Office of Community Empowerment and Opportunity

Community Needs Assessment

December 2024

About CEO

The Office of Community Empowerment and Opportunity (CEO) provides leadership on issues of economic justice by advancing racial equity and inclusive growth to ensure that all Philadelphians share in the city's prosperous future. CEO funds and provides services directly in communities – connecting residents to resources and providing supports to boost income, build economic stability, and create pathways to opportunity and wealth-building. CEO also leads capacity-building efforts and advocates to advance its policy agenda, seeking to change the systems that perpetuate inequality.

About Community Action and this Community Needs Assessment

The Office of Community Empowerment and Opportunity is the City of Philadelphia's Community Action Agency (CAA). CAAs across the country work to understand and meet the needs of vulnerable community members and administer federal Community Services Block Grant (CSBG) funds in support of meeting their missions. By law, CAAs are required to prepare a comprehensive assessment of the nature and extent of local needs and resources on a regular basis. The Community Action Association of Pennsylvania and the Pennsylvania Department of Community and Economic Development require that CAAs conduct a community needs assessment at least once every three years. This 2024 Community Needs Assessment was prepared by CEO to meet these state and federal requirements. By committing to a deep understanding of the causes and conditions of poverty, CEO is better positioned to advance economic stability and racial equity so all Philadelphians can thrive.

Letter from the Executive Director

I am delighted to present our 2024 Community Needs Assessment. This assessment analyzes trends in poverty, disparity, and economic opportunity in Philadelphia and identifies areas for continued improvement, advocacy, and investment. It is informed by data and by our engagement with residents, program participants, community-based organizations, and staff. It will drive our ongoing efforts to promote racial justice and mobility from poverty in the years to come.

CEO's 2020 Community Needs Assessment was published in the early months of the COVID-19 pandemic, a moment of unprecedented upheaval and crisis that highlighted the fragility and inequity of our economic systems. In the rebuilding that has followed, we have learned more about the primary issues and concerns of Philadelphians. As inflation reached its highest level in decades and the cost of living climbed, the task of making ends meet became an even greater burden, especially for our neighbors with low incomes. Today, economic security feels out of reach for too many. In 2024, our mission remains urgent.

Since our last Community Needs Assessment, CEO has also experienced our own transitions and welcomed new and exciting opportunities. Our office merged with the former Office of Civic Engagement and Volunteer Services and Philly Counts, supercharging our ability to meet people where they are and connect them to resources directly in their communities. Mayor Cherelle Parker took office in 2024, with a mission to make Philadelphia the safest, cleanest, and greenest city in America, with economic opportunity for all. In spring 2024, I was honored to become CEO's new Executive Director. And we launched Neighborhood Community Action Centers, located in each City Council district and designed to help residents more easily connect to resources and opportunities the City has to offer. Every day brings fresh challenges and opportunities to make a positive impact. I'm committed to fostering collaboration, amplifying voices of the communities we serve, and driving meaningful change for our city.

Since the passage of the Economic Opportunity Act and the creation of the Community Action Network in 1964, CEO has participated in a network of national and local organizations dedicated to providing opportunities for those in the greatest need. As we close in on our 60th anniversary as the City's Community Action Agency, our primary goal continues to be combatting poverty in Philadelphia. As you'll see in the pages that follow, the city's poverty rate has decreased over the last decade, but it is still far too high at 20.3 percent, and there are significant racial disparities in who experiences economic hardship. We understand that there is much work to be done, and we take that challenge seriously.

CEO maintains our core values of dignity, inclusivity, persistence, accountability, and honesty while working tirelessly to improve lives. We are dedicated to ensuring our services meet the ever-changing needs of residents and uplifting our communities. Guided by the data and information collected and recommendations shared in this assessment, CEO will serve our mission of advancing racial equity and economic mobility for all Philadelphia residents. In partnership with the communities we serve, we welcome the work ahead, are determined to make progress and understand that we are in this together. I believe that

Philadelphia's future is bright because of the commitment of CEO's staff, oversight board, and our partners.

- Orlando Rendon, Executive Director December 17, 2024

Acronym Guide

ACS	American Community Survey
CAA	Community Action Agency
ССВ	Community Capacity Builders
CEA	Civic Engagement Academy
CEO	Community Empowerment and Opportunity, Office of
CNA	Community Needs Assessment
CSBG	Community Services Block Grant
CTC	Child Tax Credit
EEC	Equitable Engagement Collaborative
EITC	Earned Income Tax Credit
EL	English Learners
(E-)TANF	(Extended) Temporary Assistance for Needy Families
FEC	Financial Empowerment Centers
FPL	Federal Poverty Level
HUD	Housing and Urban Development, Department of
JEVS	JEVS Human Services
MA	Medical Assistance
R/ECAP	Racially or Ethnically Concentrated Areas of Poverty
SCF	Survey of Consumer Finances
SDP	School District of Philadelphia
SDWP	Same Day Work and Pay
SNAP	Supplemental Nutrition Assistance Program
SPM	Supplemental Poverty Measure
SEPTA	Southeastern Pennsylvania Transportation Authority
CNT	Center for Neighborhood Technology
DHS	Department of Human Services
CRC	Community Resource Corps
PHS	Pennsylvania Horticultural Society
CLIP	Community Life Improvement Program
NCAC	Neighborhood Community Action Centers
ECET	Equitable Community Engagement Toolkit
RFP	Request For Proposal

Executive Summary

The Office of Community Empowerment and Opportunity's (CEO) mission is to provide leadership on issues of economic justice by advancing racial equity and inclusive growth to ensure that all Philadelphians share in the city's prosperous future. CEO is the Community Action Agency (CAA) for City of Philadelphia. CEO has prepared this 2024 Community Needs Assessment (CNA) to comply with state and federal requirements that CAAs assess the causes and conditions of poverty in their communities every three years.

To conduct this CNA, CEO gathered and analyzed data about Philadelphia's population and its needs and experiences. Quantitative data from a variety of sources shed light on indicators of well-being across domains, including population and demographics, income and wealth, education and employment, transit, and housing and health. Particular attention was paid to racial disparities and to geographic concentrations and distributions across neighborhoods. To complement and add depth to this analysis, CEO sought community input through surveys, focus groups, and interviews. Audiences prioritized for engagement included CEO program participants, CEO and other City staff, as well as a sampling of Philadelphia's general population. Efforts to obtain input from community members were guided by the principles and practices recommended in the City's Equitable Community Engagement Toolkit.¹

The information gathered and analyzed for this CNA points to some key insights and opportunities for CEO to consider at the family/individual, community and agency levels:

- Individual and family level
 - Housing security and affordability are major challenges.
 - Many individuals and families do not know what assistance they are eligible for and face barriers in accessing benefits and services.
 - Transportation is an important barrier to economic opportunity.
- Community
 - Racial disparities continue in poverty and other indicators of wellbeing.
 - o Direct outreach and resource connection are important.
 - The immigrant population has grown significantly in recent years and is the driver of population growth in the city.
- Agency
 - Language accessibility is critical to communicating and delivering services to a linguistically and culturally diverse city.

¹ Accessed at https://engagement-toolkit.phila.gov/

- Deep poverty is persistent, and programs that serve those in deep poverty can be strengthened and better connected to pathways out of poverty.
- CEO can be an important connector and capacity builder for other City departments, community organizations, and the public.

In addition, the CNA findings support recommendations to policymakers, including:

- Enhance vital benefit programs and reduce barriers to access.
- Expand housing and transportation supports.
- Increase the minimum wage and improve access to career pathways and family-sustaining jobs.
- Invest in community action and equitable community engagement.

CEO will continue to engage with staff, residents, and community stakeholders to ensure responsiveness to the needs identified in this Assessment. The insights and recommendations generated here will inform CEO's priorities, investments, programming, and advocacy in the years to come.²

CEO's Community Needs Assessment Process

The first step in the process for developing CEO's 2024 Community Needs Assessment was to create a designated team charged with overseeing the process. The Community Needs Assessment team included representatives from the Policy & Programs, Place-Based Initiatives, and Racial Equity teams at CEO. This team set a strategy for data collection, community engagement, analysis, and the development of key findings and recommendations.

CEO partnered with Reinvestment Fund and Community Capacity Builders (CCB) to gather quantitative and qualitative data to better understand the current causes and conditions of poverty in Philadelphia. A brief overview of data collection activities is below; more detailed descriptions of data collection methods can be found in later sections of this report.

Reinvestment Fund is a mission-driven community development financial institution that uses data to understand markets, communities, and impediments to opportunity—and how investment and policy decisions can have the most powerful impact. For this Community Needs Assessment, Reinvestment Fund provided an analysis of quantitative well-being indicators across domains including population and demographics, income and wealth, education and employment, transit, housing, and health.

² Please see Appendix F: Acknowledgements for a full list of partners who supported this report.

In addition to this analysis of publicly available data, CEO leveraged two surveys to collect additional information about the experiences of low-income Philadelphians. First, CEO included several questions on a survey conducted through the City of Philadelphia's Philadelphia Voices initiative, which fields regular surveys to obtain input from representative samples of Philadelphia residents. CEO also conducted a survey of participants in the JEVS WorkReady program.

To collect additional qualitative data, CEO partnered with Community Capacity Builders, an organization that designs and implements effective strategies for engaging residents and partners to advance neighborhood priorities and community initiatives. CCB conducted a series of focus group conversations with residents, community leaders, and City staff who had participated in CEO programs including the Civic Engagement Academy (CEA), Equitable Engagement Collaborative (EEC), Same Day Work and Pay (SDWP), Financial Empowerment Centers (FEC). CEO also collected qualitative feedback from its own staff, many of whom have deep experience working in communities across Philadelphia. We also received input from CEO's Oversight Board into the content of this CNA.

CEO consulted with and was guided by the City's Equitable Community Engagement Toolkit to ensure equitable practices in our community engagement efforts for the Community Needs Assessment. The Equitable Community Engagement Toolkit provides guidance, training, tools, and best practices to support practitioners within Philadelphia's City government, as well as anyone interested in equitably engaging communities, to adopt equitable community engagement practices into their work with intention and in service of Philadelphia residents.

The guides and tools of the toolkit are categorized into six sections:

- **Equitable Conditions** with a focus on:
 - Mindsets (how thoughts shape actions),
 - o <u>Power</u> (and how it influences engagement), and
 - <u>Resources</u> (how to plan funding, staff, and time)
- Centering Community with a focus on:
 - o Building Trust (in collaboration with partners),
 - o Community Context (how to honor a community's past and present), and
 - o <u>Community Leadership</u> (how to support community assets and strengths)
- Working Together with a focus on:
 - o <u>Levels of Engagement</u> (how to share decision making power),
 - o <u>Collecting Input</u> (and using input from communities),
 - o Making Decisions (with communities), and

- o <u>Managing Disagreements</u> (with communities)
- Engagement Plans with a focus on:
 - o Scope of Work (how to develop a shared vision),
 - o Goals (and how to set them),
 - o Work Plans (how to build a plan to accomplish goals),
 - o Accountability (how to put it into practice),
 - o *Evaluation* (of equity and goals), and
 - o *Follow Through* (how to conclude an engagement)
- Radical Inclusion with a focus on:
 - o <u>Essential Accommodations</u> (for common access barriers),
 - o Digital Access (for accommodation),
 - o Disability Access (for accommodation),
 - o Language Access (for accommodation),
 - o Racial Equity (how to challenge racial inequities), and
 - o Reducing Harmful Practices
- Engagement Methods with a focus on:
 - o Community Meetings (hosting in communities we serve)

Once all data collection and engagement activities were complete, the team set about analyzing the information to identify trends, challenges, and opportunities. From these key themes emerged a set of insights at the family, community and agency level that will guide our continued and relentless efforts to promote mobility from poverty for Philadelphians.

This Community Needs Assessment was reviewed and approved by CEO's Oversight Board on December 19th, 2024.

About Philadelphia

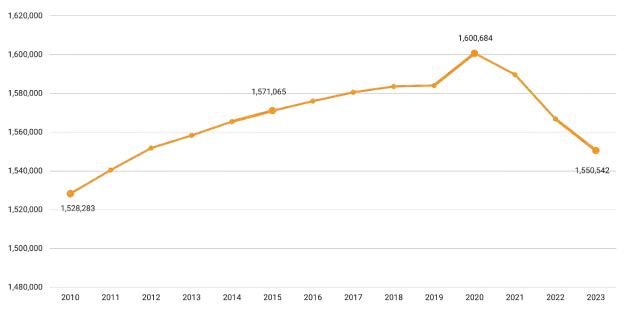
Data Sources

Most of the data, figures, and analysis in this section of the CNA were provided by the Reinvestment Fund. Data originated from a variety of sources, including the U.S. Census Bureau, the U.S. Department of Housing and Urban Development, the University of Minnesota IPUMS, the U.S. Environmental Protection Agency, Universal Service Administration Co., Consumer Financial Protection Bureau, Philadelphia County Court System, Philadelphia Federal Reserve, Center for Neighborhood Technology, and the Philadelphia Department of Public Health. A map of neighborhood definitions used by the Reinvestment Fund is available in Appendix A: Neighborhood Definitions.

