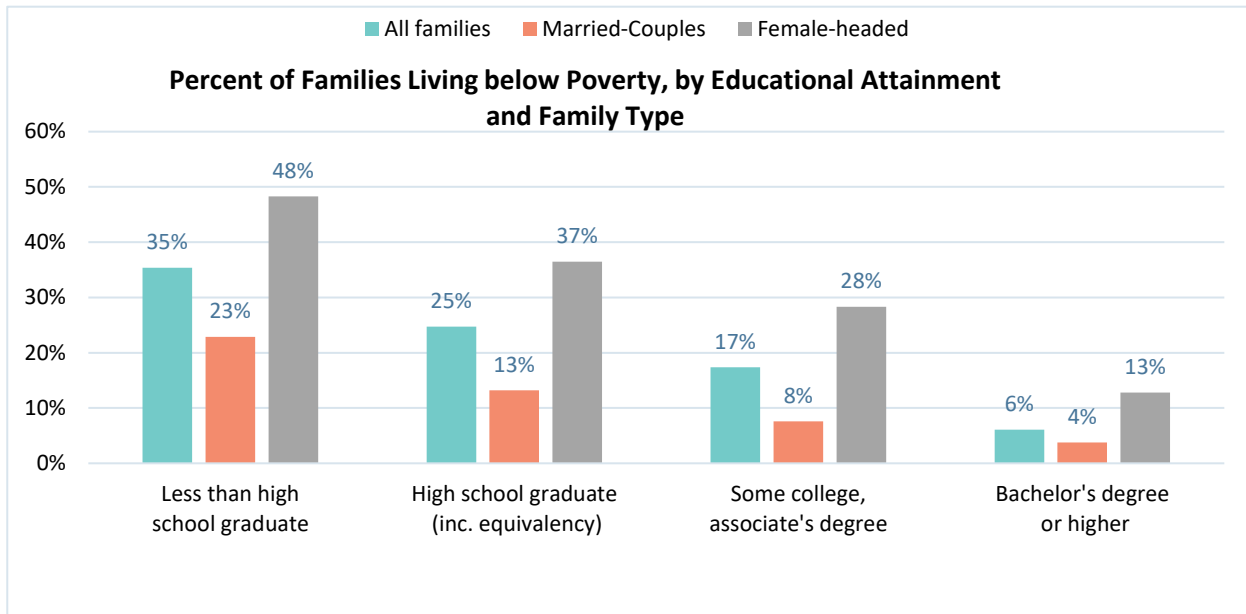
Figure V-1. Educational attainment for adults living in poverty (below 100% poverty line) and deep poverty (below 50% poverty line), Philadelphia, 2019 (ACS 2019 5-Year Estimates).



Source: U.S. Census Bureau, American Community Survey, 2015-2019, Table S1703.

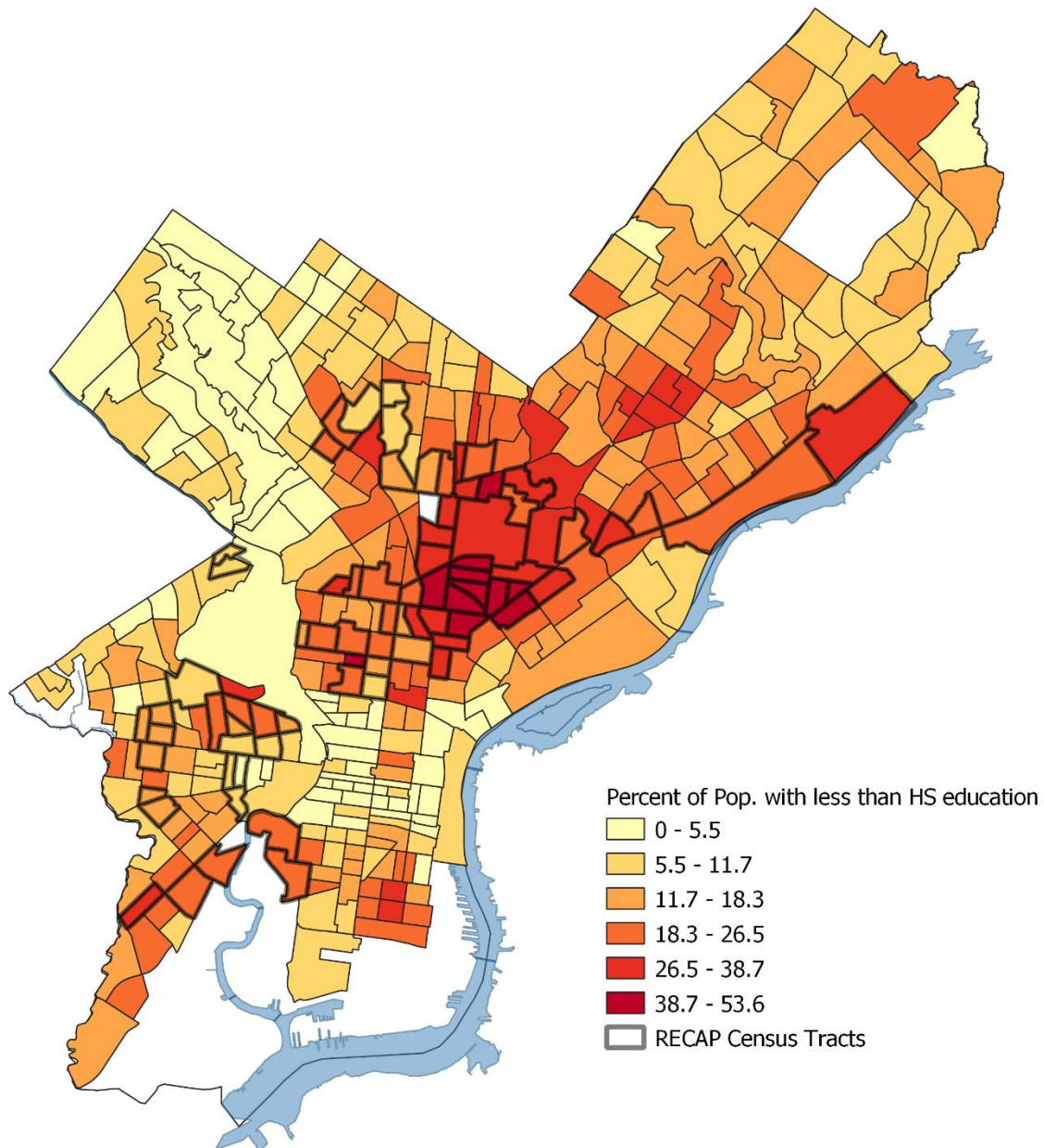
Families headed by single women with low educational attainment are the most likely to be living in poverty (48.3%) as compared to all families (35.4%) and married couples (22.9%) (Figure V-2; ACS 2019 5-Year Estimates). Low educational attainment appears to be highest in the RECAP neighborhoods of North and West Philadelphia (Figure V-33).

Figure V-2. Poverty rate by educational attainment and family type (ACS 2019 5-Year Estimates).



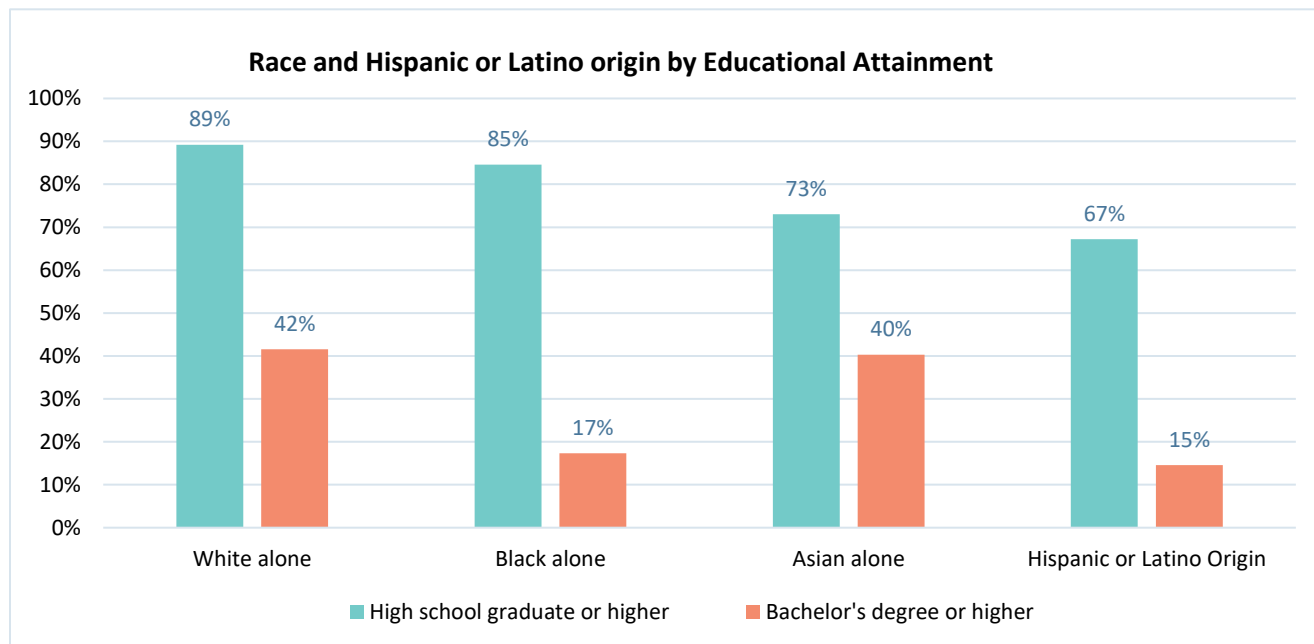
Source: U.S. Census Bureau, American Community Survey, 2015-2019, Table S1702.

Figure V-3. Census tract map of the percent of population with less than a high school education (ACS 2019 5-Year Estimates).



When examining rates of post-secondary educational attainment by race and ethnicity within Philadelphia, data show that whites and Asians earn bachelor’s degrees at comparable rates (41.6 percent and 40.3 percent, respectively). However, there is a clear and significant disparity in the rate at which African American and Latinx populations complete post-secondary education: the percentage of Black adults in Philadelphia with at least a bachelor’s degree is approximately 58 percent lower than the percentage of white adults with at least a bachelor’s degree, while the percentage of Hispanic adults with at least a bachelor’s degree is 65 percent lower than for whites.

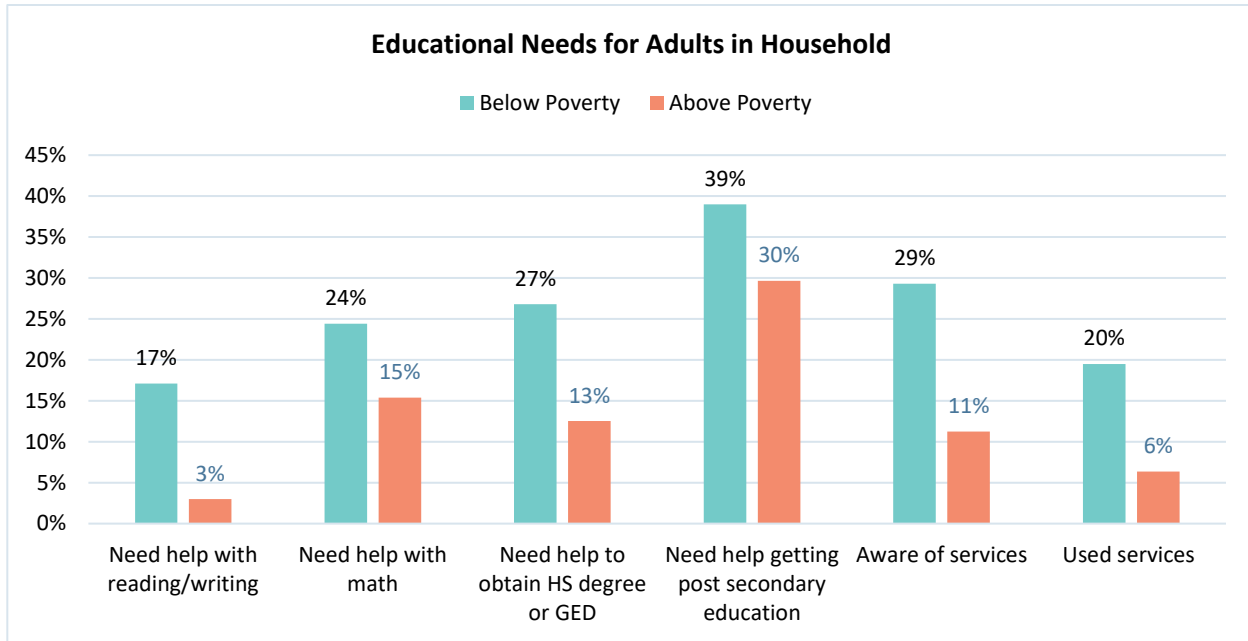
Figure V-4. Educational Attainment by Race in 2019: Philadelphia (ACS 2019 5-Year Estimates).



Source: U.S. Census Bureau, American Community Survey, 2015-2019, Table S1501

Approximately one-third (33%) of respondents to CEO’s 2020 CNA Survey who ranked education as a top concern indicated that they or an adult in their household needed help getting into a post-secondary or vocational program over the past 12 months. Respondents living below poverty were more likely to report needing help with reading/writing, math, and accessing programs to obtain a GED or high school diploma. Those living below poverty were also more likely to be aware and take advantage of programs and services to help with adult education. Figure V-5 presents additional information on responses to questions on adult education needs.

Figure V-5. Responses to 2020 CNA Survey related to adult educational needs (CEO 2020).



YOUTH ENGAGEMENT

Close to 35 percent of children in Philadelphia are in poverty. While this figure represents a slight downward trend from prior years, Philadelphia continues to see nearly double the state-wide rate of childhood poverty (17.6%) and to significantly exceed the national average (18.5%) (CAP Tool, 2021). Moreover, between 2000 and 2018, childhood poverty increased by nearly 6 percentage points in Philadelphia, while only increasing 3 percentage points state-wide and only about 2 percentage points nationally (CAP 2021). When considering the demographics of childhood poverty, racial disparities become clear. While 15 percent of non-Hispanic white children were in poverty in 2019, 40 percent of African American children and 48 percent of Hispanic/Latino children were in families living below the poverty level (Table V-22) (CAP Tool 2021).

Table V-2. Percent of children under 18 years of age in poverty by race and ethnicity, 2019 (CAP 2021).

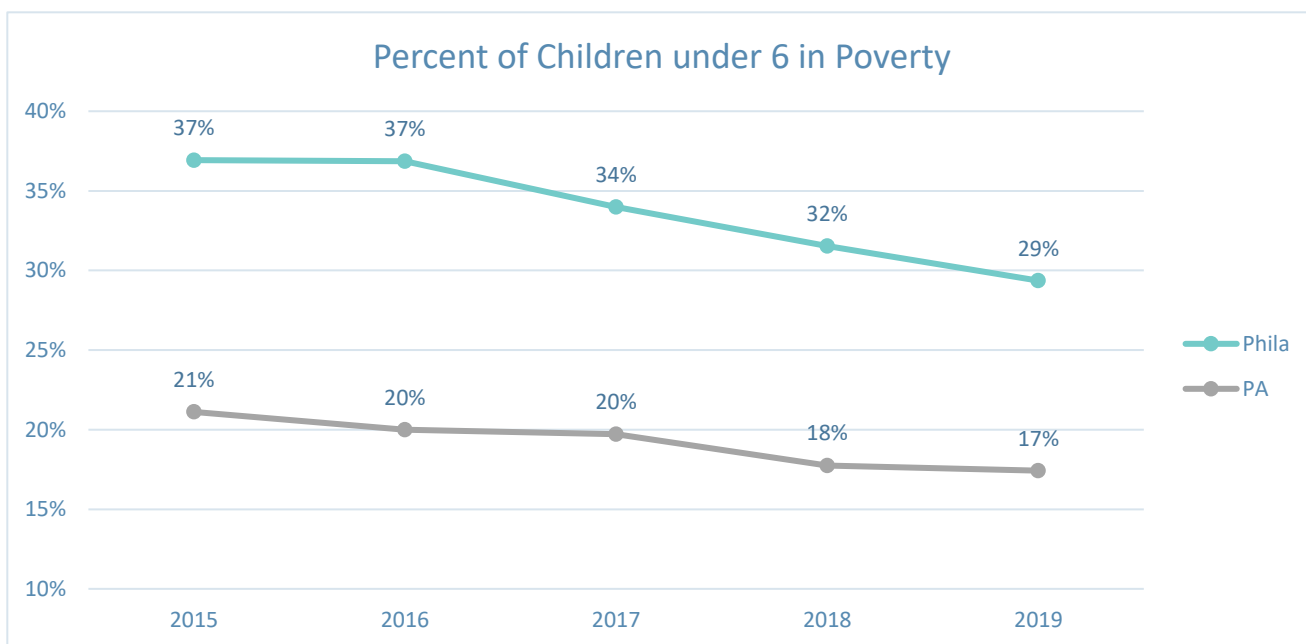
	Non-Hispanic White	Black or African American	Native American, Alaska Native	Asian	Native Hawaiian, Pacific Islander	Some Other Race	Multiple Race	Hispanic, Latino
Philadelphia	14.8%	40.0%	26.3%	27.9%	87.2%	55.5%	27.8%	48.0%
Pennsylvania	10.8%	35.5%	25.7%	13.6%	47.4%	41.4%	24.5%	36.0%
U.S.	11.1%	33.2%	32.2%	10.6%	24.1%	29.2%	18.8%	26.6%

Source: U.S. Census Bureau, American Community Survey, 2015-2019.

High-Quality Early Learning and Child Care Opportunities

Approximately 118,100 children under the age of six live in Philadelphia. Twenty-nine percent are in families below poverty and another 33 percent of children under six are in households with incomes right above the poverty level (i.e., 100 to 200 percent of the poverty level) (ACS 2019 1-Year Estimates). Philadelphia's rate of early childhood poverty surpasses the state-wide rate by 12 percentage points (see Figure 6).

Figure V-6. Percent of children under 6 in families below poverty: 2015 - 2019 (ACS 1-Year Estimates).



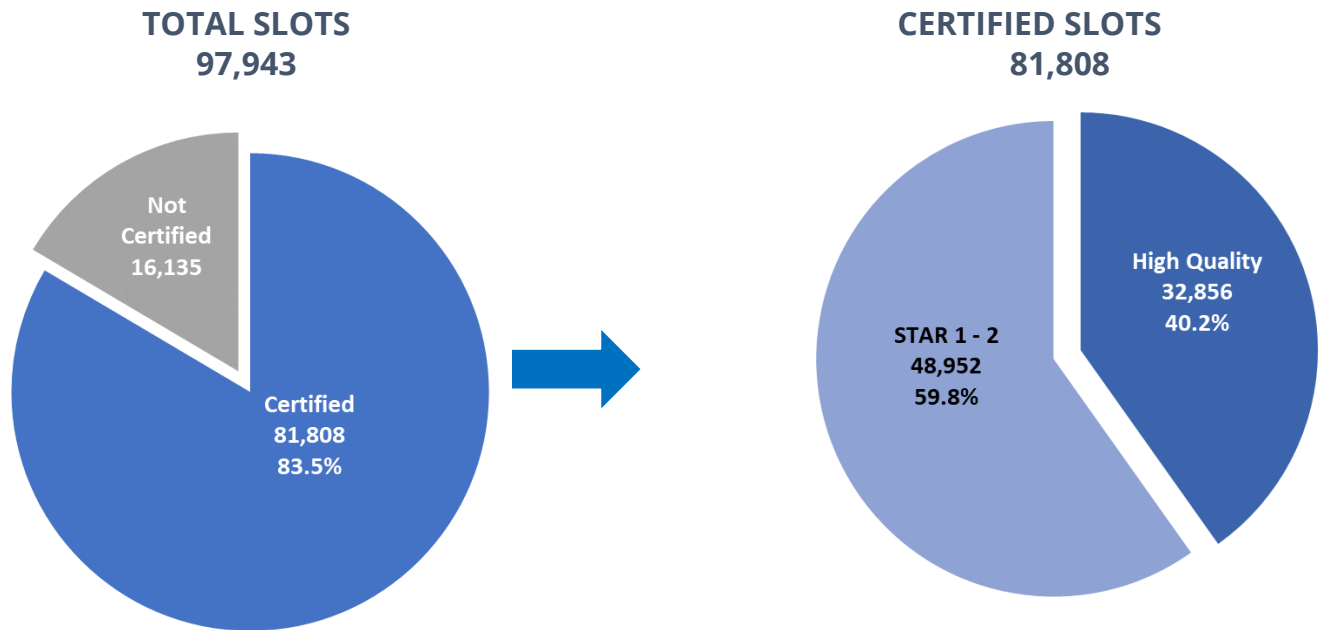
Source: U.S. Census Bureau, American Community Survey, 2015, 2016, 2017, 2018, 2019, Table S1701.

Nearly fifty years of research has found compelling evidence that high-quality early childhood education is one of the most effective means to reduce intergenerational poverty. High-quality early learning narrows the academic achievement gap and prepares students to succeed in school and later in life. Children who are at risk of school failure based on two or more early childhood risk factors make the most dramatic gains in early childhood education. They are much less likely than their peers to require special education, remediation, grade repetition, or to enter the juvenile justice system. They perform better on standardized achievement tests and have higher rates of high school graduation and college attendance than their peers. As adults, they earn more and rely less on public benefits (Camilli et al. 2010).

The Reinvestment Fund conducts an annual assessment of changes in the supply and demand of seats in “high quality” childcare facilities in Philadelphia, defined as sites that receive a score of 3 or 4 from Pennsylvania’s Keystone STARS rating system. Its most recent analysis found that the number of high-quality childcare seats increased by 2.1 percent between 2018 and 2019 and by 8.3 percent since 2014. When considering only certified childcare facilities, high-quality slots comprised 40.2 percent of total available slots—an increase of 2.2 percentage points from the previous year. The analysis identified several Philadelphia neighborhoods with severe shortages of high-quality seats, including Roxborough, Germantown, Eastwick, Cobbs Creek, Kensington/Fishtown and Port Richmond (Rosch et al., 2019) (Goldstein et al., 2020).

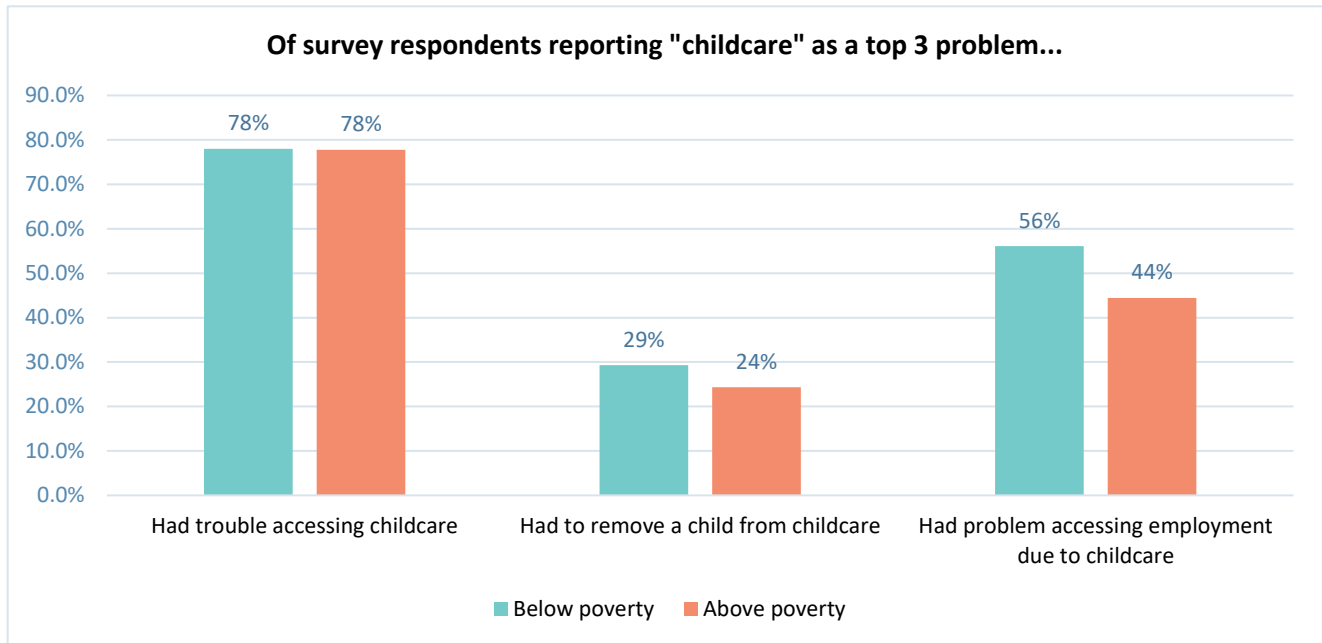
The report also noted that the Pennsylvania Office of Child Development and Early Learning (OCDEL) changed the way in which it treats facilities that were previously unrated under the Keystone STARS system. Starting in 2018, in addition to low-scoring childcare sites that participate in STARS, all unrated childcare facilities receive a 1 STAR designation. Figure 7 provides a breakdown of certified and un-certified childcare providers and slots by STARS ratings.

Figure V-7. Percentage of childcare slots that are certified and with a Keystone STARS rating, 2019 (adapted from Goldstein et al., 2020).



Access to childcare was a highly-ranked concern among the respondents to the 2020 CNA Survey who were parents of young children. A total of 86 survey respondents identified “childcare” as one of their top 3 challenges, which represented just over 8 percent of the full sample. Among the sub-sample that identified childcare as a top challenge, 78 percent had trouble accessing safe, reliable and/or affordable childcare, and about half encountered problems accessing employment or other services because childcare was unavailable. As illustrated in Figure V-8 below, while accessing childcare was a shared challenge for respondents regardless of income category, childcare presents employment barriers at a significantly higher rate for those with incomes below poverty. Also, just under one-third (32%) in this sub-sample were aware of any services or organizations in their neighborhood that help people with childcare.

Figure V-8. Problems faced by survey respondents reporting childcare as a top challenge (CEO 2020).



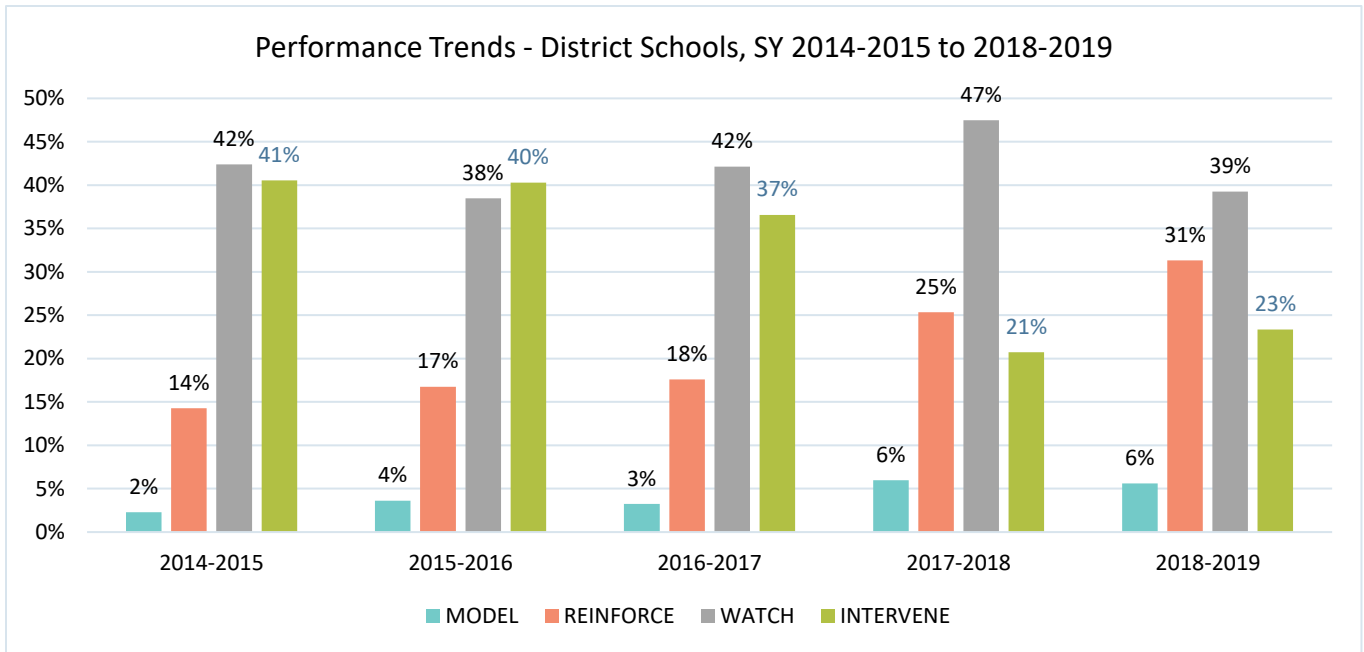
School Performance

The COVID-19 pandemic led to the closure of all public and private schools beginning in mid-March 2020 and extending through early 2021, when plans were announced for a hybrid reopening plan that would allow for a gradual return to the classroom, starting with kindergarten through second grades (Graham, 2021). The massive disruption in the availability of standardized, classroom instruction during the 2019-2020 school year made it impossible for the School District of Philadelphia (SDP) to collect reliable measurements of the performance metrics used in typical school years. The most recent data available are from the 2018-2019 school year, which are provided below.

The School District of Philadelphia (SDP) had 126,229 children and young adults enrolled across 218 District schools during the 2018-2019 school year. The District annually uses data on student and teacher performance to categorize schools into four tiers, ranked from highest- to lowest-performing. The tiers are as follows: 1) Model, 2) Reinforce, 3) Watch and 4) Intervene. Since school year (SY) 2014-2015, the percentage of District schools in the lowest-performing tier overall (“Intervene”) declined by 18 percentage points — from 41 percent in SY 2014-15 to 23 percent in SY 2018-19 (Schlesinger and Tanz, 2020). While the highest-ranking “Model” tier still accounted for a small fraction of District schools in SY 2018-19 (6%), the proportion of schools in the Model tier increased by almost 150 percent since 2014-15. A similar trend is observed for the category “Reinforce,” which includes schools that show positive gains in performance metrics: the percentage of schools in this tier more than doubled over the same time frame. (Figure V-9 below).

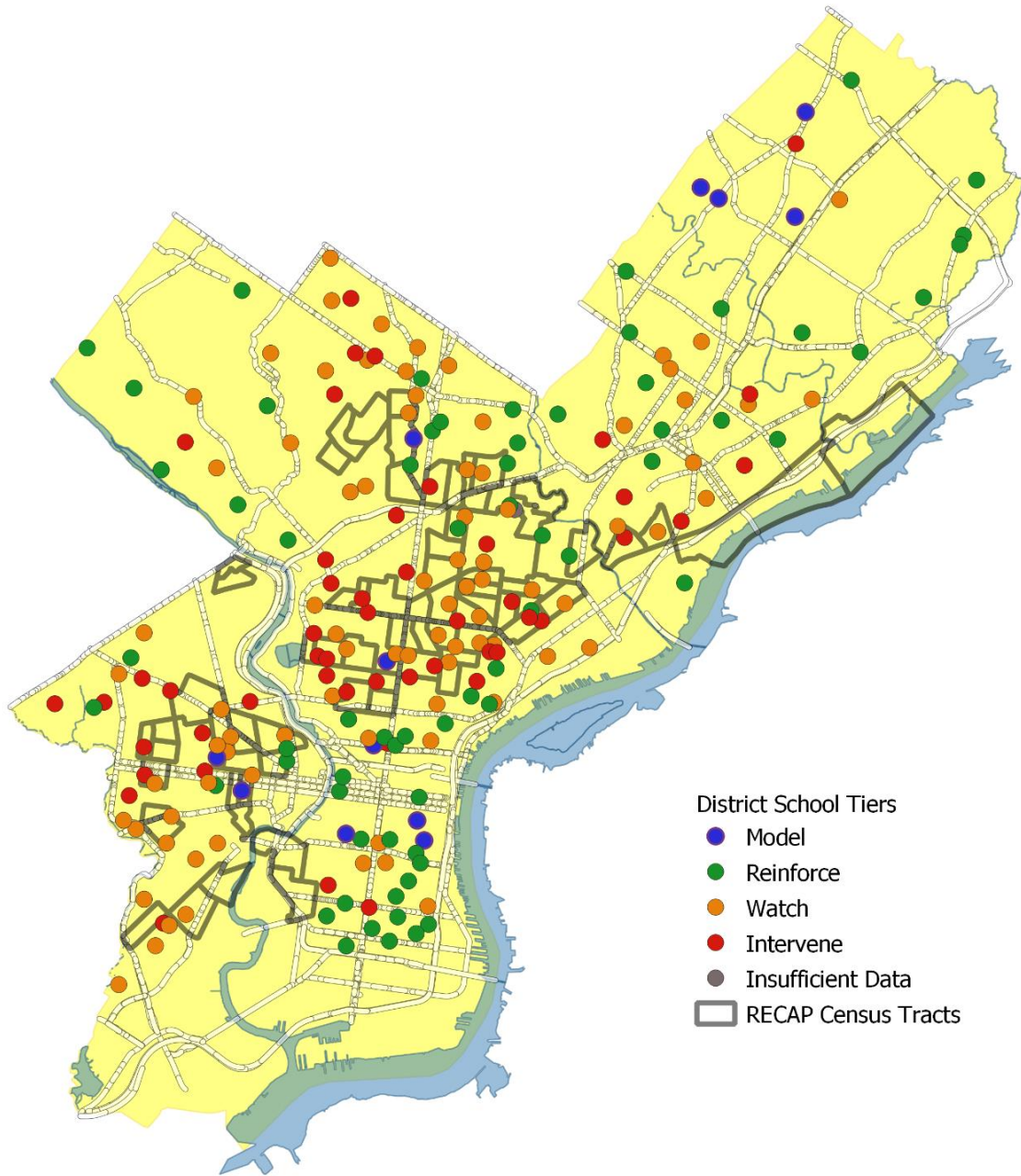
For the 2018-2019 school year, 63 percent of District schools were in the bottom two tiers of “Watch” and “Intervene”, a decline of 20 percentage points since SY 2014-15. Figure V-10 shows the geographic distribution of District schools by tier and proximity to RECAP census tracts (School District of Philadelphia, 2020b).

Figure V-9. Composition of District Schools across performance tiers, 2014-2019 (Schlesinger and Tanz, 2020).



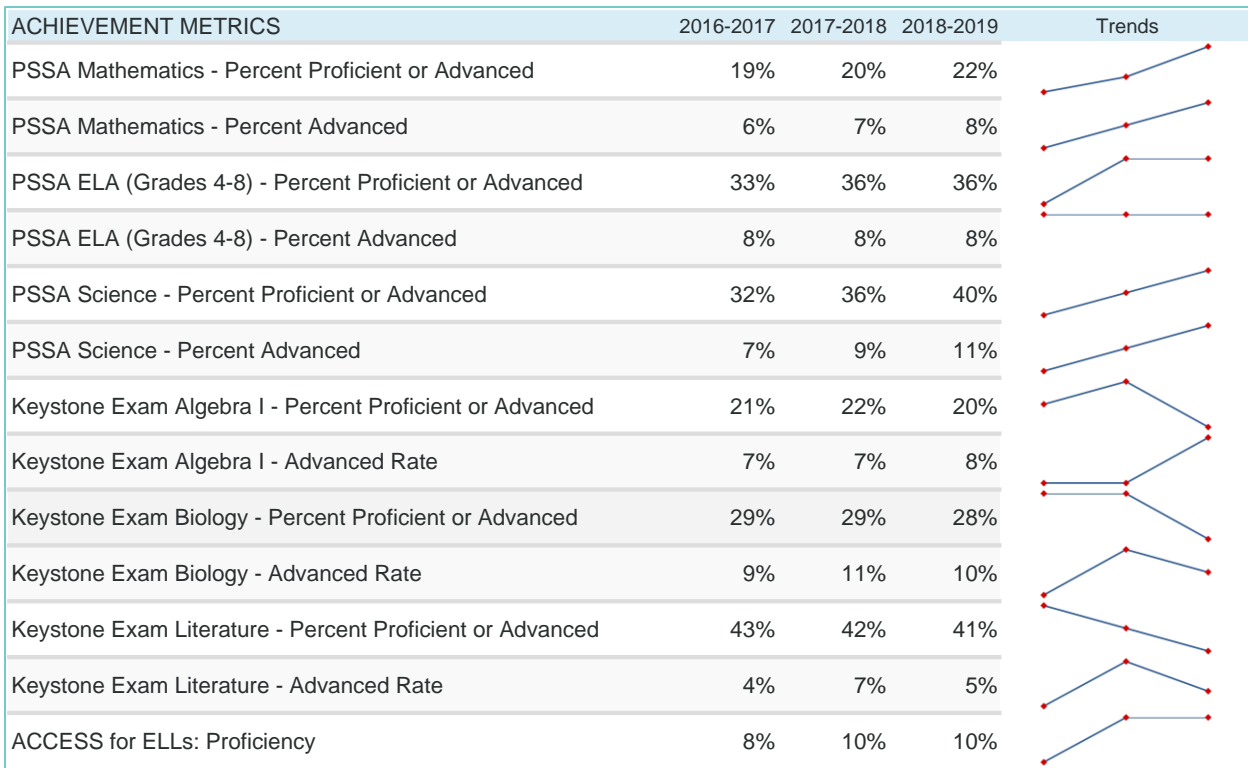
Source: School District of Philadelphia, 2020.

Figure V-10. Philadelphia District schools, mapped against RECAP tracts, 2019 (School District of Philadelphia, 2020b).



Among the standardized test results included in the Achievement Metrics section of the SDP Progress Report, only PSSA Mathematics and PSSA Science show a consistent upward trend in the percent of students receiving a score of “proficient or advanced” from SY 2016-17 through SY 2018-19. The Keystone Exam in Literature exhibits the highest overall rates of proficiency (42%) for any of the standardized tests, however the percentage has declined slightly between 2016 and 2019 (Figure V-11).

Figure V-11. Student performance in District schools, School Years 2016-17 through 2018-19 (School District of Philadelphia).