Population and Demographics

In 2023, Philadelphia had a population of over 1.5 million people, representing a decline of 50,000 people from a 2020 peak. This total population is roughly equivalent to the city's population in 2012. Household composition trends (available through 2022), suggest that two-person households have grown faster than other household sizes. The city's population has also remained largely geographically segregated, highlighting the ongoing consequences of historical racial discrimination through redlining in Philadelphia.







U.S. Census Bureau, "2000-2010 Intercensal Estimates"; U.S. Census Bureau, "Population and Housing Unit Estimates," 2011-19; U.S. Census Bureau, "County Population Totals: 2020-2023"

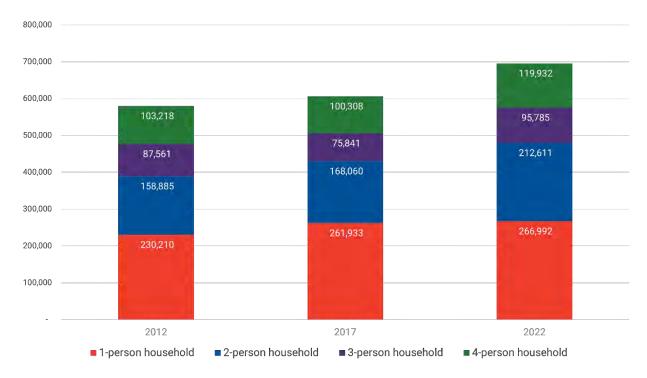
Philadelphia is currently home to an estimated 1,550,542 residents. After steadily gaining population between 2010 and 2020, Philadelphia's population has declined in recent years, though it remains higher than 2010.

Importantly, falling population has not led to a reduction in the number of households in Philadelphia. In the five years between 2017 and 2022, overall population data shows a 1.8 percent drop in people living in the city. Over the same period, the number of households grew 15 percent. Taken together, these trends imply a significant spike in household formation.

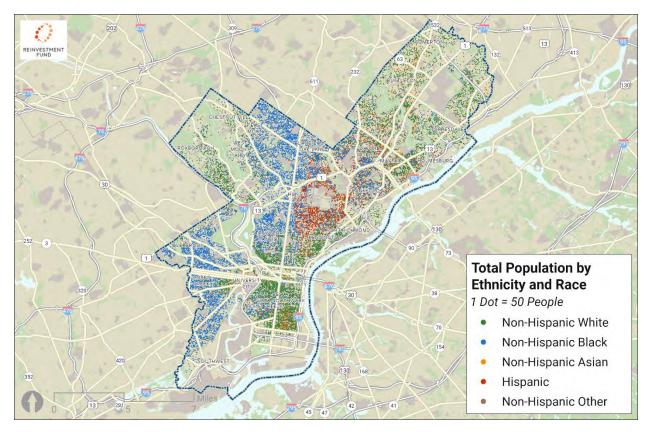
Household Composition: Trends 2012-2022

Between the 2013-2017 Census American Community Survey (ACS) and 2018-2022 ACS, the largest growth in households was among two-person households. Philadelphia added over 44,000 households of this type, an increase of 27 percent. The largest growth in both

percentage and absolute terms of any common household size over this period. Given the declining population in this interval, this suggests that smaller families and couples without children are increasing their presence in the city, while larger families are either moving out of the city or splitting up into smaller households.







As is the case in many American cities, Philadelphia neighborhoods are still clearly shaped by the legacy of redlining and other forms of housing discrimination. Black residents are concentrated in the west and north of the cities. Hispanic residents are mostly in the north and northeast. White populations are in parts of the northwest and the south. Together with private discrimination, public policy choices made by past city leaders and the federal government initially gave rise to these highly segregated neighborhood patterns. Ongoing economic trends and public disinvestment are actively keeping these boundaries in place. 3,4

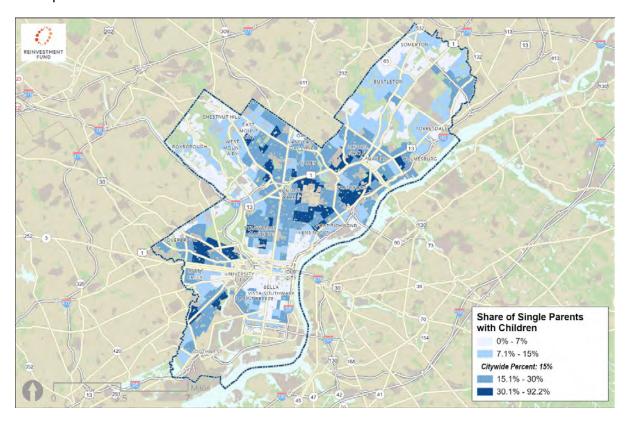
Single Parents with Children

Philadelphia has 101,692 "single parent with children" households, representing 15 percent of all households. West Philadelphia, parts of southwest and north Philadelphia, East Mount Airy, Oxford Circle, Hunting Park, Frankford, and Port Richmond have the highest concentrations of Philadelphia's single parent-led households. Single parent households are more likely to rely on one primary wage earner and experience poverty at higher rates. For example, the poverty rate for female-headed, single parent households in

³ Blumgart, Jake. "How Redlining Segregated Philadelphia." NextCity, December 2017. https://nextcity.org/features/redlining-race-philadelphia-segregation

⁴ Martin, Katie and Alix Sullivan. "How Cities Can Consider Equity in Budgeting And Why It Matters." Pew Charitable Trust, December 2024. https://www.pewtrusts.org/en/research-and-analysis/articles/2024/12/16/how-cities-can-consider-equity-in-budgeting-and-why-it-matters

2022 was 30 percent, which is about two-thirds higher than the overall family poverty rate of 18 percent.



Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22.

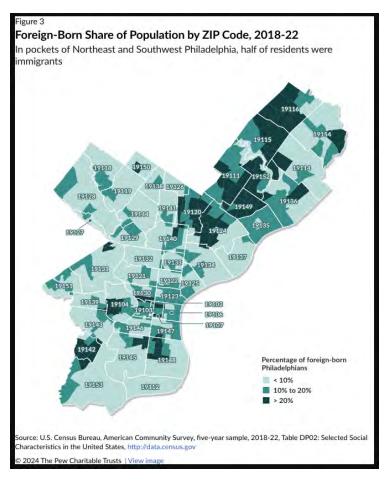
Philadelphia's Immigrant Population

A 2024 report by the Pew Charitable Trust found that immigrants have been driving growth in Philadelphia over the past few decades.⁵ In the aftermath of the Covid-19 pandemic, the city saw population decline attributed to net out-migration of U.S.-born residents. ⁶ This decline was offset by the arrival of foreign nationals. Global migration is expected to continue to grow due to a variety of factors including climate change and post-Covid economic and political unrest. Philadelphia was recognized as one of nine United States cities that are "re-emerging gateways" of international migration.⁷

⁵ Thomas Ginsberg and Maridarlyn Gonzalez. "Philadelphia's Evolving Immigrant Population Has Helped the City Grow." Pew Charitable Trusts, 2024. https://www.pewtrusts.org/en/research-and-analysis/articles/2024/06/13/philadelphias-evolving-immigrant-population-has-helped-the-city-grow. To access the full Philadelphia's Immigrants series of nine studies done in 2024, visit the Pew Charitable Trusts, Research Center, Fact Sheets and Reports, https://www.pewtrusts.org/en/research-and-analysis/articles/2024/06/13/philadelphias-immigrants

⁶ Katie Martin and Chris Arlene. "Philadelphia's Immigrants: Race and Ethnicity." Pew Charitable Trusts, September 3, 2024. https://www.pewtrusts.org/en/research-and-analysis/fact-sheets/2024/06/philadelphias-immigrants-race-and-ethnicity at subsection "Domestic Migration." and table 2.

⁷ Brookings Institution, 2015. "Metropolitan immigrant gateways revisited, 2014. https://www.brookings.edu/articles/metropolitan-immigrant-gateways-revisited-2014/



Global migration is projected to continue with many displaced people originating from countries that have established immigrant communities in Philadelphia.⁸ As in previous generations, new arrivals connect with fellow nationals in the city's richly diverse immigrant communities. New arrivals integrate into the city's established immigrant communities from China, the Democratic Republic of Congo, Sudan, Ukraine, Liberia, Afghanistan, the Dominican Republic, Haiti, Cambodia, Mexico, and Vietnam, while increasing the size of emerging communities from Brazil, Mauritania, Colombia, Venezuela, Guatemala, among others. These combined factors are changing the demographics of Philadelphia.⁹ See racial and ethnic changes since 1990 below.¹⁰

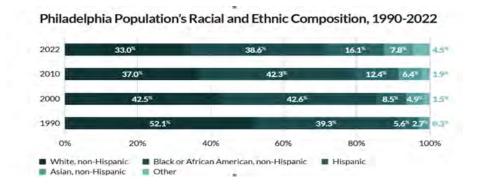
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⁸ United Nations High Commission for Refugees Mid-Year Trends Report 2024, October 2024, https://www.unhcr.org/us/mid-year-trends

⁹ Katie Martin and Chris Arlene. "Philadelphia's Immigrants: Origins and Destinations." Pew Charitable Trust, June 2024.

https://www.pewtrusts.org/en/research-and-analysis/fact-sheets/2024/06/philadelphias-immigrants-origins-and-destinations

¹⁰ Katie Martin, Philadelphia 2024 – The State of the City, Pew Charitable Trusts, April 11, 2024. Mapped Figure 1.



English Learners in Philadelphia Schools

The percentage of students who are English Learners (ELs) in the School District of Philadelphia (SDP) grew from 9 percent in 2014-15 to 20 percent in April of 2024 according to 2023-2024 enrollment data. Additionally, while over 159 languages are spoken by students enrolled in SDP and Alternative Schools in school year 2022-23, 90 percent of ELs, former ELs, and multilingual students spoke one of 21 home languages. Spanish is the home language of over 50 percent of EL students, followed by Portuguese (14%), Mandarin (6%), Arabic (6%) and Russian (6%).

Eleven schools experienced EL growth of more than 20 percent between the 2014-15 and 2022-23 school years. The shift indicates that a number of schools and by extension neighborhoods saw a rapid increase in multilingual households. In addition to increases seen in long-standing immigrant neighborhoods in southwest, west, south and north Philadelphia, major increases in the number of EL students occurred in schools in south Philadelphia, Mayfair, Lawn Crest, Oxford Circle, the Northeast, and the Far Northeast. 13

The increase in ELs in the Philadelphia School District in recent years reinforces the population shifts found in other studies, highlighting the need for culturally and linguistically appropriate services. 14, 15, 16

¹¹ School District of Philadelphia, Fast Facts, 2023-2024, https://www.philasd.org/fast-facts/

¹² Qlik Enrollment Oct 1 Snapshot App, accessed June 7, 2023, SDP District and Alternative Schools, English Learners only.

¹³ See "English Learner (EL) Home Language and Enrollment Trends in the School District of Philadelphia: 2014-15 to 2022-23," Molly Schlesinger and Ebru Erdem, August, 2023, https://www.philasd.org/research/wp-content/uploads/sites/90/2023/08/English-Learner-Home-Language-and-Enrollment-Trends-in-SDP_August-2023.pdf for a list of the growth in EL students in all schools

¹⁴ Katie Martin and Chris Arlene, "Similarities and Crucial Differences Among Immigrant Households in Philadelphia." Pew Charitable Trusts, December 2024.

¹⁵Id. at footnote 12. Massarh Mikati, Addem Shukla, and Jasen Lo, "Sixteen percent of Philadelphians are immigrants. How easy is it to get mental health care in their native languages?" *The Philadelphia Inquirer*. https://www.inquirer.com/news/non-english-speakers-mental-health-barriers-20240131.html

¹⁶ Massarh Mikati, "Hundreds of West African asylum seekers have come to Philly since September. They haven't found a lot of support." *The Philadelphia Inquirer*, February 28, 2024. https://www.inquirer.com/news/philadelphia/west-african-asylum-seeker-philadelphia-immigration-20240228.html

Fiscal Demographic Impact of Immigrant Population and City Outlook

The immigrant population has played an outsized role in the Philadelphia economy given the average age (25 to 54) and their overrepresentation in key labor sectors, including entrepreneurship, transportation, manufacturing, hospitality and food services, construction, and retail services. ¹⁷ Equally important to developing responsive policies is that foreign-born Philadelphians often live in mix status young family households with children that are U.S. Citizens. For example, in 2022, around 83,000 Philadelphians younger than 18 had at least one foreign-born parent, this represented around 28% of all children in the city. Additionally, 83% of children whose parents were immigrants were themselves U.S. citizens, having been born in the United States. ¹⁸

Policies and practices that advance integration, trust, education and community security can contribute to the city's long-term fiscal sustainability. ^{19,20} Reasons for the outsized economic benefits of immigrant populations relate to the varied skills, capacity, experiences, international connections, and innovations that serve to complement rather than displace local employment and community demographic shifts and gaps, thereby growing economies for the communities as a whole.²¹

Income and Wealth

Philadelphia faces inequality across different neighborhoods of the city. Poverty is often concentrated in areas that were historically redlined, and residents of these areas are predominantly people of color and have higher need for public assistance programs. The white population of the city has a considerably higher average household income compared to Black-, Asian-, and Hispanic-headed households, with racially or ethnically concentrated areas of poverty (R/ECAP) occurring predominantly in North and West Philadelphia (U.S. HUD).