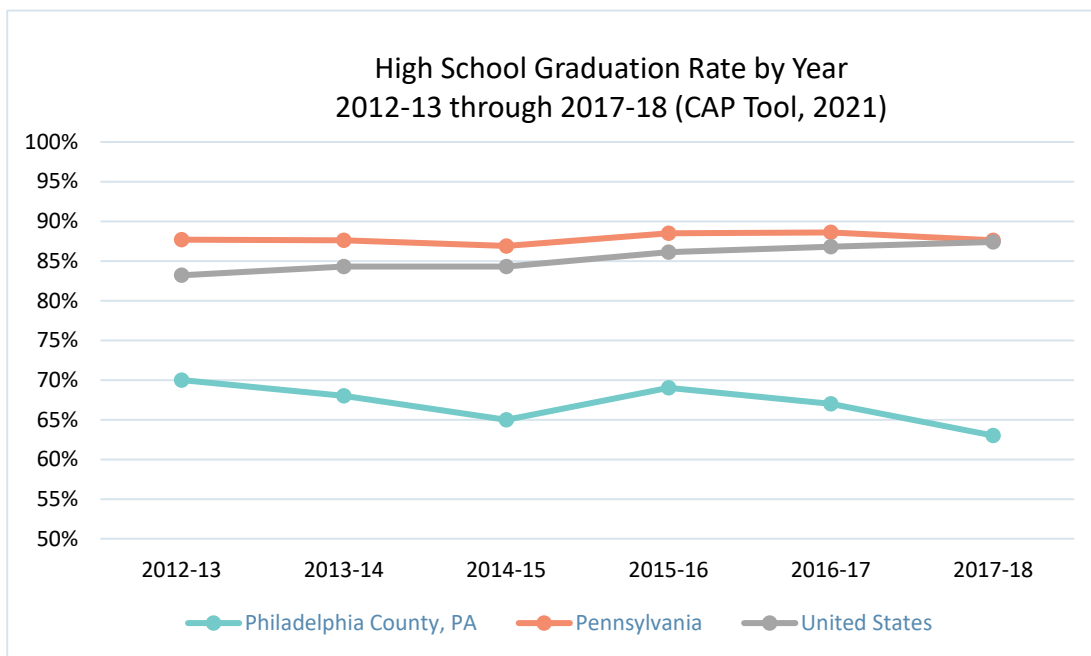


Source: School District of Philadelphia, District Scorecard, 2021. Retrieved from https://www.philasd.org/performance/programsservices/school-progress-reports/district-scorecard/#AG1_achievement

Between SY 2012-13 and SY 2017-18, the high school graduation rate for the School District of Philadelphia fluctuated between about 65 and 70 percent, with a reported rate of 63 percent in SY 2017-18. With Pennsylvania and nationwide graduation rates converging toward 87 percent in 2018, data trends reveal a sizable and persistent gap between graduation rates in Philadelphia and in these comparison jurisdictions, averaging approximately 21 percentage points across this period (Figure V-12) (CAP Tool 2021).

The high school graduation rate also exhibits clear disparities by race and ethnicity. In Philadelphia, as in Pennsylvania and the U.S., the graduation rate for white non-Hispanic students significantly exceeds the graduation rate for Black and Hispanic students. The disparity in graduation rates between white non-Hispanic and Black students in Philadelphia in SY 2017-2018 measured 8 percentage points while the disparity between white non-Hispanic and Hispanic students was 12 percentage points. The patterns of racial and ethnic disparity in graduation rates are not consistent across comparison areas. Hispanic students experience the greatest disparity in Philadelphia, while Black students face greater disparities at both the state and national levels (CAP Tool 2021).

Figure V-12. High School Graduation Rates, School Years 2012-13 through 2018-19 (CAP Tool, 2021).



Source: US Department of Education, EDData. Additional data analysis by CARES. 2017-18. Source geography: School District

Table V-3. High School Graduation Rate by Student Race and Ethnicity (CAP Tool, 2021)

Report Area	Non-Hispanic White	Black or African American	Hispanic or Latino
Philadelphia	68.0%	61.0%	56.0%
Pennsylvania	92.1%	71.3%	72.8%
United States	90.5%	81.6%	83.0%

Source: US Department of Education, EDData. Additional data analysis by CARES. 2017-18. Source geography: School District

CEO ACTIVITIES SUPPORTING EDUCATIONAL OPPORTUNITIES

Promise Corps is a college- and career-readiness program operated by CEO that serves students in four public high schools in West Philadelphia: Overbrook High School, High School of the Future, West Philadelphia High School, and Sayre High School. During the 2019 -2020 school year, 13 College and Career Coaches (CCC's) worked with 539 students in grades 10-12, providing nearly 4,700 individual or small group sessions. On average, Promise Corps students received 29 hours of personalized, one-on-one support in the areas of Academic Assistance, College and Career Advising and Naviance Support. CEO's Youth Strategies Unit also sponsors a Summer Work Ready program for middle and high school students from all parts of the city. In 2020, the Summer Work Ready program provided a 6-week virtual summer job experience for 40 young people between the ages of 12 and 18.

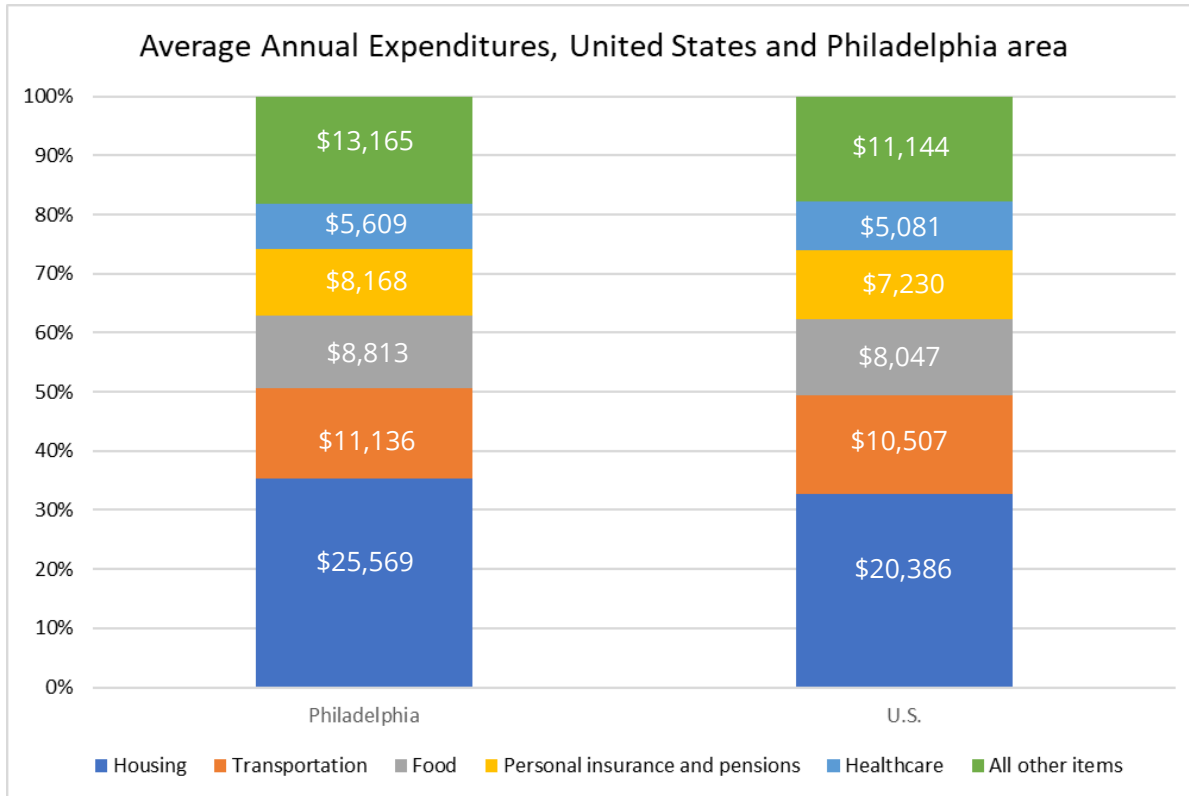
INCOME AND ASSETS

The wages, income, benefits, and assets available to a household are among the most basic measures of economic well-being. Income, in particular, is an important indicator of how well a household can pay bills, respond to emergencies, and plan. Families in poverty are often not afforded those choices, instead managing survival through a series of complex trade-offs, juggling the costs of food, health care, education, housing, and other basic necessities, from one day to the next. Public benefits are a major source of assistance that can supplement income and help low-income families meet basic needs and offset the immediate crisis of poverty.

HOUSEHOLD INCOME

Over the past five years, median household income across the city has increased 15 percent, up from \$41,233 in 2015 (inflation-adjusted 2015 dollars) to \$47,474 in 2019 (ACS 1-Year Estimates, 2015 and 2019). While this change is a promising indicator of renewed economic vitality, not all households have seen income gains and many families still rely on various forms of assistance to meet basic needs. The average household in Philadelphia spends \$72,460 per year on living expenses, with housing as the single largest expense (BLS 2021). As a point of comparison, the federal poverty level for a household of four in 2019 was \$25,750, meaning that families in poverty in Philadelphia earn about one-third of what the average household in the Philadelphia area spends annually (U.S. Dept. of Health and Human Services, 2019).

Figure VI-1. Comparison of consumer expenditures, Philadelphia Division and U.S. (BLS, 2021)



Source: Bureau of Labor Statistics, Philadelphia Division Economic Summary, 2021.

A smaller fraction of Philadelphia households derive income from earnings (73%), compared to Pennsylvania (75%) and the United States (78%) — a disparity that is also evident in other income categories that are linked to prior earnings, such as Social Security income and retirement income. The percentage of households in Philadelphia that receive income from investments or asset holdings (i.e., interest, dividends or net rental income) is substantially smaller than state or national figures, suggesting the presence of a wealth gap relative to other regions. Consistent with its relatively high poverty rate, a much larger proportion of households in Philadelphia receive income from public benefits such as Supplemental Security Income (SSI) or cash assistance (e.g., TANF) compared to state or national figures.

Table VI-1. Household income in past 12 months by source of income, Philadelphia, Pennsylvania, and United States (ACS 2019 5-Year Estimates).

	Philadelphia	Pennsylvania	U.S.
HOUSEHOLD INCOME			
All households	601,337	5,053,106	120,756,048
With earnings	73.0%	75.4%	77.6%
With interest, dividends, or net rental income	14.5%	23.5%	20.9%
With Social Security income	29.3%	35.2%	31.2%
With Supplemental Security Income (SSI)	10.4%	5.8%	5.3%
With cash public assistance income or Food Stamps /SNAP	26.9%	14.0%	12.4%
With cash public assistance	6.1%	3.2%	2.4%
With retirement income	16.3%	22.4%	19.9%
With other types of income	8.3%	10.1%	10.3%

Source: U.S. Census Bureau, American Community Survey, 2015-2019, Table S1902

Sharp income disparities across race, ethnicity, and region are clear when examining per capita income. White per capita income in Philadelphia exceeds white per capita income for both Pennsylvania and the U.S. by approximately \$2,000. The relative affluence of Philadelphia’s white population is even more pronounced in racial and ethnic comparisons: white per capita income in Philadelphia exceeds Black per capita income by almost \$9,000, and Asian and Latinx per capita income by a staggering \$22,000.

Table VI-2. Per Capita Income by Race / Ethnicity (CAP Tool, 2021).

Report Area	White	Black or Afr. American	Asian	Some Other Race	Hispanic/Latino
Philadelphia	\$39,017	\$20,394	\$16,290	\$15,165	\$16,204
Pennsylvania	\$37,086	\$21,638	\$21,164	\$17,221	\$18,566
United States	\$37,326	\$23,383	\$20,844	\$19,071	\$20,515

Source: U.S. Census Bureau, American Community Survey, 2015-2018

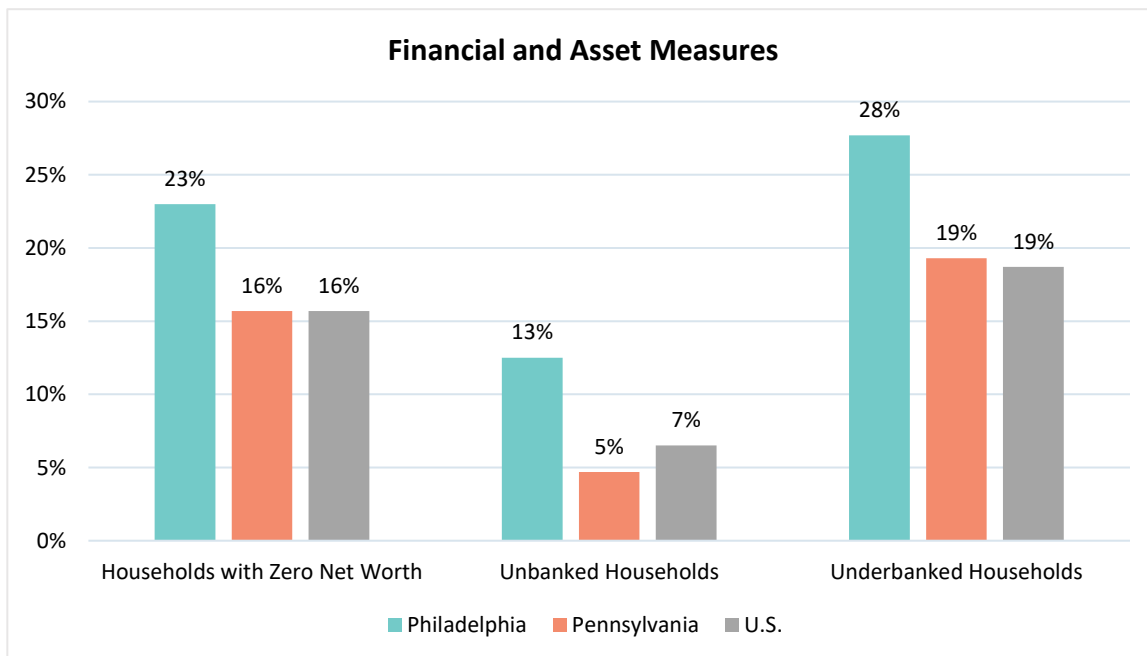
FINANCIAL MANAGEMENT

Traditional banking services can provide valuable resources to individuals and families to manage their income via savings accounts, lines of credit, access to loan products, and technical assistance on how to create budgets. Yet many residents of Philadelphia are shut out from accessing these services and, as a result, are “underbanked” or “unbanked”. A 2019 survey conducted by the Federal Deposit Insurance Corporation (FDIC) found that 5.2 percent of the population in the Philadelphia metropolitan area are unbanked, down slightly from the 5.9 percent reported in 2017 (FDIC 2020). Individuals with lower educational attainment are unbanked at higher rates; in 2019, 21.4 percent of individuals without a high school diploma and 8.1 percent with just a high school diploma were unbanked, as compared to 4.3 percent of individuals with some college and 0.8 percent of adults with a college degree (FDIC 2020). Nationally, the top three reasons given for not obtaining a bank account (aside from “other” or “unknown”) were that they

- 1) “Do not have enough money to meet minimum requirements” (29% of unbanked households)
- 2) “Do not trust banks” (16%)
- 3) Have “personal ID, credit or former bank account problems” (8%) (FDIC, 2020).

Prosperity Now provides estimates of unbanked and underbanked households, as well as other measures of financial well-being at the city, state, and national level. According to Prosperity Now, Philadelphia’s unbanked rate is approximately 13 percent, which is 166 percent greater than the unbanked rate for Pennsylvania and more than 90 percent greater than the U.S. rate. Philadelphia’s rate of underbanked households exceeds state and national figures by 9 percentage points, and almost a quarter (23 %) of households in Philadelphia have zero net worth, compared to 16 percent of households in both Pennsylvania and the U.S. (Figure VI-2).

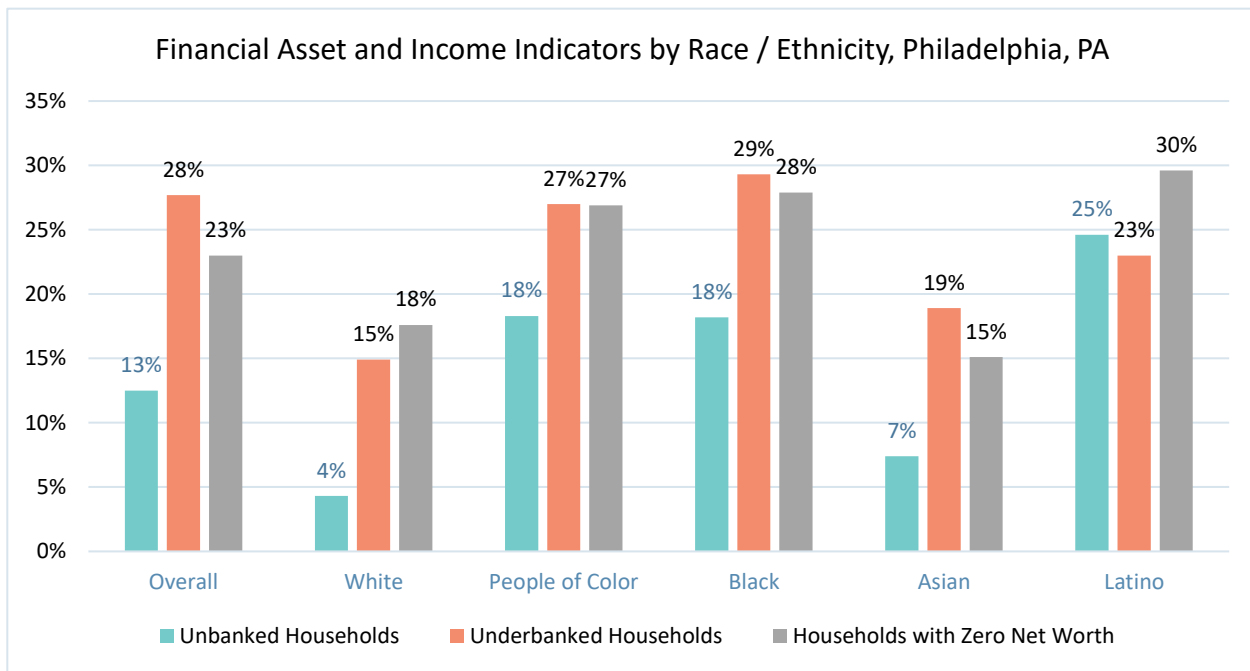
Figure VI-2. Financial and asset measures, Philadelphia, Pennsylvania, United States.



Source: Prosperity Now Scorecard, 2021, retrieved from <https://scorecard.prosperitynow.org/>

Within Philadelphia, Latinx households are unbanked at the highest rate (24.6%) and have the highest percentage of households with zero net worth (29.6%), while Black households are underbanked at the highest rate (29%) and have the second-highest percentage with zero net worth (28%). In contrast, only 4 percent of white households are unbanked, and 18 percent have zero net worth.

Figure VI-3. Select financial asset and income indicators, by race and ethnicity, Philadelphia.

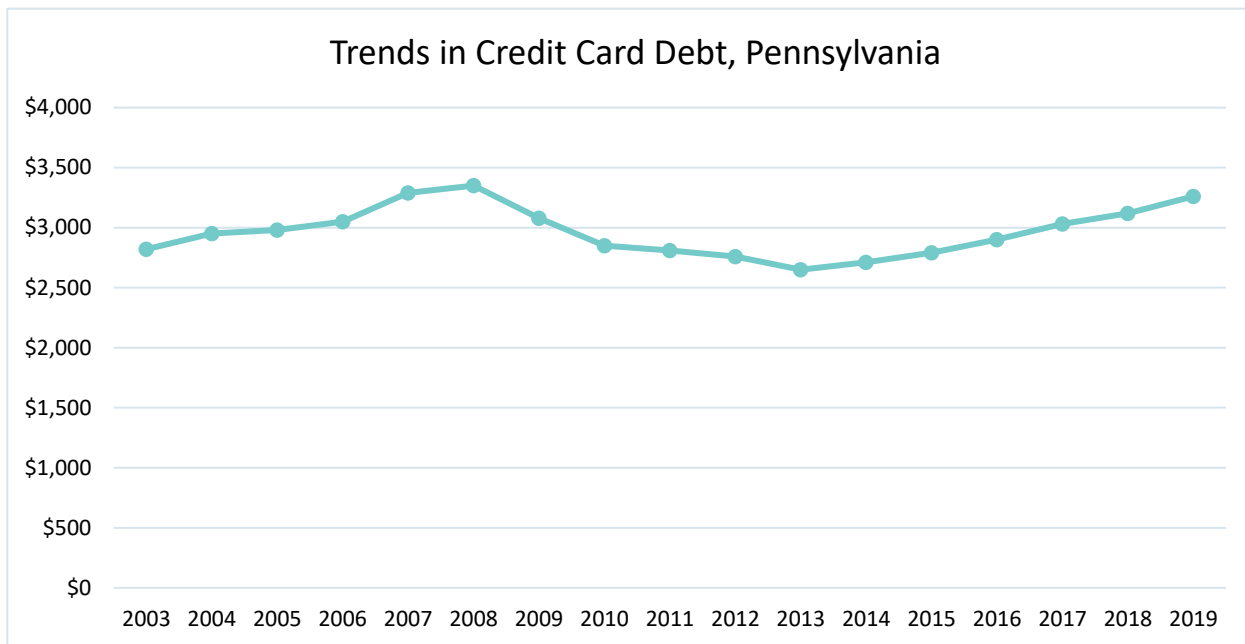


Source: Prosperity Now Scorecard, 2021, retrieved from <https://scorecard.prosperitynow.org/>

Low-income residents able to obtain lines of credit may be more likely to be behind on paying off their debt or have sub-par credit scores. According to data published by the Federal Reserve Bank of New York, about 59 percent of credit consumers from low- or moderate-income neighborhoods in the Philadelphia metro region have limited credit or poor- to-fair credit, compared to about 33 percent of consumers from middle- and upper-income neighborhoods (FRBNY 2021). Moreover, consumers from low- to moderate-income neighborhoods are more likely to be severely delinquent on their debt payments. Roughly 28 percent of credit consumers from low- or moderate-income neighborhoods in the Philadelphia metro region were severely delinquent in their debt payments, compared to only 12 percent of middle and upper-income consumers in the region (FRBNY 2021).

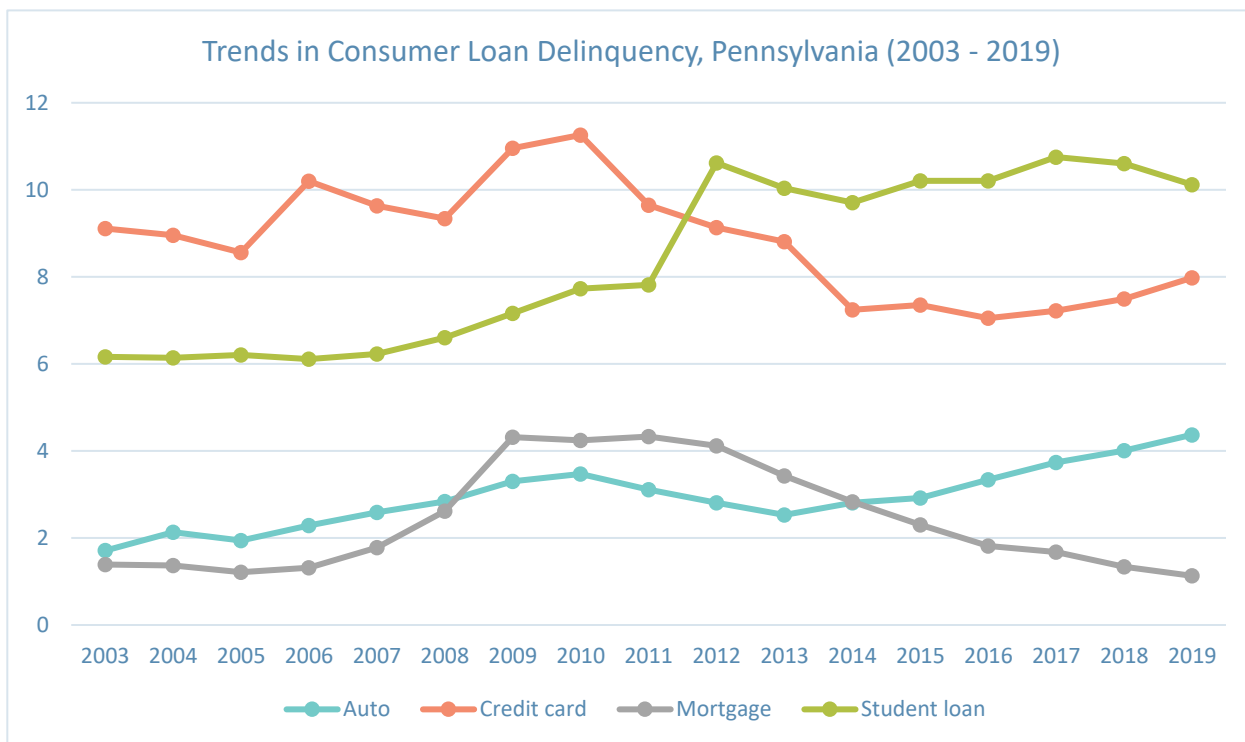
State level data illustrate a growing trend in the volume of credit card debt for consumers between 2003 and 2019. The average amount of credit card debt for Pennsylvanians rose from a low of \$2,650 in 2013 to \$3,260 in 2019, an increase of 23 percent (Figure VI-4). Trends in consumer loan delinquency by type of credit show that since 2012, rates of student loan delinquency have exceeded delinquency rates for all other loan types, including auto, and mortgage (Figure VI-5). And while mortgage delinquency has seen downward trends, both auto loan and credit card delinquency are on the rise (FRBNY 2020).

Figure VI-4. Trends in credit card debt in Pennsylvania, 2003 - 2019 (FRBNY 2020).



Source: New York Fed Consumer Credit Panel / Equifax

Figure VI-5. Consumer Loan Delinquency in Pennsylvania, 2003 - 2019 (FRBNY 2020).



Source: New York Fed Consumer Credit Panel / Equifax

Two hundred and four (204) CNA Survey respondents (or about 17 percent) ranked “household budget and finances” as a top three challenge, making it the third-most highly-ranked challenge across the full sample. These respondents received follow-up questions to gather additional information about their circumstances, and of this sub-sample of 204, approximately 87 percent indicated having difficulty managing their household budget. While budgeting was a challenge for most of the sub-sample, households with incomes below poverty were much more likely to be financially strained at the end of a typical month, consistent with findings noted above (i.e., less use of traditional banking or credit services) (Figure VI-6). Twenty-six percent of respondents below poverty lacked a bank account and 45 percent lacked a personal credit card, compared to 7 percent and 16 percent of respondents above poverty respectively. Moreover, 28 percent of low-income respondents use check-cashing services, compared to 15 percent of higher-income households. Unaffordable municipal fines and fees was a problem for 43 percent of respondents below poverty, compared to 26 percent of respondents above poverty. Over half (55%) of respondents below poverty reported not having enough money at the end of the month to make ends meet, compared to 22 percent of higher-income respondents. Figure VI-6 and VI-7 show responses to survey questions on financial management.

Figure VI-6. Responses to survey questions on financial management needs (CEO 2020).

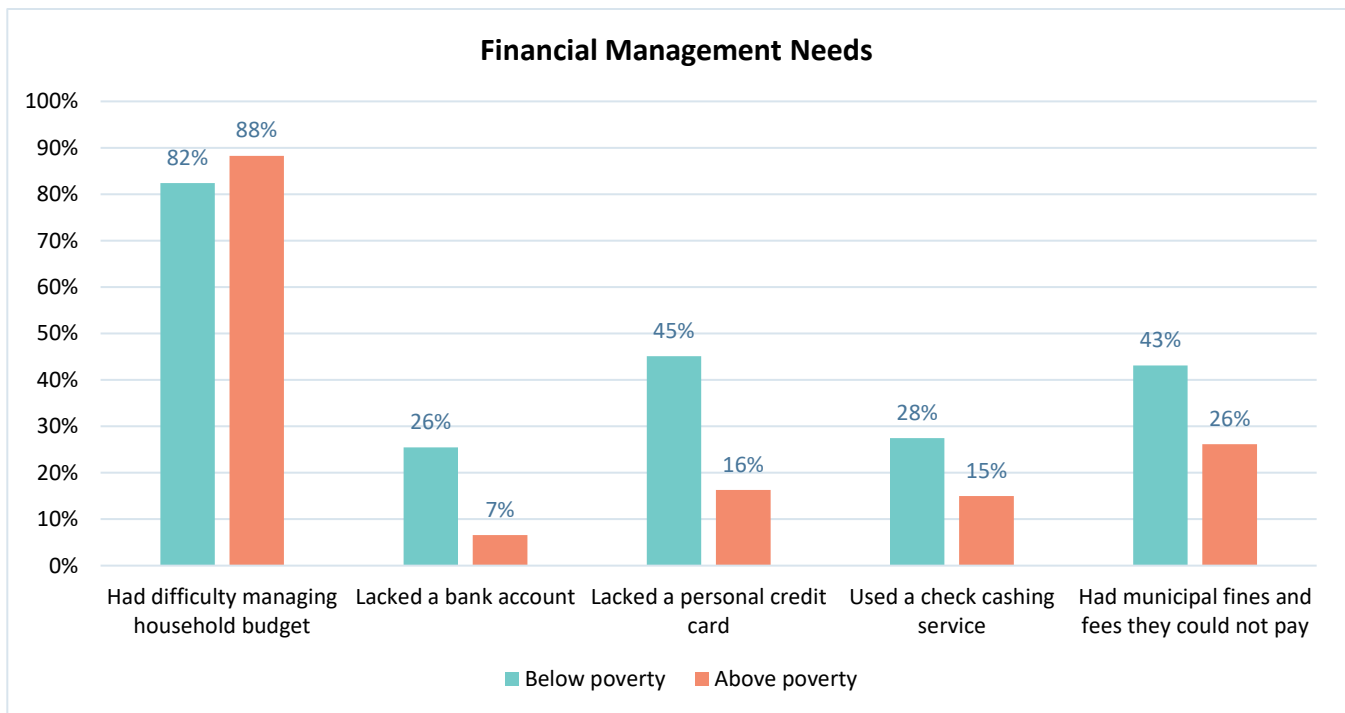
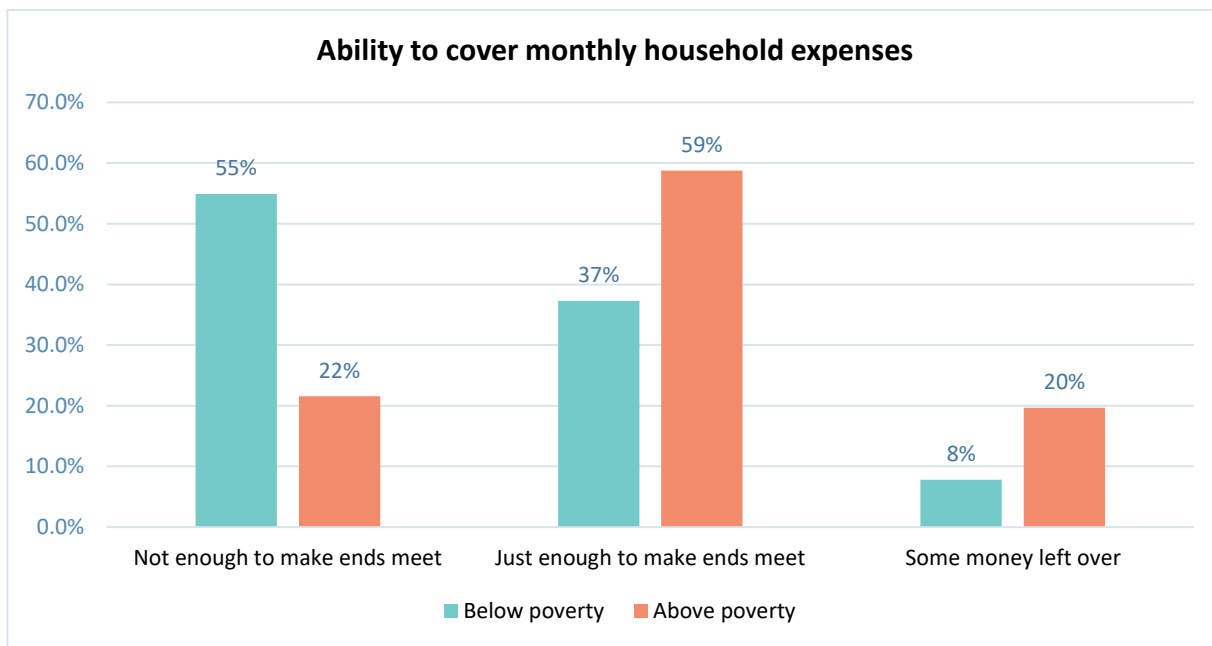
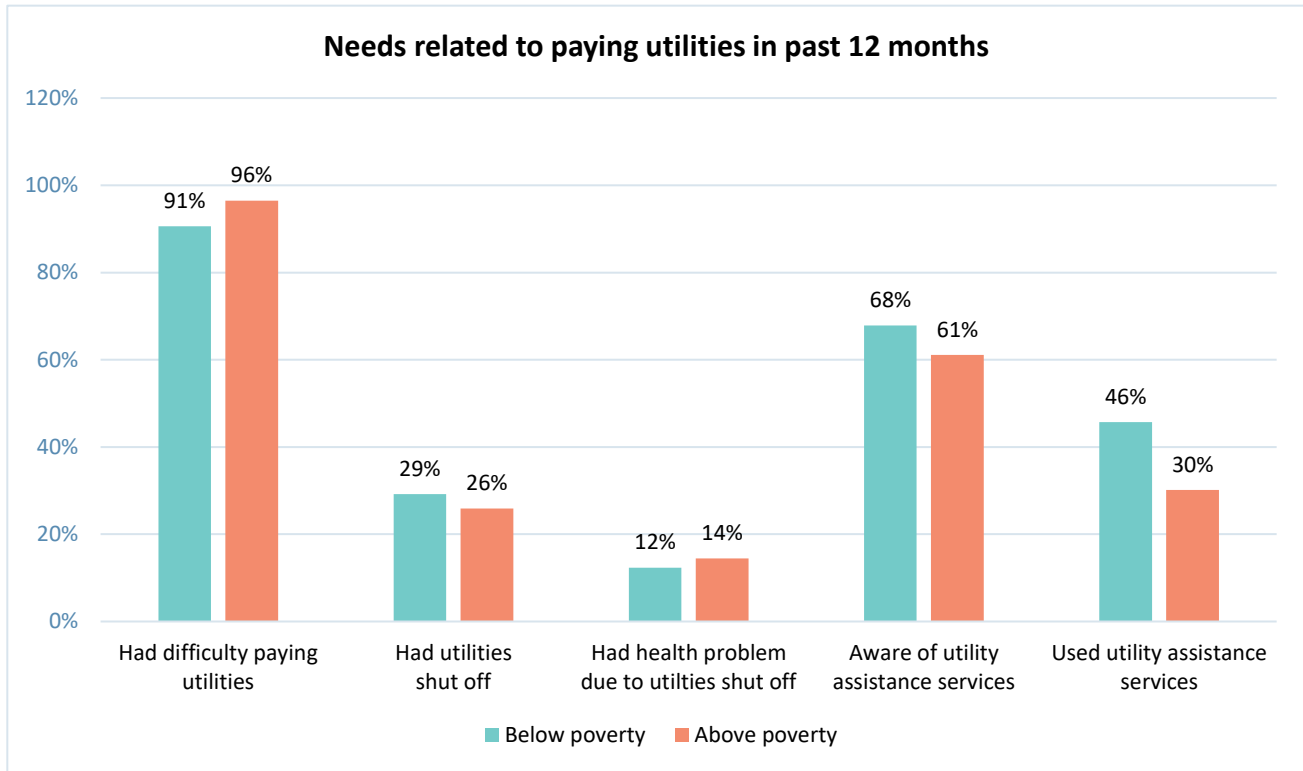


Figure VI-7. Responses to survey questions on ability to meet monthly expenses (CEO 2020).



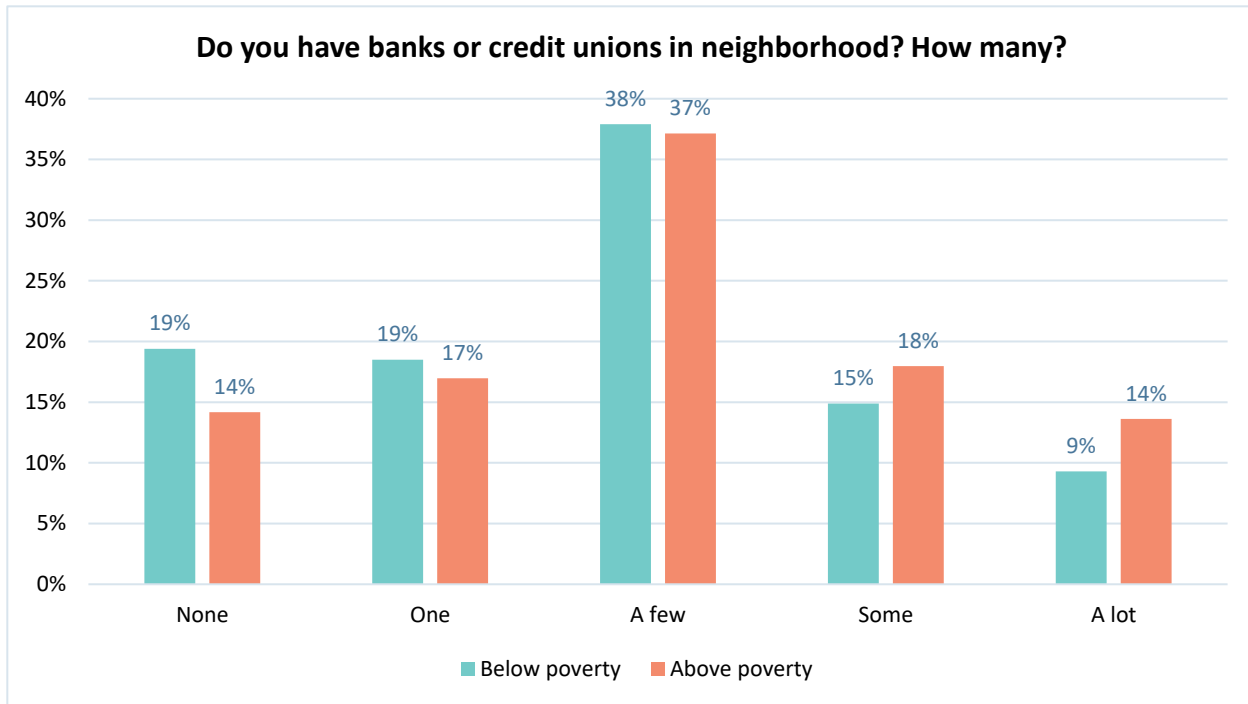
Given the expressed difficulty for households, especially lower-income households, to manage finances and make ends meet, it is not surprising that many respondents indicated also having difficulty paying utilities. Paying utilities was ranked as the second highest challenge across the entire sample and *the* highest challenge for respondents below poverty. A total of 218 respondents (17.6 percent of the full sample) reported “paying utilities” as a top challenge. Of this sub-sample, higher income respondents were more likely to report “difficulty paying utilities” in general as a top problem (96%) and to experience a “health problem due to a utility shut-off” (14%). However, lower income respondents were more likely to report having utility services terminated (29%). Those below poverty were also more likely to be “aware of utility assistance services” (68%) and to report taking advantage of utility assistance programs (46%) (Figure VI-8).

Figure VI-8. Survey responses relating to paying utilities in the last 12 months (CEO 2020).



The full CNA Survey sample (1,050 respondents) was asked about the availability of financial institutions within their neighborhoods. Respondents below poverty were more likely to report having “none” or “one” bank or credit union in their neighborhoods, while those above poverty were more likely to report “some” or “a lot” of these resources. These response patterns suggest that, in addition to the top concerns noted by the unbanked in the FDIC survey (i.e., not enough money to cover minimum balances, lack of trust in banks, problems with IDs or previous bank account), issues of basic access to banking services may also be a factor influencing the financial habits of unbanked, low-income consumers.

Figure VI-9. Access to financial institutions in neighborhood (CEO 2020).

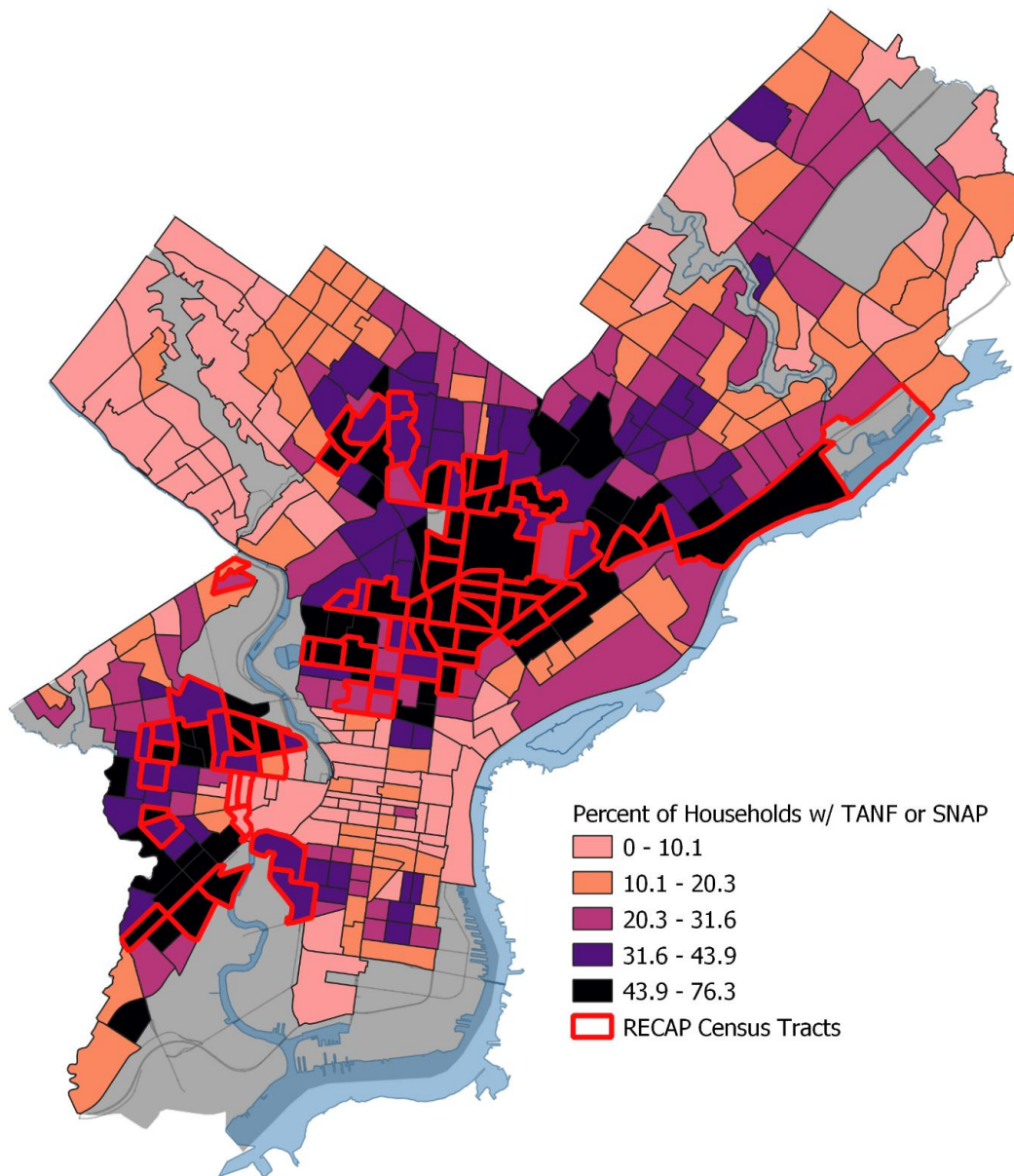


ACCESS TO BENEFITS

Public benefits work to close the gap between not having enough to afford basic needs and having enough to get by. However, accessing public benefits often requires navigating complex systems and having the time and resources to persist through multi-step processes. As a result, many families encounter difficulties enrolling in and maintaining critical assistance programs.

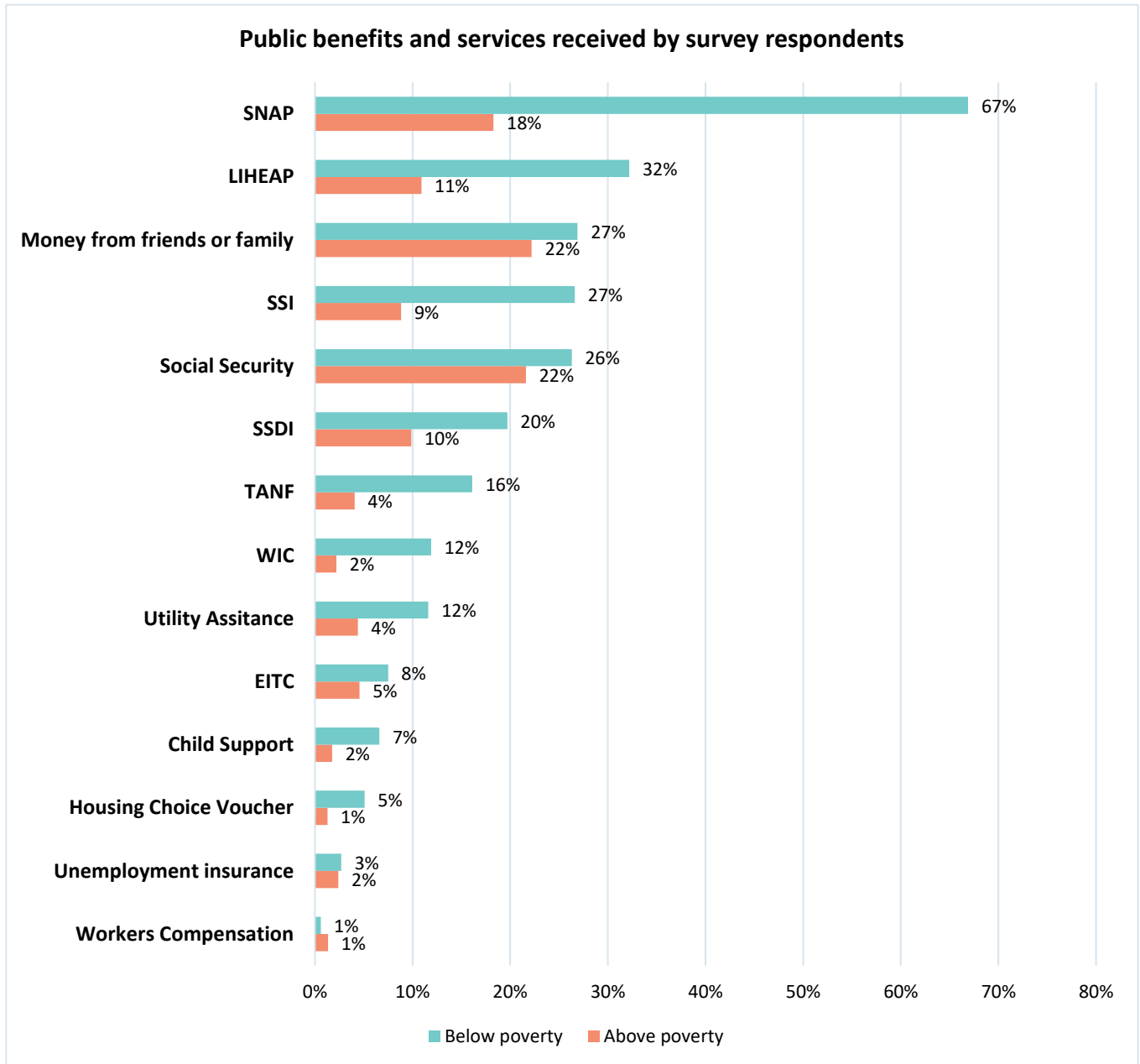
According to the Pennsylvania Department of Human Services (PA DHS), an estimated 458,000 people in Philadelphia were enrolled in the Supplemental Nutrition Assistance Program (SNAP) during 2019, comprising 26 percent of the state's estimated population of SNAP recipients (Argenio, 2020). An estimated 48,400 individuals in Philadelphia were enrolled in Temporary Assistance for Needy Families (TANF), comprising 45 percent of all individuals receiving TANF state-wide (Argenio 2020). This figure represents a decline of 61 percent since 2016, when TANF caseloads were closer to 78,000 in Philadelphia and 160,000 in Pennsylvania. Over half (51%) of children under the age of 18 live in households receiving some form of public assistance, underscoring the importance of assistance programs in supporting Philadelphia's youngest residents (ACS 2019 5-Year Estimates). As Figure VI-10 below illustrates, the areas in Philadelphia with the highest concentrations of households receiving public assistance generally correspond with areas of concentrated poverty and racial/ethnic concentration.

Figure VI-10. Geographic Distribution of Households Receiving Public Assistance (ACS 2019 5-Year Estimates).



For survey respondents, access to income supports, both formal and informal, is critical. Thirty-four percent of the full sample of survey respondents and 67 percent of respondents below poverty indicated that they receive SNAP dollars. LIHEAP was the second highest public benefit reported by lower income respondents, while receiving “money from friends or family” ranked high across both income categories. Respondents with incomes below poverty were more likely than respondents above poverty to participate in federal benefits programs such as SNAP, TANF, SSI, WIC and SSDI.

Figure VI-11. Types of assistance used by survey respondents (CEO 2020).



CEO ACTIVITIES SUPPORTING BENEFITS ACCESS AND FINANCIAL MANAGEMENT

The Office of Community Empowerment and Opportunity (CEO) provides funding support to Benefits Data Trust (BDT) to assist residents in accessing public benefits through a network of community-based BenePhilly Centers. Through the BenePhilly Centers, residents can apply for and enroll in an array of benefit programs at a one-stop shop. In 2019, the BenePhilly Centers enrolled more than 3,300 individuals in public benefits valued at an estimated \$7.4 million. In addition, CEO and Clarifi operate seven Financial Empowerment Centers, which offer free one-on-one financial counseling sessions to Philadelphia residents. Since launching in 2013, the FECs have completed 30,328 sessions for 14,445 unique individuals, and helped participants reduce their debt by \$16.9 million and increase their savings by \$3 million. The FECs have also helped nearly 2,000 clients increase their credit score by at least 35 points and have helped 584 open safe and affordable bank accounts. CEO also commits funding to partners such as Community Legal Services of Philadelphia to advocate directly with PA DHS on difficult public benefits applications, and to process criminal record expungements. CEO also provides support to the Campaign for Working Families (CWF) to offer free tax preparation assistance and financial literacy workshops for income eligible Philadelphia residents. In 2019, CWF assisted more than 19,400 tax filers in Philadelphia, helping them to claim over \$35 million in tax refunds, including approximately \$11 million in the Earned Income Tax Credit (EITC).

HOUSING

Philadelphia remains one of the most affordable big cities in the country, and according to a recent analysis conducted by the U.S. Department of Housing and Urban Development (HUD), the housing market for both buying and renting remained stable in 2019 (Shinn 2019). However, for many Philadelphians who live, work, and raise their families in neighborhoods across the city, safe, affordable housing remains out of reach.

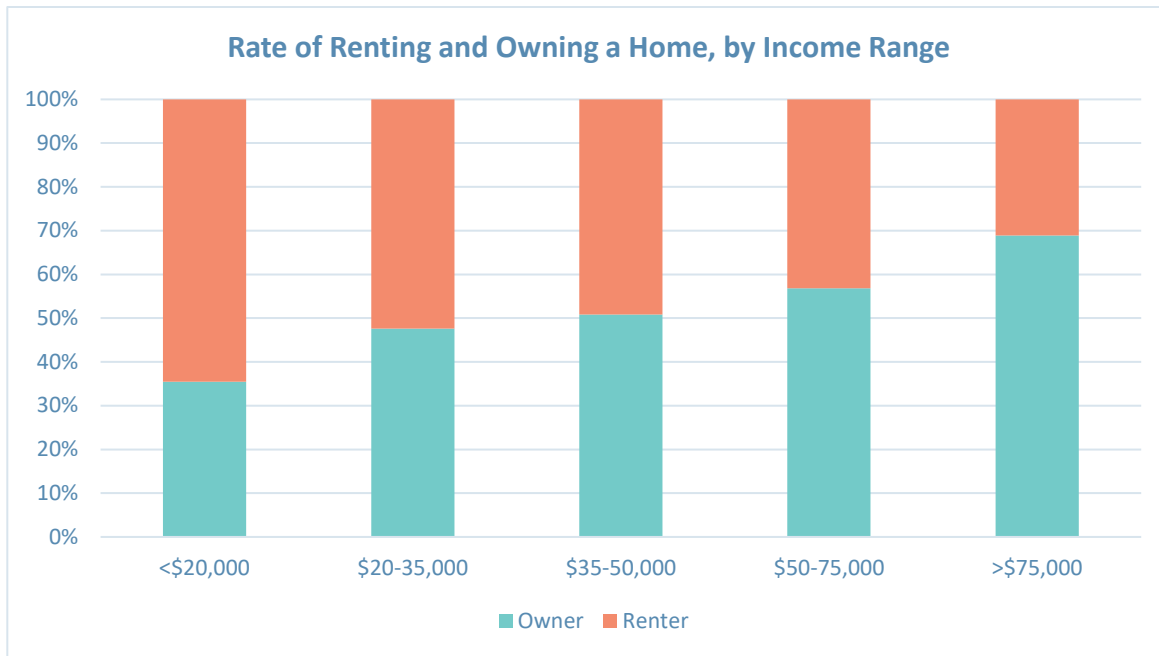
While some neighborhoods experience an increase in housing construction and new commercial development to make way for more affluent in-movers, existing residents are seeing their rents and real estate taxes rise. With wage stagnation and rising rental costs, the number of cost-burdened households (paying more than 30 percent of income in rent) is growing fastest in low-income sections of Philadelphia, such as Eastern North and North Philadelphia, and West and Southwest Philadelphia (Howell et al. 2020). The COVID-19 pandemic has exacerbated the plight of the housing insecure population. Since the start of the pandemic, the number of families falling behind on rent nationwide rose to more than 9.6 million (U.S. Census Bureau 2021). In Philadelphia, the average amount of back rent owed as reported in eviction filings in 2020 was approximately \$4,000, an increase of more than 7 percent from 2019 (PLA, 2021).

The federal and local protections enacted during the pandemic, including moratoria on eviction filings and lockouts and the launch of a new Eviction Diversion Program, have helped to keep most renters at risk of displacement in their homes. To continue to keep vulnerable renters housed, every effort must be made to ensure that all eligible tenants in need receive assistance from the \$97 million made available from the federal American Rescue Plan (Allen 2021). This strategy will benefit both tenants and small landlords who depend on revenue from their units to support their own household income. Implementation will require more resources devoted to outreach, communications, and training for community partners and housing counseling agencies to assist landlords and tenants with the application process for new rental assistance programs.

TENURE AND AFFORDABILITY

Access to safe, affordable, and secure housing is a basic human right. However, too often low-income families and individuals are unable to afford their housing, are more vulnerable to foreclosures and evictions, and live in substandard conditions. Moreover, lower income households are more likely to rent, as the accumulated savings and higher credit scores required for homeownership are frequently out of reach. This propensity towards renting is particularly true for extremely low-income households (approximated by households making less than \$20,000 per year). Sixty-five percent of the 150,000 extremely low-income households in Philadelphia are renters, compared to only 31 percent of all households making more than \$75,000 annually. As household income increases, the likelihood of owning a home also increases, as illustrated in Figure VII-1 below (ACS 2019 5-Year Estimates).

Figure VII-1. Philadelphia households by tenure and income range, 2019 (ACS 2019 5-Year Estimates).



Source: U.S. Census Bureau, American Community Survey, 2015-2019, Tables B25074, B25095

HOUSING AFFORDABILITY

While Philadelphia may be regarded as one of the more affordable major cities on the East Coast, many households struggle to cover their housing costs. Thirty-two percent of all owners and nearly 53 percent of all renter households in Philadelphia are cost-burdened, paying more than 30 percent of their income towards housing costs. Census tracts with high rates of cost-burdened homeowners (over 45 percent) are fairly scattered throughout the city, while the spatial pattern of rental cost-burdens is both more prevalent and widespread (Figures VII-2 and VII-3) (ACS 2019 5-Year Estimates).

Figure VII-2. Census tract map of cost-burdened owners in Philadelphia, 2019 (ACS 2019 5-Year Estimates).

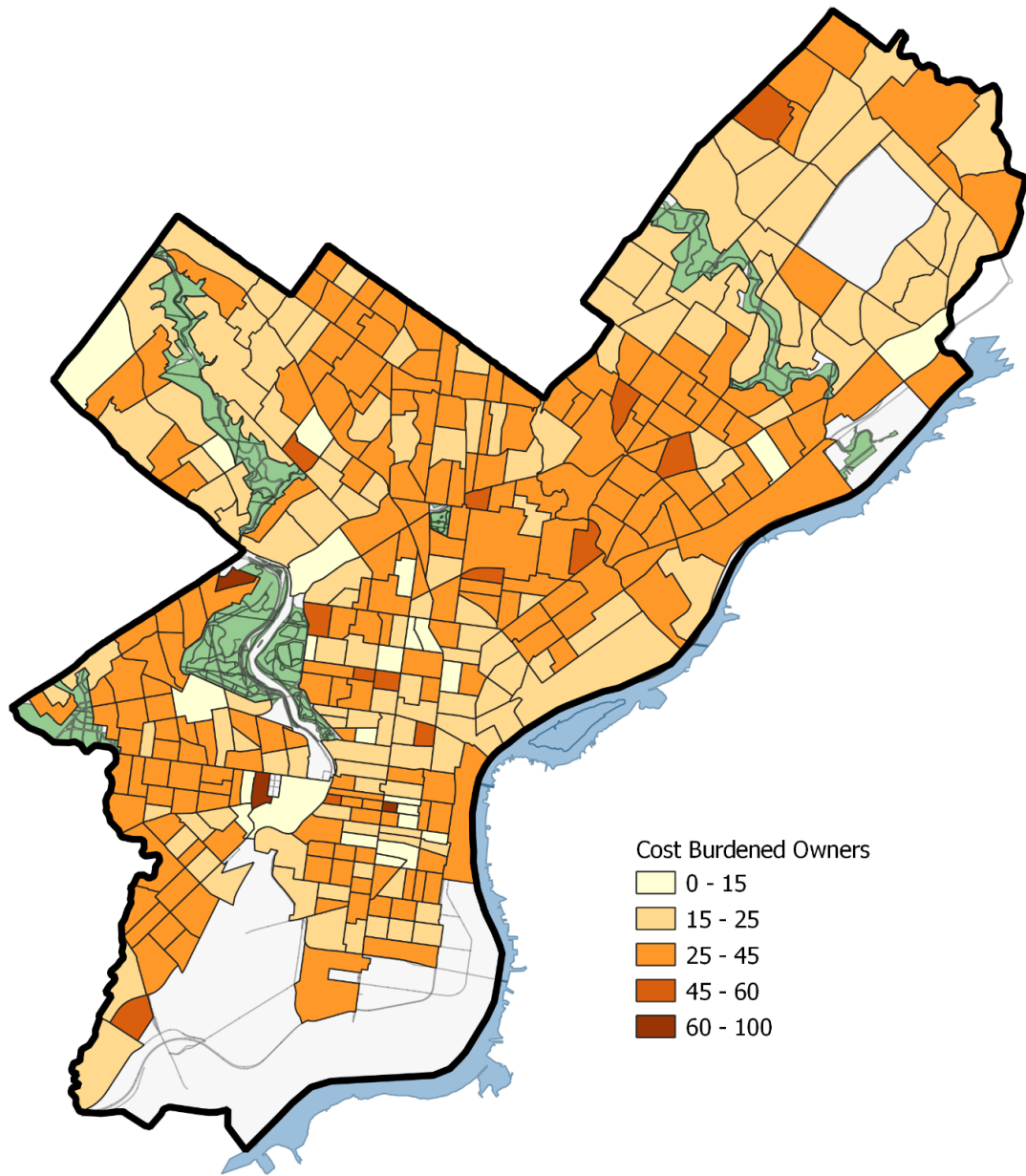
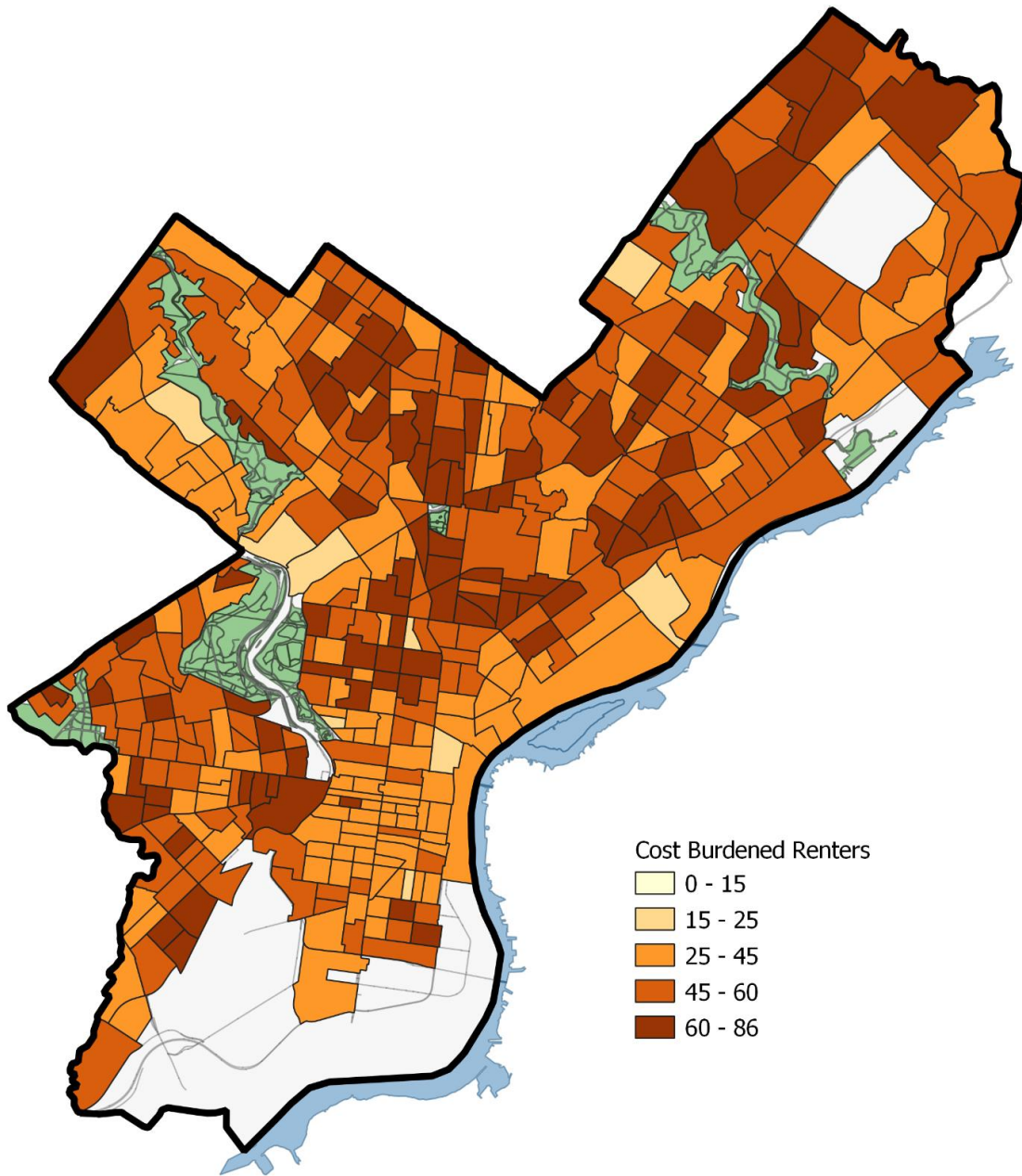
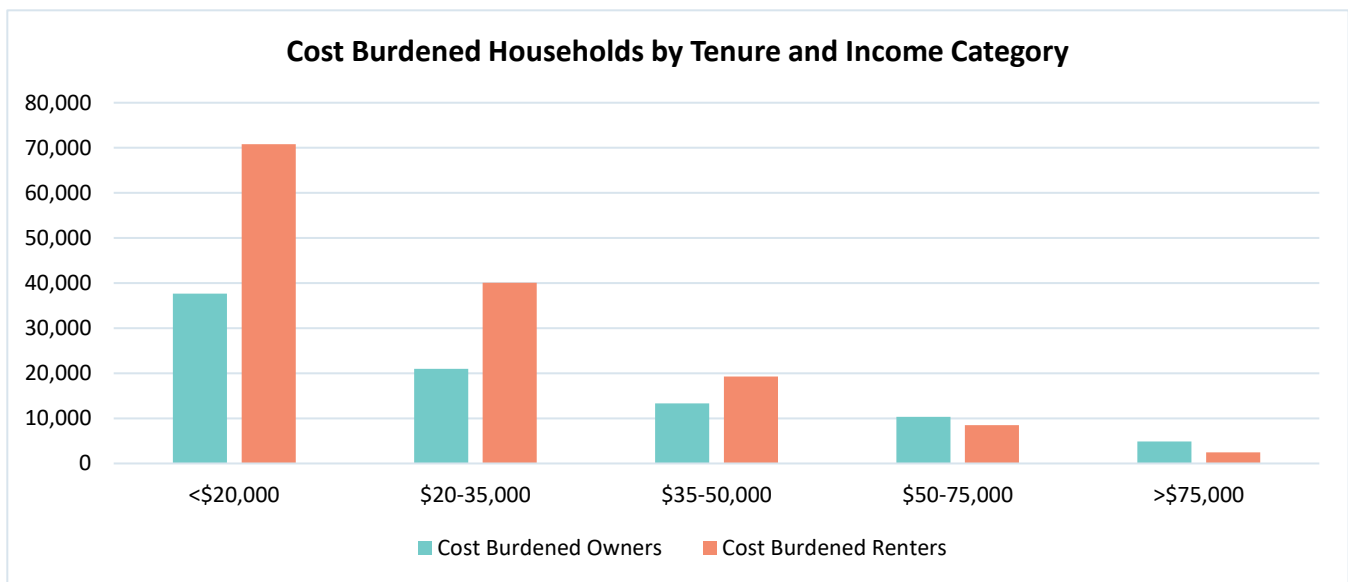


Figure VII-3. Census tract map of cost-burdened renters in Philadelphia, 2019 (ACS 2019 5-Year Estimates).



Nearly three out of every four extremely low-income residents (72.3%) cannot reasonably afford their home. While extremely low-income homeowners and renters are cost-burdened at a similar rate, many more extremely low-income households rent. Approximately 70,800 extremely low-income renter households are cost-burdened, exceeding the number of cost-burdened renter households for all other income brackets combined. Figure VII-4 shows the number of cost-burdened homeowners and renters by income bracket. Over three quarters of low-income renters (approximated by households with incomes below \$35,000) are cost burdened in Philadelphia, and over half (53 percent) have a severe cost burden—defined as paying more than 50 percent of income on housing costs. In comparison, 60 percent of low-income homeowners (with incomes below \$35,000) are cost burdened, and 37 percent are severely cost burdened (Figure VII-5).

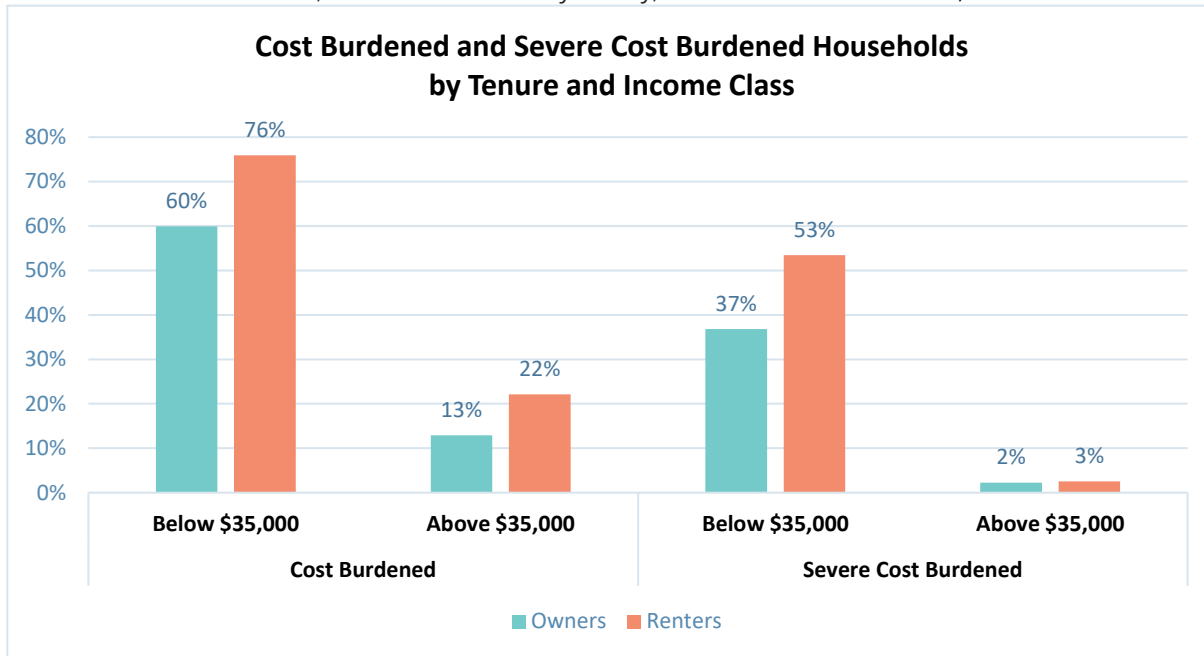
Figure VII-4. Cost-burdened households by income category, Philadelphia, 2019 (ACS 2019 5-Year Estimates).



Source: U.S. Census Bureau, American Community Survey, 2015-2019. Tables B25074, B25095

Figure VII-5. Cost-burdened and severe cost-burdened households by tenure and income class, Philadelphia, 2019 (ACS 2019 5-Year Estimates).

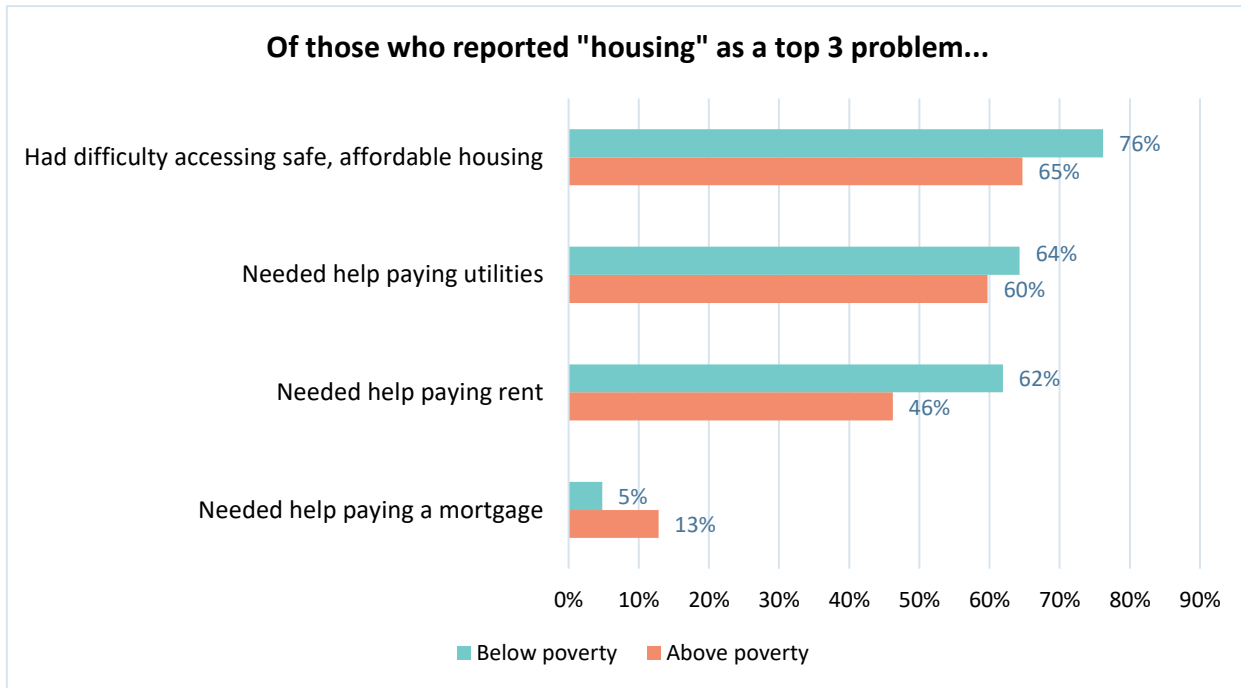
Source: U.S. Census Bureau, American Community Survey, 2015-2019. Tables B25074, B25095



One reason so many low-income renters are cost-burdened is that there simply are not enough housing units at the lower end of the market. Rental units in Philadelphia are predominantly targeted to middle-income households, with rents ranging between \$900 and \$1,840 per month (HUD 2020). For middle- and upper-income renters, Philadelphia very may well be an affordable city, especially in comparison to other cities along the Northeast corridor. However, it is a divided city, with most low-income renters unable to afford their housing.

In CEO’s 2020 CNA Survey, housing was the second highest-ranked concern for those below poverty, and the fourth highest ranked concern across all 1,050 survey respondents. A total of 186 respondents ranked housing as one of their top three challenges in the past 12 months. Many of the issues around affordability reflected in the survey data align with the statistics presented in the sections above. In the last 12 months, over 75 percent of low-income survey respondents who reported housing as a top-ranked concern had difficulty accessing safe, affordable housing. A large majority of low-income respondents in this sub-sample needed help paying utility bills (64%) and needed help paying rent (62%). Not surprisingly, a higher percentage of respondents with incomes above poverty reported needing help with paying a mortgage (13%). These findings are presented in Figure VII-6 below.

Figure VII-6. Survey responses related to housing affordability and insecurity (CEO 2020).



Subsidized Housing

For extremely low-income renter households, subsidized housing often is the only feasible option for realizing both quality and affordability. As of 2019, there were an estimated 47,061 occupied units of housing subsidized by the U.S. Department of Housing and Urban Development (HUD) in Philadelphia. These units house an estimated 83,000 people and are funded across six different HUD programs: public housing; Housing Choice Vouchers; Project-Based Section 8; Moderate Rehabilitation; Section 202/Project Rental Assistance Contract (PRAC), Supportive Housing for Elderly Persons; and Section 811/PRAC, Supportive Housing for Persons with Disabilities. Subsidized housing primarily serves extremely low-income households making less than \$20,000 (83%). Philadelphia households residing in subsidized units are predominantly African American (74%) and headed by a female householder (66%) (HUD 2019). Table VII-1 below presents additional statistics on households in subsidized housing.

Table VII-1. Summary of HUD-subsidized housing in Philadelphia, 2019 (HUD 2019).

	HCV	Public Housing	Project-Based Section 8	Section 202 Elderly	Mod Rehab	Section 811 Disabled	All
Occupied Units	21,620	13,031	9,306	2,380	425	299	47,061
Total People	41,585	27,348	12,716	2,492	535	329	85,005
Monthly Rent	\$372	\$434	\$294	\$308	\$239	\$309	\$326
Median HH Income	\$15,699	\$17,554	\$12,609	\$13,303	\$9,832	\$13,055	\$13,675
HH Income <\$20,000 (%)	74	71	87	87	94	86	83
HH Income >\$20,000 (%)	26	30	13	12	6	14	17
Female Householder (%)	81	85	67	65	50	46	66
Minority (%)	91	97	79	76	88	75	84
Black Non-Hisp. (%)	83	90	59	59	81	70	74

Note: HH = Households, HCV = Housing Choice Voucher, Mod Rehab = Moderate Rehabilitation.