Poverty is also concentrated among disabled Philadelphians. A 2016 Pew analysis found that Philadelphia had the highest rate of disability among the ten largest cities in the

¹⁷ Thomas Ginsberg, Maridarlyn Gonzalez, Chris Arlene, Katie Martin. "Immigrants' Economic and Fiscal Role in Philadelphia," Pew Charitable Trusts, September 17, 2024.

¹⁸ Katie Martin and Chris Arlene, "Similarities and Crucial Differences Among Immigrant Households in Philadelphia." Pew Charitable Trusts, December 2024.

¹⁹ "The Labor Market Effects of Immigration Enforcement," Chloe N. East, Annie Hines, Philip Luck, Hani Mansour, and Andrea Vasquez, University of Colorado, Institute of Labor Economics, University of California Davis, July 2020. This article studied the contraction of local economies and native-born labor markets when immigrant communities were displaced by local participation in federal "Secure Communities" policies from 2008 to 2014. https://www.journals.uchicago.edu/doi/10.1086/721152

²⁰ Additionally, for a historic perspective on the contracting effect of immigrant exclusion policies and practices, see, The Impact of the Chinese Exclusion Act on the U.S. Economy, Nancy Qian, Northwestern University, Kellogg School of Management, 2023. https://www.kellogg.northwestern.edu/faculty/research/detail/2023/the-impact-of-the-chinese-exclusion-act-on-the/

²¹ Exequiel Hernandez, The Truth About Immigration, Why Successful Societies Welcome Newcomers, St. Martin's Press, June 4, 2024. Wharton Business School professor, Exequiel Hernandez, draws on 20 years of economic research to identify the varied reasons for immigrants overlooked role in economic sector innovations and job creation. This research echoes broad consensus including the scholarship cited above.

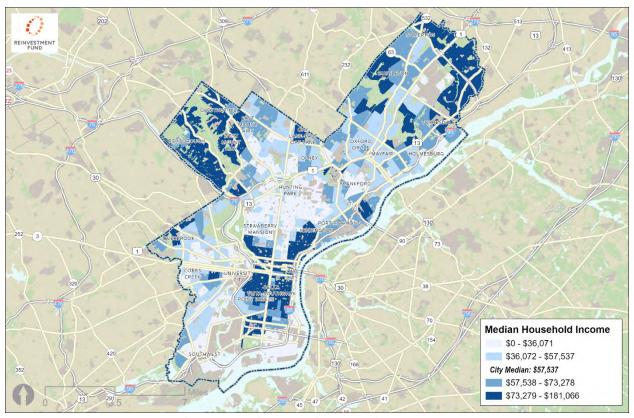
country, and that 22 percent of the city's residents who are poor also have a disability.²² Among smaller, high poverty cities only Cleveland and Detroit had higher disability rates.

Notably, the data suggests that while poverty rates are falling, the level of poverty may be deepening for families currently experiencing it. Understanding where these concentrations of poverty occur allows the City to develop more meaningful strategies for providing opportunities and supporting residents who are struggling financially.

In addition to income, it is important to investigate trends related to wealth and tools for both wealth building and wealth extraction. Wealth enables households to weather times of economic hardship, take risks, and access opportunities that are out of reach for those without the financial cushion of wealth.

Median Household Income by Geography

Median household income in Philadelphia is \$57,537. Median household incomes are highest in Center City, Chestnut Hill, west Mount Airy, Manayunk, Andorra, Roxborough, Bustleton, and Somerton.



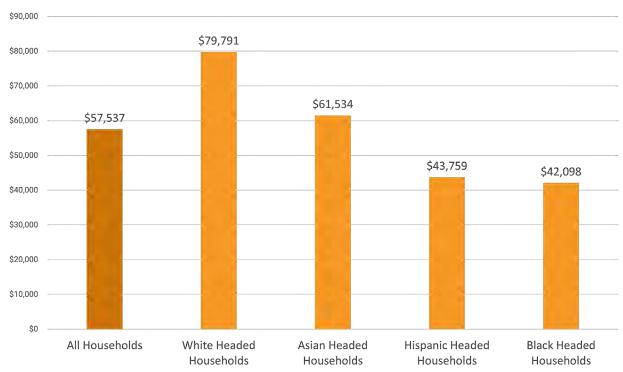
Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22.

²² Pew Charitable Trusts, 2018. "Disability Rate in Philadelphia Is Highest of Largest U.S. Cities" https://www.pewtrusts.org/en/research-and-analysis/articles/2018/07/17/disability-rate-in-philadelphia-is-highest-of-largest-us-cities

There is considerable variation in household income by race and ethnicity. White households have a median household income of \$79,791. For Asian-headed households it is \$61,534, for Hispanic headed households it is \$43,759, and for Black headed households it is \$42,098.

Philadelphia's median household income is lower than that of most peer cities, ²³ apart from Cleveland and Detroit. Philadelphia's median household income is comparable to Baltimore, Pittsburgh, and Houston. However, for Boston, Chicago, and Phoenix, median household incomes are at least \$10,000 higher than in Philadelphia.





Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22.

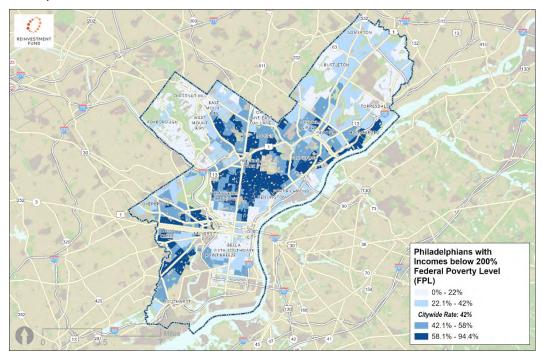
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²³ For more information about how we selected and used the comparison "peer cities", please see Appendix E - Methodology

Population in Poverty by Geography: 200% of Federal Poverty Level

There are 656,036 Philadelphians with incomes below 200 percent of the Federal Poverty Level (FPL). Since the pandemic, 200 percent FPL has served as the new upper income limit for the CSBG program. As the map illustrates, neighborhoods with the greatest density of CSBG-eligible residents are in lower northeast, northwest, north, and southwest Philadelphia.



Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22.

Population in Poverty by Race and Ethnicity

Group	<u>Total</u> Population	Population in Poverty	Poverty Rate	<u>Total</u> <u>Population</u> Share	Share of Population in Poverty
Total	1,506,393	306,222	20.3%		
By Race and Ethnicity					
Black	600,599	146,910	24.5%	39.9%	48.0%
White, Non-Hispanic	484,650	65,314	13.5%	32.2%	21.3%

Hispanic, of any Race	240,810	62,567	26.0%	16.0%	20.4%			
Asian	121,964	24,260	19.9%	8.1%	7.9%			
Source: CEO Analysis of 2023 ACS. Data taken from Census Tables B17001B-I.								

Note: Black and Asian Grouping overlap with Hispanic grouping.

Aggregate Family Income Deficit

A family's income deficit is the amount of additional income required to get a family with income below the poverty line to income just above the poverty line. For example, if a mother and two children under 18 have a total family income of \$12,000 and the federal poverty level for a three-person family is \$20,440 their income deficit is \$8,440.

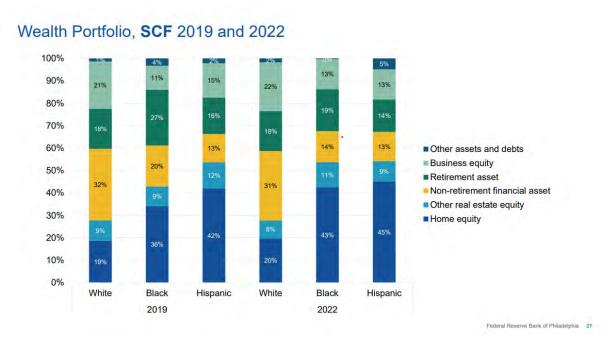
The aggregate income deficit is the total of the income deficits for all families with incomes below the poverty line. Philadelphia's aggregate family income deficit is \$716,191,300.²⁴ That means Philadelphia's families living in poverty (based on the Census-reported poverty rate) would need a total of \$716.2 million to have incomes just above the poverty line. In Philadelphia, this figure continues to rise. In 2012, the income deficit was \$612.9 million and in 2017 it was \$623.7 million.

Philadelphia is simultaneously experiencing a falling poverty rate and growing aggregate income deficit. There are likely two factors driving these diverging trends. One factor is an increase in the number of families living in poverty – even if the share of families in poverty decreases, the absolute number can still rise, because there are more total households in Philadelphia. However, given the relatively small growth in the number of households, and the relatively steep drop in poverty, this is unlikely to fully explain this trend. Another factor is the deepening of poverty among families already living in poverty. In other words, the income deficit grows if more families in poverty fall further from the poverty line.

²⁴ Note: This measure underestimates the city's overall income deficit by not including individuals who are <u>not part of families</u> living in poverty.

Wealth is Even More Unequal than Income

While the flow of income into a household is critical for meeting day-to-day needs, long-term stability and prosperity also require access to wealth, especially to facilitate intergenerational mobility. There is a large body of evidence demonstrating a longstanding and persistent racial wealth divide across the U.S.²⁵ In addition to disparities in the level of wealth by race, there are differences in the *type* of wealth held by each household. The Survey of Consumer Finances (SCF), a Federal Reserve analysis of US households, found that white households are likely to hold more diverse wealth portfolios. Black and Hispanic wealth portfolios have large (and increasing) reliance on housing equity, even despite lower homeownership rates.

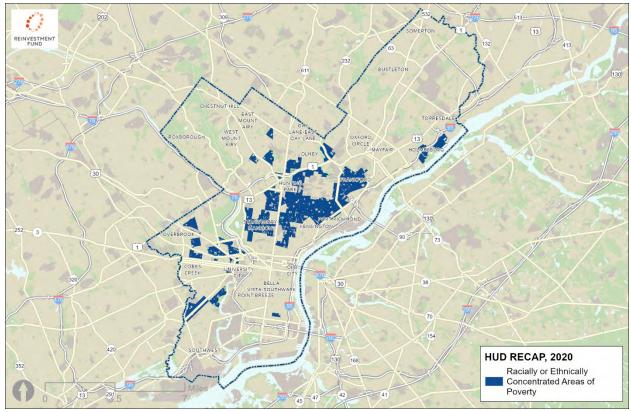


Racially or Ethnically Concentrated Areas of Poverty

The U.S. Department of Housing and Urban Development defines census tracts with a non-white population of 50 percent or more and a poverty rate of at least 40 percent as Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). In Philadelphia, R/ECAPs are concentrated in North Philadelphia extending into Frankford, and Holmesburg (the site of Philadelphia's prison complex), as well as several tracts in northwest, west and southwest Philadelphia.

Identifying the R/ECAP areas is important so that investments can both: (a) serve to address challenges in these areas and (b) avoid further racial and economic segregation.

²⁵ United States Department of Treasury. "Racial Differences in Economic Security: The Racial Wealth Gap." https://home.treasury.gov/news/featured-stories/racial-differences-economic-security-racial-wealth-gap



Source: U.S. Department of Housing and Urban Development, The R/ECAP database.

Households Receiving Public Assistance

As of October 2024, there were 496,545 Philadelphians enrolled in the Supplemental Nutrition Assistance Program (SNAP) and 26,266 Philadelphians enrolled in Temporary Assistance for Needy Families (TANF). ²⁶ This TANF enrollment level represents a steady and significant decline over the past decade; in October 2019 there were 47,858 participants and in October 2014 there were 94,438.

As of October 2024, there were 677,780 Philadelphians receiving Medical Assistance (MA).²⁷ The Medicaid "unwinding" that began in spring 2023 significantly reduced the number of individuals receiving MA coverage. Due to COVID-era protection, the number of Philadelphians receiving MA peaked at 796,127 in May 2023, the highest recorded in at least the last two decades, and 118,347 more than in October 2024, just one and a half years later. (There are also 116,128 residents who are uninsured.²⁸) As those protections expired, MA recipients were required to recertify their eligibility by submitting paperwork and documentation. While some of them may no longer be eligible or no longer need MA

²⁶ Monthly enrollment data provided by the Pa. Department of Human Services

 $^{^{27}}$ Monthly enrollment data provided by the Pa. Department of Human Services

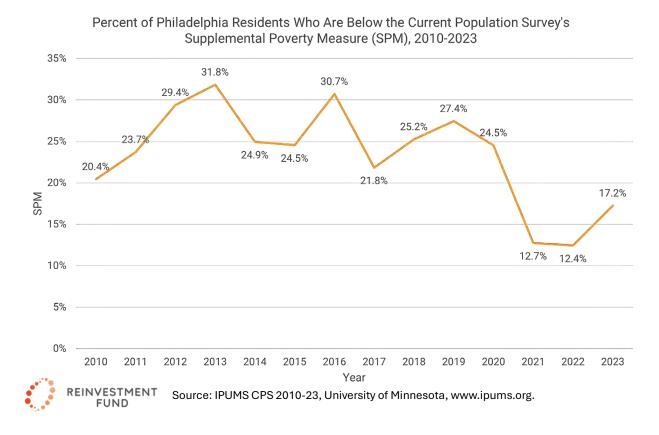
²⁸ U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22.

due to COVID economic recovery, there were an estimated 38,840 Philadelphians that failed to return documentation.²⁹ Some of those who did not return documentation could still have been eligible but may have faced barriers in re-certifying, such as literacy challenges, lack of access to the Internet, inability to receive mail, or language barriers.