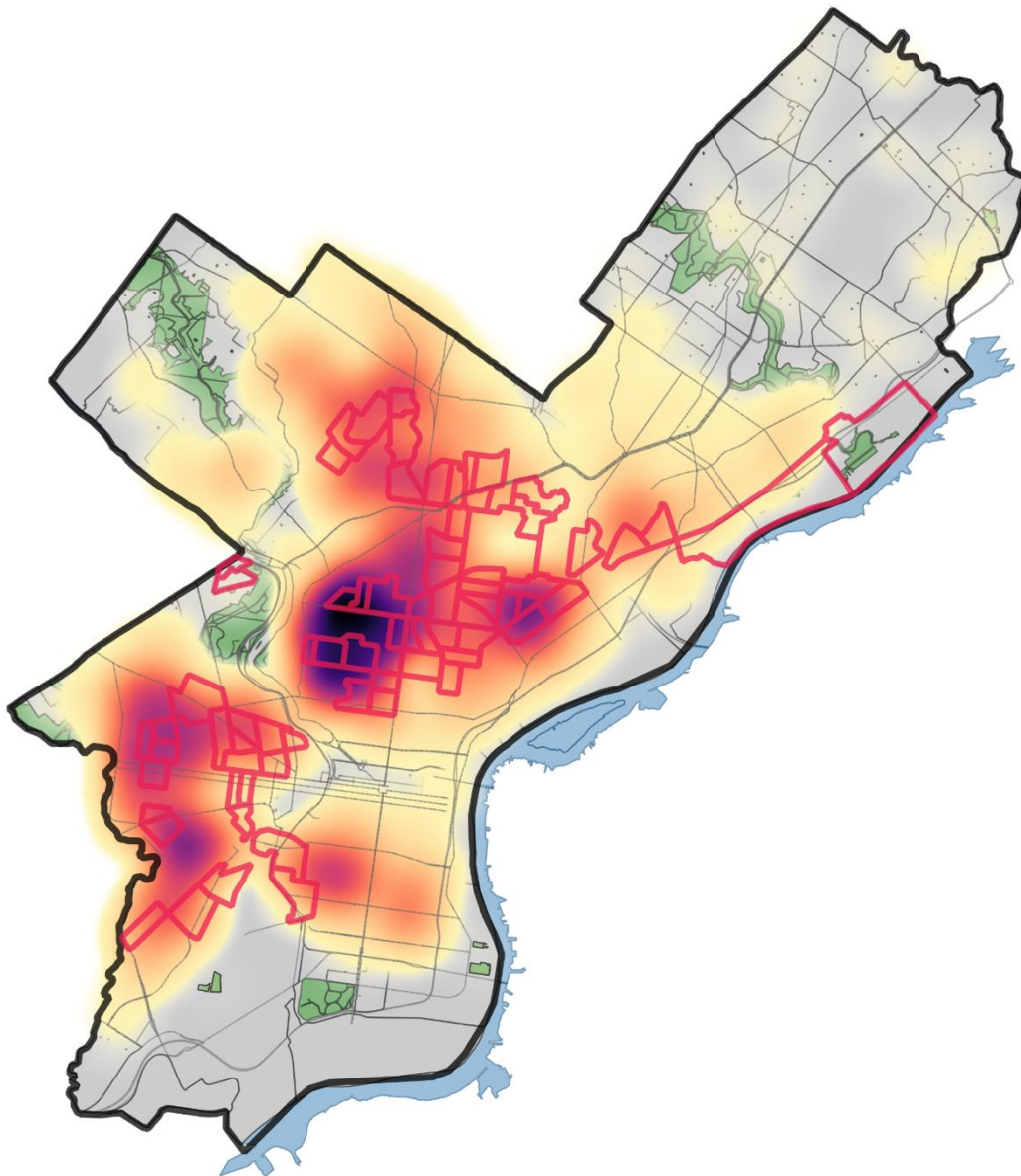
Administered by the Internal Revenue Service (IRS), the Low-Income Housing Tax Credit (LIHTC) program provides another affordable housing option for low- to moderate-income families, by means of tax credits made available to investors to incentivize the financing of below market-rate housing developments. Units constructed using LIHTC typically target households earning closer to 50 or 60 percent of area median income, which in 2020 ranged from \$48,000 to \$58,000 for a family of 4 in the Philadelphia metropolitan area (HUD, 2020b). Accordingly, LIHTC units are often not affordable to extremely low-income households without an added layer of subsidy. Currently, there are an estimated 15,960 LIHTC-financed units sited within 516 housing developments in Philadelphia (HUD 2021).

While subsidized housing helps to close the affordability gap, there are not enough units to meet the demand, leaving many low-income families in desperate circumstances while they wait for units to become available. For new applicants to public housing, the average wait time is more than a decade (PHA 2013). The waitlist for Housing Choice Vouchers was last open in 2010 after a decade of being closed, and for the 54,000 applicants in 2010, only 2,500 vouchers are available each year (AffordableHousingOnline.com 2021).

HOUSING SAFETY

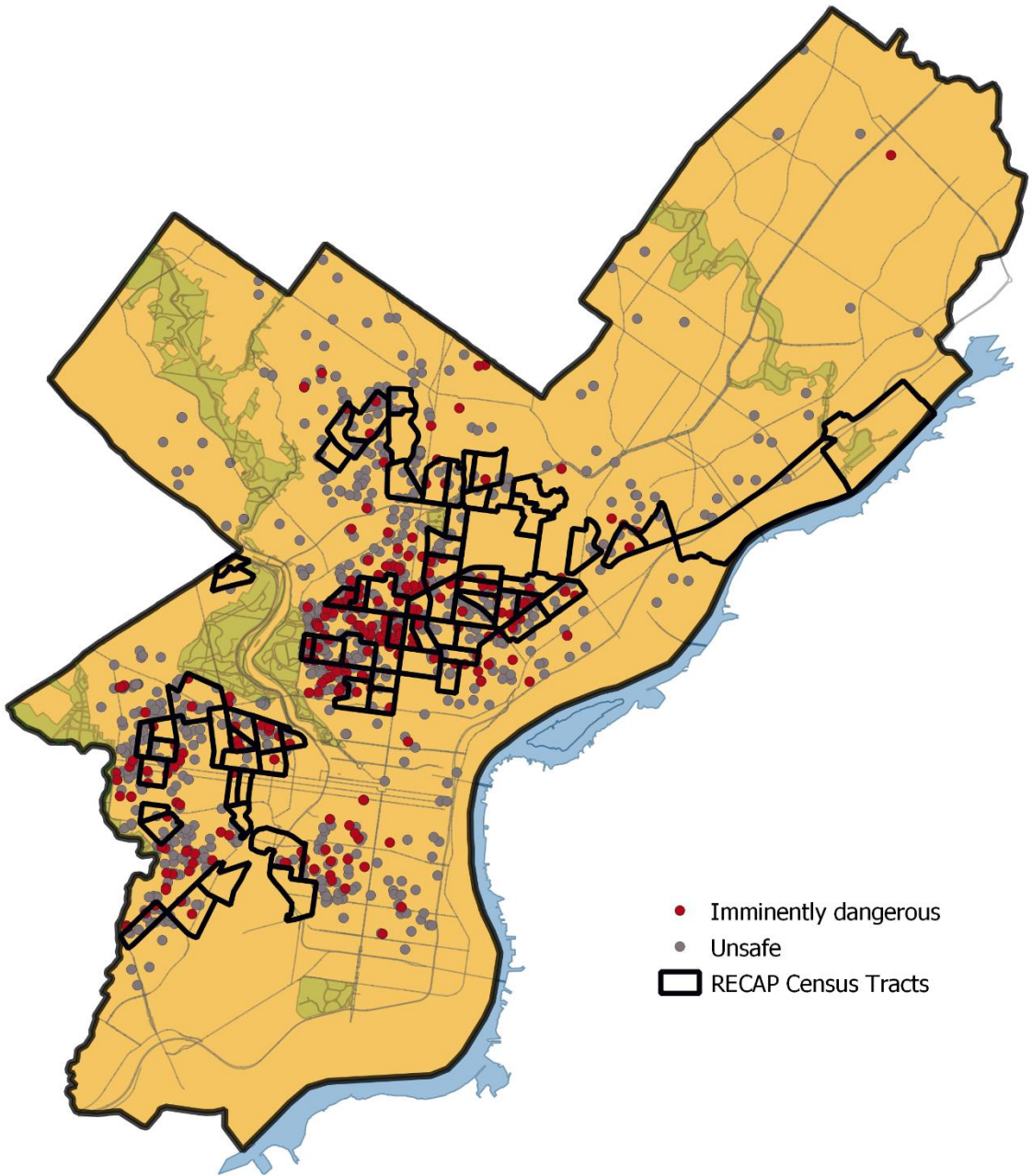
Despite the surge of new construction and development in recent years, large swaths of Philadelphia’s housing stock are aging and in need of minor to substantial repairs. The median age of residential properties in Philadelphia is 72 years—16 years older than the average Pennsylvania house (CAP Tool 2021). The American Community Survey estimates that over 84,000 homes in Philadelphia are vacant, comprising 1.9 percent of all homeowner properties and 6.1 percent of all rental units (ACS 2019 5-Year Estimates). The City of Philadelphia publishes a spatial dataset of buildings that are likely to be vacant based on various indicators derived from administrative datasets on utilities, property assessment, and code violations. The model suggests that building vacancy is concentrated in West and North Philadelphia, as well as parts of South Philadelphia, west of Broad (Figure VII-7).

Figure VII-7. Vacant building heatmap, 2021 (City of Philadelphia 2021).



Housing quality remains an on-going challenge in Philadelphia — a city that experienced decades of de-population and disinvestment, has an older housing stock, and has high, spatially-concentrated vacancy. One proxy for tracking housing quality is code violations. In 2019, the Department of Licenses and Inspections issued 88,480 code violations, deemed 1,814 buildings as unsafe, and deemed 98 buildings as imminently dangerous due to being structurally unsound. As shown in Figure VII-8, these buildings are largely concentrated in RECAP neighborhoods.

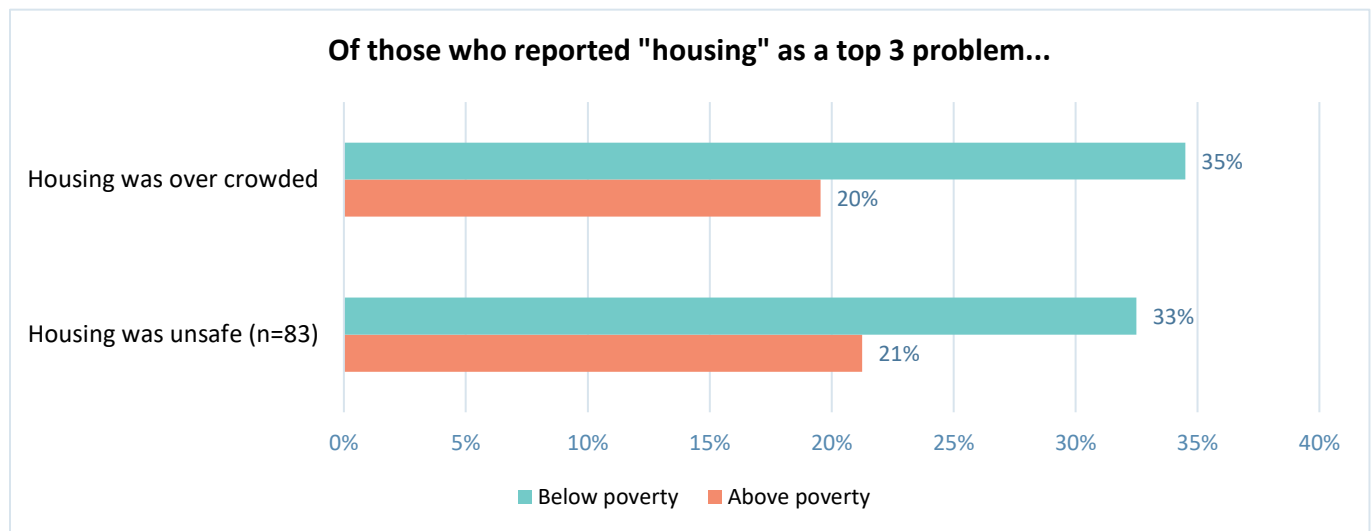
Figure VII-8. Point density map of buildings deemed unsafe and imminently dangerous in 2019 (City of Philadelphia 2019).



Of the more than 601,000 occupied homes in the city, approximately 3,000 lack complete plumbing and 5,480 lack complete kitchen facilities (ACS 2019 5-Year Estimates). While unsafe and unsanitary homes are a small fraction of all homes in Philadelphia, the families occupying these properties are often living in the most desperate circumstances, placing their health and mental health at risk, and experiencing the collateral consequences of substandard housing such as truancy, difficulty finding and keeping employment, and in extreme cases, homelessness.

CNA Survey respondents' answers to in-depth questions about housing conditions and safety were generally consistent with these trends. Close to one third of survey respondents with incomes below poverty reported that they were in housing that was "too crowded" (35%) or "not safe" (33%). Respondents above poverty were much less likely to report living in overcrowded or unsafe conditions. (Figure VII-9).

Figure VII-9. Survey responses to in-depth questions on housing conditions and safety (CEO 2020).



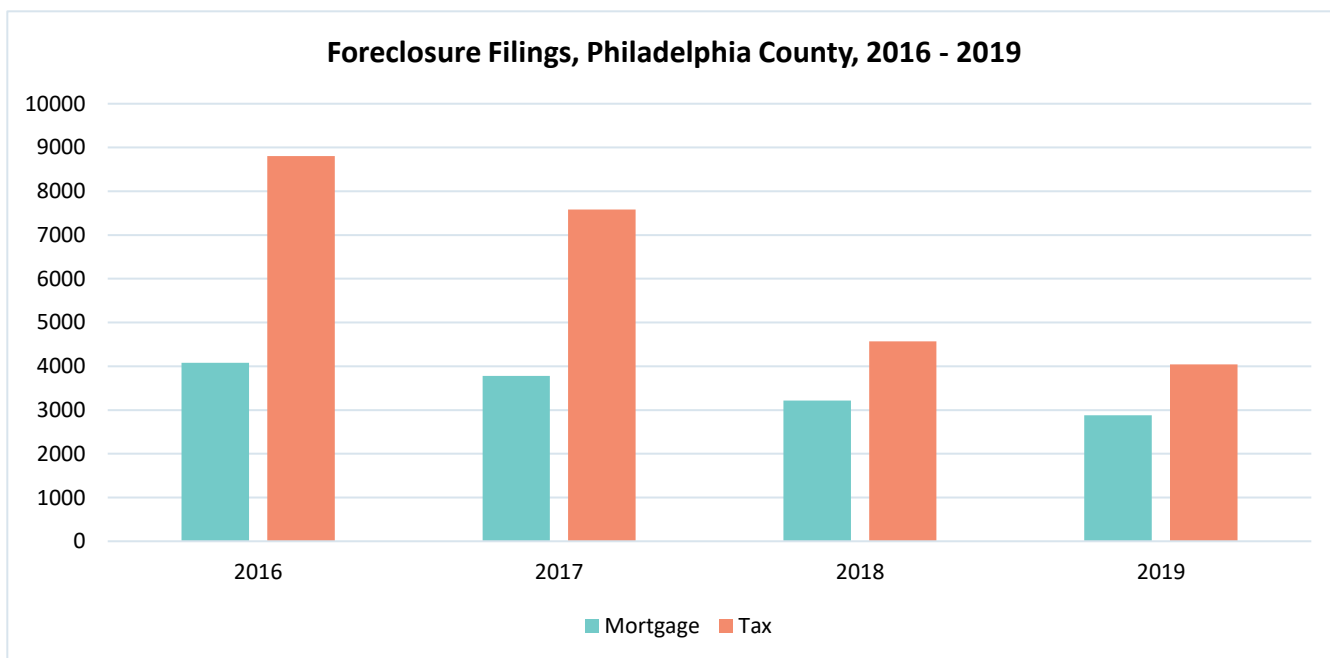
SECURITY OF TENURE

Foreclosure and eviction are two dimensions of housing security that are particularly relevant to low-income residents in Philadelphia. In 2019 there were approximately 2,880 residential mortgage foreclosure filings, more than 4,000 residential tax foreclosure filings, and 19,800 eviction filings (PLA, 2021 and 2021b). The filing of a legal complaint is one of the initial steps in the process of a foreclosure or eviction action, and not all complaints result in the loss of a homeowner's property by means of a Sheriff's sale, or the involuntary displacement of a tenant. A Sheriff's deed, which is filed when a property changes hands after a Sheriff's sale, can serve as conservative estimate of the total number of homeowner properties lost due to a Sheriff's sale. A total of 300 Sheriff's Deeds were recorded following foreclosure filings in 2019: 137 were filed due to mortgage foreclosure and 163 were filed due to tax foreclosure. For rental properties, the final step in the eviction process is the filing of an alias writ of possession in Municipal court, which may be followed by the physical removal of the tenant from the premises by the landlord-tenant officer from the Sheriff's Office. In 2019, there were 6,900 alias writs of possession filed in Philadelphia, representing about 35 percent of all eviction complaints filed (PLA, 2021).

Foreclosures and Tangled Title

The total number of residential mortgage foreclosure filings has declined by 29 percent between 2016 and 2019, as the economy has continued its long-term recovery from the financial crisis of 2008. Tax foreclosure filings have also fallen since that time, from 8,800 in 2016 to 4,000 in 2019—a 54 percent decline. Compared to mortgage foreclosure filings, tax foreclosure filings are largely found in lower-income neighborhoods. This is because many of the older properties in low-income neighborhoods have mortgages that were paid off decades ago. A recent analysis by The Pew Charitable Trusts found that the sections of Philadelphia with the highest percentages of homes owned free and clear were in North Philadelphia, Eastern North Philadelphia, Southwest and West Philadelphia (Howell, et al., 2020). However, despite the lack of an existing mortgage, the current occupants may struggle to keep up with property tax payments, especially if their neighborhoods begin to gentrify. “Tangled title” or heir property is also a common problem in these communities. Tangled title occurs when the original owner of a residential property dies without leaving a will. Heirs of the original owner may reside in the property but not be legally listed on the deed, and therefore unable to apply for loans or programs that could assist with home repairs. Without a will, the estate will typically require settlement in probate court, which can be a complex, time consuming, and expensive process. The death of a longtime homeowner without a will can set off a downward spiral of deferred maintenance, property decline, vacancy, and abandonment, and is a contributing factor to the prevalence of substandard housing conditions in many low-income neighborhoods in Philadelphia.

Figure VII-10. Total tax and mortgage foreclosure filings, Philadelphia, 2016-2019 (PLA, 2021b).

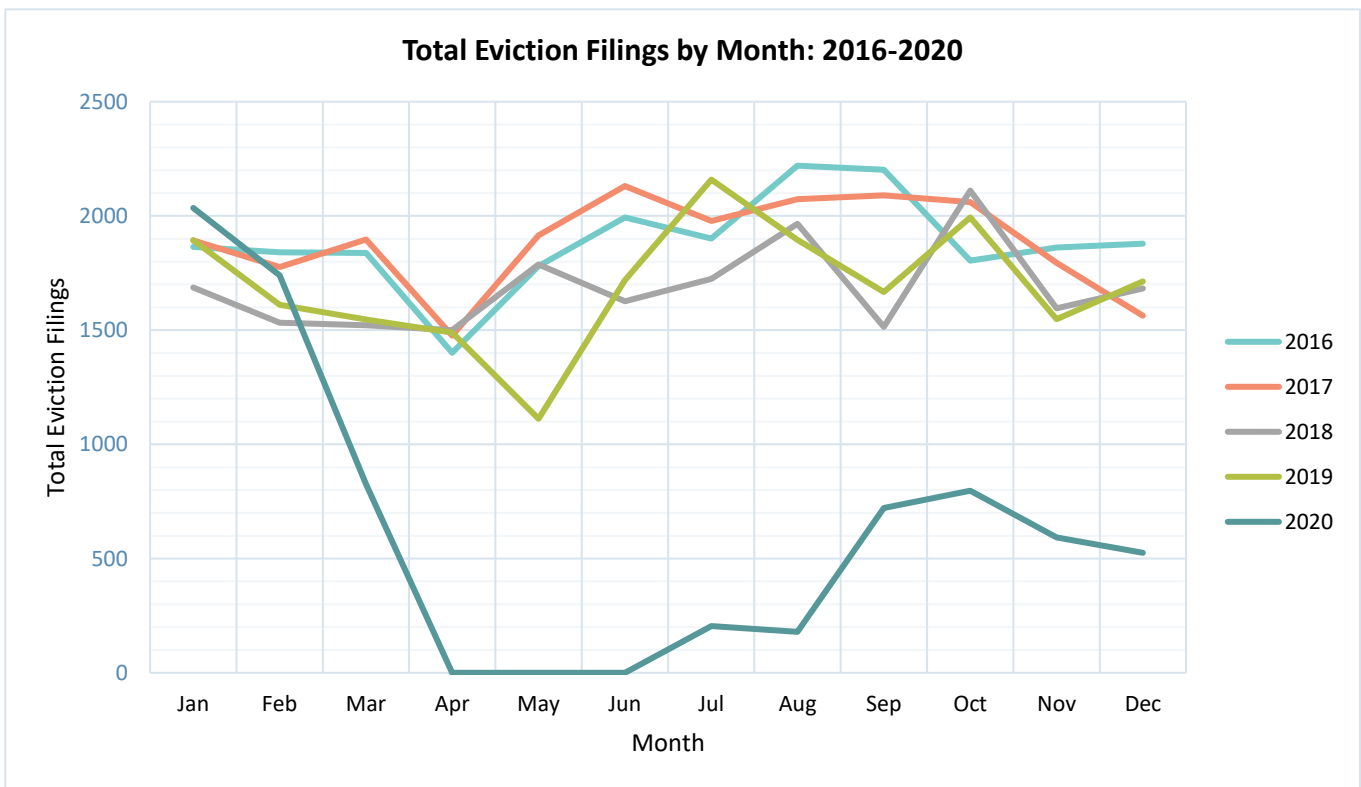


Source: J. Pyle, Philadelphia Legal Assistance, 2021.

Evictions

The total number of evictions filed in Philadelphia has been on a downward trend over the past few years: from about 22,100 in 2017 to 19,700 and 19,800 in 2018 and 2019, respectively. The number of alias writs of possession filed have also declined slightly, falling from 7,830 in 2017 to 6,920 in 2019—a 12 percent decrease. Figure VII-11 shows the pattern in monthly eviction filings between 2016 and 2020. Each line chart (prior to 2020) exhibits a similar seasonal pattern in filings, dipping in early spring—a time when the receipt of tax refunds allows many low-income tenants to catch up on past due rent; peaking over the summer and early fall; and picking up slightly as the holiday season approaches in December. The chart also illustrates the dramatic impact of the COVID-19 pandemic on eviction filings in 2020. With court closures and eviction moratoria adopted in the early weeks of the pandemic, eviction filings collapsed between April and July 2020, and then resumed at a much lower volume starting in August, due both to the continuation of the federal moratorium on eviction filings and renter protection policies enacted locally. Total eviction filings in 2020 numbered only 7,600 which was less than half (40%) of the average number of filings in Philadelphia.

Figure VII-11. Monthly trends in eviction filings from 2016 through 2020 (PLA, 2021)



Source: J. Pyle, Philadelphia Legal Assistance, 2021.

Research by the Reinvestment Fund (Goldstein et al., 2019) has shown that census tracts in Philadelphia with a higher percentage of African American households experience higher rates of eviction, even after controlling for income and the presence of public housing (which tends to inflate the filing rate). The filing rates in neighborhoods that are 40 to 80 percent Black are 2.1 times greater than the rates in neighborhoods that are under 10 percent Black; in neighborhoods that are over 80 percent Black, the eviction filings rates are 2.5 times greater. In all, 56 percent of all eviction filings occur in majority-Black communities and 81 percent of all eviction filings occur in communities of color (Goldstein et al., 2019).

Homelessness

For households that are displaced due to eviction or foreclosure and have no other housing options, going through intake and being placed in an emergency shelter facility is the first step in the longer-term process of regaining stable housing. This process often involves placement in one of the city's transitional housing facilities, receipt of intensive services and housing search support, and ultimately access to a suitable permanent housing arrangement. The City's continuum of care system, administered by the Office of Homeless Services (OHS), provides a spectrum of services and housing supports to meet the needs of the homeless and at-risk households in Philadelphia. Each year OHS conducts a census of the total number of families and individuals who are homeless, including both those residing in one of the city's shelter facilities and those living on the street. The January 2020 "point-in-time" census found that there were a total of 5,634 homeless adults and children in Philadelphia, comprising 4,293 separate households. Of the 4,293 households, 612 were composed of adults with children, 25 were households with only children (no adults), and 3,656 households were adult only (no children) (HUD 2020b). All households comprised of adults with children were recipients of either emergency shelter (434) or transitional housing (178). There were 11 child-only households (no adults) found to be without shelter.

African Americans accounted almost three-quarters of all homeless individuals in Philadelphia in 2020. Whites have grown as a percentage of Philadelphia's homeless population, from 14 percent in 2015 to 22 percent in 2020 — an increase of 8 percentage points. There are also distinct gender patterns apparent in the point-in-time count of Philadelphia's unsheltered homeless, with men making up a large majority of the population (62%). The percentage of homeless transgender people, while small, doubled between 2015 and 2020 — from .3 percent to .6 percent of the homeless population. An additional .2 percent of the homeless population in 2020 identified as Gender Non-Conforming / Non-Binary (Table VII-2).

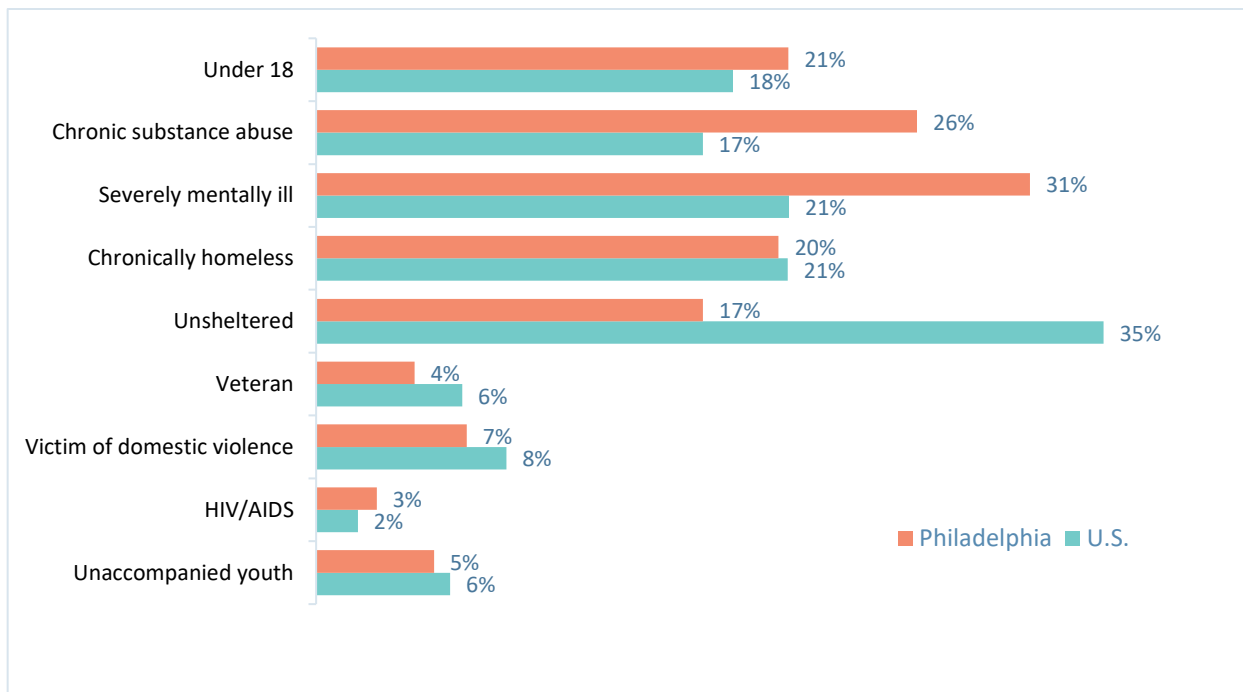
Table VII-2. Demographic Characteristics of Philadelphia’s Homeless Population, 2015 and 2020 (HUD 2015, HUD 2020).

Point-in-Time Count of Homeless Population	2015	2020
Total homeless households	4,213	4,293
Total individuals	5,998	5,634
Gender		
Male	58.6%	62.0%
Female	41.1%	37.1%
Transgender	0.3%	0.6%
Gender Non-Conforming / Non-Binary	N/A	0.2%
Race		
Black	83.1%	73.5%
White	14.1%	22.0%
Asian	0.6%	0.5%
Multiple Races	1.2%	3.1%
Ethnicity		
Hispanic	14.5%	10.5%
Non-Hispanic	85.5%	89.5%

Source: Philadelphia Continuum of Care (CoC), U.S. Department of Housing and Urban Development, 2015, 2020

An estimated 17 percent of Philadelphia’s homeless population was unsheltered and living on the street in 2020. Many of these individuals are also considered among the chronically homeless—alternatively living on the streets or in emergency shelter facilities for years at a time. The chronically homeless, which accounted for 20 percent of the city’s homeless population in 2020, has higher rates of behavioral health disorders, including substance abuse and mental health problems. Despite the rise of a nationwide opioid epidemic in the past decade, the percentage of Philadelphia’s homeless population characterized as having a chronic substance abuse disorder declined by 3 percentage points, from 29 percent in 2015 to 26 percent in 2020. However, the percentage of the population with a severe mental illness increased, from 24 percent in 2015 to 31 percent in 2020.

Figure VII-12. Characteristics of the homeless population in Philadelphia and the United States (HUD 2020).



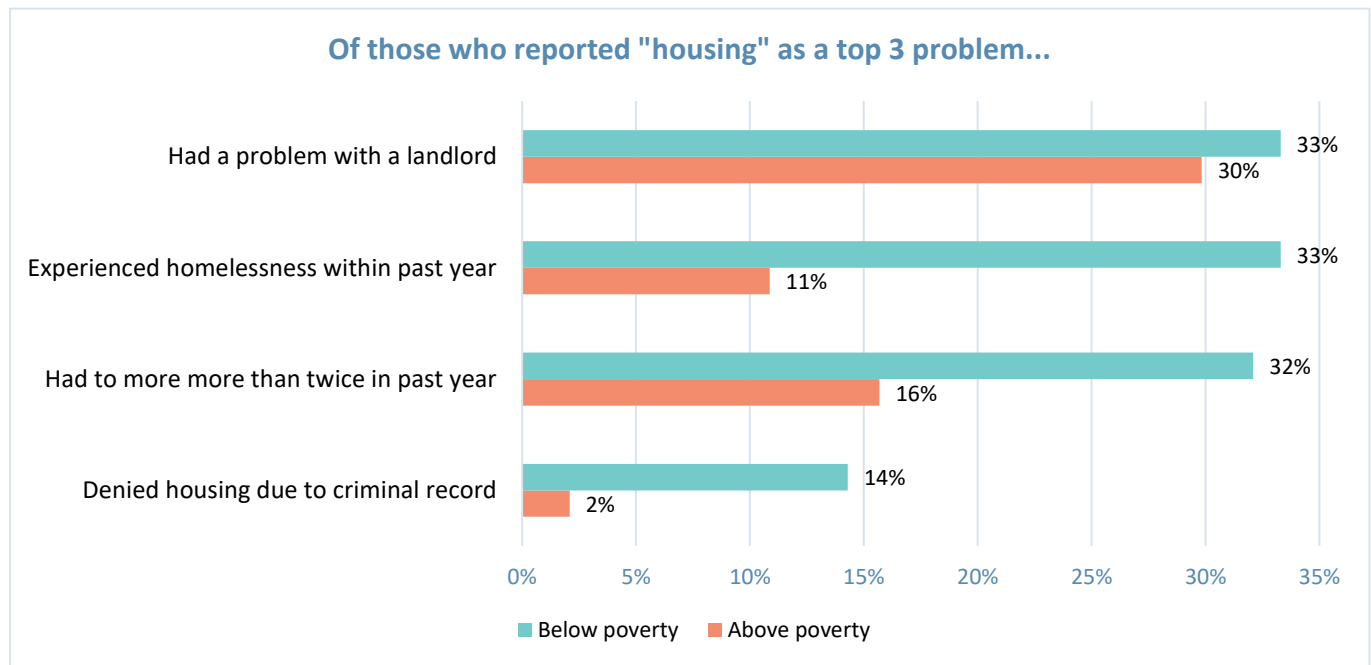
Philadelphia’s emergency shelter system serves approximately 3,650 people each day, including an estimated 2,290 individuals and 450 families with children (HUD 2020). OHS administers the federal Emergency Solutions Grant, which provides operating support to 143 emergency shelter and transitional housing facilities across the city (City of Philadelphia, 2020). The City’s Department of Behavioral Health and Intellectual disAbility Services along with Project HOME and other local non-profits, operate Street Outreach Teams, which make efforts to locate and engage homeless individuals living on the street, encouraging them to seek shelter and services. In 2019, Project HOME’s Outreach Coordination Center workers made 13,000 contacts and placed 2,700 individuals in emergency shelter or transitional housing (Project HOME 2019).

CNA Survey Findings

The 2020 CNA Survey provided further evidence of the nature of the many challenges facing low-income households in Philadelphia. Forty-four percent (44%) of the total sample were renters. Of those, 2 percent had been evicted over the past twelve months. The most common reason cited for being evicted was because they fell “behind on their rent” or had a “dispute with their landlord.” Only 60 percent of those facing eviction had ever been served with an official eviction notice. Fourteen percent of the total sample had moved more than twice in the past twelve months. The most frequently cited reasons included “housing condition,” a “rent hike,” and “to save money.”

About one-third of lower income survey respondents who identified housing as a top 3 challenge (and answered in-depth questions on housing) reported experiencing housing issues such as homelessness or having to move more than twice in the past year. Fourteen percent of respondents with incomes below poverty said they were denied housing because of a past criminal record. The response patterns confirm that those below poverty experience housing insecurity at much higher rates than those above poverty. The only issue in which the comparative frequency across income groups was similar was having “a problem with a landlord;” otherwise, the gap between the two income categories in housing security indicators ranged from 12 to more than 20 percentage points.

Figure VII-13. Responses to survey questions on housing security (CEO, 2020).



Focus Group Findings

Qualitative interviews were conducted with adult participants from the following subgroups: people who were recently incarcerated (returning citizens), the unemployed, the underemployed, people with disabilities, and opportunity youth/young adults (ages 18 to 34) who were neither working nor enrolled in school. Participants across all subgroups experienced housing insecurity—specifically in obtaining affordable housing. Interview participants reporting being on long waiting lists for public housing, experiencing homelessness and staying with relatives as short-term fixes to housing issues. Participants also mentioned that it is very hard to apply for a job without an address. Many participants were struggling to pay utilities and household expenses, and all subgroups mentioned the need for assistance with household budgeting and financial management. Returning citizens and opportunity youth said that having a criminal record (or fear of a criminal record) was keeping them from housing or being added to the lease of a family member in public housing. Court fees and the need to pay them while juggling expenses also created challenges for returning residents. They described paying the bare minimum monthly fee to avoid re-incarceration or violation of parole. Oftentimes these fees took money away from basic household expenses such as rent and food. Participants were aware of services to help them with landlord issues but were wary of using them for fear of eviction.

CEO ACTIVITIES SUPPORTING QUALITY HOUSING OPTIONS

CEO supports partnerships, policies and programs that work to create more safe, affordable, and stable homes for low-income households in Philadelphia. Currently, CEO provides funding to the Department of Public Health's Lead and Healthy Homes program. This program provides information, technical assistance and home repair assistance to low-income families with a child found to have an elevated blood lead level (over 9 µg/dL). In 2019, the Lead and Healthy Homes program assisted 218 households and 797 individuals. CEO provides funding support for the Homeless Prevention Program, which is operated by the Office of Homeless Services (OHS) and provides rental assistance to individuals and families facing the threat of eviction and homelessness. In 2019, the program assisted 449 households (1,221 individuals) with back rent payments and security deposits. CEO also convenes the Housing Security Working Group which is a table of cross sector stakeholders representing City agencies, nonprofit organizations, policy analysts, landlord associations, and legal services agencies, that work together to implement a series of recommendations issued in 2018 by the Mayor's Eviction Task Force. The Housing Security Working Group has six sub-committees that each focuses on a specific recommendation, including public education and outreach, expanding legal representation, reducing illegal evictions, creating new options for landlord-tenant mediation, addressing displacement due to Sheriff's Sales, and eviction record sealing.

SOCIAL AND HEALTH STATUS

The COVID-19 pandemic has had a substantial impact on Philadelphians' mental and physical wellbeing.

Polling by the Pew Charitable Trusts, conducted during the summer of 2020, found that 58 percent of Philadelphia residents knew someone who tested positive for COVID-19, while 33 percent of Black residents and 35 percent of Latinx residents knew someone who died from the virus (Eichel 2020). According to the Philadelphia Department of Public Health, nearly 2,300 people lost their lives to COVID-19 in 2020. The majority of those who died (53 percent) were people over the age of 75 (City of Philadelphia, 2021). The pandemic has also raised levels of anxiety and depression, and made it more difficult for Philadelphians to access medical and mental health care (Eichel 2020). The new challenges introduced by the pandemic exposed the existing health disparities and barriers to access that have long affected families and individuals living in poverty, and have elevated the stakes for those seeking to promote equity and accessibility in our city's healthcare systems.

OVERVIEW

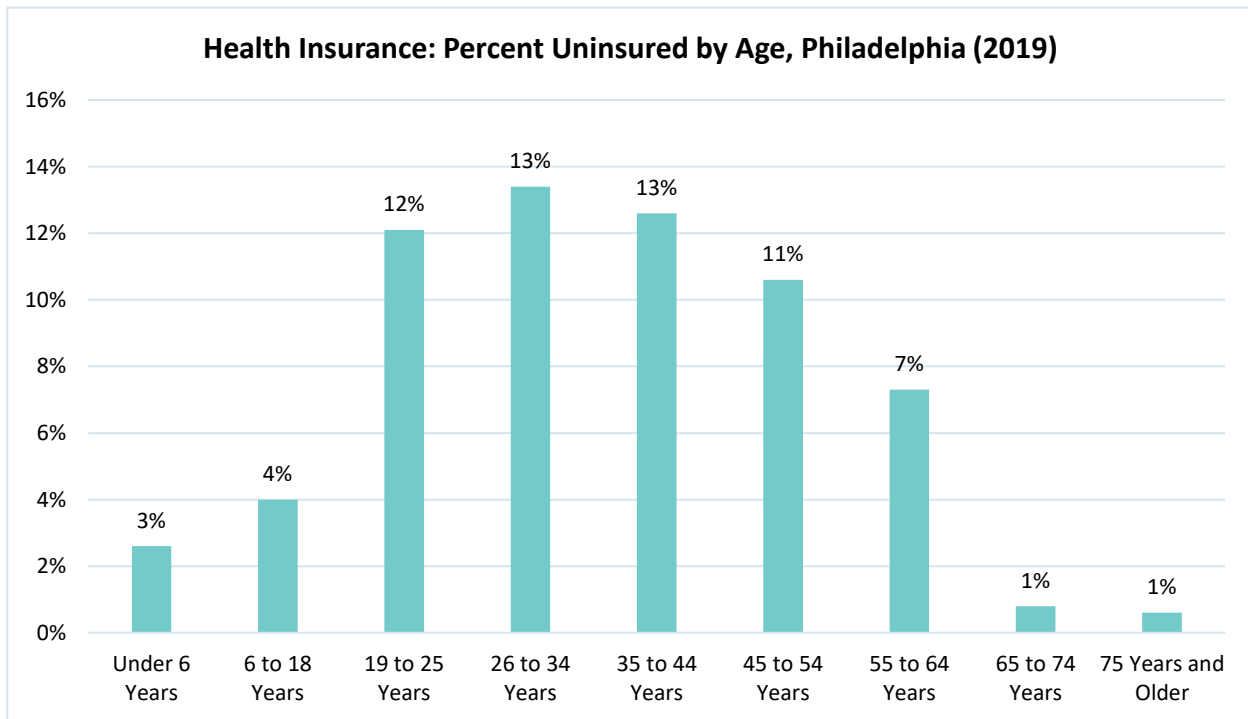
There has been a growing understanding of the relationship between poverty and health. Nationally, lower income residents face increased rates of mortality and risk for serious health conditions and decreased access to, and quality of, health care. A 2016 study found that, for women, there is a 10-year gap in life expectancy between the wealthiest one percent of the American population and the poorest one percent (Chetty et al., 2016). For men, this disparity increases to 15 years. Low-income adults are more likely to experience serious physical and mental health issues such as coronary heart disease, diabetes, chronic arthritis, vision trouble, kidney disease and depression. They are also three times as likely to have limitations with routine activities (e.g., eating, bathing, and dressing) due to chronic illness, compared with more affluent individuals. Children living in poverty are more likely to have risk factors such as obesity and elevated blood lead levels, affecting their future overall health (Chokshi 2018). In teasing apart health disparities between poor and non-poor residents, it is important to consider social determinants of health, such as access to health care coverage and exposure to crime, and how vulnerable populations may be disproportionately affected.