Trends in the Supplemental Poverty Measure for Philadelphia

The Supplemental Poverty Measure (SPM) differs from the Census Bureau's poverty measure because it includes both cash resources and non-cash benefit programs (like SNAP or housing subsidies) and subtracts taxes and necessary expenses (such as medical expenses). It provides a more realistic measure of living standards by recognizing the positive impact of public benefits programs to a household's monthly budget by excluding income that is not available to cover basic needs.

We observe a significant drop in the SPM in 2020-2021 largely owing to pandemic-related programs (e.g., enhanced child and earned income tax credits, stimulus checks, and augmented unemployment and SNAP benefits). Once those programs expired, the rate increased substantially. That said, the SPM for Philadelphia sits well below 10-year peaks.

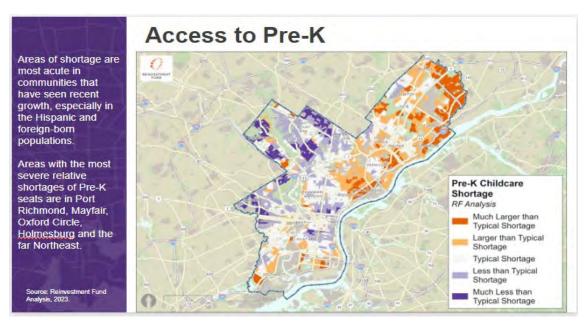


²⁹ Pennsylvania Department of Human Services, Medicaid Continuous Coverage Unwinding Data tracker, accessed on 12/16/24 at https://www.pa.gov/agencies/dhs/resources/medicaid/phe/phe-unwinding-progress-tracker.html

Education and Employment

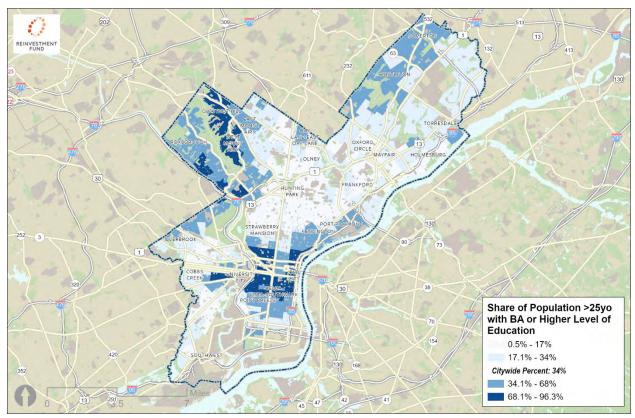
Providing high quality educational opportunities to Philadelphia's adults and children can help them achieve employment goals and provide a bridge out of poverty. While areas with higher averages of college-educated residents are concentrated in Center City, University City, and northwest Philadelphia, shortages of high-quality childcare and early childhood education and pre-K availability are felt across the city.

Areas with higher unemployment rates coincide with areas where residents are no longer participating in the workforce (not working and no longer looking for work). While some non-participants are retired, this pattern suggests that many residents in these neighborhoods have been discouraged from the workforce by low pay, bad working conditions, or difficulty finding jobs while balancing childcare needs. Often unemployment and workforce non-participation align with the racially or ethnically concentrated areas of poverty in the city. Access to childcare, quality education training opportunities and high-quality jobs can create meaningful and long-lasting pathways out of poverty.



Educational Attainment

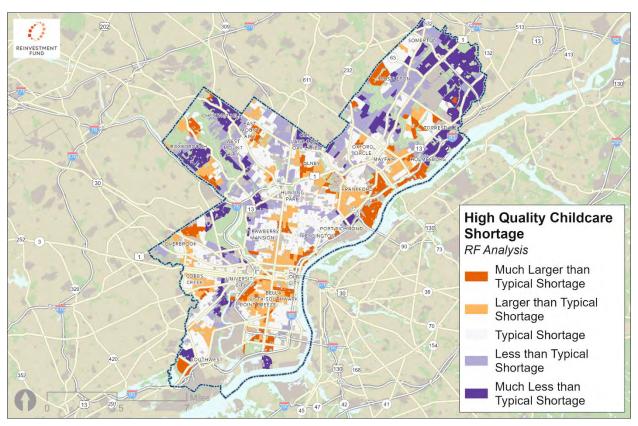
An estimated 366,310 Philadelphians age 25 or older have at least a bachelor's degree. Center City, Fairmount, Graduate Hospital, Fishtown, Passyunk Square, University City, and most neighborhoods in the northwest have the highest concentrations of residents with a bachelor's degree or higher.



Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22

Access to Early Childhood Education

Areas with the most severe relative shortages in high-quality (STAR ³⁰ 3 or 4) seats in 2023 were dispersed across the city, with concentrations of shortage in Grays Ferry, Bella Vista, Point Breeze, Bridesburg, and East Mount Airy.

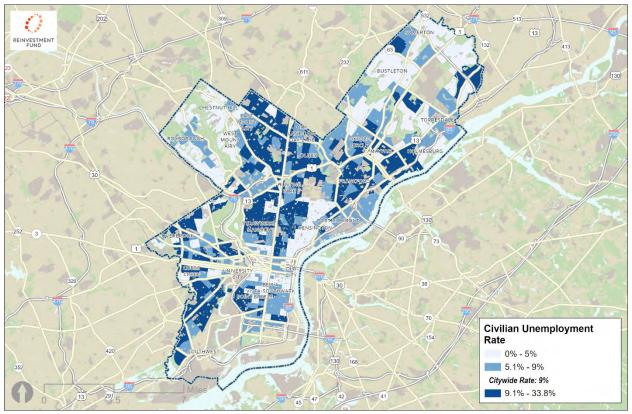


Source: Reinvestment Fund Analysis, 2023.

³⁰ Keystone STARS is a childcare quality assessment system implemented by the Pennsylvania Office of Child Development and Early Learning. https://www.pakeys.org/keystone-stars/

Civilian Unemployment Rate

The wave of the ACS data used in this report includes a few years that are squarely within the pandemic, when the citywide unemployment rate at times peaked over 16 percent. More recently the citywide rates have returned to more typical ranges, and as of October 2024 stood at 4.4 percent.³¹ According to the 2022 ACS, there were 69,721 unemployed Philadelphians age 16 or older, an unemployment rate of 9 percent. There are notable concentrations of unemployed residents in Strawberry Mansion, East Germantown, Frankford, and neighborhoods across southwest Philadelphia.



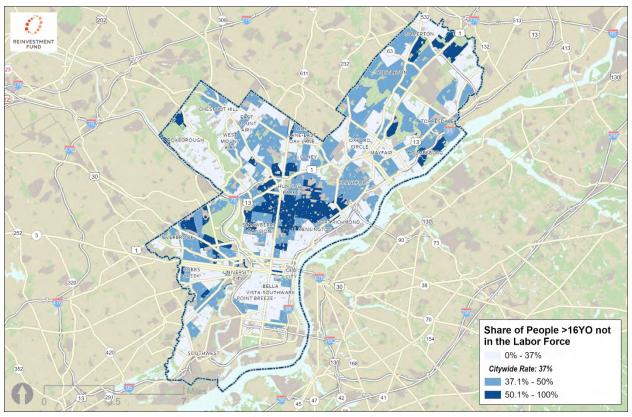
Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22.

³¹ Bureau of Labor Statistics. https://www.bls.gov/eag/eag.pa_philadelphia_co.htm

Labor Force Participation

There were 477,457 Philadelphians age 16 or older who were not participating in the workforce according to the 2018 – 2022 ACS. The labor force non-participation rate ³² citywide was 37 percent. At the neighborhood level, a high labor force non-participation rate coupled with a high unemployment rate may reflect a neighborhood with an exceptionally large number of people lacking any paid employment: one group is actively seeking a job (the unemployed) and the other is no longer trying to find work (labor force non-participants).

Areas with less than 50 percent participation in the workforce are mostly concentrated in north Philadelphia, with pockets in west and northeast Philadelphia.



Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22.

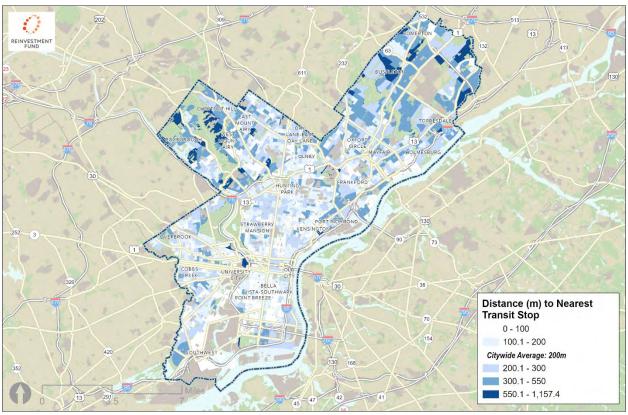
Foreign-born Philadelphians make up a disproportionate share of those participating in the labor force, accounting for 15.7 percent of the overall population but 20 percent of the labor force in 2022.³³

³² Labor Force Non-Participation Rate represents the proportion of the 16 years old or older population that is not in the labor force (civilian labor force or U.S. Armed Forces)

³³ Pew Charitable Trusts, 2024. "Immigrants' Economic and Fiscal Role in Philadelphia." https://www.pewtrusts.org/en/research-and-analysis/articles/2024/09/17/immigrants-economic-and-fiscal-role-in-philadelphia

Transit Access and Transportation Affordability

Most of Philadelphia is well-served by SEPTA transit (bus, train, trolley) and the typical distance a resident would have to travel to access public transit is \sim 200 meters (\sim 1.3 city blocks). Areas with more limited access where residents would need to travel more than \sim 3.5 city blocks to access transit are around the northwestern and northeastern edges of the city. ³⁴



Source: EPA Smart Location Database

Even if Philadelphians are able to reach public transpiration services, many will struggle to pay for it. The Center for Neighborhood Technology (CNT) developed an approach that considers neighborhood, household, and transportation characteristics to create a Housing and Transportation Affordability Index.³⁵ CNT's research concluded that transportation costs up to 15 percent of income can be considered affordable.

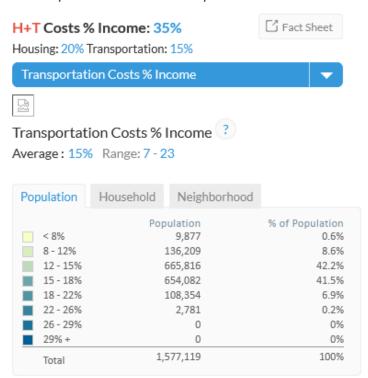
Unfortunately, the *average* transportation cost as a share of income in Philadelphia is 15 percent, with costs ranging between 7 and 23 percent of income. Almost half (48 percent)

³⁴ Note: the tract containing 30th Street Station, a major inter- and intra-city transit hub, is categorized in as having a very long distance to a transit stop in this analysis. This is due to the EPA's methodology which measures the distance from the population-weighted center of the tract. As this tract has no population, the starting point for measurement is somewhere in the middle of the large rail yard surrounding the station and does not reflect the lived experience of pedestrians accessing transit here.

³⁵ CNT methodology available here at https://htaindex.cnt.org/about/#methodology

of the city's residents are cost-burdened by transportation, as seen in the figure below. The location of people who are cost burdened in the city is largely evenly distributed throughout neighborhoods, except along the major subway/trolley lines and those within walking distance to center city.

Philadelphia Residents' Transportation Costs as a Percentage of Income





Source: Center for Neighborhood Technology

Housing and Health

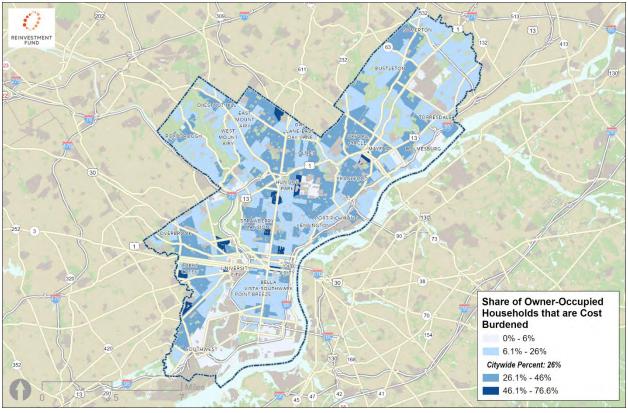
The need for access to safe and affordable housing and healthcare is paramount to supporting Philadelphians' physical and mental health and wellbeing. The U.S. Department of Housing and Urban Development (HUD) has set federal standards that define cost burdens for owner-occupied and renter-occupied housing. A household is considered cost-burdened if monthly housing costs are 30 percent or more of monthly income, while it is considered extremely cost-burdened if costs exceed 50 percent. Over a third – nearly 235,000 of 660,000 – occupied households are considered cost-burdened based on ACS data while about 10 percent – over 65,000 – are considered extremely cost-burdened. Eviction data for the years 2010 to 2022 shows a general downward trend in filings and the eviction rate, with a precipitous drop during 2020 and 2021 when the City implemented eviction protection policies and programs during the COVID-19 pandemic. Evictions rebounded in 2022 compared to the preceding two years, but the eviction rate of 4 percent remained lower than 2010-2019 levels.