HEALTH COVERAGE

Every two years, the Public Health Management Corporation (PHMC) releases the results of its Household Health Survey, a longitudinal and representative sample of over 10,000 individuals in Southeastern Pennsylvania. Based on 2019 results, the percentage of adults (18 to 64) lacking health insurance in the Philadelphia region was approximately 11 percent, an increase of about 2 percentage points from 2015 (PHMC 2019). Yet, disparities in health coverage continue across race, ethnicity, gender, and age.

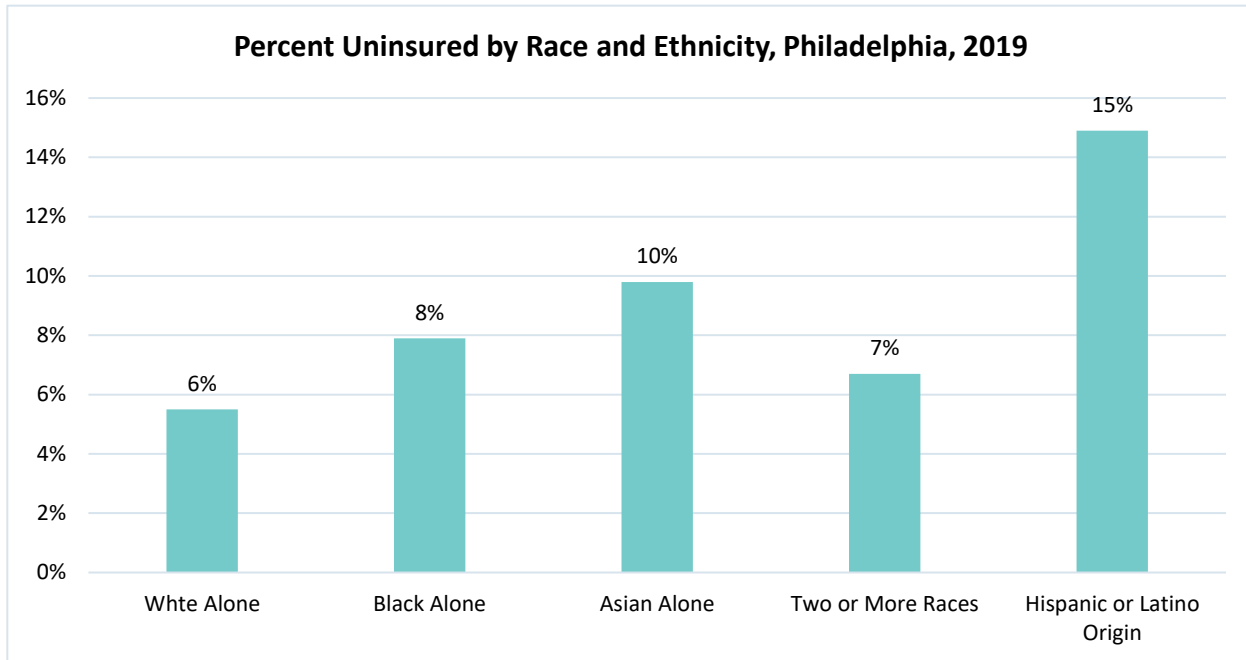
According to 2019 census estimates, roughly 92 percent of Philadelphians have some form of health insurance. Young adults (ages 26 to 34) have the lowest rates of health insurance coverage, at 87 percent. Once the population reaches age 65—the age at which Medicare eligibility begins—coverage rates approach 99 percent (Figure VIII-1). Men are slightly more likely to be uninsured (10%) than women (7%), and at 15 percent, Hispanic or Latinx residents lack health insurance at higher rates than any other racial/ethnic group (Figure VIII-2).

Figure VIII-1 Health insurance coverage by age in 2019: Philadelphia (ACS 2015-2019 5-Year Estimates).



Source: U.S. Census Bureau, American Community Survey, 2015-2019. Table S2701

Figure VIII-2 Health insurance coverage by race/ethnicity in 2019: Philadelphia (ACS 2015-2019, 5-year estimates).



Source: U.S. Census Bureau, American Community Survey, 2015-2019. Table S2701

According to census data, foreign-born individuals without citizenship in Philadelphia are uninsured at a rate of 31 percent, greatly surpassing the 6 percent uninsured rate for native-born residents (ACS 2019 5-Year Estimates).

Intermittent or complete lack of employment can also present a barrier to obtaining health insurance. About 23 percent of those who are unemployed lack health insurance and 16 percent of those who worked less than full-time were uninsured (ACS 2019 5-Year Estimates). Disparities in health insurance coverage are especially apparent when comparing educational attainment and employment status. Almost 95 percent of Philadelphians who hold a bachelor’s degree or higher are insured compared to only 86 percent of those who have not graduated high school. Even more striking is the 12-percentage point difference in coverage between those who are employed (89%) and those who are unemployed (77%). The demographic and economic characteristics of the uninsured are summarized in Table VIII-1 below.

Table VIII-1. Characteristics of the uninsured, Philadelphia (ACS 2015-2019, 5-year estimates).

Characteristics of the Uninsured Population, Philadelphia	Total Uninsured	Percent Uninsured
Total Population (Civilian, Non-Institutionalized)	127,508	8.1%
Sex		
Male	73,028	9.9%
Female	54,480	6.6%
Nativity and Citizenship Status		
Native born	83,892	6.2%
Foreign born	43,616	19.7%
Naturalized	9,957	8.8%
Not a citizen	33,659	31.1%
Educational Attainment (ages 26 and older)		
Less than high school graduate	21,520	13.6%
High school graduate (includes equivalency)	36,413	10.9%
Some college or associate's degree	20,033	8.7%
Bachelor's degree or higher	15,774	5.2%
Employment Status (ages 19 to 64)		
In labor force	83,055	11.5%
Employed	68,571	10.4%
Unemployed	14,484	23.0%
Not in labor force	29,904	11.2%
Work Experience		
Employed Full-Time	42,054	8.7%
Employed Part-Time	38,536	15.9%
Did not work	32,369	12.2%

Source: U.S. Census Bureau, American Community Survey, 2015-2019. Table S2701

Medicaid provides health care coverage to low-income individuals and families unable to obtain or afford private insurance. In Pennsylvania, eligible families are those at or below 138 percent of the federal poverty level (FPL), which translates to about \$1,931 or less in combined monthly income for a household of two (Benefits.gov, 2021). Table VIII-2 shows that Medicaid-eligible Philadelphians are insured at rates that are generally comparable to statewide averages, while Philadelphians with incomes above the 138 percent FPL threshold are insured at rates just below state figures. The data also show that state and local health insurance coverage rates exceed the national rates across both income categories.

Table VIII-2. Health insurance coverage by Medicaid eligibility thresholds: Philadelphia, Pennsylvania, and United States (ACS 2015-2019 5-year estimates).

	Insured		Uninsured	
	Below 138 Percent of FPL	138 to 399 percent of FPL	Below 138 Percent of FPL	138 to 399 percent of FPL
Philadelphia	89.9%	90.4%	10.1%	9.6%
Pennsylvania	90.0%	92.8%	10.0%	7.2%
United States	84.2%	89.2%	16.9%	11.1%

Source: U.S. Census Bureau, American Community Survey, 2015-2019. Table S2701

Survey Results: Physical and Mental Health Challenges

Physical and mental health was the fourth most frequently reported problem in CEO's 2020 CNA Survey, with 175 respondents, or 17 percent of the full sample, ranking it as a top 3 challenge in the past 12 months. Of these 175 respondents, 69 percent had a problem with their physical health in the past 12 months, and more than 3 in 4 (78%) had a mental health issue in the past 12 months. Respondents with incomes below poverty were more likely than higher income respondents to report having suffered an issue with their physical health, but were equally as likely to have had a mental health issue as their higher income counterparts. Respondents below poverty were also more likely to have an untreated and ongoing physical health problem and have greater difficulties getting health insurance (Figure VIII-3). However, lower income respondents were more likely to both be aware of and use physical and mental health assistance programs.

With respect to insurance coverage, about 42 percent of the survey respondents with incomes below poverty were insured through Medicaid. In comparison, nearly 50 percent of those with incomes above poverty were insured through their employer (Figure VIII-4).

Figure VIII-3. Physical and mental health challenges reported by survey respondents (CEO, 2020).

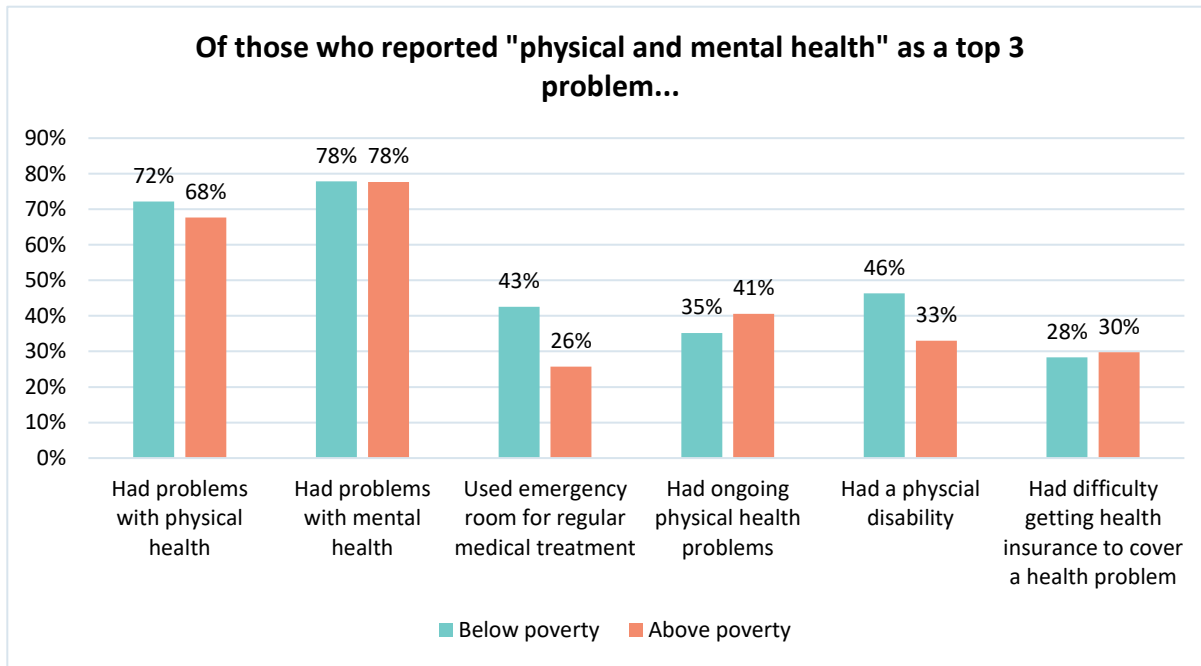


Figure VIII-4. Type of health insurance coverage reported by survey respondents (CEO, 2020).

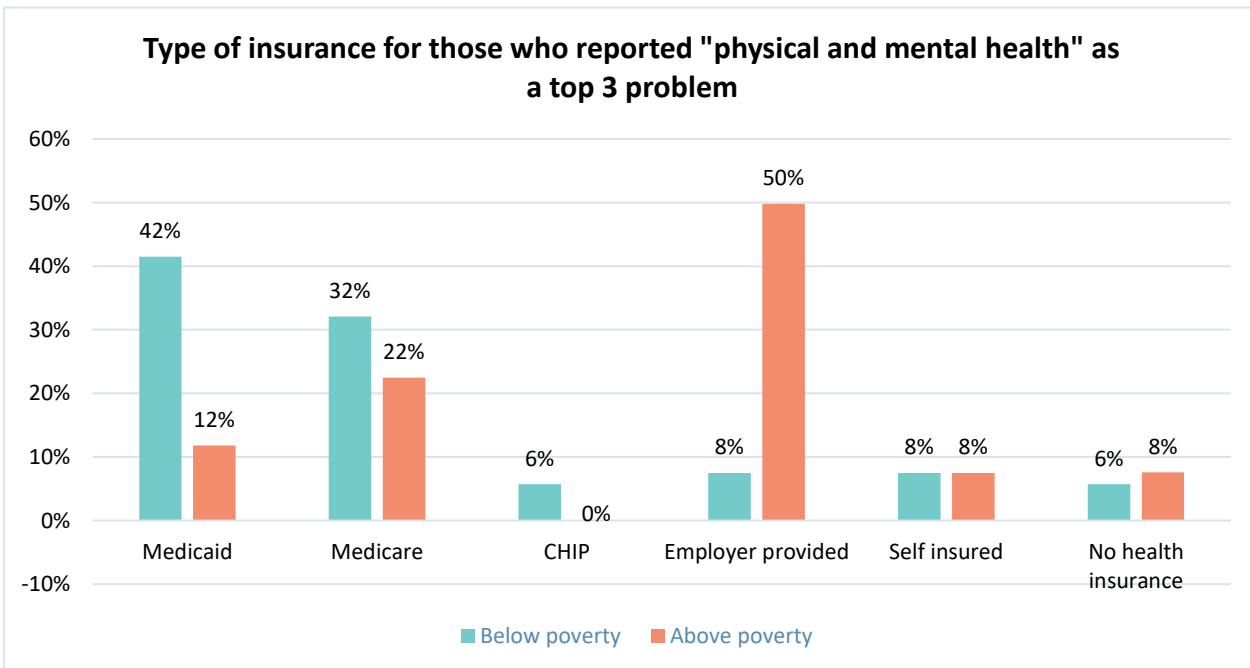
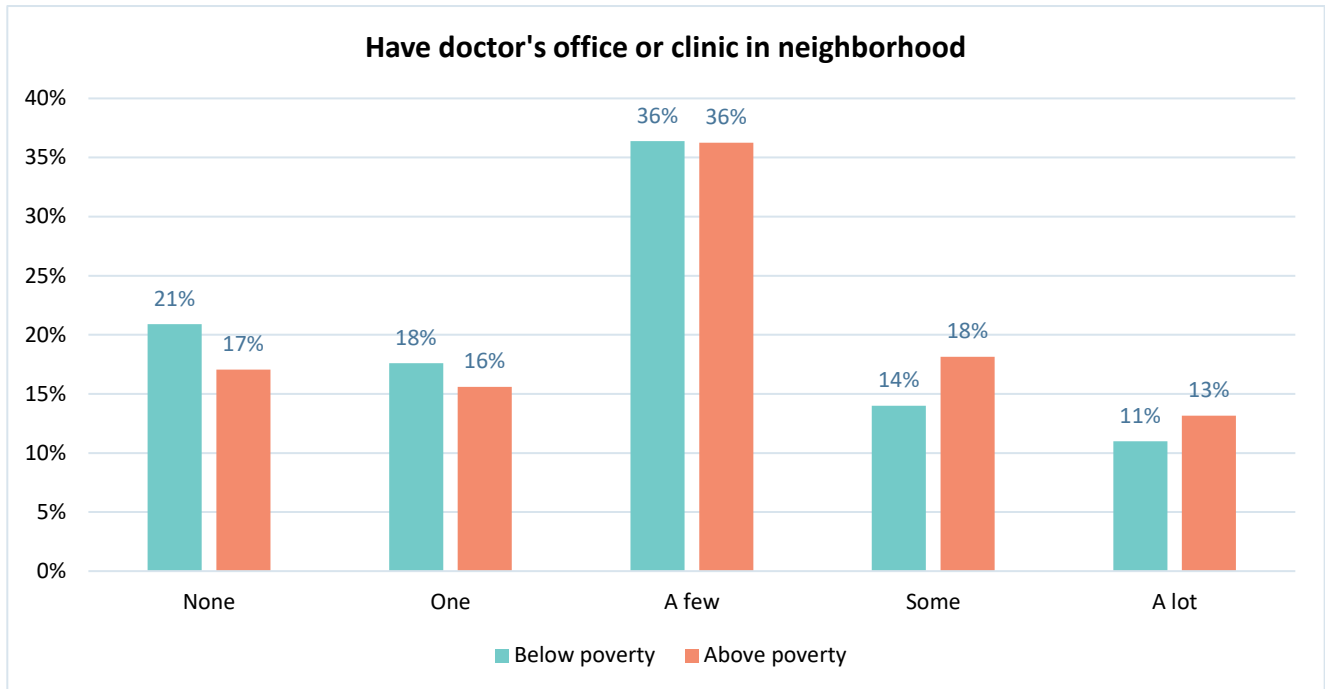


Figure VIII-3 above also shows that lower income respondents reported using emergency rooms for regular medical treatment at a significantly higher rate than higher income respondents, with reported frequencies of 43 percent and 26 percent respectively. In addition to differences in insurance coverage, this could be an issue related to accessibility of health care, since more than one-fifth of respondents with incomes below poverty reported that there are no doctor's offices or clinics in their neighborhoods (Figure VIII-5).

Figure VIII-5. Survey respondents' access to doctor's offices or clinics in neighborhood (CEO, 2020).



DEMOGRAPHICS OF HEALTH STATUS

Race and Ethnicity

A report published by the Philadelphia Department of Public Health found that overall, 22 percent of Philadelphians rated their health as “poor” or “fair”, with significant differences across racial and ethnic groups (Farley et al., 2019). Hispanics were most likely to report their health as poor or fair (32%), while Asians were least likely (13%) (Figure VIII-6). That close to one-third of Hispanics self-report as being in poor or fair health is noteworthy, since the Hispanic population has one of the highest life expectancies in Philadelphia, second only to Asians. Black Philadelphians have the lowest life expectancy (Farley et al., 2019). Figure VIII-7 shows the disparities in life expectancy by race and sex.

Figure VIII-6. Self-reported “poor” or “fair” health by race/ethnicity in Philadelphia (Adapted from Farley et al., 2019).

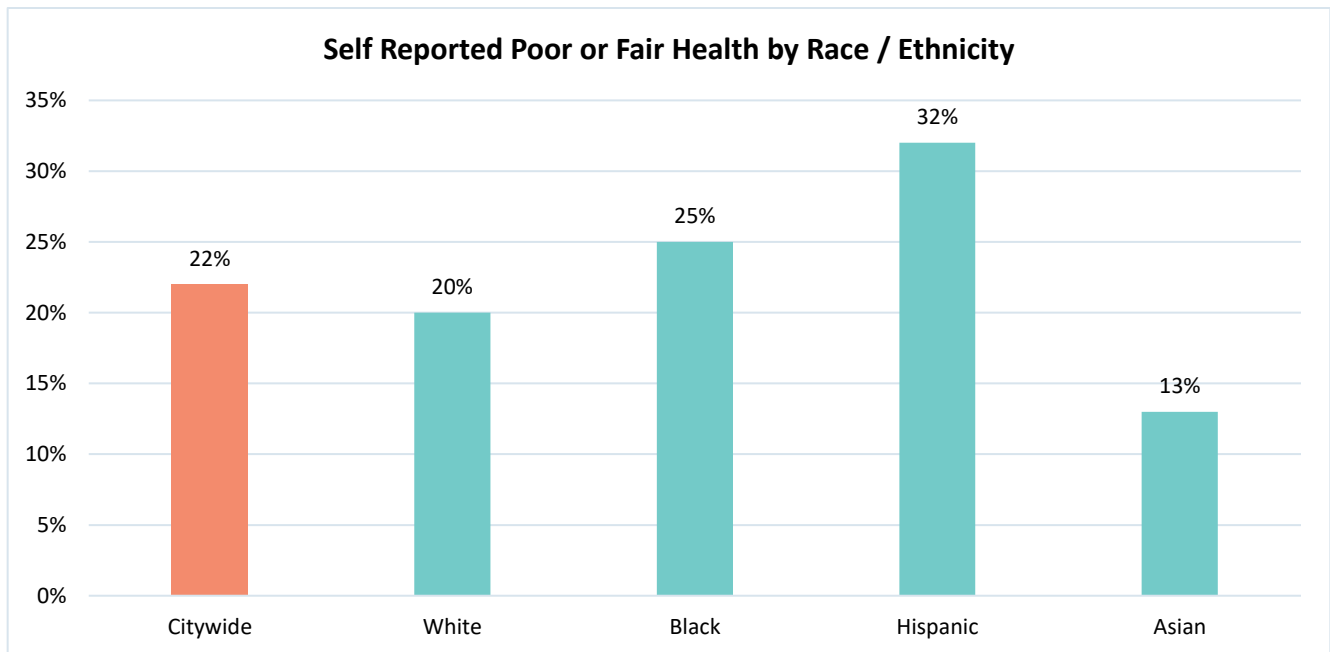
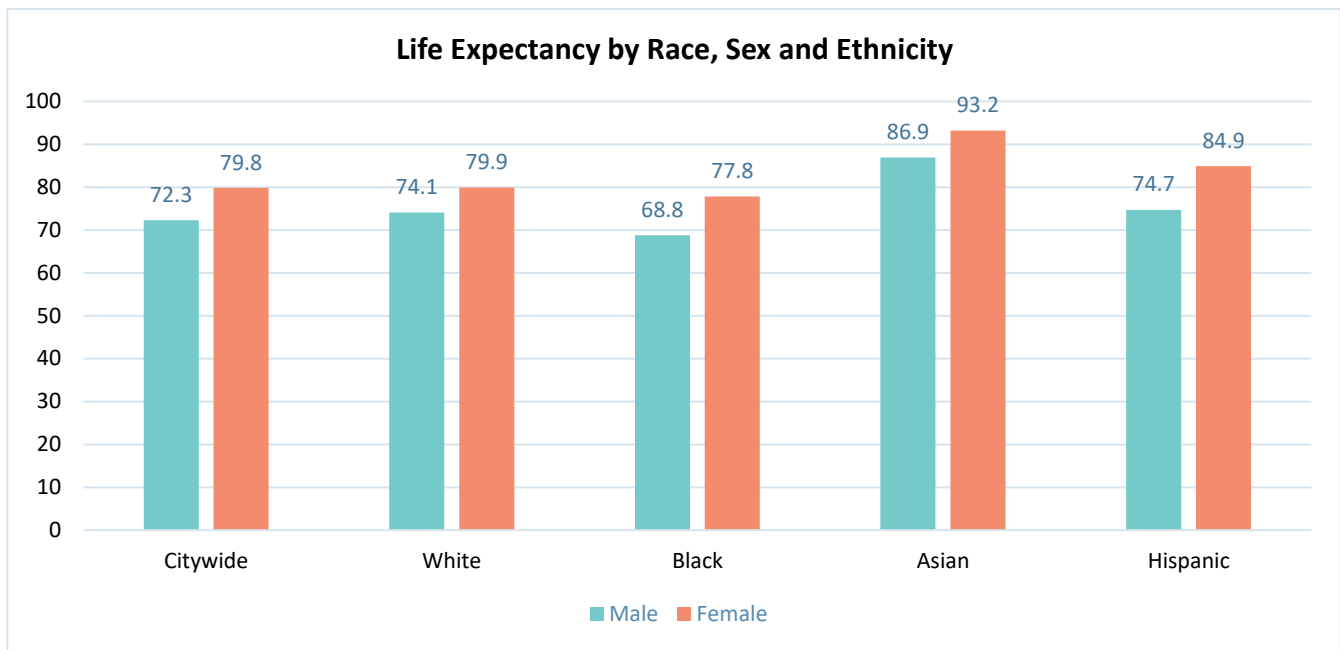
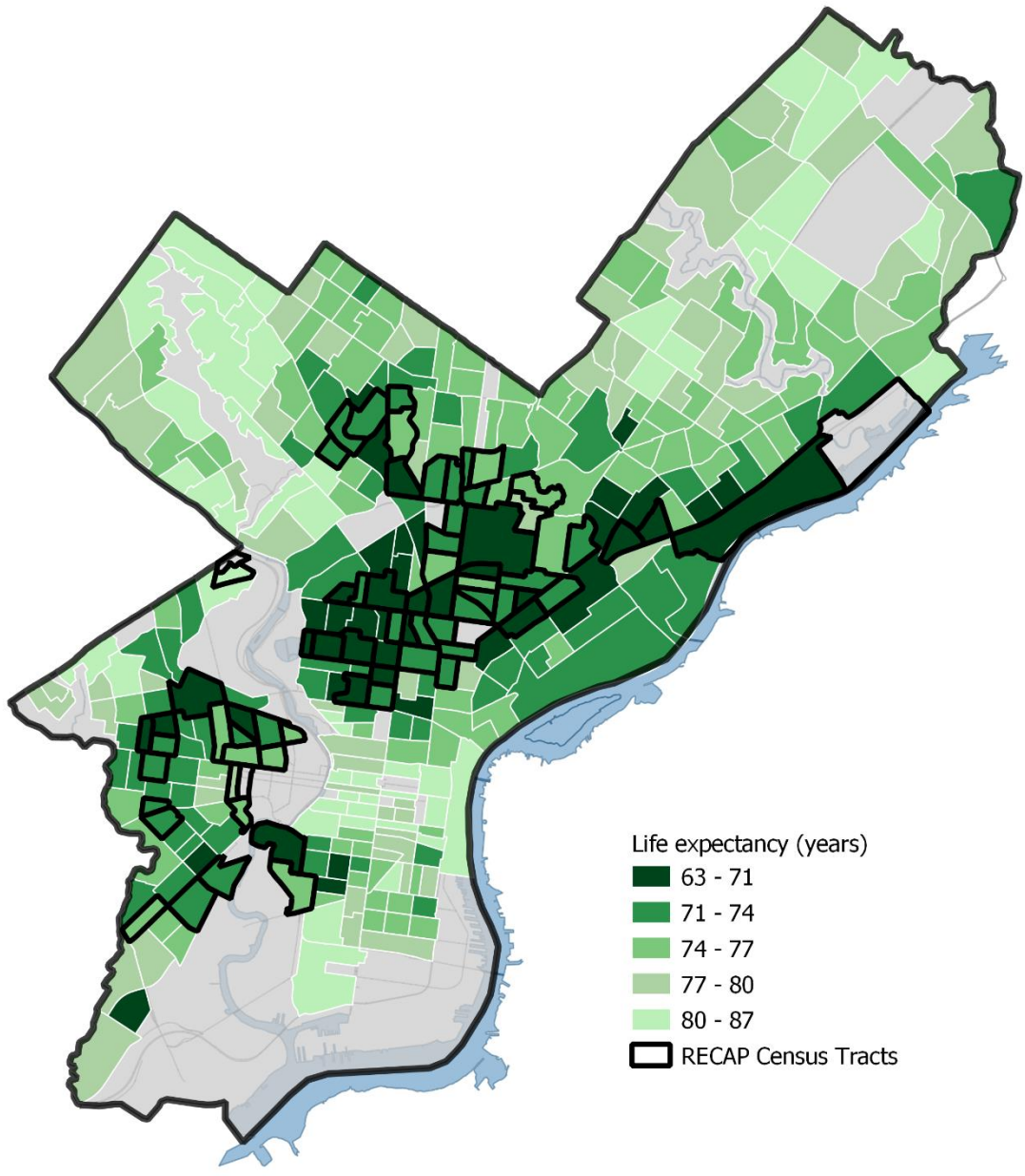


Figure VIII-7. Life expectancy by race/ethnicity and sex in Philadelphia (Adapted from Farley et al., 2019).



Life expectancy is one of the clearest indicators of socioeconomic disparity. As noted above, life expectancy varies by race, gender and ethnicity. Given the geographic patterns that are evident across demographic categories such as race, ethnicity and median income, it is not surprising that life expectancy varies considerably by neighborhood. Figure VIII-8 below is a map of life expectancy by census tract in Philadelphia. The map illustrates that not only is life expectancy significantly lower in lower-income neighborhoods and areas of racial concentration, but the stark disparity in outcomes for neighborhoods that are relatively close in proximity (Farley et al., 2019).

Figure VIII-8. Life expectancy by census tract in Philadelphia (Adapted from Farley et al., 2019).



Source: U.S. Small Area Life Expectancy Estimates Project (USALEEP), National Center for Health Statistics. 2018. Available from: <https://www.cdc.gov/nchs/nvss/usaleep/usaleep.html>.

CHILDREN'S HEALTH

The incidence of chronic health conditions, including obesity, asthma, and lead exposure are more prevalent among Hispanic and Black youths in Philadelphia. Obesity among Black girls and Hispanic boys surpasses the citywide average of approximately 22 percent. In addition, Hispanic and Black children under 18 are hospitalized for asthma at a rate four and five times higher than white children, respectively (Farley et al., 2019). Asthma hospitalizations are greater in lower-income parts of the city, including West and Lower North Philadelphia. Similarly, rates of childhood lead exposure are highest in the city's lowest income neighborhoods, illustrating the strong link between poverty and negative health outcomes (Farley et al., 2019).

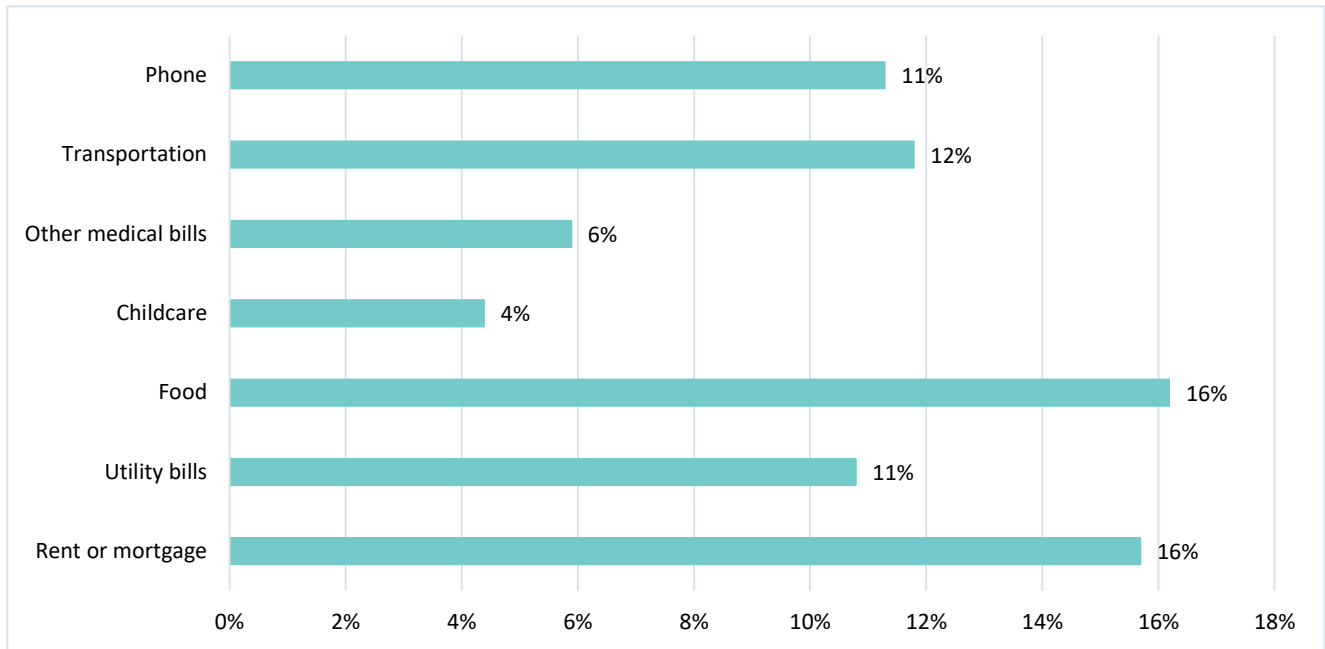
The health risks presented by lifestyle choices such as smoking and alcohol consumption, continue to be a concern for Philadelphia's teens (grades 9 to 12). Although cigarette smoking among teens fell to just 2 percent and binge drinking declined to 5 percent, e-vapor use has increased in recent years and is now used regularly by 7 percent of teens (Farley et al., 2019).

The Southeastern Pennsylvania Community Health Needs Assessment (City of Philadelphia, 2019) used data collected from across the Philadelphia region to identify residents' health needs and concerns. Philadelphia residents who participated in focus groups and community meetings noted the following as among the biggest health challenges facing the city's youth:

- Use and availability of drugs, especially among middle and high school students
- Spending too much time on their phones, tablets, and social media
- Lack of affordable activities such as sports, and safety concerns contributing to physical inactivity
- Autism rates among young children
- Trauma resulting from environmental exposures including drugs and violence
- Teen pregnancy
- Tobacco and drug use
- Poor nutrition
- Need for childhood immunization awareness and education for parents

A 2019 survey of approximately 260 low-income families in North, West and Southwest Philadelphia, conducted by CEO in partnership with Children's Health Watch, asked several questions pertaining to childhood health and access to health care. Only 6 percent of respondents reported that their children were in "fair" or "poor" health, compared to 32 percent for adults (Children's Health Watch, 2019). Also, while a large majority of the parents surveyed (64%) indicated that healthcare and prescription drug costs did not have an impact on their ability to cover other family expenses, those that struggled with health care costs reported cutting back in areas such as housing costs (16%), food (16%), and transportation (12%) (Figure VIII-9).

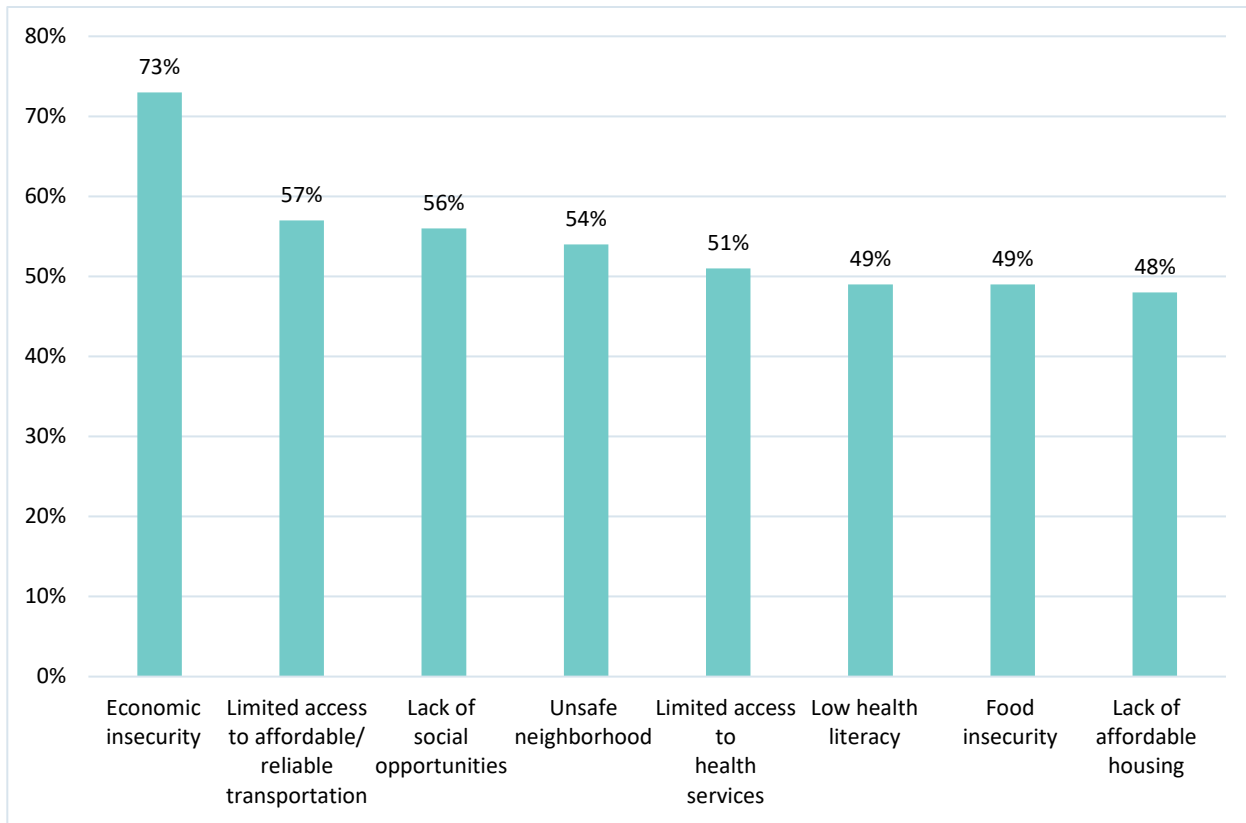
Figure VIII-9. Household expenses cut back due to healthcare or prescription drug costs. (Children’s Health Watch, 2019).



SENIOR HEALTH

Over a quarter of all households in Philadelphia include at least one person 65 years of age or older, and almost half (46 percent) of older-adult households include just one household member (ACS 2019 5-Year Estimates). According to a recent report by the Philadelphia Corporation for Aging (PCA), less than one-third of all older adults surveyed reported their health to be “fair” or “poor” (PCA 2020). The most common health condition reported was hypertension, which affected 66 percent of respondents. Seventeen percent of respondents had been previously diagnosed with a mental illness, and roughly 20 percent were found to have a disability that limited an Instrumental Activity of Daily Living (IADL), such as shopping, managing finances, or accessing transportation. The report also examined the social determinants of health for older adults. When asked about their barriers to healthy aging, 73 percent of respondents reported economic insecurity, followed by transportation challenges (57%), lack of social interaction (56%) and unsafe neighborhoods (54%). Figure VIII-10 below lists the barriers reported by survey respondents with a frequency of 48 percent or higher (PCA, 2020).

Figure VIII-10. Identified barriers to healthy aging for older adults: (PCA, 2020)

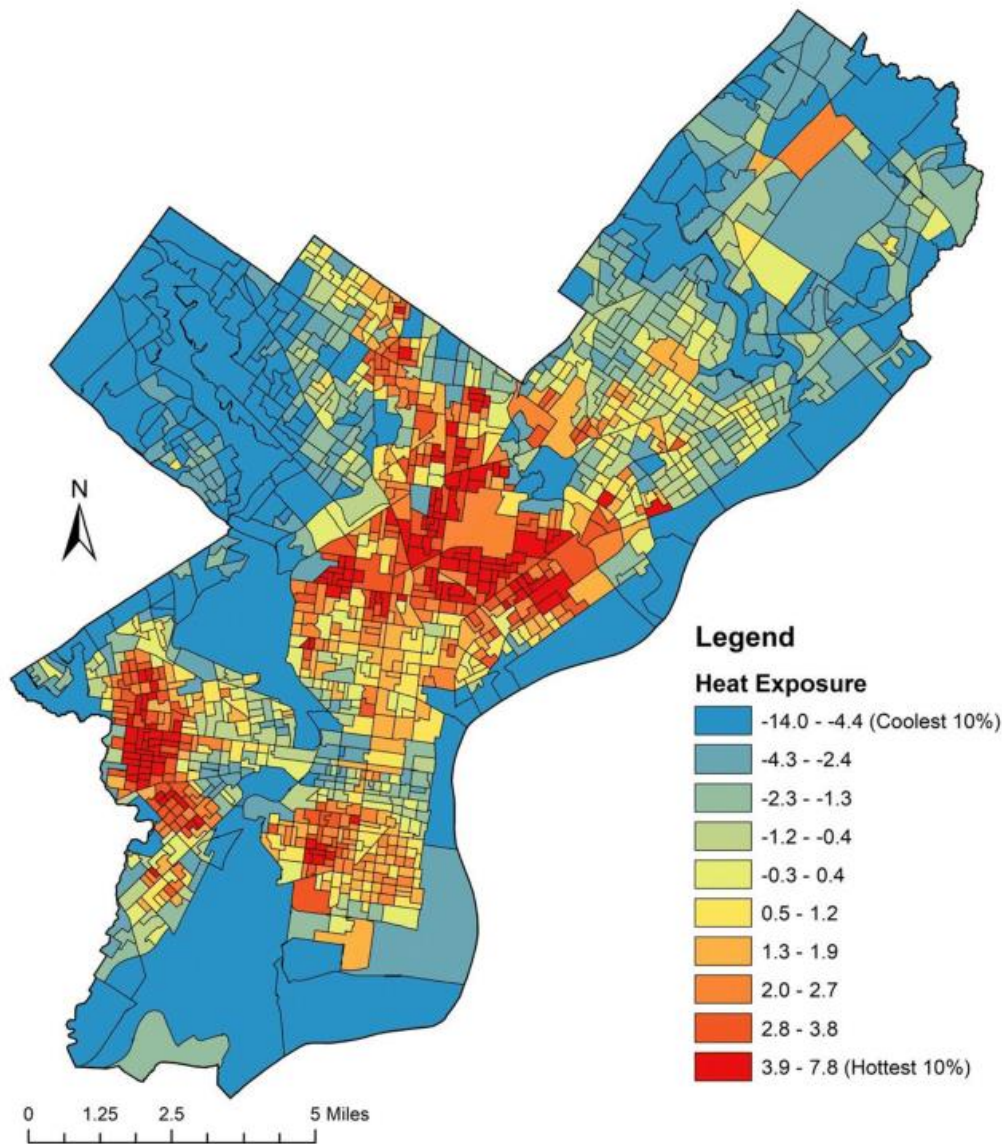


Environmental Health Factors

Despite having less vehicular traffic on average, high poverty neighborhoods in Philadelphia have higher levels of air pollution than wealthier neighborhoods. Unsafe air conditions increase the risk of heart disease and exacerbate respiratory conditions like asthma and chronic obstructive pulmonary disease (Diez Roux et al., 2017).

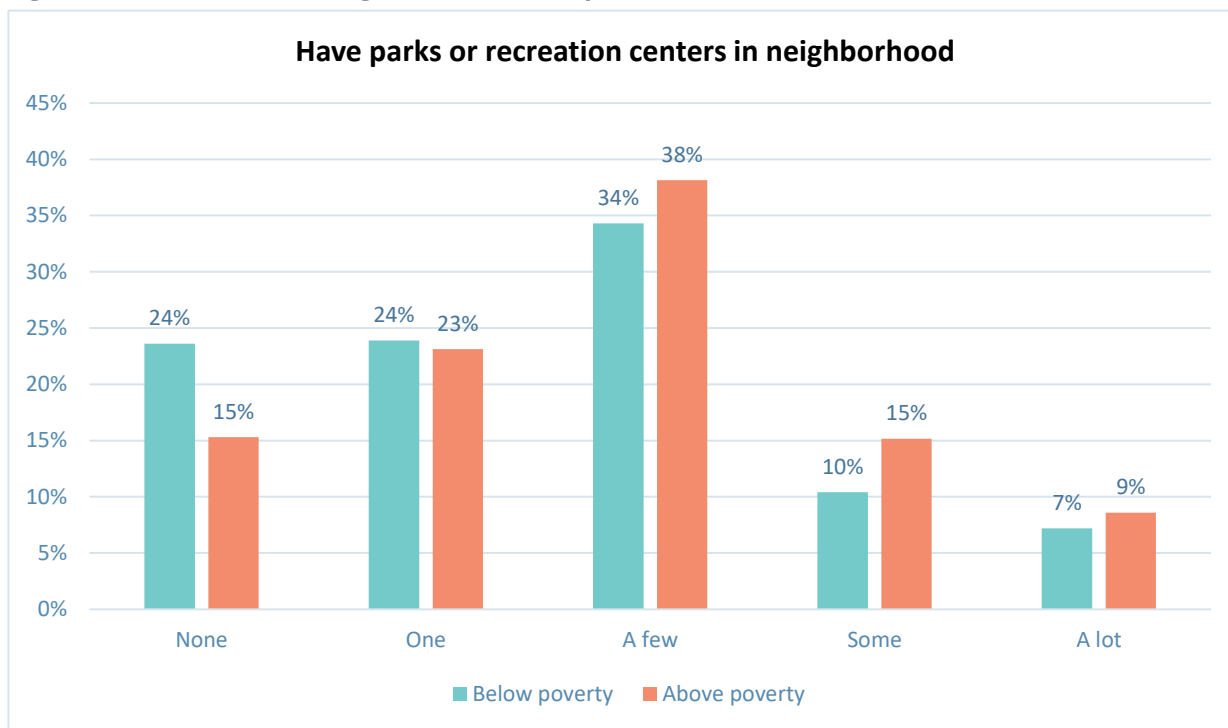
The urban heat island effect is another environmental hazard affecting lower income neighborhoods. Average surface temperature data for Philadelphia show that some neighborhoods can be as much as 22°F hotter than others. Census data also show that low-income residents and people of color are more likely to live in these hotter neighborhoods. This pattern of unequal exposure to potentially dangerous heat islands is a clear illustration of the reality that climate change is not only a global public health issue, but also an issue of racial and social equity at highly localized scales. (Hammer et al., 2020). Neighborhoods such as Cobbs Creek, Point Breeze, Strawberry Mansion, and Hunting Park are among the hottest and most heat vulnerable neighborhoods in Philadelphia (Figure VIII-11). The common reasons why some neighborhoods are hotter than others include decreased tree canopy, fewer green spaces, more exposed asphalt and dark surfaces (including black roofs), and a history of red-lining and disinvestment (City of Philadelphia, 2019b).

Figure VIII-11. Differences of average surface temperatures from the Philadelphia County mean by census block group (Reprinted from Hammer et al., 2020).



CEO's CNA Survey confirmed that residents of lower income neighborhoods have less access to green space, parks and recreation centers. The full sample (1050 respondents) was asked whether they had parks or recreation centers in their neighborhoods. Almost half of those with incomes below poverty (48%) reported having either one or no parks or recreation centers in their neighborhoods. This response rate shrinks to 38 percent for those with incomes above poverty, a difference of 10 percentage points. (Figure VIII-12).

Figure VIII-12. Presence of neighborhood assets: parks and recreation centers (CEO, 2020).



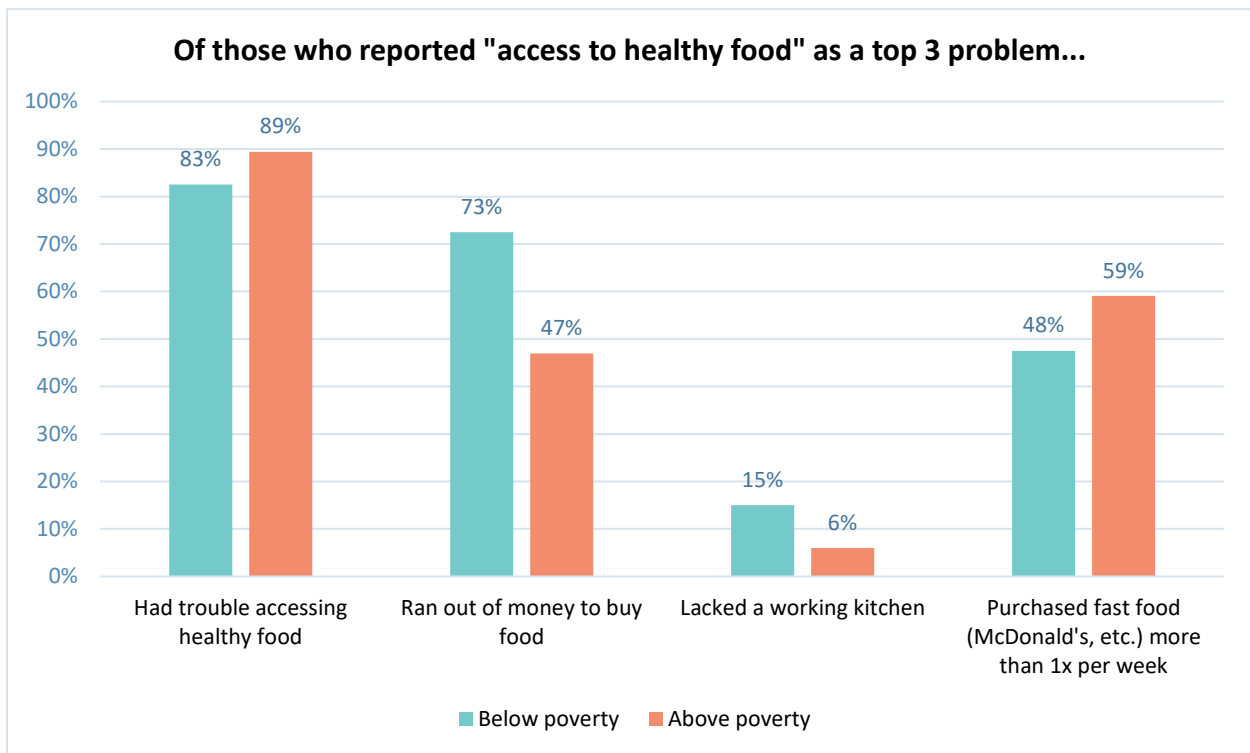
Food Insecurity and Access to Healthy Food

Hunger is another condition that disproportionately affects those living in poverty. Approximately one in six Philadelphians is food insecure, which equates to roughly 258,000 people without sufficient resources to afford an adequate amount of food from day to day (Feeding America, 2018). Often, high poverty neighborhoods exist within “food deserts”— areas that lack access to the grocery stores, supermarkets and farmers’ markets that carry healthy items such as fresh produce, whole grains, and legumes at an affordable cost. Instead, many of these areas are inundated with inexpensive but unhealthy fast-food chains that contribute to rising rates of obesity and diabetes. However, since 2014 the number of supermarkets in the city has steadily increased, leading to a decline in the percentage of Philadelphians who live in areas with low-to-no high produce supply store access, from 17 percent to 13 percent in 2018 (Farley et al., 2019).

Respondents to the CNA Survey were asked whether they had places to purchase healthy food in their neighborhoods. More than one in five (23%) of the respondents with incomes below poverty reported having no place in their neighborhood to buy healthy food, compared to only about 16 percent of those living above poverty (CEO, 2020).

“Access to healthy food” was also included among the challenges that survey respondents were asked to rank. One hundred and six (106) survey respondents (or 9% of the full sample) reported that access to healthy food was a top 3 challenge in the past twelve months. Of this sub-sample, 87 percent reported having “trouble accessing healthy food” in the past 12 months. An alarming 57 percent said they had “run out of money buying food” at least once during the previous year. This figure jumps to 73 percent for those below poverty (Figure VIII-13). Lower income respondents reported that they “lacked a full working kitchen” at rates that were more than double the rate for those above poverty (15 percent and 6 percent respectively). Frequenting fast-food outlets more than once per week was a practice reported by almost half of all respondents below poverty and nearly 60 percent of respondents above poverty. Only 27 percent of the respondents who reported “access to healthy food” as a top challenge were aware of organizations that assist people with obtaining healthy food. Examples of the organizations noted by respondents included churches, mosques, Philabundance, and APM.

Figure VIII-13. Food insecurity and challenges accessing healthy food (CEO, 2020).



Public Safety

In recent years, violent crime in Philadelphia has been on a downward trend. Between 2015 and 2019, the incidence of violent crime in the city declined by 5.7 percent—from about 16,000 cases to 15,100 (Figures VIII-14a and VIII-14b). However, the number of homicides has increased by almost 29 percent, rising from 270 in 2015 to 347 in 2019. Philadelphia’s homicide mortality rate also saw an increase, from 15.5 percent in 2013 to 21.5 percent in 2018, a rise of 6 percentage points or about 39 percent overall (Farley et al., 2019).

Figure VIII-14a. Violent crimes by type of crime in Philadelphia, 2015-2019 (City of Philadelphia, 2019c).

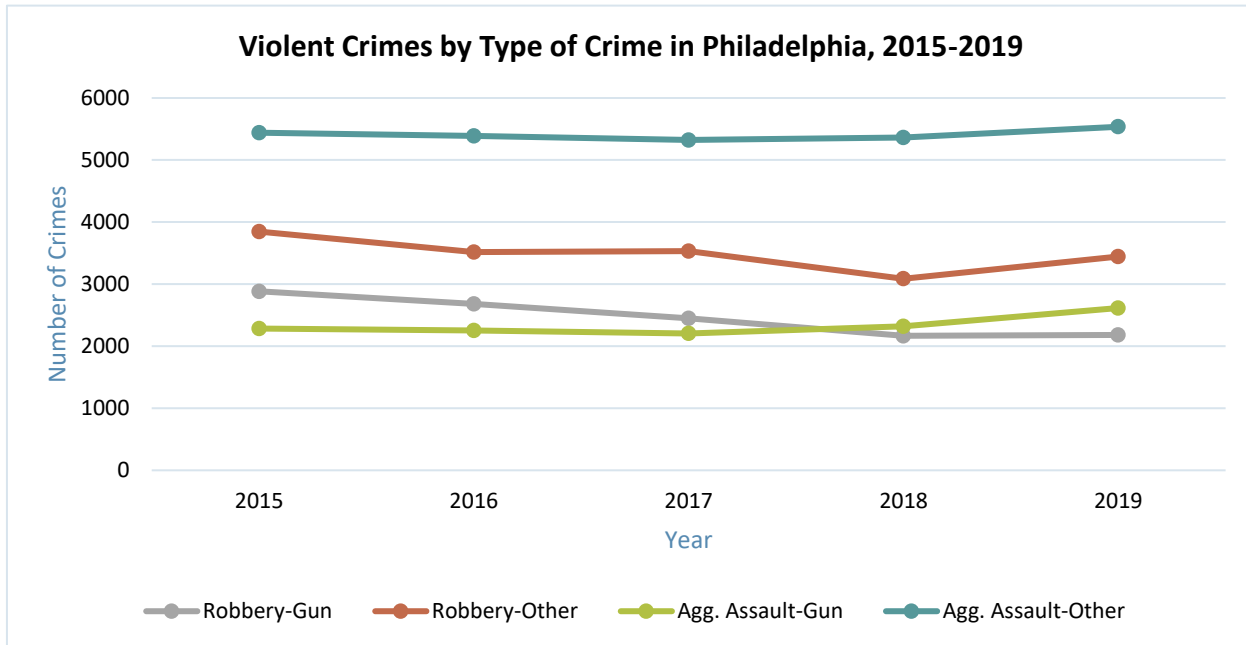
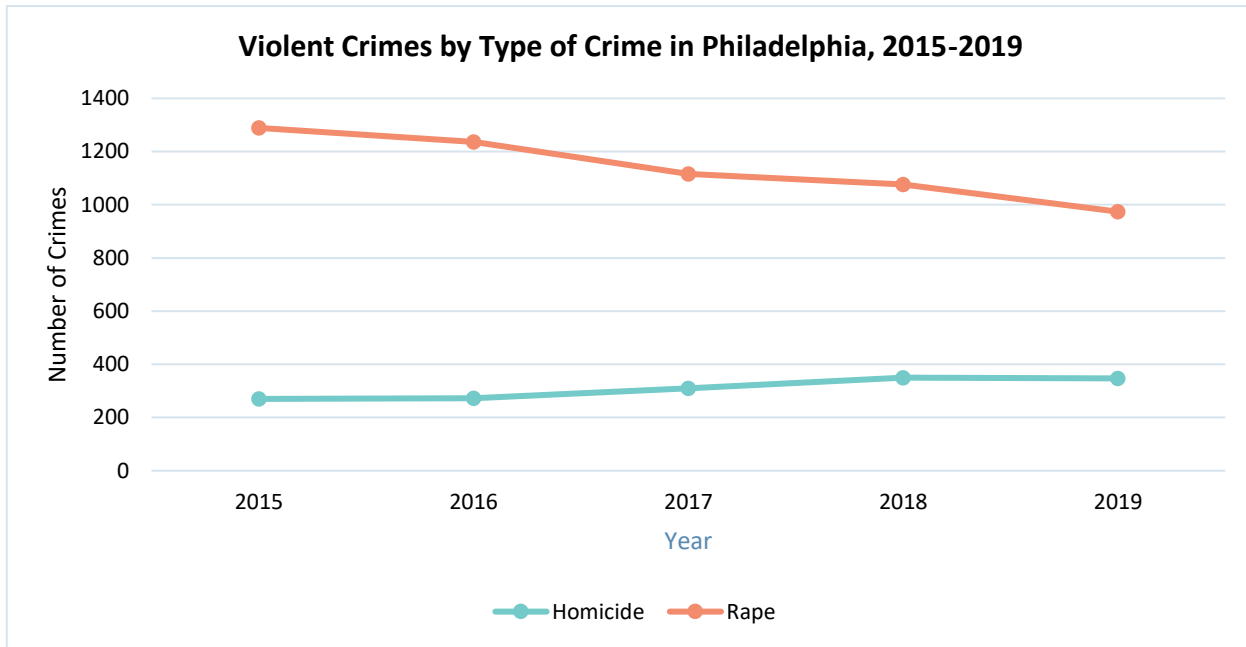
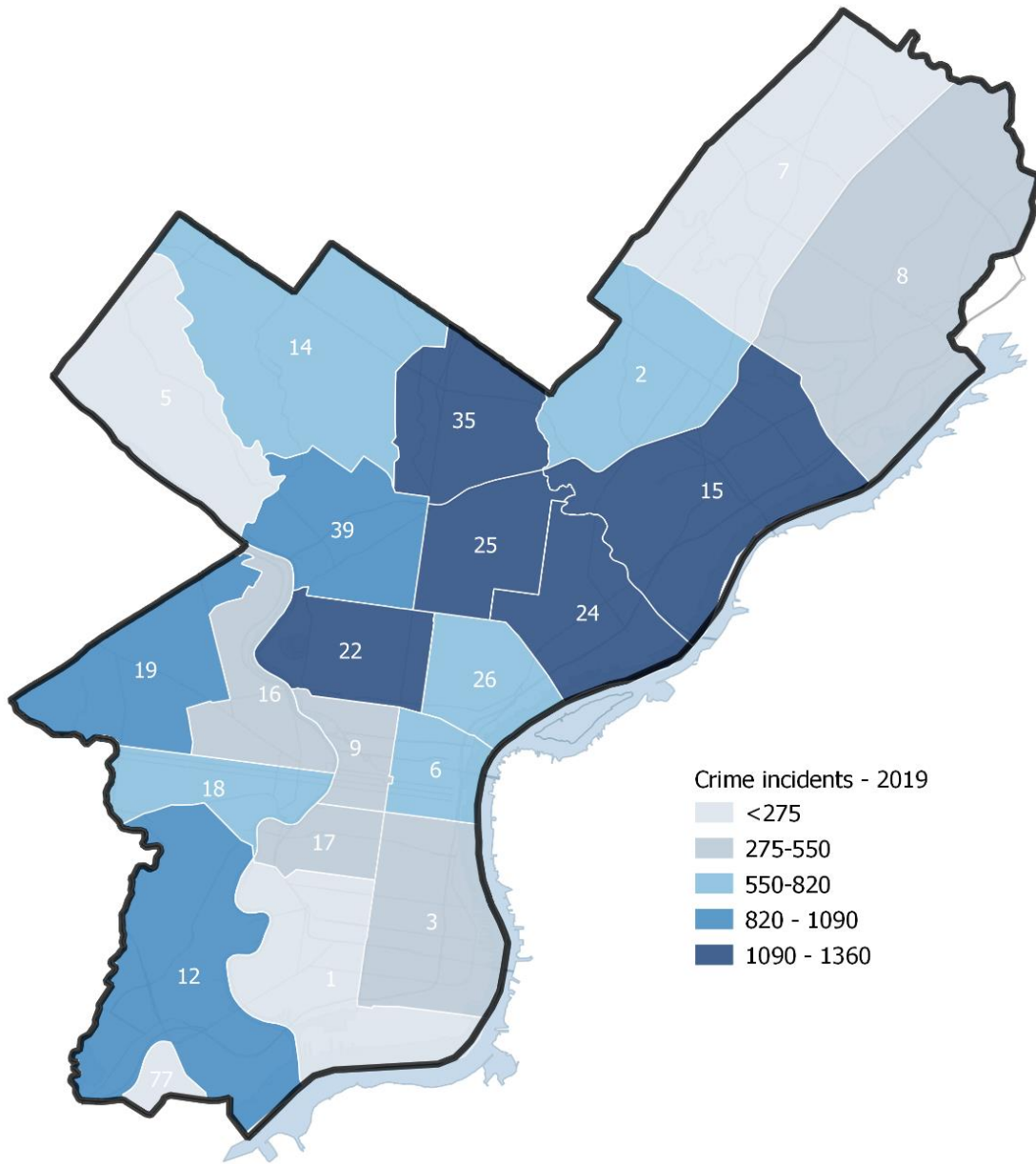


Figure VIII-14b. Violent crimes by type of crime in Philadelphia, 2015-2019 (City of Philadelphia, 2019c).



Long term patterns in crime vary substantially when the data are broken out by Police District. Districts with the highest incidence of violent crime in 2019, depicted in the darkest shade in Figure VIII-15 below, include the 15th (Frankford, Bridesburg, Tacony/Wissinoming, and Mayfair), the 22nd (North Central Philadelphia-West), the 24th (Port Richmond, Harrowgate, Kensington), the 25th (Hunting Park, Fairhill, Juniata Park/Feltonville), and the 35th (Olney, Oak Lane). Other high crime districts include the 12th (Southwest Philadelphia), the 19th (Wynnefield, Overbrook), and the 39th (Nicetown, Allegheny West, East Falls). The high crime areas overlap with many of the areas of concentrated poverty in the city — particularly sections of North Philadelphia, West Philadelphia, Kensington, and Frankford (City of Philadelphia, 2019c).

Figure VIII-15. Yearly incidents of violent crime in Philadelphia by police district (City of Philadelphia, 2019c).



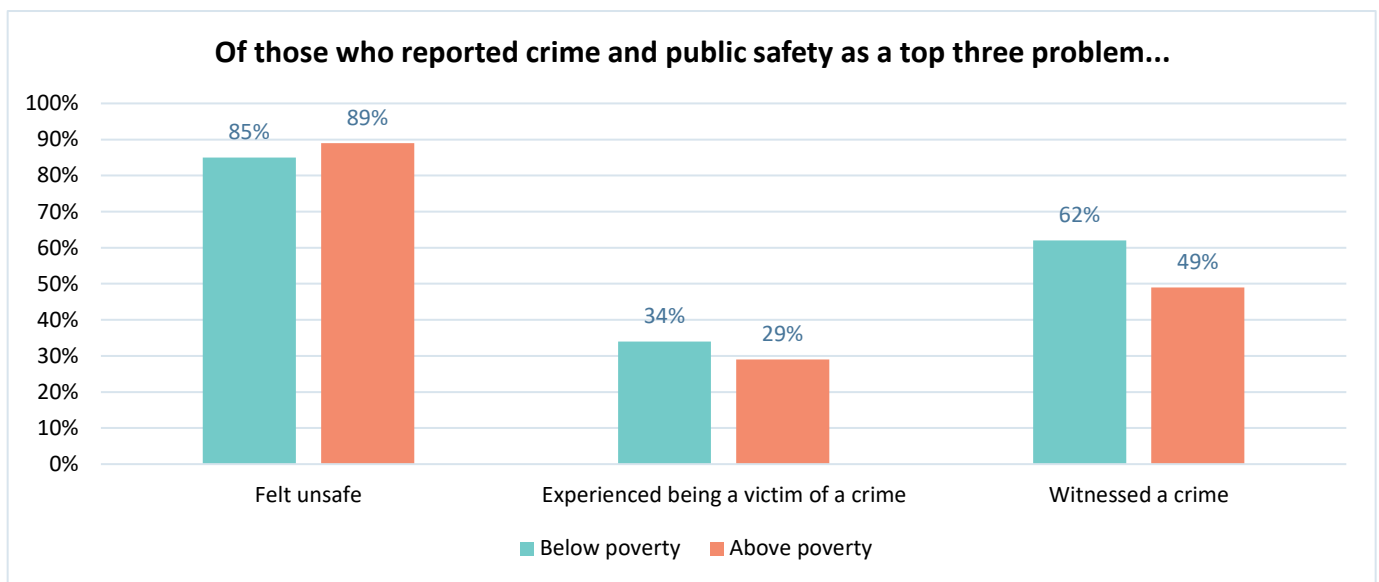
Source: Open Data Philly, Crime Incidents-2019; map displays combined counts for robbery, assault, and rape only. Also see Public Data Dashboard, Philadelphia District Attorney's Office; https://data.philadao.com/Incidents_Report.html

Philadelphia's Black population is disproportionately affected by violent crimes and homicides. The homicide mortality rate among Black residents is nearly ten times higher than for whites, and double that of Hispanics (Farley et al., 2019).

“Crime prevention and public safety” was the single most frequently reported challenge for respondents to the CNA Survey, with 17.3 percent (or 294 total) citing it as one of the top three challenges experienced in the past 12 months. Out of these 294 respondents, 88 percent said they felt unsafe in the previous year and 31 percent reported being the victim of a crime. Low-income respondents were more likely to report having witnessed a crime (62%) than higher income respondents (49%) (Figure VIII-16).

Public safety also affects housing and employment. Neighborhood crime was cited as a reason for moving by 12 percent of the survey participants who moved in the past year. In focus groups discussing the topic of employment barriers, fear of victimization was raised frequently, with many indicating crime as a reason they declined some employment opportunities. Examples provided included concerns over personal safety when returning home from work late at night, and fear for their children’s safety while away at work due to lack of supervision.

Figure VIII-16. Crime and public safety challenges (CEO, 2020).



CEO PROGRAMS SUPPORTING HEALTH AND WELLNESS

CEO invests in several programs and initiatives that support health and wellness goals. CEO provides funding support to the Philadelphia Department of Parks and Recreation, which operates six [Older Adult Centers](#) in neighborhoods across Philadelphia. The Older Adult Centers provide meals, food assistance, nutritional education, wellness programs, information and referral, utility assistance, and opportunities for social interaction. In 2019, these programs served 3,358 older adults, including 1,548 (46%) over the age of 75. The centers are listed below:

	Site Name	Address	ZIP code
1	Juniata Park Older Adult Center	1251 East Sedgley Avenue	19134
2	M. L. King Older Adult Center	2101 W. Cecil B. Moore Avenue	19121
3	Mann Older Adult Center	3201 N. 5th Street	19140
4	Northeast Older Adult Center	8101 Bustleton Avenue	19152
5	South Philly Older Adult Center	1420 E. Passyunk Avenue	19147
6	West Oak Lane Senior Center	7210 Ogontz Avenue	19138

As noted above, CEO contributes funding support to the Philadelphia Department of Public Health's Lead and Healthy Homes program, which provides outreach, information, lead removal and other home repairs for income-eligible families with children found to have elevated blood lead levels. The program can address home maintenance issues that contribute to other health conditions such as asthma and other respiratory illness arising from exposure to pests and mold, drafts, or lack of basic utilities. In 2019, the Lead and Healthy Homes Program assisted 218 households comprising 797 individuals, including 560 children.

BenePhilly Centers provide streamlined assistance with benefits applications, including health insurance programs such as Medicaid and CHIP. It also helps older adults apply for Pennsylvania's PACE Prescription Assistance Program. In 2019, BenePhilly completed more than 3,300 enrollments for various public benefits programs, including approximately 620 enrollments for health insurance and prescription assistance programs.

CEO serves as the lead agency for the West Philadelphia Promise Zone (WPPZ), which is a place-based initiative designed to support community driven strategies to improve the quality of life and economic opportunity for existing residents. The Health and Wellness Committee of the WPPZ brings community stakeholders and representatives from the many medical and healthcare institutions that are within or adjacent to the WPPZ. The Health and Wellness Committee has hosted health fairs, developed new resources, and conducted outreach and education campaigns to assist neighborhood residents. The WPPZ also has a Public Safety Committee that includes participation from non-profit organizations, community residents, local academic institutions, and the Philadelphia Police Department. The Public Safety Committee has advanced initiatives to address crime hotspots, and implemented projects designed to improve relations and dialogue between community residents and law enforcement.

CIVIC ENGAGEMENT

Philadelphia has a strong tradition of public participation and civic engagement, dating back to its origins as the cradle of American democracy. Effective program and policy development are made possible when City and elected officials receive meaningful input from residents, and when ordinary people have open access to public institutions and are encouraged to participate in civic life. The extent of civic engagement in any jurisdiction reflects the willingness of its citizens to contribute to the well-being and improvement of their communities by engaging in activities such as volunteering, voting, and participating in the decennial census. It is also evidenced in their collective experience and perceptions of core institutions such as local government, the courts, and the criminal justice system. Finally, internet connectivity is increasingly seen as a basic utility required to fully participate in 21st century economic, social, and civic life. The social distancing guidelines stemming from the COVID-19 pandemic have profoundly altered the ways in which routine interaction and communication occurs between public and private institutions and community residents, with the suspension of in-person meetings and an expanded reliance on virtual or web-based platforms. This means that low-income households who lack technological skills, computer equipment and reliable internet service face structural barriers not only to economic opportunity and social interaction, but also to avenues for civic participation.

VOLUNTEER PARTICIPATION

The Mayor's Office of Civic Engagement and Volunteer Service (MOCEVS) works to strengthen the capacity of both Philadelphia residents and City staff members to "participate in volunteer activities that will create positive and lasting change" (City of Philadelphia, 2019). MOCEVS oversees several programs including:

- Civic Engagement Academy, which trains program participants to work with fellow neighbors and stakeholders to address community-level problems.
- AmeriCorps VISTA (Volunteers in Service to America) program, which provides added capacity to City Departments that serve people living in poverty.
- Mayor's Volunteer Corps—a program that connects Philadelphia volunteers to high quality service opportunities that are aligned with the mayor's priorities; and
- Foster Grandparents Program, which connects older adult volunteers (over 55 years of age) with children and youth (pre-K through 3rd grade) to provide mentorship and academic support (City of Philadelphia, 2019).

Through these and other programs, 2,578 MOCEVS volunteers logged close to 156,380 volunteer hours in 2019. In 2020, MOCEVS adapted to the changing needs that arose due to the pandemic—making volunteers available to support 49 food distribution sites, as well as non-profit organizations requesting assistance. It also moved its training and capacity building programs to a web-based format, and launched the Equitable Engagement Collaborative, which is designed to increase the ability of City agencies to be more effective in connecting with underserved and hard-to-reach communities. MOCEVS's response to the needs of the pandemic and the expanded reach of these engagement programs is evident in its recent trends in annual outcomes. While total volunteer hours across all MOCEVS programs declined slightly between 2019 and 2020, the total number of people engaged increased by over 150 percent, and the number of events rose by 6.4 percent (Table IX-1) City of Philadelphia, 2019 and 2020)

Table IX-1. Community Engagement Outcomes: Mayor’s Office of Civic Engagement and Volunteer Service 2019-2020.

Accomplishments by Year	2019	2020	Percent Change
Volunteer Hours Served	156,378	153,147	-2.1%
Number of People Engaged	2,578	6,514	152.7%
Number of Events Held	141	150	6.4%

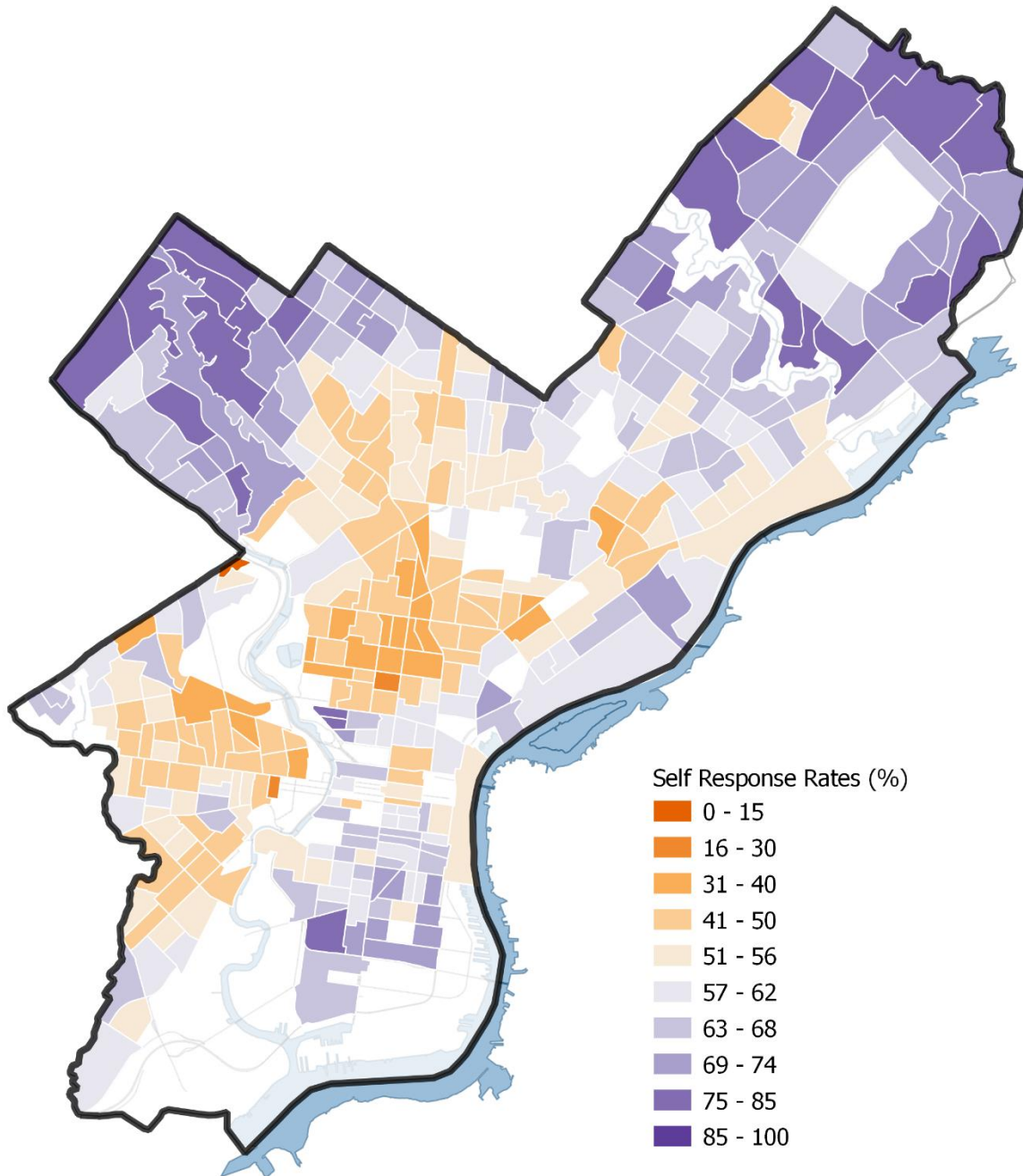
Source: City of Philadelphia, MOCEVS, 2019, 2020

■ CENSUS PARTICIPATION

To support robust participation in the 2020 decennial census, Philly Counts 2020 was launched in January 2019 with a goal of using multiple communications tools and employing networks of trained, trusted messengers to encourage all adults residing in Philadelphia on April 1, 2020 to complete the census. The original engagement strategy of Philly Counts 2020 was “centered around person-to-person outreach” (Cooper et al., 2021, p. 20). The pandemic created a significant challenge for implementation of the plan of action, requiring on-the-fly adaptations to original outreach and communications strategies to accommodate the new environment. Philly Counts responded by employing a targeted canvassing approach, focusing on neighborhoods and census tracts with the lowest response rates; relying on “door hanger canvassing” to avoid in-person contact; and making tablets available so that people could complete the census on-line as well as register to vote (Cooper et al., 2021). Philly Counts volunteers also adopted a trauma-informed approach to its phone banking procedures, which involved conducting a short needs assessment to ensure the household was connected to resources and services, and only then raising the issue of census participation.

Philadelphia’s self-response rate for the 2020 census was 57 percent (U.S. Census Bureau, 2021). While this figure was below the 63 percent participation rate from the 2010 census (U.S. Census Bureau, 2021b), there were several structural challenges related to the pandemic that may help explain the decline, including the “internet first” approach employed by the Census Bureau, which created barriers for those lacking internet service; the fear and misinformation caused by politically motivated attempts to prevent undocumented people from participation; and the departure of large numbers of college students in late March after academic institutions transitioned to remote classes (Cooper et al., 2021). A map of participation in the 2020 census by census tract is provided in Figure IX-1 below.

Figure IX-1. Census self-response rates by census tract, 2020 decennial census (U.S. Census Bureau, 2021).