Areas of the city with a higher share of cost-burdened residents align in part with areas of higher unemployment, lower educational attainment, and racially or ethnically concentrated areas of poverty. At the same time, residents of these areas are more likely to receive public assistance for food and health insurance but face additional challenges such as lead exposure. These housing and health barriers increase the burden placed on families experiencing poverty and compound other challenges they face related to education and employment.

^{36 24} CFR 91.5 "Cost burden" and 24 CFR 91.5 "Severe cost burden", https://www.ecfr.gov/current/title-24/subtitle-A/part-91

Cost Burdens – Owner Occupied Households

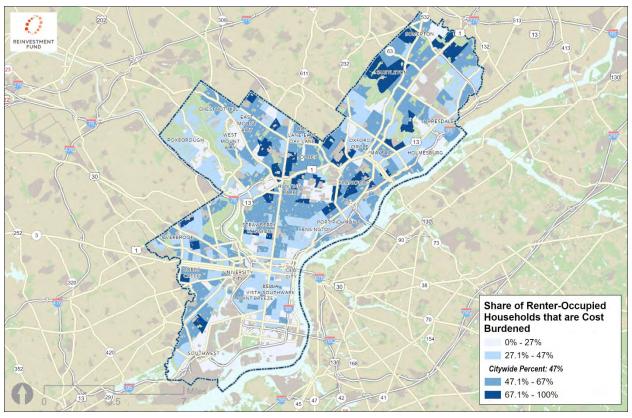
Philadelphia has 659,129 housing units, and 344,149 (52 percent) are owner occupied. An estimated 87,807 (26 percent) of owner-occupied households in Philadelphia spend 30 percent or more of their monthly income on housing. Areas with notable concentrations of cost burdened owner-occupants are around Hunting Park, Belmont, Cobbs Creek, and Northern Liberties.



Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22

Cost Burdens – Renter Occupied Households

Of Philadelphia's 659,129 housing units, 314,980 (48 percent) are renter occupied. An estimated 147,069 (47 percent) of renter-occupied households spend at least 30 percent of their monthly income on housing. Hunting Park, Frankford, Bustleton, and parts of west Philadelphia have high concentrations of cost-burdened renter housing units.

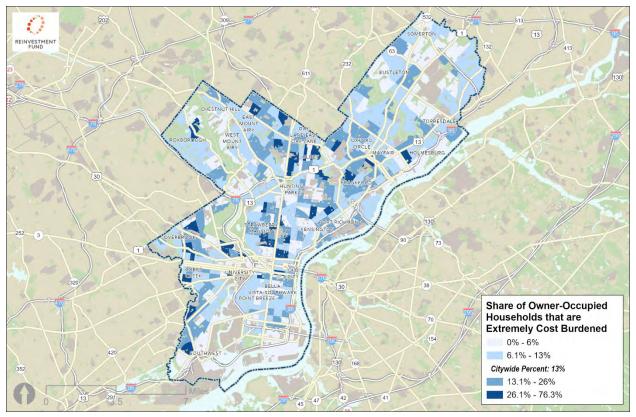


Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22

Extreme Cost Burdens – Homeowners

There are 43,100 owner-occupied households whose housing costs exceed 50 percent of their monthly income. Households spending more than 50 percent of their monthly income on housing are considered extremely cost-burdened because – particularly for lower- and moderate-income households – the impact on their budgets is so severe that real sacrifices (e.g., food, medicine) must be made to meet their housing obligation, and oftentimes these are the most vulnerable to involuntary displacement.

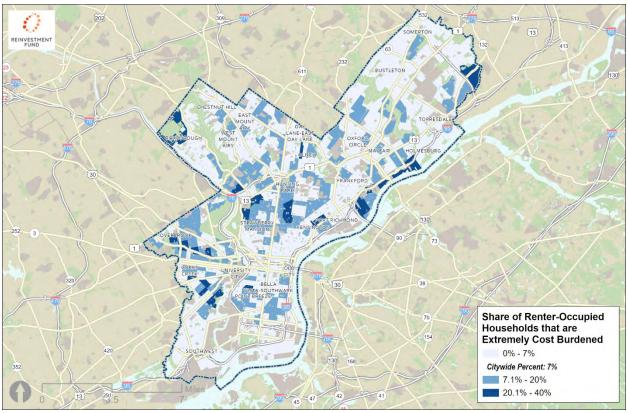
Areas with higher shares of these extremely cost-burdened owner-occupied households are North Philadelphia, Strawberry Mansion, Cobbs Creek, Overbrook, Frankford, and southwest Philadelphia.



Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22

Extreme Cost Burden – Renter Occupied Households

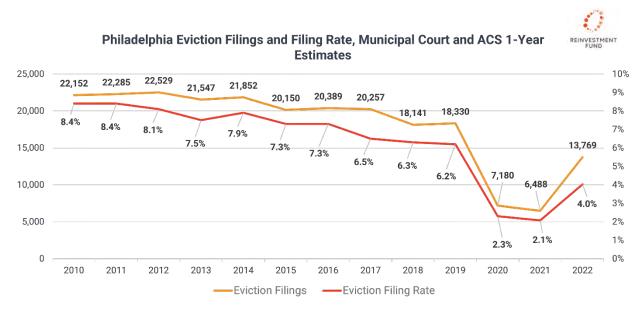
There are 22,112 renter-occupied households whose housing costs exceed 50 percent of their monthly income. Areas with higher shares of these extremely cost-burdened renter-occupied households are located in scattered census tracts throughout the neighborhoods of Tacony, Roxborough, North Philadelphia, Overbrook, and throughout southwest Philadelphia.



Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22

Eviction Filings and Filing Rate: 2010-2022

Both eviction filings and filing rates saw a significant decline during the COVID-19 crisis (2020 and 2021), reflecting eviction moratoriums and other emergency measures implemented to prevent evictions. The reduced filings and rates are also likely a result of the City's eviction protections, including Right to Counsel for certain low-income renters and pre-filing mediation in the Eviction Diversion program. The volume of evictions has increased since 2021 but has not yet returned to pre-pandemic levels.



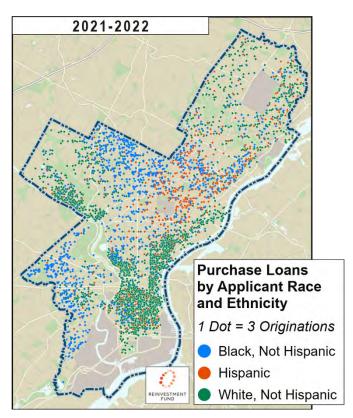
Source: Philadelphia Municipal Court Data; U.S. Census Bureau, American Community Survey, one-year estimates, 2010 to 2022

Home Purchase Originations by Race/Ethnicity

Black borrowers purchased 5,524 homes in 2021-22. These home purchases are concentrated in West Philadelphia, East Mt. Airy, the Oak Lane neighborhoods near the northern edge of the city, and across the Lower Northeast.

Hispanic borrowers purchased 2,887 homes in 2021-22. These home purchases are in the Lower Northeast as well as some pockets of south Philadelphia

White borrowers purchased 11,837 homes in 2021-22. These home purchases are concentrated in and surrounding Center City, expanding north along both the Delaware and Schuylkill Rivers, expanding into south Philadelphia, and into parts of west Philadelphia. This analysis did not include data on Asian borrowers, which

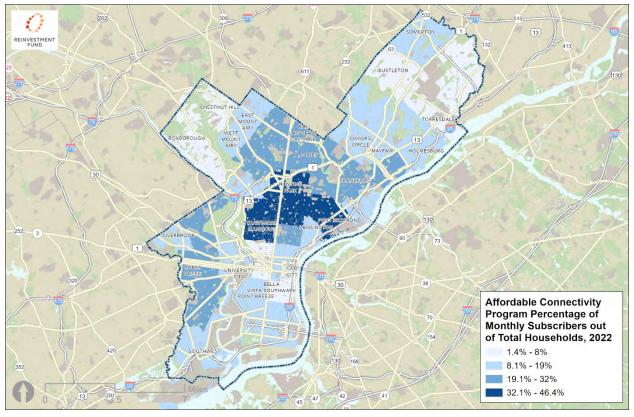


Source: Reinvestment Fund analysis 2006-2022 Home Mortgage Disclosure Act Data

CEO acknowledges is important for future reports.

Affordable Connectivity Program

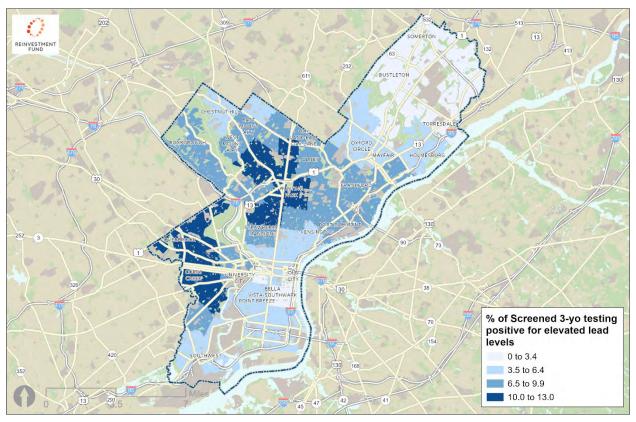
The Affordable Connectivity Program provided a discount of up to \$30 a month for internet service for eligible households. At its highest enrollment, 124,109 households subscribed to the program, which ended in February 2024. By design, the greatest concentrations of program participants are in the city's lowest income areas including Strawberry Mansion, Hunting Park, and Kensington.



Source: Universal Service Administration Co. ACP Enrollment and Claims Tracker, 2024.

Lead Exposure in Children

Elevated lead levels can negatively impact a child's growth, behavior, and cognitive development. In Hunting Park, Germantown, Overbrook, and Cobbs Creek at least 10 percent of screened three-year-olds had elevated levels of lead in their blood.



Source: Philadelphia Department of Public Heath, Childhood Lead Poisoning Surveillance Report, 2022.

Community Input

To effectively evaluate and respond to community needs, it is critical to hear directly from individuals impacted by poverty, people participating in existing programs, and those working on the front lines to serve low-income residents. CEO and its partners sought to equitably engage these stakeholders through surveys, focus groups, and interviews to learn about their experiences, hopes, and recommendations.

Surveys

As part of the CNA, CEO participated in the design of two surveys, each aimed at better understanding the persistent economic mobility challenges Philadelphians face. The first survey, "The Philadelphia Voices Survey," was part of a City initiative that conducts regular surveys of a statistically representative sample of all our city's adult residents. The survey CEO participated in asked questions about access to jobs, public benefits, and key housing amenities like air conditioning and internet. The second survey, "The JEVS Client Survey," asked more narrowly targeted social and economic questions. In an effort to describe participants who face enduring economic challenges, the JEVS survey asked open-ended response questions, and deployed conditional logic to drill down on follow-up questions based on our respondents' initial responses. We invited responses exclusively from parents and guardians who had extended (over 5 years' worth of cumulative) enrollment in the Temporary Assistance for Needy Families (TANF) program. We selected this population in part because their ongoing use of TANF suggests there is more CEO can do to help them achieve economic empowerment and upward mobility. The two surveys each had differing strengths and weaknesses, but together they offer vital context about our city, CEO's supported programing, and what we should prioritize in upcoming work. For more information on the survey methods, please see Appendix E: Methodology.

JEVS Survey

The respondents in the JEVS survey were drawn from a population of low-income parents with over 5 years of enrollment in TANF. As a program TANF is overwhelmingly female and has serves a disproportionate number of people of color (although nationally the program is still majority white, ³⁷ thanks in part to the impact of institutionalized racism on which eligible people get and retain benefits ³⁸). State-level administrative records suggest that overall, TANF participants are 50 percent Black. Within the E-TANF population that increases to 74 percent. E-TANF respondents to our survey were 82 percent Black, a

³⁷ King, M. D. (2022). New interactive data tool shows characteristics of those who receive assistance from government programs. *US Census Bureau. Retrieved November*, *28*, 2023. Available at: https://www.census.gov/library/stories/2022/05/who-is-receiving-social-safety-net-benefits.html

³⁸ Hahn, H., Aron, L., Lou, C., Pratt, E., & Okoli, A. (2017). Why does cash welfare depend on where you live. *The Urban Institute*. Available at https://www.urban.org/sites/default/files/publication/90761/tanf_cash_welfare_0.pdf

difference likely driven by the fact that JEVS WorkReady clients live in Philadelphia, which is home to a disproportionate share of the state's low-income Black people.