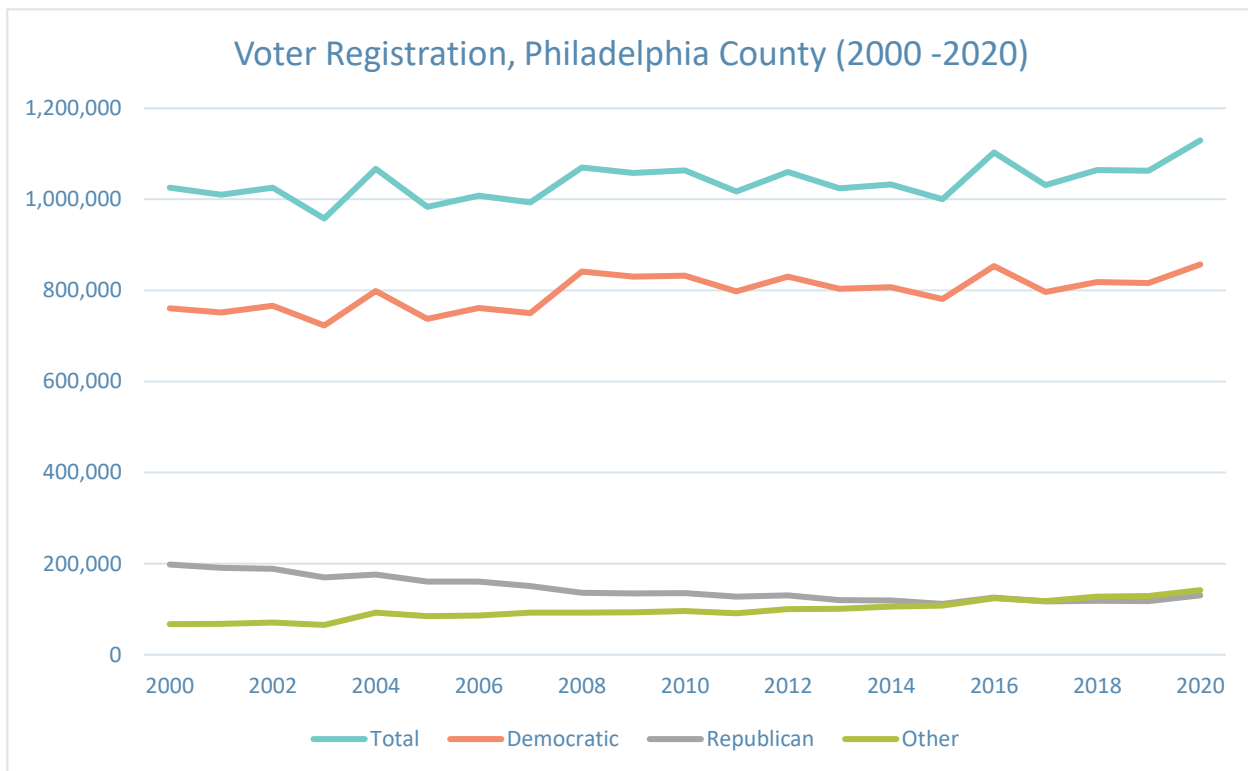
Source: U.S. Census Bureau, Self-Response Rate Maps, retrieved from <https://www2.census.gov/programs-surveys/decennial/2020/data/2020map/2020/>; csv files.

Philly Counts 2020's investment in training and community engagement created a network of active community residents, representing multiple populations in the city, including residents of low-income communities, Black and brown communities, immigrants, the LGBTQ+ community, people with disabilities, and older adults. A total of 5,940 "Census Champions" received training, and more than 289,000 households were canvassed across 87 neighborhoods (Cooper et al., 2021 pp. 15, 40). Given the success of the engagement efforts, Philly Counts plans to continue to mobilize this network for other citywide organizing projects and to use its platform to advocate for more resources to support civic engagement efforts in Philadelphia (Cooper et al., p. 66). As an example, Philly Counts is using the Census Champions training model to train trusted messengers to share information about the coronavirus vaccines and increase awareness of the City's COVID-19 vaccine distribution plan. The work of Philly Counts 2020 has substantially increased Philadelphia's capacity to support ongoing civic engagement efforts by building a diverse network of trained and committed volunteers and organizations eager to participate in future projects.

VOTING

The voter turnout rate for the 2020 general election in Philadelphia was 66.3 percent, with 749,000 votes cast by roughly 1.13 million registered voters (City of Philadelphia, 2021). Trends in voter registration over the past 20 years reveal a modest increase over time, punctuated by peaks coinciding with presidential election years and driven primarily by patterns in Democratic party registration. In contrast, Republican party affiliation has been declining slightly over time—falling by 34 percent between 2000 and 2020—while independent and other party affiliations have trended upward during this period.

Figure IX-2. Trends in voter registration, 2000-2020, Philadelphia County, (City of Philadelphia, 2021b)



Geographic patterns in voter registration and turnout in Philadelphia, like census participation, tend to vary with measures of income, with higher rates of voter engagement in more affluent neighborhoods. As illustrated in Figure IX-3 and Figure IX-4 below, which show the turnout rate across Philadelphia wards in 2016 and 2018, participation is greater in presidential election years across all neighborhood types.

Figure IX-3. Voter Turnout by Political Ward in 2016, Philadelphia (Galpern, 2020).

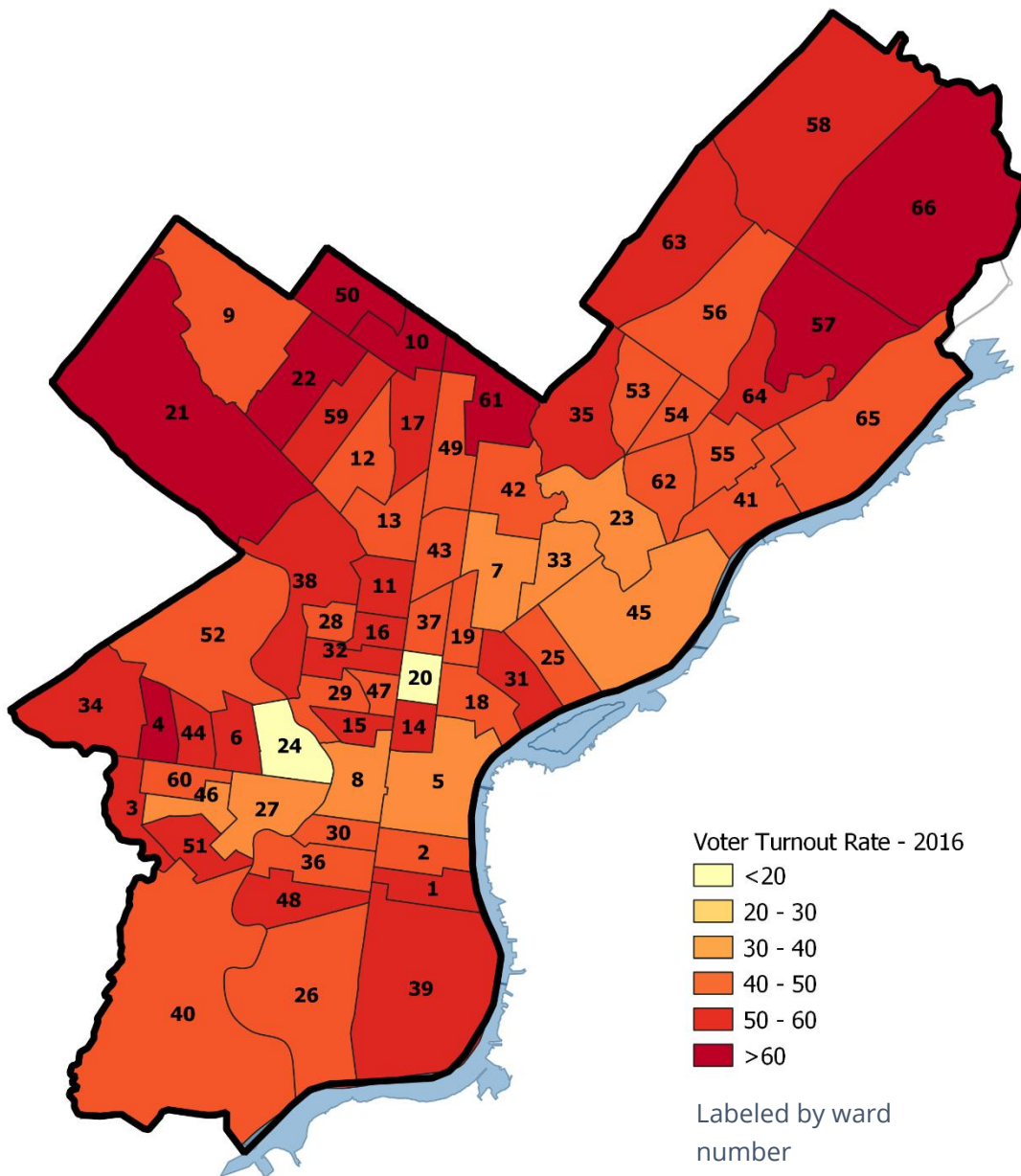
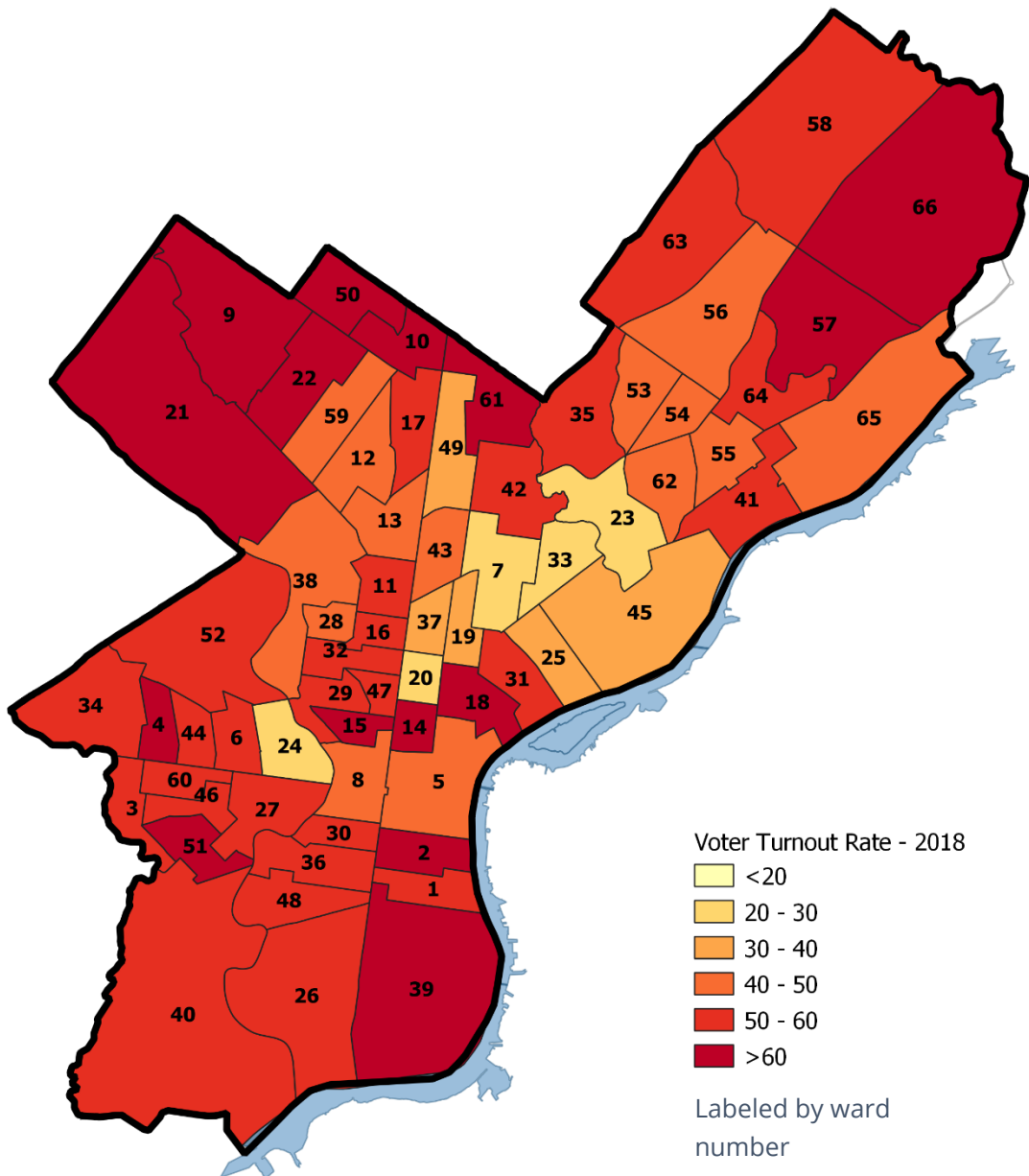
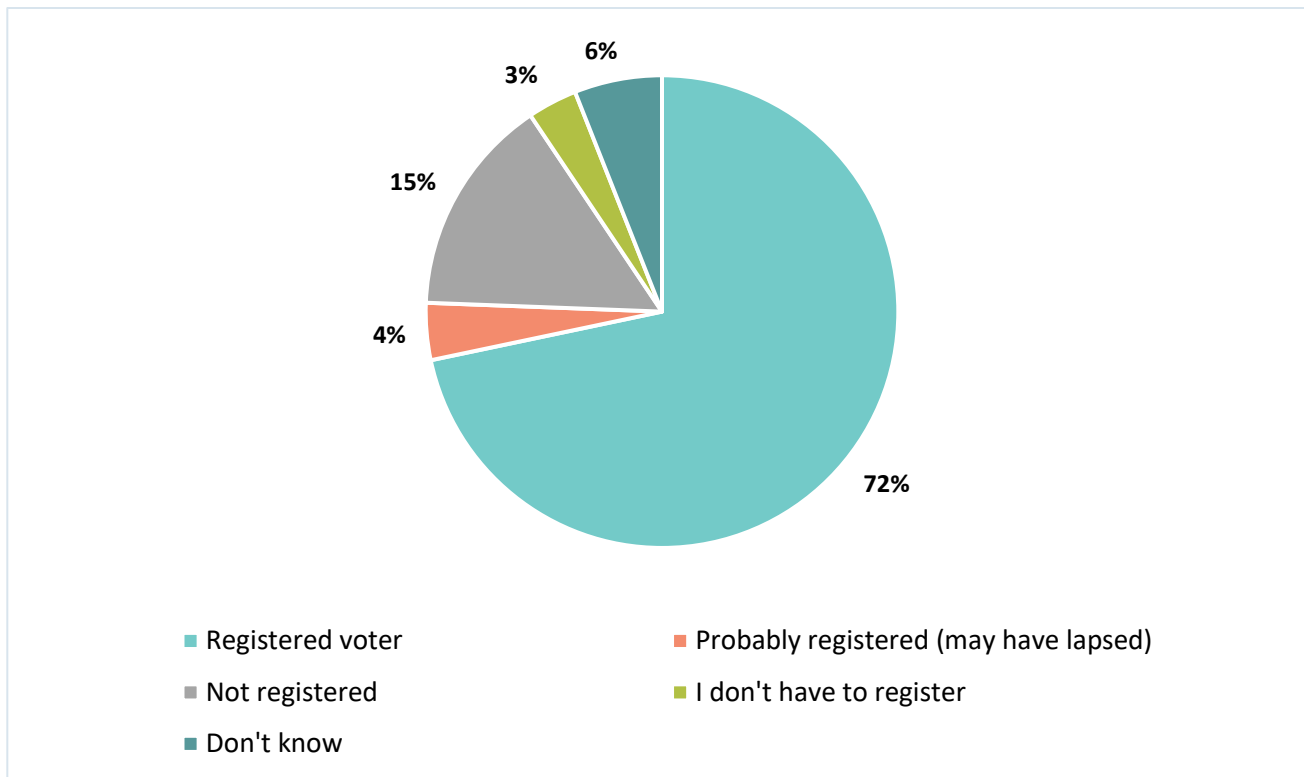


Figure IX-4. Voter Turnout by Political Ward in 2018, Philadelphia (Galpern, 2020)



A 2019 survey of 260 low-income families with children in North, West, and Southwest Philadelphia, conducted by CEO in partnership with Children’s Health Watch, asked respondents whether they were registered to vote. Over 70 percent reported being certain that they were registered at their current address and another 4 percent thought they were “probably registered but weren’t sure”. Fifteen percent were not registered to vote, and 3 percent indicated they did not have to register, possibly due to ineligibility (Children’s Health Watch, 2019).

Figure IX-5: Voter Registration status for a sample of low-income families in North, West, and Southwest Philadelphia (Children’s Health Watch, 2019).



In the run up to the 2020 presidential election, the Philadelphia County Board of Elections took measures to increase the number of safe voting options available to residents, and, along with other City departments and non-profit partner organizations, conducted outreach campaigns to ensure that people were aware of procedures for voting during the pandemic. These efforts included expanding the availability of mail-in ballots, providing 17 satellite election offices—where people could register to vote, apply for a mail-in ballot, and drop off completed ballots; and recruiting volunteers to increase the City’s capacity to process mail-in ballots.

Recent attempts by state legislatures across the country to place limitations on the use of mail-in ballots and to give more authority to partisan officials to challenge vote counts, particularly votes cast in urban centers, is reviving the issue of voting as a central political battleground. Black and Brown communities, people living in high poverty areas, and other historically disenfranchised populations stand to be most impacted by these new restrictions. Organizing efforts to preserve and expand voting rights are essential for ensuring that all Philadelphians are able to participate in our democratic system of government without barriers or hindrances, and that their votes will be fully counted.

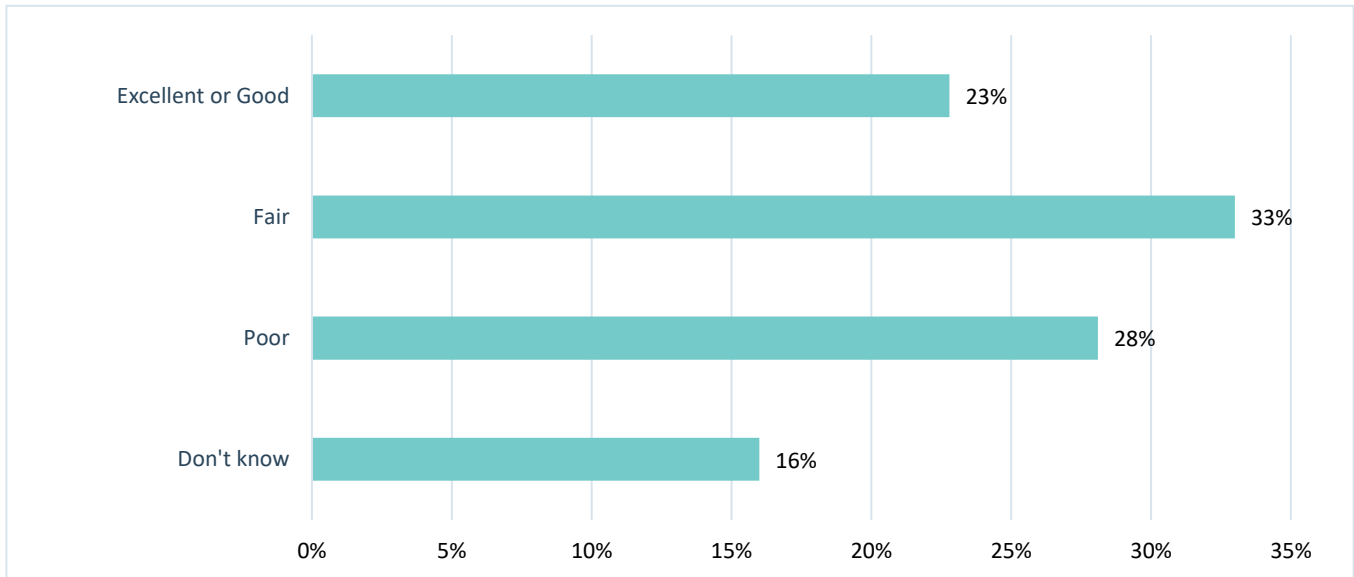


View from 13th and Market Street on November 4, 2020. Office of Community Empowerment and Opportunity.

PERCEPTIONS OF LOCAL INSTITUTIONS

A recent survey of Philadelphia residents found that only 23 percent of respondents gave local City government a rating of “excellent” or “good” with respect to its effectiveness in providing opportunities for resident feedback on City services (Figure IX-6) (City of Philadelphia, 2020b). Residents have the opportunity to provide feedback to City representatives through traditional avenues such as public meetings, town halls, and City Council hearings, as well as periodic surveys and focus groups. The rise of social media platforms such as Twitter, Facebook and Instagram also enable residents to offer immediate feedback on City services, policies and community concerns. More than 325,000 people currently follow the City of Philadelphia on Twitter, and most City Departments maintain individual Twitter accounts. CEO has just over 4,000 followers on Twitter, and recently launched a Facebook page for streaming virtual community meetings via Facebook Live and posting notices about events, resources and services.

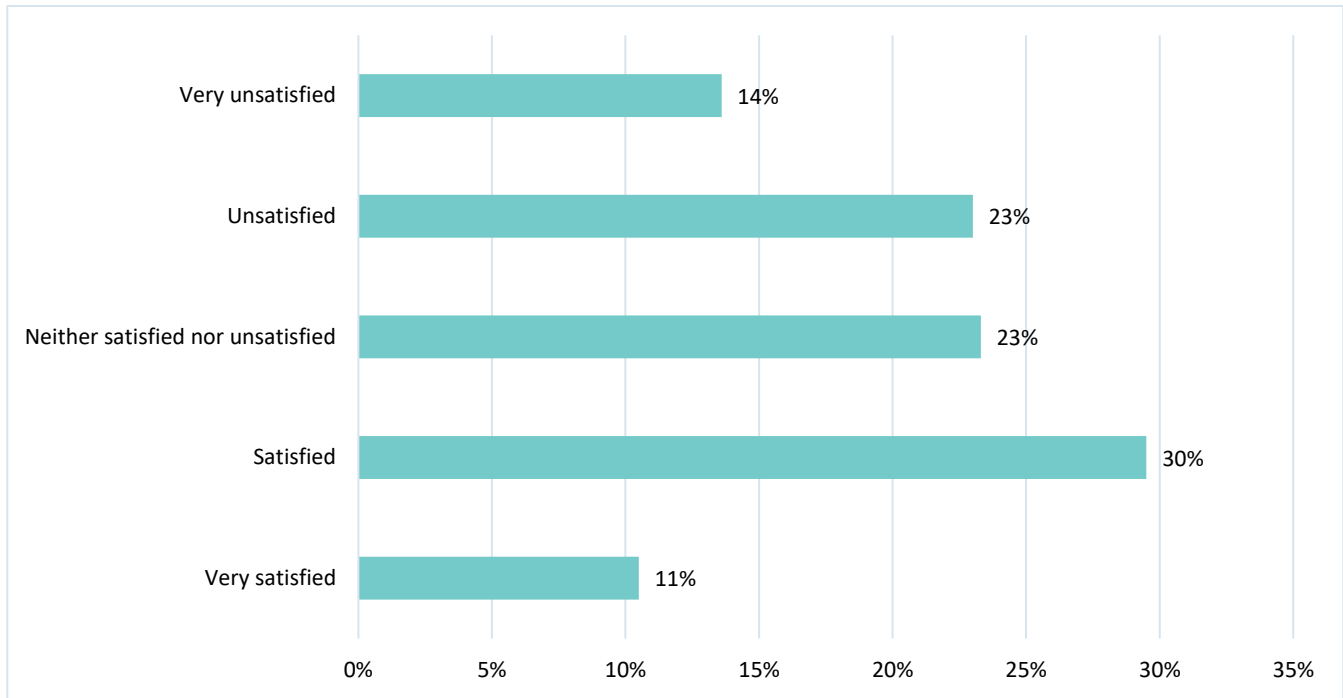
Figure IX-6. How would you rate the Philadelphia City government in terms of getting feedback from residents about City services through community meetings, events or other means? (City of Philadelphia, 2020b).



Source: 2019-2020 Philadelphia Resident Survey, City of Philadelphia.

The City's 2019-2020 resident survey also asked respondents if they had reached out to contact a City agency and what means they used to make contact—whether by calling the City's 311 phone line or by contacting the City agency directly. More than half of the 11,300 survey respondents (53.2 percent) had contacted a City agency within the past year (City of Philadelphia, 2020b). Of those who contacted the City, 20 percent contacted a City agency directly, 48 percent called 311, and 27 percent used both. Forty percent of respondents reported being either satisfied or very satisfied with their experience of connecting with the City, and 23 percent reported being “unsatisfied”.

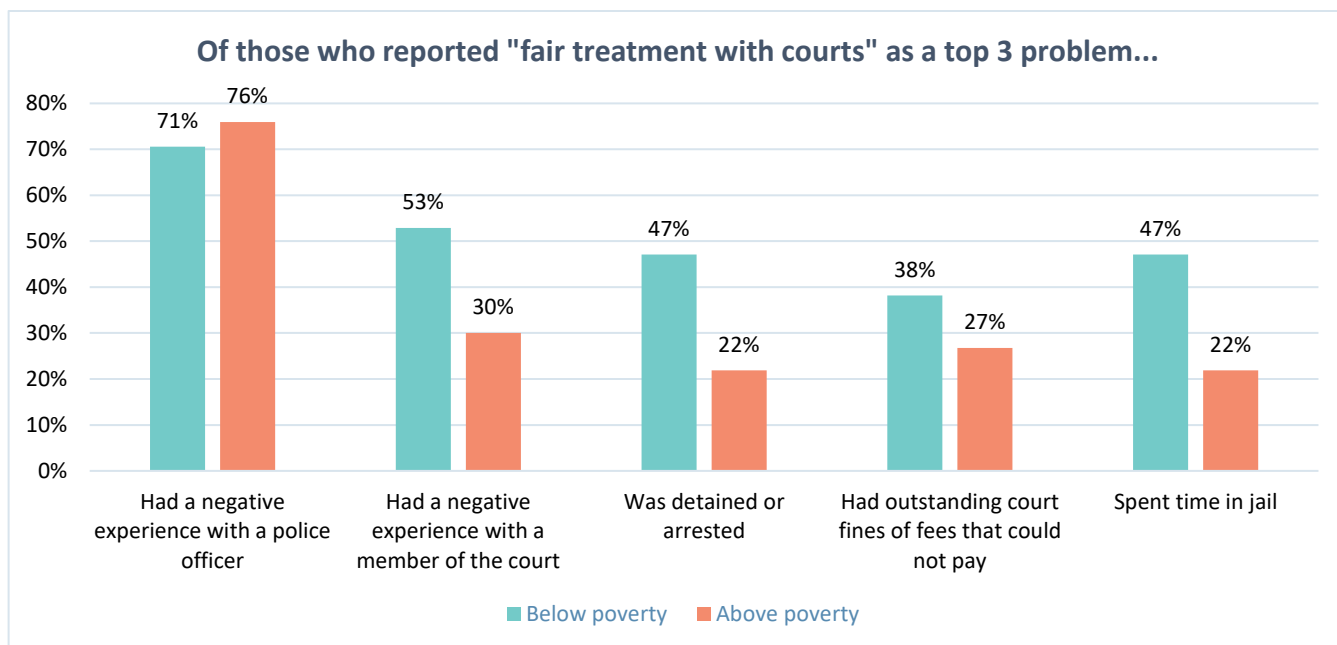
Figure IX-7. Overall, how satisfied were you with your experience contacting someone in City government? (City of Philadelphia, 2020b).



Source: 2019-2020 Philadelphia Resident Survey, City of Philadelphia.

While CEO’s 2020 CNA survey did not address the question of perceptions of local institutions directly, it did ask respondents about their experience with one institution in particular: the courts and criminal justice system. A total of 84 respondents (7.6 percent) ranked “fair treatment with the courts” as one of their top 3 problems. Of this relatively small subsample, the most frequent challenge reported was encounters with law enforcement. Approximately 74 percent had a negative experience with a police officer, which represented almost 6 percent of the full sample. What is striking is the high frequency of this response across income classes. Respondents with incomes above the poverty level were *more* likely to report a negative encounter with police (76 percent) than those living below poverty (70 percent). The pattern was reversed for all other problems listed: people living below poverty were more likely to report: (1) a negative experience with a member of the court (53 percent); (2) having the experience of being detained or arrested (47 percent); (3) being unable to pay outstanding court fines and fees (38 percent; and (4) spending time in jail (47 percent).

Figure IX-8. Survey responses related to fair treatment with court system (CEO 2020).

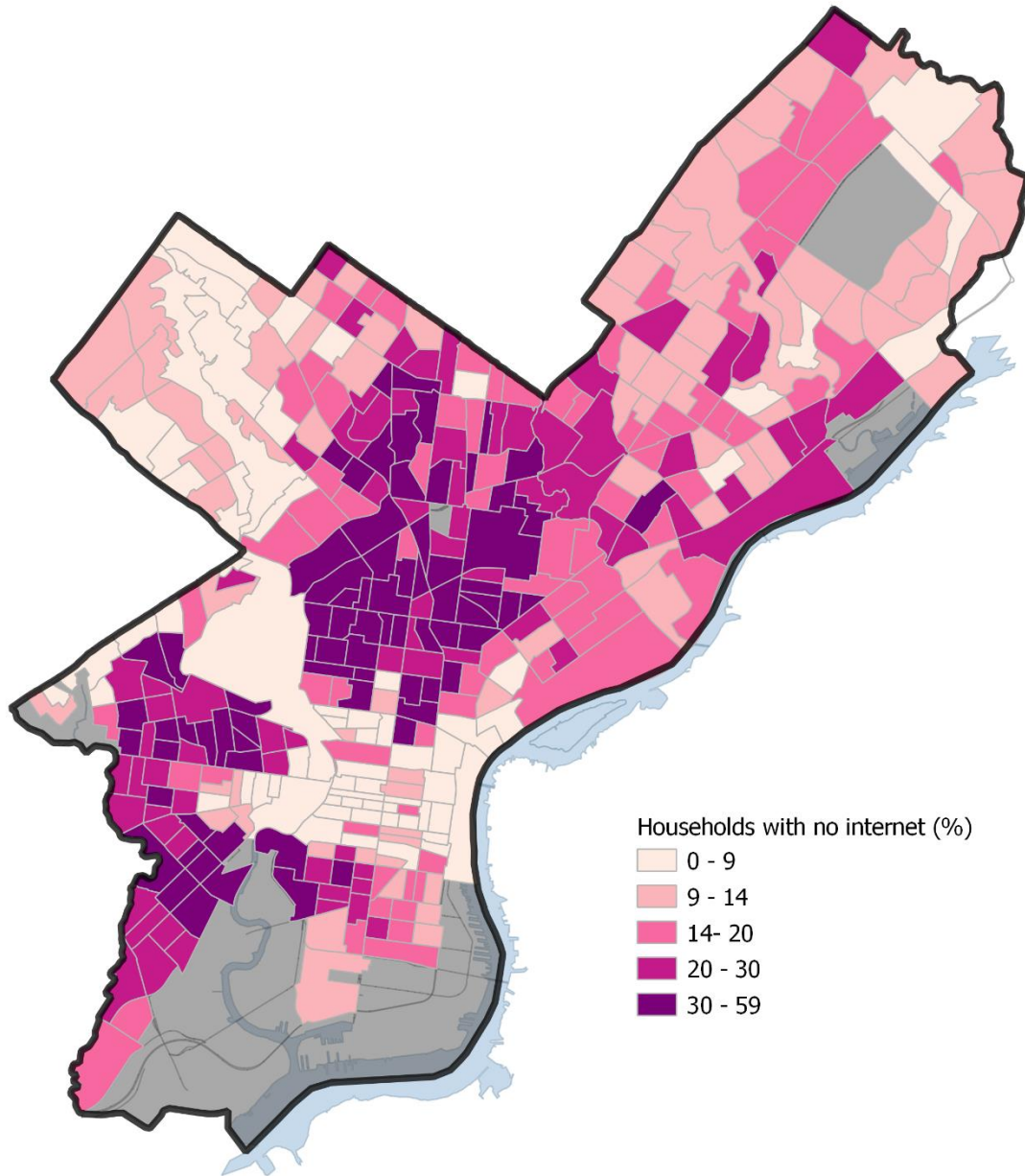


INTERNET CONNECTIVITY

The digital divide refers to the growing gap between households that can afford the computer hardware, software, and high-speed internet connections needed to fully participate in the modern digital world, and those who cannot. It also includes the challenges faced by older adults and people with low levels of literacy who may lack the technical skills to navigate complex websites or social media apps. In Fairhill, one of the city’s most economically distressed neighborhoods, only 36 percent of households have a broadband internet subscription, compared to 85 percent in Center City. With the internet and social media platforms becoming the dominant vehicles for sharing information about public events, City services and community meetings, households lacking internet connections are placed at a disadvantage with respect to civic engagement. Moreover, the onset of the COVID-19 pandemic has meant that most public hearings and community meetings have moved to virtual (on-line) spaces, effectively excluding those who are on the wrong side of the digital divide.

Addressing the digital divide will require new partnerships with businesses and institutions. Universities and many larger companies upgrade their computer technology on a regular basis and may provide a source of refurbished computers that could be offered to households in need. Large internet service providers such as Comcast and Verizon have begun to offer more free and low-cost options for those who need it. As a longer-term strategy, Philadelphia should reconsider investing in community internet services. This service would have the potential of offering faster, more stable internet services at a lower cost for everyone

Figure IX-9. Percent of Households without Internet Access by Census Tract in Philadelphia (2014-2019 5-year estimates, ACS)



CEO ACTIVITIES SUPPORTING CIVIC ENGAGEMENT

In 2019, CEO released a strategic framework that characterized meaningful engagement with community residents and stakeholders as an overarching strategy that would be pursued across all CEO activities and initiatives:

“CEO is guided by listening to, supporting, and including communities while working collaboratively to foster greater economic mobility” (City of Philadelphia, 2019b, p. 8)

CEO currently supports civic engagement efforts in several ways. It employs a collective impact approach to implement initiatives such as the West Philadelphia Promise Zone, which supports economic and community revitalization work in a 2-mile section of West Philadelphia; and the Housing Security Working Group, which is supporting the implementation of recommendations issued by the Mayor’s Task Force on Eviction Prevention and Response. Collective impact initiatives bring stakeholders and people with lived experience together to build relationships and work in partnership to address complex social problems.

CEO also holds community meetings, community events and roundtables that give community residents and stakeholders an opportunity to make new connections and strengthen their social and professional networks. In 2019 and 2020, CEO held more than 20 separate public events addressing topics such as right to counsel, wage inequality, the racial wealth gap, consumer protection, eviction protection, benefits eligibility for immigrants, criminal fines and fees, the basics of being a landlord, domestic violence, and family law.

CONCLUSIONS

The 2020 Community Needs Assessment (CNA) provides an overview of data from multiple sources and across six domains of analysis (employment, education, income and assets, housing, social and health status, and civic engagement) to support the Office of Community Empowerment and Opportunity (CEO) in future planning and investment decisions. This report will be used by CEO to inform options for new strategies and initiatives across three primary levels of intervention:

- **Individual and family:** client-centered programs, services and resources that are made available to individuals and households that meet eligibility criteria
- **Community:** investment in resources or infrastructure that increase the physical or social-service assets present within a community setting, benefitting the community at large
- **Agency:** opportunities available to CEO to bolster the capacity of its staff or Oversight Board, create new strategic partnerships, or engage in research, policy or advocacy efforts that increase its range of influence.

These categories are used as an organizing structure to present a few key conclusions from the 2020 CNA and highlight the implications for CEO's initiatives and priorities going forward.

INDIVIDUAL AND FAMILY

Female-headed households as a priority population:

Census data show that Black, female-headed families with children comprise the largest segment of the population in poverty within Philadelphia, making up 24,000 total families (or nearly 40 percent of families in poverty). The 2020 CNA also showed that families headed by single women with low educational attainment are the most likely to be in poverty. Moreover, although Hispanic/Latinx female-headed households comprise only about 16 percent of all families in poverty, they have among the highest rates of poverty across all family types (49 percent).

This population (female-headed households with children) intersects with the demographic characteristics of participants in the Work Ready program, which CEO currently administers through JEVS Human Services on behalf of the Pennsylvania Department of Human Services. The program provides job readiness, employment training, and career counseling for adults receiving TANF (Temporary Assistance to Needy Families). The work that CEO is currently engaged in to expand the services and resources available to clients of this program is important because it responds to the needs of those comprising the largest populations in Philadelphia experiencing deep and persistent poverty. The high numbers of extremely low-income, female-headed households with children residing in public and subsidized housing also suggests that partnerships with the Philadelphia Housing Authority and owners of other subsidized housing developments may offer an efficient strategy for delivering supportive programming that targets these families.

Support for financial management:

The 2020 CNA survey found that 28 percent of respondents below poverty used check cashing services, and more than half reported not having enough money at the end of the month to make ends meet. Other survey data found that in Philadelphia, Latinx households are unbanked at the highest rate (25 percent) and have the highest percentage of households with zero net worth (30 percent), while Black households are underbanked at the highest rate (29 percent) and have the second highest percentage of households with zero net worth (28 percent). Focus group participants shared their struggles to cover monthly utilities and household expenses, and participants across all focus group categories (i.e., the unemployed, underemployed, people with disabilities, and opportunity youth/young adults) identified a need for assistance with household budgeting and financial management.

Local and statewide trends in rising auto loan and credit card delinquency suggest that, even pre-pandemic, many households in Philadelphia were experiencing increasing levels of financial distress. These findings reaffirm the need for programs such as the Financial Empowerment Centers, which assist clients with opening bank accounts, developing a budget, reducing debt, and establishing savings. They also highlight the importance of incorporating a racial equity lens into financial services programming, to both better understand and respond to the specific disparities evident across race and ethnicity.

Utility assistance and other public benefits:

The need for help paying for utilities was one of the most frequently cited challenges in the 2020 CNA Survey across both income categories. For those below poverty, it was the single highest-ranking challenge. This finding, in addition to the wide range of public benefits and services received by survey participants, confirms the continued need for BenePhilly Centers and CEO's Mobile Benefits Access Unit. These programs also assist clients with applications to affordable health insurance options and, for older adults, prescription drug assistance. The near universal challenges associated with paying for utilities by survey respondents should be further explored by CEO staff, through conversations with utility assistance providers such as UESF and specific programs, such as LIHEAP, the City's Tiered Assistance Program, and programs offered through PECO and PGW, to identify any application barriers and opportunities to expand information and outreach efforts.

Housing:

Over 75 percent of CNA Survey respondents with incomes below poverty, and 65 percent of respondents above poverty, reported difficulty accessing safe and affordable housing. Respondents also reported problems with paying rent—a challenge which has likely been exacerbated by the pandemic. Focus group participants reported being on long waiting lists for public housing, experiencing homelessness and staying with relatives as short-term fixes to housing issues. Participants also mentioned that it is very hard to apply for a job without an address.

CEO currently invests in the Homeless Prevention Program, operated by the Office of Homeless Services (OHS). The program provides rental assistance to help families and individuals avoid homelessness. Given the new resources from the American Rescue Plan that will be channeled to cities to prevent evictions, CEO's investment in the Homeless Prevention Program may present new opportunities to strategically leverage these federal resources. In addition, supporting the work of the Division of Housing and Community Development in expanding the capacity of local social service organizations to assist with processing applications to the City's emergency rental assistance programs will also help to minimize the amount of available federal funding that is left unspent. There is a need for additional staff capacity, training for trusted messengers and more robust on-line tools to support the outreach work. Finally, the concerns expressed by focus group members on the difficulty of obtaining employment without a permanent housing situation suggests opportunities to explore housing supports within the context of economic mobility programming.