Racial and Ethnic Identities Among Jevs Participants Share of survey respondents who identified as each race or ethnicity Black/African American 82.3% White/Caucasian 7.6% Hispanic 6.3% African/Caribbean 2.5% Middle Eastern 1.3% Asian American/Pacific Islander 1.3% Please note, because respondents were invited to select multiple ethnicities and/or races. As a result, these

percentages will not add up to exactly 100%. Also, 3.7% of respondents chose "prefer not to answer" and are not

In general, our respondent demographic information was broadly consistent with the Pennsylvania Department of Human Services estimates for E-TANF. Our respondents were 97 percent women, compared to 96 percent in state-level. Just over 20 percent of our respondents lacked a high school degree or equivalent. Compared with between 20-30 percent of eligible adults in state data. These consistencies reassure us that, despite our convenience sample, the JEVS survey reached respondents broadly similar to E-TANF/WorkReady participants overall.

For the full list of questions in asked in the JEVS client survey, please refer to Appendix C: JEVS Survey.

Findings

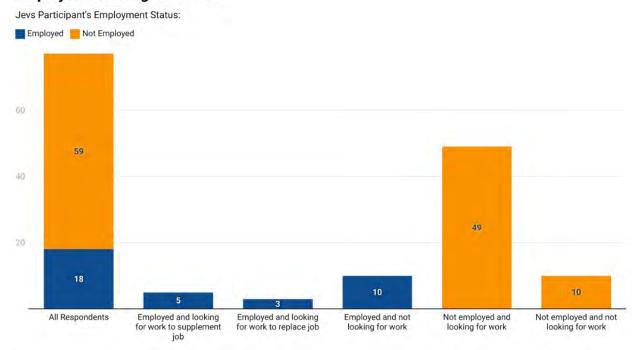
shown here.

The JEVS survey asked two sets of questions. One set had to do with their employment status as well as what barriers they face to achieving sustainable employment and economic empowerment. The second set of questions was about JEVS programming and how they felt about the help they are receiving.

Economic Conditions and Barriers to Employment

The JEVS Survey first asked if people had employment, and also then asked if they were looking for work.

Employed? Looking For Work?

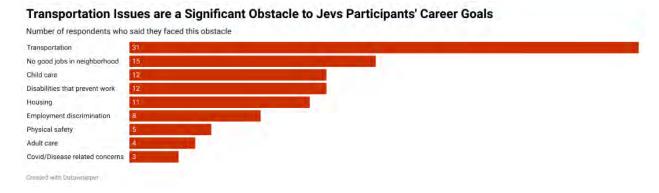


Respondents were asked first- "Are you employed". Based on their response to this, they were asked exactly one of two follow-up questions about if they were looking for work.

Created with Datawrapper

Most respondents (77 percent) anonymously self-reported that they were not employed. However, almost the same share (74 percent) said they were looking for work, either because they were unemployed, wanted to replace their job, or because they needed to supplement their income. Only 13 percent were out of the labor force (meaning they were not working and not looking for work).

In a subsequent question, we asked JEVS's clients what barriers prevented them from getting a good paying job. This question asked respondents to "check all that apply," since these barriers are by no means mutually exclusive. Of the 76 people who answered this question, a plurality of 31 or 40 percent selected transportation as one of the major barriers they face.

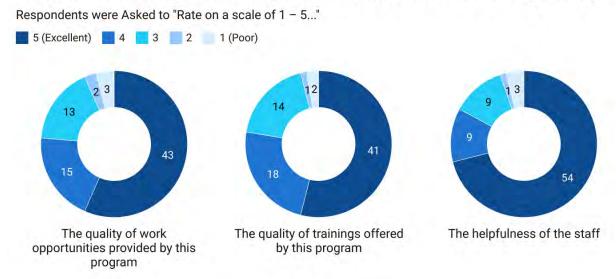


Notably, the second most frequently chosen response was "No good jobs in the neighborhood," further underlining how a spatial mismatch between JEVS' clients' neighborhoods and jobs drives economic inequality.

JEVS client's satisfaction with programming

JEVS clients reported widespread satisfaction with the programming they received through the E-TANF program. One respondent shared "Being a part of a supporting group of people who understand the barriers of being a single working parent and sharing information to better myself."

Respondents Were Generally Very Satisfied with JEVS Programing



Averages for each question were as follows: Work Opportunities: [4.2/5] Trainings [4.3/5] Staff [4.4/5] Created with Datawrapper

Overall, JEVS staff, training opportunities, and work opportunities all received high marks from our survey respondents. On all three questions, 75 percent of respondents indicated

a score of 4 or 5. Given the mandatory nature of the program and the opportunity to provide anonymous feedback, these high ratings are notable.

Philadelphia Voices Survey

The Philadelphia Voices survey used the ACS to conform to the demographic characteristics of Philadelphia's adult population. Because of this, it is better to look at the ACS data directly to understand the age, education, and racial demographics on which the survey was weighted. We include more detail on those estimates in Appendix E: Methods. For this survey, weighting sought to match sample and city populations across age, income, race, gender and education. Specifically, weighting compensated for lower response rates among men, young people ages 18-34, and people without a 4-year college degree. The unweighted sample was relatively representative among race and income.

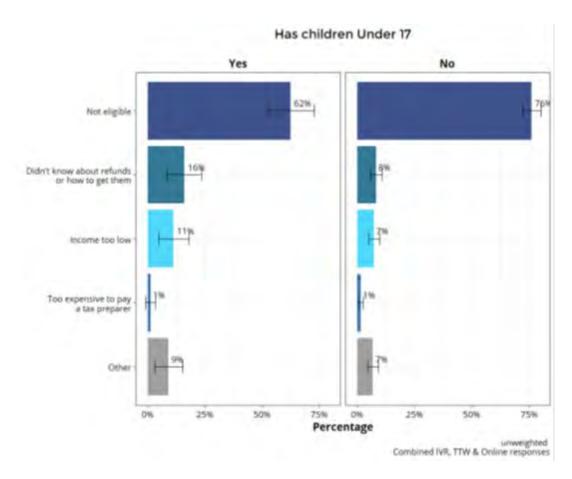
For the full list of questions in asked in the Philadelphia Voices resident survey, please refer to Appendix D: Philadelphia Voices Resident Survey.

Findings

Receipt of the Child Tax Credit (CTC) and Earned Income Tax Credit (EITC)

The Philadelphia Voices Survey asked a series of questions regarding tax filing and receipt of key tax credit programs for low- and middle-income Philadelphians. The programs both have "phase-in" and "phase-out" rules, which means you can be deemed ineligible for a credit either by having too low *or* too high an income. The CTC is limited to families with children, while the EITC can theoretically be claimed by single individuals. But fewer qualify, because the income cap in 2023 (most relevant year for survey respondents) was \$17,640 for individuals, compared to \$46,560 to single parents with one child. In practice, both programs mainly target low-to-moderate income households with both wage/salary income and children at home.

In our survey, respondents with children, Black and Hispanic respondents, respondents under 50 years old, and respondents with incomes from \$25,000-\$50,000 were more likely to report receiving the CTC or EITC. Among people who did not receive the credit, families with children reported not knowing about the refunds or how to get them 16 percent of the time, compared with only 8 percent of people without children. If these estimates are correct (and the statistics suggest we cannot be fully confident on that point with the information we have), that would suggest targeted education and outreach should be done among families with children. Those without seem to more confidently understand when they are not eligible.



Among people who did receive these tax refunds, 73 percent spent funds on household necessities like food, clothing, rent/mortgage, or utilities.

Access to Air Conditioning

We also asked respondents if they faced barriers to cooling their home in the summer. Most people (two thirds) said no, but there were a number of people who said they couldn't afford the electric bill, air conditioning units, or had physical or electrical problems installing air conditioning units. Breaking responses out by income reveals that for those making under \$50,000 a year, as many as 40-45 percent of households have trouble cooling their house in the summer months.

Key Takeaways Across the Two Surveys:

Access to transportation is a key obstacle for Philadelphians struggling to make progress in the labor market. This is consistent with the findings from the 2020 Community Needs Assessment. Transportation needs were reiterated in both the JEVS survey, and the previously mentioned Philadelphia Voices survey. When asked what would make a job training program worthwhile 35 percent of respondents in the Philadelphia Voices survey

suggests transportation resources.³⁹ This was the second most common response, behind only "pay/stipends." Meanwhile, among JEVS program participants, 38 percent of respondents shared that transportation was a key obstacle to finding or maintaining sustainable employment, making it the most commonly identified obstacle by a large margin (over double any other single response).

Residents often struggle to understand their eligibility for assistance programs. This aligns with the experience of CEO staff and the staff of organizations providing benefits outreach and application support through the BenePhilly program.

Better Spanish-speaking outreach is needed to reach potential survey respondents. The Philadelphia Voices survey found that 5 percent of households speak Spanish at home, but only 1.2 percent of survey respondents completed the survey in Spanish. Among JEVS clients, we know poverty is disproportionately concentrated in the Hispanic population and JEVS serves a significant number of Spanish speaking clients. While we offered the JEVS Client survey in Spanish, it appears the nature of the outreach was biased toward gathering responses from English speakers. CEO's Community Resource Corps members used English to reach out to people in the JEVS lobby, and this resulted in only English-speaking responses.

Focus groups

Community Capacity Builders (CCB) is an organization that designs and implements effective strategies for engaging residents and partners to advance neighborhood priorities and community initiatives. CCB conducted interviews and focus group conversations with residents, community leaders, and City staff who had participated in CEO programs, including the Civic Engagement Academy (CEA), the Equitable Engagement Collaborative (EEC), Same Day Work and Pay (SDWP), or a Financial Empowerment Center (FEC).

Questions were customized for each program and provided opportunities for participants to reflect on both individual needs and program experiences and broader societal topics and challenges.

Focus Group Participants

Focus group questions were co-developed by CCB, CEO, and community-based partners. Questions were customized for each program and provided opportunities for participants to reflect on both individual needs and program experiences and broader societal topics and challenges.

³⁹ For a chart including a full summary of responses to this question, please refer to Appendix E - Methodology

CCB gathered data from eight 1-hour focus group conversations with 42 participants, all conducted in spring of 2024. Because of the limited attendance at the CEA and FEC focus groups, the facilitation team instead conducted 30-minute one-on-one interviews with the individuals who attended these sessions.

CCB facilitated focus groups in a mix of different settings and two languages in order to allow for participation of a diverse representation of residents. The CEA and EEC focus groups were conducted virtually while the SDWP and FEC focus groups took place in person. Five focus groups included participants from three participating SDWP work sites: Pennsylvania Horticultural Society, Mural Arts, and Community Life Improvement Program. Of these five focus groups, three were conducted in English and two in Spanish. The FEC discussion also took place in Spanish. Focus group participants (apart from City employees) received a \$50 compensation card for their time and contributions.

Approximately even numbers of men (54 percent) and women (46 percent) participated. The vast majority were working-age adults (between 18 and 64). Most participants were Black, white or Hispanic, with little representation from other racial and ethnic groups.

Transcripts were recorded and coded using thematic analysis of each participants' contributions. CCB shared anonymized versions of these transcripts with CEO, along with a report detailing the major themes and recommendations. For more details on methods and the data gathered by CCB, please refer to Appendix B: Community Capacity Builders Report for the full report.

CEO program participants: Same Day Work and Pay

Since its launch in 2019, the Same Day Work and Pay (SDWP) program has sought to provide clients with significant barriers to employment with short-term work opportunities, as well as other supportive services and resources. SDWP partners do this by removing many of the traditional requirements which often keep people out of the workforce. Most SDWP sites don't require any form of ID or background checks. As the name suggests: pay is offered in cash, on site, at the end of the workday. The program consists of a partnership between City agencies, nonprofit organizations, and employers. CEO acts as a funder of several SDWP programs, as well as a convener of the community of practice of SDWP programs funded and run independent of CEO.

SDWP Focus Groups

Focus groups occurred in spring 2024, from April 8-10th. Community Capacity Builders gathered community input from the participants working with a SDWP program. This data was gathered from 32 participants during five different focus groups (three in English, two in Spanish). The focus groups were hosted by three of the program's work sites: the

Philadelphia Horticultural Society, Mural Arts, and the Community Life Improvement Program. Each focus group was scheduled to occur immediately after the work assignments were concluded for the day as participants were already on site. CEO also ensured participants received one \$50 compensation card for their contributions and time.

SDWP focus group participants were predominantly working age (between ages of 18 and 64), and a majority were between ages 45 and 64. Three quarters attended an Englishlanguage group while the other quarter attended one of the two Spanish-language focus groups. Most participants were from North Philadelphia, with a concentration in Kensington.

Key Findings:

Across the three sites, many participants voiced that SDWP provided them with a unique set of economic opportunities. One participant shared:

My rent is always there, my bills are always there. And I want to work. And you try and try and it can be disheartening. You put your best foot forward and it's like I'm a job away from homelessness, right? I'm robbing Peter to pay Paul... That's why this program is very beneficial for me.

Other participants felt that, with Philadelphia's minimum wage left at (the federal standard of) \$7.25/hour, many of their other employment opportunities couldn't allow them to meet their needs, let alone get ahead. Community Capacity Builders reported that increasing the minimum wage could make traditional employment opportunities more attractive to SDWP participants. However, what was seen as a "good job" varied. Some participants were just as concerned about the hours required with some jobs, and the risk of losing eligibility for SSI. These participants valued SDWP because they were solely interested in part-time work.

In general, SDWP faced many overlapping challenges. "Participants are grappling with personal trauma, injury, addiction, or homelessness. Without the resources to stabilize their health and housing, individuals struggle to secure and maintain employment."

Recommendations:

SDWP participants shared several recommendations for changes to SDWP program design and for broader policy concerns for the City or beyond.

SDWP Improvements:

- Increase the number of SDWP sites and provide them in all parts of the city.
- Ensure there is a fast turnaround time between applying and working.

- Connect participants with other services and resources, including permanent employment opportunities (both part-time and full-time).
- Prioritize participants who aren't eligible for other work opportunities because of their immigration status.

Broader Policy Changes:

- Provide free training, classes, degree programs, and professional development opportunities that provide people with the skills needed in fastgrowing job sectors.
- Create more low-barrier, entry-level jobs and work opportunities for undocumented immigrants and people with records.
- Increase the minimum wage to at least \$15/hour.
- Eliminate the benefits cliff for public benefits and other city programs and resources.
- Provide health insurance for undocumented immigrants.

CEO program participants: Financial Empowerment Centers

While initially envisioned as a focus group, only one participant from the Financial Empowerment Centers attended the session. As a result, Community Capacity Builders restructured this session into an interview. The FEC participant shared that she was very happy with the counseling services she had received. She had been initially referred to the program because of credit card debt she racked up during a period of unemployment. With the help of Clarifi staff she is working to pay down that debt and secured a \$15,000 grant toward her efforts to become a first-time homebuyer. We are unable to say how representative her experience is of FEC participants more broadly.

Civically engaged residents: The Civic Engagement Academy

The Civic Engagement Academy (CEA) is a free training program that provides community members with the tools to create lasting positive change. The trainings encourage local problem-solving and prepare residents to become community leaders, organizers, and activists. Some of the workshops offered related to civic engagement include Asset Mapping, Building Coalitions, Building a Recruitment Plan, Centering Accessibility and Inclusion, Leading a Community Meeting, Goal Setting, Government 101, and Using Data to Tell Your Story.

Two CEA participants shared their program experiences in one-on-one interviews with CCB. In these interviews, the participants discussed topics, including local community issues, youth civic engagement, available resources for residents and families, and, for one interviewee, what has been learned from the Civic Engagement Academy training series and the level of impact the trainings might potentially have on communities served. The interviewees shared that their communities are caring and passionate about being involved

in local issues but are experiencing exclusion from decision-making processes by local leaders and service providers. They are using a variety of communication methods to engage and share information with community members, including social media, flyers, phone calls, emails, door-to-door canvassing, and in-person community/civic association meetings, but what the interviewees recommended is more of an official presence in the community from local government leaders. One participant stated:

"Our elected officials work for us and not the other way around...You got into this office to do the work of the people, so you need to hear what the people have to say."

Another participant recommendation centered around constituent services representation, offering that:

"Every political office has or should have a constituent services representative, someone who's talking to the individuals in the community or who's able to answer questions or at least send them in the right direction."

This suggestion is timely as CEO has launched a new programmatic team: Neighborhood Community Action Centers (NCACs). In partnership with the Office of Neighborhood Engagement, NCACs will be situated in each of our ten city council districts and will act as "mini–City Halls," providing local government representation and access to information for city residents. The plan will include appointing canvassers across city blocks to identify and resolve quality of life issues and share government resources, hosting monthly townhall meetings with community residents, and working on-site in district neighborhoods to promote authentic and equitable community engagement.

Another recommendation from one of the CEA participants focused on funding for community-based organizations and partners to effectively and equitably engage with residents and families and to connect them with vital resources such as benefits, food, clothing, and training programs.

Other City staff: Equitable Engagement Collaborative

The Equitable Engagement Collaborative (EEC) is a community of practice made up of City staff who are dedicated to promoting equity in community engagement. Meeting twice a month, EEC members collaborate to enhance their practices through thought partnership, specialized training, and sharing insights from past engagements. Many members of the Collaborative work directly with community advisory groups, community-based organizations, and residents who have lived experience. By prioritizing equitable approaches, the EEC strives to foster more inclusive and effective interactions with community members. The goals of the EEC are to learn equitable engagement best practices through a collection of training workshops and resources developed by the

principles in the Equitable Community Engagement Toolkit, to brainstorm opportunities for meaningful equitable engagement, to host presentations that highlight good equitable engagement practices happening across City agencies, and to deepen the City's relationship with our most vulnerable communities by better meeting their needs.

Eight EEC collaborators from four offices within the City of Philadelphia (the Department of Public Health, City Planning Commission, Office of Human Resources, and Office of the Chief Integrity Officer) participated in a focus group discussion. Participants shared that they have heard from residents who have struggled with basic needs, including housing security and water access, are also struggling with access to resources provided by the City. One participant stated:

"The City has a lot of programs with areas of supposedly meeting basic needs of individuals. But when the individuals call in to obtain those services, there are a lot of barriers in front of them to get those services."

From long wait times to navigating challenging online portals, residents experience a host of issues in receiving services. The EEC provides a space for City staff members to share strategies to address those challenges. Through engaging conversations, accessible presentations on best practices, and the coordination with the Equitable Community Engagement Toolkit, the focus group participants see the EEC as a talented, valuable community of practice that, for one participant, has "helped me to un-silo my work."

There was a strong sense from the focus group participants that there is resistance to change among City leadership which creates challenges in responding to community needs and operationalizing best practices in community engagement learned from the Collaborative. Another participant added:

"It's a place where I've found the most genuine solidarity...we're all aligned in our values but are working with this very stiff system."

Yet another participant stated:

"The ways that we have to adapt in order to meet the requests that residents are calling us around, it (the resistance to change from City leadership) becomes harder (to be productive)."

A strong recommendation from this focus group was for the Equitable Community Engagement Toolkit (ECET) to be institutionalized by City leadership to support the high standard of community engagement the City strives for across departments. The ECET is a community engagement resource created by practitioners across the City of Philadelphia in collaboration with community members. It "serves as a compass for equitable

community engagement," and "provides guidance, stories, tools, and training on how to center equity" in our community engagement efforts. As mentioned previously in this report, some of the tools in the toolkit include guides used during the Community Needs Assessment process, as well as a host of others. As the City agency overseeing the operation of the ECET, CEO has created an action plan to present an overview of the toolkit to City leadership, including how the toolkit has been utilized by a variety of City departments. Additionally, a consulting in-take form has been shared with City departments who may be interested in improving and/or advancing their community engagement practices.

Other recommendations from the EEC focus group include implementing a series of inperson meetings and collaborative work sessions for staff members based around the application of ECET practices and engagement efforts across the City and creating a comprehensive guide listing all community-based organizations and vendors, with contact information utilized by the City that can be shared with residents.

CEO staff feedback

Once most of the data collection activities for the Community Needs Assessment had been completed, the research team presented initial findings to other CEO staff. The purpose of this was to gauge reactions to the new data that had been gathered and to source further recommendations from the expertise of those working every day to advance CEO's mission. Over the span of four large team meetings (ranging from 10-30 people at a time), the Community Needs Assessment team led hour-long sessions to gather feedback and recommendations. These meetings included approximately 20 minutes of presentation and about 40 minutes dedicated to a listening session where staff could share their thoughts. The team also gave similar presentations to CEO's Oversight Board and staff at two partner non-profits. Some key takeaways from these meetings are listed below.

There were several priority issues that staff identified as places where CEO could advance its mission by changing or expanding programming.

- Both staff and Board members identified a gap in CEO's employment pipeline between one-day programs like SDWP and long-term supportive programs for fulltime employment. Instead of treating these as separate supports, Workforce programs cater to people on their way out of SDWP. Especially those who may not be ready for full-time employment.
- 2. Other commenters suggested that CEO needs support that targets people who have already secured a full time job, especially if they may need help keeping that job. CEO should target resources for those experiencing sudden reductions or

- elimination of their access to means-tested public benefits. Several commenters referenced the "Benefits Cliff," or related concepts like gradual benefits and tax credit phase-outs leading to high effective marginal tax rates on low- and middle-income workers.
- 3. One CEO staff person noted that the JEVS survey suggests the need for more programs like Zero Fare, which provides free transit passes to low-income Philadelphians, to address affordability and access issues given how often transportation is experienced as a barrier to employment.
- 4. Staff also stressed the need to use data to inform and support programming. Partly this was about refining and improving our RFP and performance measurement procedures. One staff said: "We talked about using data to identify programs. We should be putting together a real [data-driven] action plan... do our Request For Proposal (RFP) ...processes actually support us advancing solutions to these problems?"
- 5. Multiple staff stressed auto-enrollment for programs that people are eligible for. When we know who is eligible and who would benefit, we should coordinate between agencies to see if we can extend benefits and services without waiting on an application or enrollment form.

Key Insights and Recommendations

The data in the preceding sections of this Community Needs Assessment provides an overview of the extent, conditions, and perspectives of those living in poverty in Philadelphia. From this information, CEO can draw some insights at the individual/family, community, and agency level that will inform future programming, partnership opportunities, and investment decisions. These insights also inform recommendations for policymakers to consider advancing racial equity and mobility from poverty in the years ahead.

Key Insights for CEO

Individuals and families

Housing security and affordability is a major challenge

A safe place to call home is among the most basic human needs and a critical foundation for economic stability and mobility. Unstable housing is an effect of poverty and a cause of it; many Philadelphians are one unexpected expense away from displacement and its cascade of negative effects. While eviction filings are down compared to pre-pandemic levels, thanks in part to the success of the City's innovative Eviction Diversion Program, the data shows that the struggle to afford housing is widespread in Philadelphia—especially among renters. While homeownership can be an important pathway to intergenerational

wealth-building, buying a home has moved out of reach for many. Utility affordability is a related concern for many low-income households. As housing costs continue to increase—far outpacing gains in wages and leading to challenges with housing quality and homelessness—it can be expected that these trends will continue, and the need for housing supports will continue to grow.

 Many individuals and families struggle to understand what assistance they are eligible for and face barriers in accessing benefits and services

The expanded Child Tax Credit and Earned Income Tax Credit, enhanced unemployment and SNAP benefits, and new direct stimulus payments are just a few of the pandemic aid programs that came and went since CEO's last Community Needs Assessment. The programs created or expanded during the COVID-19 pandemic demonstrated the critical role safety net programs can play in drastically reducing poverty—and the rebound in poverty that can result when these programs are not sustained.

While an array of programs and supports remain available to people who are struggling, connecting with these resources can be time-intensive and difficult for those who need them. Focus groups and surveys uncovered a series of challenges that residents and City staff both view as persistent barriers to the success of these programs. Communication about programs and services can be insufficient and/or poorly targeted to their intended audiences. Eligibility requirements are complex and difficult to understand and may present insurmountable obstacles for some of our most vulnerable residents, such as those who speak a language other than English, those who have prior justice-system involvement, or those who are unable to obtain identification or are undocumented. Navigating complex enrollment processes is challenging, and assistance is not always available or appropriate. And even those who are successful in enrolling must continue to weigh new opportunities against the potential loss of benefits that might result (the "benefits cliff"), hindering true mobility.

- Transportation is an important barrier to economic opportunity

Both quantitative and qualitative data suggest that accessing and affording safe and convenient transportation is a challenge. This can make it difficult to find and sustain employment, as many respondents to the JEVS WorkReady participant survey indicated. Transportation can also be a barrier to meeting other needs, such as accessing healthcare or education, finding affordable and nutritious food, or fulfilling caregiving responsibilities.

Transportation may become even more of a challenge in Philadelphia without a solution to the funding crisis currently faced by SEPTA. While Governor Shapiro's recently announced "flex funding" will prevent SEPTA's fare increase originally planned for January 2025,

eventual further fare increases and services cuts are inevitable without a longer-term funding solution put in place by the General Assembly.⁴⁰ The impact of any fare and service changes on residents and businesses in Philadelphia would be significant, and would hit particularly hard for those in poverty, who often rely on public transportation.

Programs like the City's Zero Fare pilot that provides SEPTA key cards to low-income Philadelphians with a fare product paid for by the City, and SEPTA's Key Advantage program, in which the City and other employers subsidize public transit for employees, can put money back in the pockets of residents, provide SEPTA with revenue, and help support safety by increasing system ridership.