Education and Employment:

The 2020 CNA shows a clear need for continued support for programs such as Promise Corps, which provides college and career counseling services to high school students, as well as continuing and expanding partnerships with the School District of Philadelphia (SDP) to provide enhanced services and academic supports to SDP youth, especially in high poverty areas. The 2020 CNA also provided evidence that Hispanic/Latinx students experience the greatest disparity in graduation rates in Philadelphia, which may have implications for CEO's future partnerships in youth programming.

Adult basic education and help with earning a GED is critical for improving employment prospects and supporting future economic mobility. The 2020 CNA included findings from Philadelphia Works showing the heightened economic vulnerability of low-skilled workers during the pandemic. Education support may be leveraged through whole-family interventions that serve parents as well as their children, which has emerged as a strategic priority for CEO. In addition, CEO's continued focus on providing employment supports for hard-to-serve populations (such as returning citizens, people with limited work histories, those with limited English proficiency, and formerly homeless people) through programs such as the Center for Employment Opportunity and First Step Staffing remains critical for addressing the needs of some of the most vulnerable households.

The 2020 CNA Survey found that transportation was the highest-ranking employment barrier for people with incomes below poverty. Focus group participants also noted that transportation assistance was needed for both employment and participation in job training programs. They expressed safety concerns about using public transportation to travel to and from work late at night—fearing that they would become a victim of crime. They also recognized that there were well paying employment opportunities in the surrounding areas that they could not easily access due to transportation challenges. Addressing the transportation challenges for those who are unemployed, underemployed, or disconnected from the labor force may prove to be one of the most basic and practical strategies for promoting economic mobility.

COMMUNITY

Public safety:

One of the clearest community-level needs revealed in the 2020 CNA was the problem of public safety. “Crime prevention and public safety” was the single most frequently reported challenge for respondents to the 2020 CNA Survey, with 17.3 percent citing it as one of their top concerns. Respondents expressed feeling unsafe as well as being the victim of a crime in the past year, while respondents below poverty were more likely to report having witnessed a crime. This is in addition to the fears associated with late-night travel referenced above. Public safety was also shown to have racial equity implications: research by the Philadelphia Department of Public Health found that Philadelphia’s Black population is disproportionately affected by violent crimes and homicides. The homicide mortality rate among Black residents is nearly ten times higher than for whites, and double that of Hispanics. The City of Philadelphia, through its Roadmap to Safer Communities plan, is implementing interventions that are designed to reduce gun violence and increase perceptions of public safety. CEO is a partner with the City’s Office of Criminal Justice and Public Safety, which is leading this work. In addition, the West Philadelphia Promise Zone’s Public Safety Committee is actively working on new strategies to promote public safety across Promise Zone neighborhoods. These efforts may generate new opportunities for community-level investments for CEO.

Civic Engagement:

The 2020 CNA reviewed the work of City Departments such as the Mayor’s Office of Civic Engagement and Philly Counts in offering trainings and programs that build the capacity of Philadelphia residents to be active in their communities by participating in outreach and volunteer efforts. These and other City programs are building a network of engaged and committed residents that may have interest in working with CEO on specific outreach and education programs. Investing in existing community-based organizations or Neighborhood Advisory Committees (funded by the Division of Housing and Community Development) is another viable strategy to expand the reach of CEO engagement efforts.

CEO has a long history of offering convenings that bring together residents, community stakeholders, non-profit partners, and City officials—providing a space to build new relationships, provide input and strengthen service networks. This work remains as a priority identified in CEO’s Strategic Framework and will help advance the goal of increased civic engagement.

Support for digital inclusion programs that would increase low-income residents’ access to computer equipment, free or low-cost internet service and technical support, was identified in the 2020 CNA as an increasingly important prerequisite for civic engagement, particularly in the midst of a pandemic that has eliminated opportunities for in-person community meetings. CEO is a member of the City’s Digital Equity Coordinating Committee and is actively exploring options for promoting new programs that expand internet access to underserved populations.

AGENCY

Fines and Fees Advocacy

The CNA Survey provided evidence supporting CEO's ongoing work advocating for reform in the City's policies regarding municipal fines and fees. Unaffordable municipal fines and fees was reported to be a problem for 43 percent of survey respondents below poverty, compared to 26 percent of respondents above poverty. The CNA Focus Group found that court fees created a particular challenge for returning citizens. They described attempts to pay the bare minimum monthly fee to avoid re-incarceration or violation of parole, and said that court fees often took money away from basic household expenses such as rent and food.

Research

The troubling statistics on poverty and access to services for those within the Latinx/Hispanic population presented in the 2020 CNA suggest that more needs to be done to understand the nature of poverty in this diverse community. The CNA noted that the Latinx community had among the highest rates of poverty across race and ethnicity (second only to "some other race"), the highest percentage of households with zero income, the largest disparities with respect to high school graduation rates, and the highest percentage of households lacking health insurance. CEO is exploring opportunities to sponsor research in this area as a starting point. New partnerships with advocacy organizations and programs serving the Latinx community is another option to build agency capacity and offer support to ongoing initiatives.

Strategic Priorities

The 2020 CNA reinforces the need for many of the agency priorities identified in CEO's 2019 Strategic Framework (CEO 2019). In particular, the overarching strategies listed below:

- CEO advocates for and invests in solutions that improve mobility out of poverty across multiple levels (including programmatic, procedural and systems)
- CEO is guided by listening to, supporting, and including communities while working collaboratively to promote greater economic mobility.

Incorporating these strategies across CEO's portfolio of investments and its policy priorities will require a continued focus on building staff capacity, expanding training opportunities, strengthening partnerships (local and national) and creating opportunities to draw upon the skill and expertise of its Oversight Board.

These conclusions are only a sub-set of the range of needs reflected in the 2020 CNA and the potential opportunities they present for CEO action in programming (both community-level and family/individual level) and agency-level strategic direction. CEO will engage with staff, partner organizations and community stakeholders around the report to receive input and identify additional opportunities for new interventions and resources that respond to the issues and concerns outlined in this Assessment.

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Appendix A: Survey Instrument

2019 Empowerment and Opportunity Survey

Contents

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Section A: Eligibility/Introduction

<p>Street Intercept/In Person</p> <p>Hello, my name is (your name). I am working with Temple University and the City of Philadelphia on the 2019 Empowerment and Opportunity Survey (EOS) to help fight poverty in Philadelphia. I am doing a survey today to learn about the needs of different communities and neighborhoods. If you have a few minutes I would love to get your opinion on these topics. If you take the survey I will also give you \$5 in cash when we finish. All of your answers will be kept completely confidential and your name and information will never be shared with anyone.</p> <p>Are you willing to take the survey?</p> <ol style="list-style-type: none"> 1. Yes 2. No

<p>Web</p> <p>Thank you for participating in the 2019 Empowerment and Opportunity Survey (EOS)! Temple University has partnered with the City of Philadelphia on this project to help fight poverty in Philadelphia. We have some questions for you so that we can learn about the needs of different communities and neighborhoods. All of your answers will be kept completely confidential and your name and information will never be shared with anyone. When you finish this survey, you will be entered into a raffle to win one of many \$20 gift cards.</p> <p>Are you willing to take the survey?</p> <ol style="list-style-type: none"> 1. Yes 2. No
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Q	Variable	Question	Notes
1.	BHP_ZIP	What is your home zip code? [If BHP_ZIP < 19100 or BHP_ZIP > 19199 → NOT ELIGIBLE, END SURVEY]	
2.	legalage	Are you 18 or older? <ul style="list-style-type: none"> • Yes • No [NOT ELIGIBLE, END SURVEY] 	

If Not Eligible

Not_Eligible	Unfortunately, you are not eligible to take this survey. Thank you for your time and have a great day.
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Section B: Identifying Challenges

Variable	Question	Notes
Q3_1	<p>We want to try and understand some of the challenges you and members of your household might have faced in the last 12 months. Below is a list of 16 potential challenges you might face. Please select the ones that have been a challenge for you or someone in your household in the last 12 months. (Select all that apply)</p> <ul style="list-style-type: none"> A. Child Care (Costs or Availability) B. Immigration and Language Services C. Crime Prevention or Public Safety D. Education (Finding a good school) E. Emergency Assistance Services (such as emergency food, shelter or utilities) F. Employment G. Access to Healthy Food H. Household Budget and Financial Management I. Housing (Finding affordable and safe housing) J. Getting Fair Treatment With Police Or Courts K. Accessing Legal Services L. Physical or Mental Health Services M. Senior Support & Services N. Accessing or Paying for Transportation O. Paying Utilities P. Opportunities for Youth Q. Other (please specify): _____ R. I/we have not faced any challenges like these in the last 12 months <p>RANDOM Alternative Q3.1 We want to try and understand some of the challenges you and members of your household might have faced in the last 12 months.</p> <p>OPTIONS CODES ARE THE SAME AS 3_1</p> <p>Below is a list of potential challenges in family care and wellness you might face. Please select the ones that have been a challenge for you or someone in your household in the last 12 months. (Select all that apply)</p> <p>3_1A Family Care and Wellness</p> <ul style="list-style-type: none"> A. Child Care (Costs or Availability) D. Education (Finding a good school) L. Physical or Mental Health Services M. Senior Support & Services P. Opportunities for Youth R. I/we have not faced any challenges like these in the last 12 months <p>Below is a list of potential challenges in economic and housing security you might face. Please select the ones that have been a challenge for you or someone in your household in the last 12 months. (Select all that apply)</p> <p>3_1B Economic and Housing Security</p> <ul style="list-style-type: none"> I. Housing (Finding affordable and safe housing) E. Emergency Assistance Services (such as emergency food, shelter or utilities) F. Employment G. Access to Healthy Food H. Household Budget and Financial Management 	

	<p>O. Paying Utilities</p> <p>R. I/we have not faced any challenges like these in the last 12 months</p> <p>Below is a list of potential challenges in Public Services and Resources you might face. Please select the ones that have been a challenge for you or someone in your household in the last 12 months. (Select all that apply)</p> <p>3_1C Public Services and Resources</p> <p>J. Getting Fair Treatment With Police Or Courts</p> <p>K. Accessing Legal Services</p> <p>N. Accessing or Paying for Transportation</p> <p>B. Immigration and Language Services</p> <p>C. Crime Prevention or Public Safety</p> <p>Q. Any Other Potential Challenge (please specify): _____</p> <p>R. I/we have not faced any challenges like these in the last 12 months</p> <p>3_1 D From list A you identified \${q://QID5/ChoiceGroup/SelectedChoices} as challenges that you or people in your household have faced over the past year. Of these which are your 1st, 2nd and 3rd (if applicable) biggest challenges?</p> <p>3_1 E From list B you identified \${q://QID5/ChoiceGroup/SelectedChoices} as challenges that you or people in your household have faced over the past year. Of these which are your 1st, 2nd and 3rd (if applicable) biggest challenges?</p> <p>3.1 F From list C you identified \${q://QID5/ChoiceGroup/SelectedChoices} as challenges that you or people in your household have faced over the past year. Of these which are your 1st, 2nd and 3rd (if applicable) biggest challenges?</p>	
Q3_2	<p>You identified \${q://QID5/ChoiceGroup/SelectedChoices} as challenges that you or people in your household have faced over the past year. Of these which are your 1st, 2nd and 3rd (if applicable) biggest challenges?</p> <ol style="list-style-type: none"> 1st biggest challenge {{select from dropdown}} 2nd biggest challenge {{select from dropdown}} 3rd biggest challenge {{select from dropdown}} 	

Section B1: Challenges in Depth

{{SHOW ONLY TOP 3 CHALLENGES from B_Q3.2}}

Q	Variable	Category	Question
	Q4	Child care	<p>Related to Child care, in the last 12 months, did you or someone in your household...</p> <p>Q4_1. Have trouble accessing safe, reliable and/or affordable childcare? (yes/no)</p> <p>Q4_2. Have to take a child out of childcare? (yes/no)</p> <p>Q4_3. Have a problem accessing employment or other services you need because childcare was unavailable? (yes/no)</p> <p>Q4_4. Are you aware of any services or organizations that help people with childcare? (yes/no)</p> <p>Q4_4a) If "yes", which services/organizations? (open)</p> <p>Q4_5. Have you used any services or organizations that help people with</p>

		childcare? (yes/no) Q4_5a) If "yes", which services/organizations? (open)	
Q5	Immigration and Language Services	Related to Immigration and Language Services , in the last 12 months, did you or someone in your household... Q5_1. Have trouble accessing services you need because of your citizenship status or English proficiency? (yes/no) Q5_2. Need help with learning English? (yes/no) Q5_3. Need help in adjusting to American culture? (yes/no) Q5_4. Have trouble getting a job because of your citizenship status or English proficiency? (yes/no) Q5_5. Are you aware of any services or organizations that help people with immigration and language services? (yes/no) Q5_5a) If "yes", which services/organizations? (open) Q5_6. Have you used any services or organizations that help people with immigration and language services? (yes/no) Q5_6a) If "yes", which services/organizations? (open)	
Q6	Crime Prevention or Safety	Related to Crime Prevention or Safety , in the last 12 months, did you or someone in your household... Q6_1. Feel unsafe in your neighborhood? (yes/no) Q6_2. Experience being a victim of a crime? (yes/no) Q6_3. Witnessed a crime in your neighborhood? (yes/no) Q6_4. Are you aware of any services or organizations that help people with crime prevention or safety? (yes/no) Q6_4a) If "yes", which services/organizations? (open) Q6_5. Have you used any services or organizations that help people with crime prevention or safety? (yes/no) Q6_5a) If "yes", which services/organizations? (open)	
Q7	Education*	Related to Education , in the last 12 months, did you or an adult (18 and older) in your household... Q7_1. Need help with reading or writing? (yes/no) Q7_2. Need help with math? (yes/no) Q7_3. Need educational programs for obtaining high school diploma or GED? (yes/no) Q7_4. Need help to get into post-secondary education (e.g. technical institutes, college, university, etc.)? (yes/no) In the last 12 months, did you or a child (18 or under) in your household... Q7_5. Need help to be successful in school? (yes/no) Q7_6. Need help with reading or writing? (yes/no) Q7_7. Need help with math? (yes/no) Q7_8. Are you aware of any services or organizations that help people with education? (yes/no) Q7_8a) If "yes", which services/organizations? (open) Q7_9. Have you used any services or organizations that help people with education? (yes/no) Q7_9a) If "yes", which services/organizations? (open)	
Q8	Emergency	Related to Emergency Assistance Services , in the last 12 months, did you or someone in your household... Q8_1. Need emergency assistance? (yes/no)	

	Assistance	<p>Q8_2. Get free support for housing, utilities, or food in an emergency situation? (yes/no)</p> <p>Q8_3. Have a problem accessing housing, utilities, or food in an emergency situation? (yes/no)</p> <p>Q8_4. Are you aware of any services or organizations that help people with emergency assistance? (yes/no)</p> <p>Q8_4a) If "yes", which services/organizations? (open)</p> <p>Q8_5. Have you used any services or organizations that help people with emergency assistance?</p> <p>Q8_5a) If "yes", which services/organizations? (open)</p>	
Q9	Employment*	<p>Q9_1. Related to Employment, are you currently...?</p> <ul style="list-style-type: none"> • Employed • Out of work and looking for work • Out of work but not currently looking for work • A student • Retired • Unable to work <p>In the last 12 months, did you or someone in your household...</p> <p>Q9_2. Have a period of unemployment? (yes/no)</p> <p>Q9_3. Need help finding or keeping a job because of child care? (yes/no)</p> <p>Q9_4. Need help finding or keeping a job because of transportation? (yes/no)</p> <p>Q9_5. Need help finding or keeping a job because of criminal history? (yes/no)</p> <p>Q9_6. Need help finding or keeping a job because of language barriers? (yes/no)</p> <p>Q9_7. Need training for job related skills? (yes/no)</p> <p>Q9_8. Have a problem with an employer? (yes/no)</p> <p>Q9_9. Are you aware of any services or organizations that help people with employment? (yes/no)</p> <p>Q9_9a) If "yes", which services/organizations? (open)</p> <p>Q9_10. Have you used any services or organizations that help people with employment? (yes/no)</p> <p>Q9_10a) If "yes", which services/organizations? (open)</p>	
Q10 BHP_H OUSIN G	Healthy Food *	<p>Related to Access to Healthy Foods, in the last 12 months, did you or someone in your household...</p> <p>Q10_1. Have trouble accessing healthy food? (yes/no)</p> <p>Q10_2. Run out of money to buy food? (yes/no)</p> <p>Q10_3. Have a working kitchen? (yes/no)</p> <p>Q10_4. Purchased fast food, such as McDonald's or 7/11, more than once a week? (yes/no)</p> <p>Q10_5. Are you aware of any services or organizations that help people to get healthy foods?</p> <p>Q10_5a) If "yes", which services/organizations? (open)</p> <p>Q10_6. Have you used any services or organizations that help people to get healthy foods?</p> <p>Q10_6a) If "yes", which services/organizations? (open)</p>	

Q11	Household Budget and Financial Management*	<p>Related to Household Budget and Financial Management, in the last 12 months, did you or someone in your household...</p> <p>Q11_1. Have difficulty managing your household's budget? (yes/no)</p> <p>Q11_2. Have a bank account in your name? (yes/no)</p> <p>Q11_3. Have a personal credit card? (yes/no)</p> <p>Q11_4. Use check-cashing services? (yes/no)</p> <p>Q11_5. At the end of the month, do you usually have...</p> <p style="padding-left: 20px;">Not enough to make ends meet</p> <p style="padding-left: 20px;">Just enough to make ends meet</p> <p style="padding-left: 20px;">Some money left over</p> <p>Q11_6. Do you have any outstanding municipal fines or fees that you cannot pay? (for example parking tickets, late fees for taxes or water bills, L&I fines)</p> <p>Q11_7. Are you aware of any services or organizations that help people with household budgeting and financial management? (yes/no)</p> <p style="padding-left: 20px;">Q11_7a) If "yes", which services/organizations? (open)</p> <p>Q11_8. Have you used any services or organizations that help people with household budgeting and financial management?</p> <p style="padding-left: 20px;">Q11_8a) If "yes", which services/organizations? (open)</p>	
Q12	Housing*	<p>Q12_1. Related to Housing, which best describes the building you live in?</p> <ul style="list-style-type: none"> • One-family house • One house with multiple units • An apartment building • Other: _____ <p>In the last 12 months, did you or someone in your household...</p> <p>Q12_2. Have difficulty accessing safe, affordable housing? (yes/no)</p> <p>Q12_3. Have a period in which you were homeless? (yes/no)</p> <p>Q12_4. Have to move more than twice? (yes/no)</p> <p>Q12_5. Live in housing that is too crowded? (yes/no)</p> <p>Q12_6. Live in housing that is not safe? (yes/no)</p> <p>Q12_7. Need help with paying utility bills? (yes/no)</p> <p>Q12_8. Need help with paying rent? (yes/no)</p> <p>Q12_9. Need help with paying a mortgage? (yes/no)</p> <p>Q12_10. Get denied housing because of past criminal record? (yes/no)</p> <p>Q12_11. Have a problem with a landlord? (yes/no)</p> <p>Q12_12. Are you aware of any services or organizations that help people with housing? (yes/no)</p> <p style="padding-left: 20px;">Q12_12a) If "yes", which services/organizations?</p> <p>Q12_13. Have you used any services or organizations that help people with housing? (yes/no)</p> <p style="padding-left: 20px;">Q12_13a) If "yes", which services/organizations?</p>	
Q13	Issues with Police or Courts	<p>Related to Getting Fair Treatment with Police or Courts, in the last 12 months, have you or has someone in your household...</p> <p>Q13_1. Had a negative experience with a police officer? (yes/no)</p> <p>Q13_2. Had a negative experience with a member of the court? (yes/no)</p> <p>Q13_3. Experienced being detained or arrested? (yes/no)</p> <p>Q13_4. Been arrested for parole or probation violations? (yes/no)</p> <p>Q13_5. Been arrested for non-payment of child support? (yes/no)</p> <p>Q13_6. Ended up with outstanding court fines or fees that you could not pay? (yes/no)</p> <p>Q13_7. Spent any time in jail or prison? (yes/no)</p>	

		<p>Q13_8. Are you aware of any services or organizations that help people with issues with police or courts? (yes/no)</p> <p>Q13_8a. If “yes”, which services/organizations? (open)</p> <p>Q13_9. Have you used any services or organizations that help people with police or courts? (yes/no)</p> <p>Q13_9a. If “yes”, which services/organizations? (open)</p>	
Q14	Legal Services	<p>Related to Accessing Legal Services, in the last 12 months, did you or someone in your household...</p> <p>Q14_1. Need legal services? (yes/no)</p> <p>Q14_2. Get denied the legal services you think you are entitled to? (yes/no)</p> <p>Q14_3. Need legal services, but not be able to afford them? (yes/no)</p> <p>Q14_4. Need legal services, but not seek them out? (yes/no)</p> <p>Q14_5. Are you aware of any services or organizations that help people with legal services? (yes/no)</p> <p>Q14_5a. If “yes”, which services/organizations? (open)</p> <p>Q14_6. Have you used any services or organizations that help people with legal services? (yes/no)</p> <p>Q14_6a. If “yes”, which services/organizations? (open)</p>	
Q15	Physical or Mental Health Services*	<p>Related to Physical or Mental Health Services, in the last 12 months, did you or someone in your household...</p> <p>Q15_1. Have a problem with physical health? (yes/no)</p> <p>Q15_2. Have a problem with mental health? (yes/no)</p> <p>Q15_3. Use emergency room for regular medical treatment? (yes/no)</p> <p>Q15_4. Have an untreated, ongoing physical health problem? (yes/no)</p> <p>Q15_5. Have a physical disability? (yes/no)</p> <p>Q15_6. Have difficulty getting health insurance to cover a health problem? (yes/no)</p> <p>Q15_7. What kind of health insurance do you have?</p> <p>Medicaid</p> <p>Medicare</p> <p>CHIP</p> <p>Insured through Employer</p> <p>Self-insured/Affordable Care Act</p> <p>No Health Insurance (Uninsured)</p> <p>Q15_8. Are you aware of any services or organizations that help people with mental or physical health? (yes/no)</p> <p>Q15_8a. If “yes”, which services/organizations? (open)</p> <p>Q15_9. Have you used any services or organizations that help people with mental or physical health? (yes/no)</p> <p>Q15_9a. If “yes”, which services/organizations? (open)</p>	
Q16	Senior Support & Services	<p>Related to Senior Support and Services, in the last 12 months, has a senior citizen in your household (including you) had access to (if they wanted to)...</p> <p>Q16_1. Meal services? (yes/no)</p> <p>Q16_2. Recreational activities? (yes/no)</p> <p>Q16_3. Nearby transportation? (yes/no)</p> <p>Q16_4. Nursing care/support? (yes/no)</p> <p>Q16_5. Home repair support? (yes/no)</p> <p>Q16_6. Are you aware of any services or organizations that help people with senior support and services? (yes/no)</p> <p>Q16_6a. If “yes”, which services/organizations? (open)</p>	

		<p>Q16_7. Have you used any services or organizations that help people with senior support and services? (yes/no) Q16_7a. If “yes”, which services/organizations? (open)</p>	
Q17	Transportation	<p>Q17_1. Related to Transportation, what do you consider to be your primary form of transportation? Bus Subway/Trolley Train Walking Biking Personal Vehicle Uber/Lyft Taxi Other (please describe) _____</p> <p>In the last 12 months, did you or someone in your household... Q17_2. Have difficulty accessing transportation? (yes/no) Q17_3. Have a problem accessing employment or other services you need because of difficulty accessing transportation? (yes/no) Q17_4. Are you aware of any services or organizations that help people with transportation? (yes/no) Q17_4a. If “yes”, which services/organizations? (open) Q17_5. Have you used any services or organizations that help people with transportation? (yes/no) Q17_5a. If “yes”, which services/organizations? (open)</p>	
Q18	Paying Utilities	<p>Related to Paying Utilities, in the last 12 months, did you or someone in your household... Q18_1. Have difficulty paying utilities? (yes/no) Q18_2. Have your utilities shut off for any period of time? (yes/no) Q18_3. Experience a health problem because of a lack of utilities? (yes/no) Q18_4. Are you aware of any services or organizations that help people with utilities? (yes/no) Q18_4a. If “yes”, which services/organizations? (open) Q18_5. Have you used any services or organizations that help people with utilities? (yes/no) Q18_5a. If “yes”, which services/organizations? (open)</p>	
Q19	Youth Opportunity	<p>Related to Opportunities for Youth, in the last 12 months, did youth in your household... Q19_1. Have access to recreational activities? (yes/no) Q19_2. Have access to education activities? (yes/no) Q19_3. Have access to youth empowerment / mentorship programs? (yes/no) Q19_4. Have opportunities to make money within the community? (yes/no) Q19_5. Are you aware of any services or organizations that help people with opportunities for youth? (yes/no) Q19_5a. If “yes”, which services/organizations? (open) Q19_6. Have you used any services or organizations that help people with opportunities for youth? (yes/no) Q19_6a. If “yes”, which services/organizations? (open)</p>	

Section C: Community Services and Experiences

Q	Variable	Question	Notes
	20	<p>Below is a list of many different types of assistance programs. For each one, please select the types of assistance you received over the last 12 months. (Select all that apply.)</p> <ul style="list-style-type: none"> • TANF (Temporary Assistance for Needy Families / Cash Assistance) • SSI (Supplemental Security Income/Social Security) • Child support • SNAP (Supplemental Nutrition Assistance Program/Food Stamps) • WIC (Women, Infants, and Children) • Social Security • EITC (Earned Income Tax Credit) • Housing Vouchers • LIHEAP (Low Income Home Energy Assistance Program) • Money from friends or family members • Unemployment insurance • Workers' compensation • Utility assistance • SSDI (Social Security Disability Insurance) 	
	Q21	<p>Now we want to ask you about some of the things that might make your neighborhood a good place to live in. For each of the following places, please choose whether there are none that you know of, one, a few, some, or a lot of these in your neighborhood.</p> <p>Q21_1. Are there doctor's offices or clinics where you can get healthcare in your neighborhood?</p> <p>Q21_2. Are there high quality schools or daycares that you have access to in your neighborhood?</p> <p>Q21_3. Are there places where you can buy fresh and healthy food in your neighborhood?</p> <p>Q21_4. Are there banks or credit unions that you can use in your neighborhood?</p> <p>Q21_5. Are there parks or recreation centers with working equipment where kids can play in your neighborhood?</p>	Adapted from "Neighborhood Strengths & Collective Efficacy" scale
	Q22	<p>On a scale from 1 to 10, where 1 is the worst place and 10 is the best place, how would you rate your neighborhood as a place to live [OPEN: validate for numbers 1 – 10]</p>	<i>2013 AHS = neighborhood satisfaction</i>
	Q23	<p>Is there anything else you would like to share with us about the <u>needs</u> of your neighborhood or the <u>good things</u> about your neighborhood? [[OPEN]]</p>	

Section D: Housing

	Q24	<p>Do you rent?</p> <p>1. Yes</p> <p>2. No</p>	
	Q25	If Yes to Q24	

		An eviction is when your landlord forces you to move when you don't want to. Were you, or a person you were staying with evicted in the past 12 months? Y/N/DK/Refused	
	Q26	If Yes to Q25 Do you know why you were evicted? Please select the appropriate reason. A. Fell behind in paying my rent B. Landlord dispute C. Landlord didn't like my race / ethnicity / sexual orientation D. Property was condemned E. Landlord foreclosed F. Other _____	
	Q27	If Yes to 25 Did you receive an eviction notice? Y/N/DK/Refused	
	Q28	TO ALL: Did you move in the past 12 months 1. Yes 2. No	
	Q29	If Yes to Q28 The following reason(s) is/are why I moved? Please check the appropriate box. (Select all that apply.) A. Landlord sold the house B. Housing condition problems C. Neighborhood danger D. Rent hike E. Landlord dispute F. Financial problems G. It was a temporary arrangement H. Family breakup or violence in the home I. Neighbor problems J. Roommate dispute K. I could afford a neighborhood/housing upgrade L. I moved closer to school/work M. I moved to save money N. I was approved for rent assistance/housing voucher O. Other (Please specify) _____	

Section E: Demographics

To finish up, we have a few questions about you...

Variable	Question	Notes
Foundsurvey	How did you find out about this survey? 1. At a Keyspot or Rec Center (Please specify:) 2. A community organization (Please specify:) 3. A Temple/BeHeardPhilly Outreach Coordinator 4. Somewhere else (Please specify:)	
BHP_GENDER	What is your gender? 1. Male 2. Female 3. Other	
BHP_RACE	What is your race? 1. Asian 2. Black/African American 3. White/Caucasian 4. Other: [BHP_RACETEXT]	
BHP_ETHNICITY	What is your ethnicity? 1. Hispanic 2. Non-Hispanic	
BHP_EDUCATION	What is your highest level of education? 1. Less than 9th grade 2. 9th-12th grade, no diploma 3. High school graduate/GED 4. Some college - no degree 5. Associate's degree 6. Bachelor's degree 7. Graduate or professional degree	
BHP_DOB	What is your birthdate?	
BHP_CHILDINHH	Are any members of your household under age 18? 1. Yes 2. No	
BHP_65	Are you or any other members of your household age 65 or older? 1. Yes 2. No	
BHP_PARENT	Are you a parent or caregiver to a school-aged child (K-12)? 3. Yes 4. No	
BHP_INCOME	What is your annual household income? 1. Less than \$14,999 2. \$15,000 - \$24,999 3. \$25,000 - \$34,999 4. \$35,000 - \$49,999 5. \$50,000 - \$74,999 6. \$75,000 - \$99,999 7. \$100K+ 8. Prefer not to say	
BHP_HSS	Including you, how many people are supported by this income? _____	
BHP_BORNUS	In which country were you born? [[Dropdown menu of countries]]	

BHP_MIGYR	[[Display if Q8 != United States]] In what year did you immigrate to the United States? _____	
BHP_OLANG	Do you speak any languages other than English? <ul style="list-style-type: none"> • Yes • No 	
BHP_LANGS	[[Display if Q10 = 1]] Which ones? {Do not read answer choices – check all that apply} <ol style="list-style-type: none"> 1. Spanish 2. Chinese 3. Arabic 4. Vietnamese 5. Russian 6. Other (please specify): 	

FINAL SECTION: BeHeardPhilly Invite

Name	Name and address are <u>optional</u> but needed to be entered into a raffle. First Name Last Name Street Address Apartment/Unit Contact Information (phone or email)	
BHP_CONSENT	Are you interested in taking surveys like this again? Temple University has created a platform called BeHeardPhilly SM that gives all residents the chance to have their voices heard and continue to weigh in on important topics in the City. Future surveys may come from City government (like this one) or from local non-profits or others working to make Philadelphia a better place to live. You can tell us how and how often you want to receive surveys. It's always optional to take them, and you can win prizes or cash for answering them. BeHeardPhilly SM will never share your personal information with anyone. 1. Yes 2. No 3. I'm already a member!	
BHP_MEMBER	Thanks for being a member! We just need to verify your contact information. Please click the arrow to continue.	
BHP_PHONE	What's your phone number?	
BHP_EMAIL	What's your email address?	
BHP_CONTACTMODE	What's your preferred way to be contacted for taking surveys? 1. Text Msgs 2. Phone Call 3. Email	
BHP_CONTACTFREQ	Approximately how often would you like to take a survey? 1. More than Once a Month 2. Once a Month 3. A Few Times a Year 4. Once a Year	
Additional Comments	Additional Comments (optional)	

We thank you for your time spent taking this survey. Your response has been recorded.

Appendix B: Summary of Focus Group Findings

Crime and Safety Impact on Economic Mobility

Protocol Topic	Employed	Unemployed	Disabled	Opportunity Youth	Returning Residents
Crime and neighborhood safety's impact on daily life that might create barriers to your ability to improve your income.	<ul style="list-style-type: none"> -Fear of Victimization (issues traveling at night) -Public Transit limitations with late night schedules -Issues with shift work for fear of children being home in the violent environment 	<ul style="list-style-type: none"> -Fear of Victimization (issues traveling at outside of neighborhood) -Public Transit limitations with late night schedules -Issues with shift work for fear of children being home in the violent environment 	<ul style="list-style-type: none"> -Fear of Victimization (robbery fears) -Lack of access to safe laundromats and store shopping -Lack of reliable public transit issues with CCT timing and availability -Limit home service companies willing to service neighborhood 	<ul style="list-style-type: none"> -Fear of incarceration & victimization -Fear of police and harassment -Public transit issues with being assumed to be a part of the school crowd issues 	<ul style="list-style-type: none"> - Fear of re-incarceration and victimization -Steps to minimize interaction with Police -Lack of mobility due to parole or probation -Attempts to avoid certain locations (laundromats), high traffic corners to avoid being associated with crime -Very hard as crime is everywhere
Violence prevention program awareness	<ul style="list-style-type: none"> -General consensus crime will not change with any program. 	<ul style="list-style-type: none"> -General consensus crime will not change with any program. 	<ul style="list-style-type: none"> -General consensus crime will not change with any program. 	<ul style="list-style-type: none"> -Aware of some programs (E3, Temple, PAL) but most youth are not interested. -Easy money more than can be earned. -General consensus crime will not change with any program. 	<ul style="list-style-type: none"> -Aware of some programs (Probation and Parole, Ceasefire) -Mentorship beyond prison -General consensus crime will not change with any program.

Barriers to Economic Mobility

Protocol Topic	Employed	Unemployed	Disabled	Opportunity Youth	Returning Residents
Specific barriers to career employment or increase in income/access to services	<ul style="list-style-type: none"> - Careerlink employment visits do not align with current employment -unpaid training -access to school and certification without monetary assistance for bills or child care. -transportation (good jobs too far buses unreliable) -housing reliability and affordability -lack of employer flexibility for health challenges and childcare needs -lack of networking -Criminal Record 	<ul style="list-style-type: none"> -Name discrimination (for ex., Paul and Ann saw negative and surprised reactions on arrival at job interviews that they were Black) -lack of call backs from jobs applied; too much competition -training programs for low paying jobs -limited job help from job training workshops, employment only short term or grant based -Lack of correct clothing -lack of experience -Criminal Record 	<ul style="list-style-type: none"> -SSI and SSDI limits on what you can make -not enough resources to survive with existing aid -job opportunities have to limit hours -fear of victimization from in-home services that help with groceries and cleaning -Medicare rules for would-be caregivers, too restrictive limits on earnings for those on disability 	<ul style="list-style-type: none"> - feelings of uncertainty with finding a real job -retail, food work more often pushed their way -resume training and interview help from programs -lack of experience -Lack of correct clothing -transportation -Criminal Record 	<ul style="list-style-type: none"> -Discrimination based on incarceration record -lack of access to CDLS and licenses -Banning the box -Issues with half-way home and probation requirements -lack of resources for those living in halfway homes (proper food) -availability of services dependent on specific halfway home -general consensus of State sites cleaner more open to work opportunities than Federal sites -Need to pay off city debts like parking tickets or utility debt for city jobs -lack of networking -RISE best program for social network and mentoring

Protocol Topic	Employed	Unemployed	Disabled	Opportunity Youth	Returning Residents
Program awareness	JEVS, CareerLink, Trinity, Kelly Services, Aerotech	Impact, JEVS, CareerLink, Trinity, Kelly Services, Aerotech	CareerLink, People for People, PEP, CIS, Esperanza	E3, Temple Impact, JEVS, CareerLink,	Impact, JEVS, Strives, RISE CareerLink, Trinity, Kelly Services, Esperanza
Barriers to Program Success	<ul style="list-style-type: none"> - hard to work around existing schedule -lack of weekend hours -career change harder than expected 	<ul style="list-style-type: none"> -too much competition (too many people for the small number of opportunities -job opportunities are grant based or seasonal -just needing a chance - frustration with the process and hopelessness 	<ul style="list-style-type: none"> -just basic skill training -goals are self-sufficiency , not longtime financial stability 	<ul style="list-style-type: none"> -limited success - if no job is found than have to move on to a larger Careerlink - regular life happens (lack of family support) 	<ul style="list-style-type: none"> - Programs not helpful -training helps with resume but not job placement -trade training offered at certain sites but not paid - better access to entrepreneur opportunities, mentoring, and funding.

Housing Insecurity

Protocol Topic	Employed	Unemployed	Disabled	Opportunity Youth	Returning Residents
Have you experienced any housing insecurity over the past 12 months	<ul style="list-style-type: none"> -general consensus -private rent too high -all on waiting list for public housing -most on waitlist for years 	<ul style="list-style-type: none"> -general consensus -private rent too high -all on waiting list for public housing -most on waitlist for years 	<ul style="list-style-type: none"> -general consensus -private rent too high -all except one on waiting list for public housing -fear of private landlord (inequity in rent or utility costs) 	<ul style="list-style-type: none"> -general consensus -issues with home support -couch surfing -criminal record has relatives removing them from lease -rent too high to move out of family home 	<ul style="list-style-type: none"> - Housing instability - need help between halfway home and home transition -Felon status biggest problem with finding housing
Housing instability Barriers to higher income	<ul style="list-style-type: none"> -fear of making too much money to be pushed off subsidized housing -housing can limit transportation options to get to better paying job (catching multiple buses) 	<ul style="list-style-type: none"> -hard to apply for jobs without an address 			<ul style="list-style-type: none"> -hard to apply for jobs without a stable address or phone number -transportation limitations (depending on buses can be an issue with making curfew while in a halfway home)

Physical and Mental Health Barriers to Economic Mobility

Protocol Topic	Employed	Unemployed	Disabled	Opportunity Youth	Returning Residents
-Physical and mental health challenges to economic mobility and higher income	<ul style="list-style-type: none"> - overall stress living paycheck to paycheck - household budgeting is a trigger not having enough 	<ul style="list-style-type: none"> -general consensus of health challenges for half of the group -stress/grief from loss of loved ones -limited by job opportunities by age (over 60) - "Blocking Yourself!" from progress with general agreement/consensus 	<ul style="list-style-type: none"> -stress from financial strain of SSI and SSDI not being enough 	<ul style="list-style-type: none"> -grief from violence and loss -hard to function and show-up for programs when a lot is going wrong around 	<ul style="list-style-type: none"> -mental health services available in and out -stress from transition of being jailed to surviving especially for long sentences "culture shock"
Awareness of services	<ul style="list-style-type: none"> -general consensus 	<ul style="list-style-type: none"> -general consensus -help through existing career services training 	<ul style="list-style-type: none"> -general consensus 	<ul style="list-style-type: none"> -general consensus -support groups for grief and violence reduction 	<ul style="list-style-type: none"> -general consensus -help through probation and parole