Community

Racial disparities continue in poverty and other indicators of wellbeing

Like many other cities, Philadelphia continues to see significant race-based gaps in poverty, perpetuated by structural racism, that impact quality of life for all residents. Poverty rates are higher—and median incomes are lower—among Black, Latino, and Asian residents compared to white residents. Even as poverty has fallen, these disparities have changed little. In addition to income and poverty, these gaps can be seen in many other indicators, such as those related to health, housing security, education, and employment. These gaps intersect and overlap with marginalization experienced by other groups of people based on age, ability, gender, or immigration status, among others. For example, children, people with disabilities, and single-parent households also experience high rates of poverty in Philadelphia. There is also a place-based dimension, as poverty is geographically concentrated in neighborhoods with higher proportions of residents of color.

Direct outreach and resource connection are important

Over the last few years, CEO has increased its capacity to conduct outreach and community engagement that reaches residents where they are. Text messaging, phone banking, and canvassing, as well as the opening of the new Neighborhood Community Action Centers (NCACs) provide tools to give people information and directly connect them to resources provided by CEO or in partnership with other City departments or community-based organizations. Professional support from benefits access counselors, financial counselors, and community health workers provides additional in-depth assistance on specific issues. Focus group data suggests that this type of direct outreach is valuable and

⁴⁰ Accessed at https://www.inquirer.com/transportation/septa-fare-hike-federal-funding-josh-shapiro-philadelphia-20241122.html

that the use of equitable community engagement practices can help build trust in communities that have often been excluded or overlooked.

- The population of foreign-born Philadelphians is growing

The in-migration of foreign-born people has been the driver of Philadelphia's population growth in recent decades. In 2024 the Pew Charitable Trust and the Brookings institute classified the city as one of nine "re-emerging gateways" with inflow of global migration to the region reaching levels last seen in the 1940s. Immigrant communities are also drivers of economic growth in key labor sectors across the city and region. The city's demographic change calls for a review of service delivery and access models to affirmatively include immigrant communities and incorporate multilingualism as a cultural asset that is to be supported by institutions and agencies that seek to advance wellbeing.

Agency

- Language accessibility is critical

The data collected for this Community Needs Assessment highlights both the importance of language access and the significant gaps in language accessibility and multilingual staffing. Focus groups conducted in Spanish revealed some of the unique needs and concerns of residents who primarily speak Spanish. But there are over 180 languages spoken in Philadelphia, and there are many thousands of Philadelphians whose voices simply are not heard if they cannot be reached and served in their own language and provided with culturally competent and responsive services. If we are not hearing from residents who speak a language other than English or (sometimes) Spanish, their needs—which are varied, and may include both unique vulnerabilities due to language or other barriers and unique assets and ideas—may not be fully reflected in this Assessment. CEO, other levels of government, and provider agencies have a long way to go to ensure inclusion for diverse language communities. The City has an affirmative duty to provide meaningful language access, as detailed in Appendix – G Linguistic Inclusion Rules.

 Deep poverty is persistent, and programs that serve those in deep poverty can be strengthened and better connected to pathways out of poverty

In addition to the persistence of racial disparities, the lack of progress in addressing deep poverty in Philadelphia is a concern, even as poverty rates have consistently fallen overall. This points to the need for additional resources for services that target not just those in poverty, but those with the greatest need. These households often face multiple overlapping barriers and require intensive, holistic, and deeply accessible supports. For example, the Same Day Work and Pay program provides very low-barrier opportunities to earn immediate income, receive support services, and access on-ramps to longer-term

employment. TANF and Extended TANF provide cash assistance to very low-income people with dependent children. These kinds of programs need more resources. They would also benefit from strengthened coordination, to make sure that there are viable pathways connecting people from these programs to the next step in their journey toward economic stability and mobility.

- CEO can be an important connector and capacity builder for other City departments and community organizations

CEO sits at a unique nexus between economically insecure residents, community-based organizations, and city government. Feedback from CEO and other City staff suggests that resources like the Equitable Community Engagement Toolkit are valuable and continued commitment to training and implementation are warranted. CEO can also be a leader in elevating the importance of equitable engagement and supporting other City departments to use more equitable practices in their outreach and engagement. This can involve direct partnership with CEO's community engagement teams, such as the collaboration with the Philadelphia Water Department in reaching out to vulnerable households to connect them to available protections and assistance programs. It can also involve capacity-building by training partners to use the Equitable Community Engagement toolkit in their own work.

Recommendations for Policymakers

- Reduce barriers to access and enhance vital benefit programs

Public benefits programs can help households achieve stability, which is a necessary prerequisite for mobility. These programs can be particularly beneficial in supporting community members who disproportionately experience poverty, including children, seniors, and people with disabilities.

This Community Needs Assessment shows how today's benefit programs often fall short in reaching those who are eligible and supporting true economic mobility. The expansion of many supportive benefits during the COVID-19 pandemic gave a preview of how increased investment can reduce poverty, and provided some lessons for how changes can be implemented to maximize their impact.

First, policymakers should make public benefits programs more accessible. Application processes should be simpler, and renewals streamlined. Applications and support should be available in more languages and across the different channels that may be most convenient (including both in-person and digital options). Policymakers should also facilitate data-sharing arrangements, so that people in poverty don't need to spend their precious time providing the same information multiple times to access different assistance programs. Data provided to demonstrate eligibility for one program could be used to

automatically enroll people in other programs for which they are eligible and to recertify their eligibility.

In addition, programs must be designed to actually enable mobility. They must be generous enough to serve their intended purpose and keep up with increases in costs of living. For example, the TANF grant in Pennsylvania has not increased since 1990, and provides just \$403 per month for a family of three. In addition, program elements that create negative incentives for upward mobility—such as asset limits and the "benefits cliff," which was specifically mentioned across multiple data collection activities—should be addressed.

Expand housing and transportation supports

A roof over your head and the ability to get where you need to go are among the most basic ingredients to economic stability. But many Philadelphians in poverty struggle to maintain consistent access to housing and transportation, negatively impacting their quality of life and their ability to pursue economic opportunities.

Housing affordability is a persistent and worsening problem. Data shows that housing cost burden is particularly high for renters, and an increasing proportion of households are renters in Philadelphia. Sustained support for local Eviction Diversion and Right to Counsel programs helps keep people in their homes. But more resources are needed at the local, state, and federal level for rental assistance to prevent homelessness and give low-income renters access to better choice and quality in their housing. For low-income homeowners, home repair assistance programs can prevent displacement, improve health, and preserve the value of what is often a family's most critical asset. More funding for the Philadelphia Housing Development Corporation's Basic System Repair Program as well as the state's Whole Home Repairs program would expand their reach.

Transportation also emerged across several data collection activities as an important barrier to employment and opportunity. Public transit is essential, and lawmakers must come to a sustainable, long-term solution to fund SEPTA at an adequate level to ensure continued access to public transportation. Sustaining and expanding programs like Zero Fare can help ease affordability challenges and get more riders on the system. Encouraging more employers to offer SEPTA's Key Advantage program could also benefit if targeted to lower wage workers.

 Increase the minimum wage and improve access to career pathways and familysustaining jobs

For many in poverty, a stable job with real opportunities for advancement is their best chance to achieve economic security. But low-paying, dead-end jobs are often the only option, and people may need to cobble together multiple jobs just to make ends meet. The

minimum wage of \$7.25 has not increased at the Pennsylvania or federal level in 15 years, even as the cost of living has increased drastically. Pennsylvania's is by far the lowest minimum wage in the multi-state region (Delaware's \$13.25; New Jersey's is \$15.13 and indexed to inflation; New York's is \$16 with plan to index it to inflation). The minimum wage should be increased and tied to inflation moving forward.

In addition, further resources are needed to not only connect people to quality jobs, but also to create equitable career pathways and provide supports that meet them wherever they are along that pathway. For example, Same Day Work and Pay programs provide critical opportunities for people experiencing severe hardship to connect to work and get immediate income. These opportunities should be expanded and connected to a continuum, so that there is an easily accessible next step when participants are ready.

- Invest in community action and equitable community engagement

This Community Needs Assessment demonstrates that there are still too many Philadelphians living in poverty and too few opportunities for economic mobility. The work of CEO and other organizations combatting poverty remains urgent, as we see persistent racial disparities in poverty and wealth. At the federal level, protecting and even boosting funding for the CSBG program and adopting reforms to improve flexibility and efficiency will enable CAAs to better meet community needs.

This CNA also affirms the value of outreach and engagement work that seeks to reach residents in their communities and connect them to resources they need. Realizing the benefit of this approach will require investing in training and capacity building to expand the use of equitable engagement practices at all levels of government and among community organizations.

Conclusion

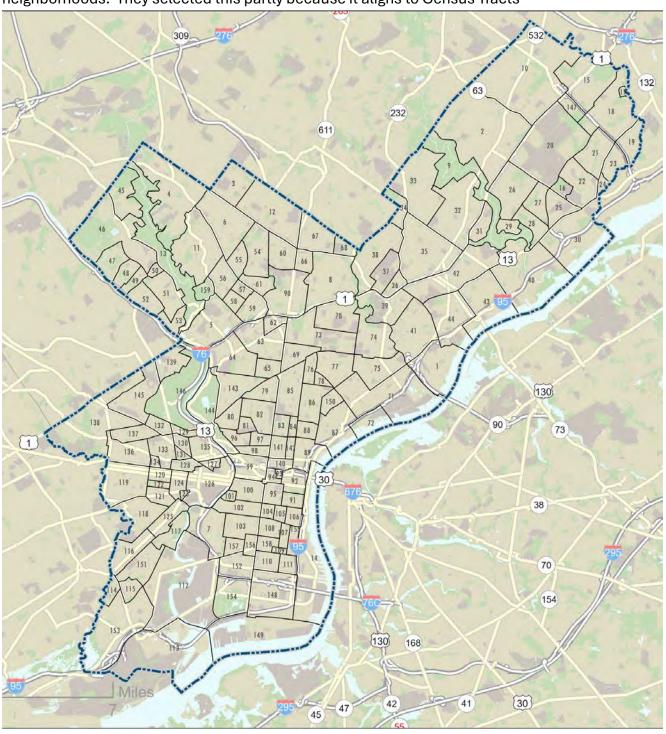
CEO's 2024 Community Needs assessment presents an overview of the extent and nature of poverty in Philadelphia, and the perspectives and experiences of residents and those working to address poverty. The findings from this 2024 CNA underline the ongoing importance of the work of CEO and many of its community partners and highlight opportunities to improve programming and bring new resources to serve community needs. Many of the findings of this CNA also reinforce the recommendations outlined in CEO's 2023 Policy Agenda. ⁴¹ CEO will continue to engage with staff, residents, and community stakeholders to ensure responsiveness to the needs identified in this

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⁴¹ Accessed at https://www.phila.gov/media/20230908113603/CEO-Policy-Agenda-2023-1.pdf

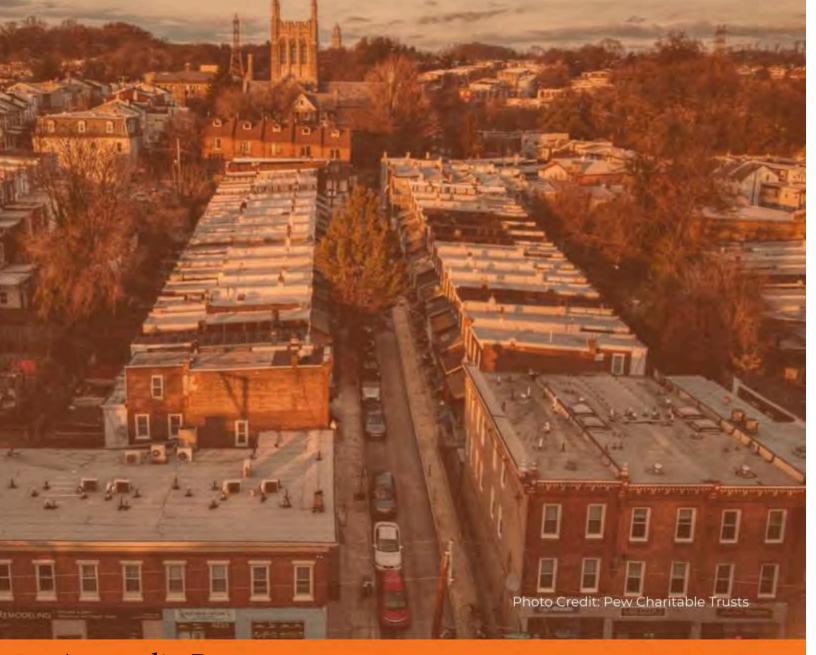
Assessment. The insights and recommendations from this Assessment will inform CEO's priorities, investments, programming, and advocacy in the years ahead.

Appendix 1: Neighborhood Definitions. This map details how neighborhoods were defined in the "About Cities" section. Reinvestment Fund used a City managed boundary map of neighborhoods. They selected this partly because it aligns to Census Tracts



See the following page for neighborhood names.

1	Bridesburg	34	Burholme	67	East Oak Lane	100	Rittenhouse	133	Mill Creek
2	Bustleton	35	Oxford Circle	68	Melrose Park Gardens	101	Fitler Square	134	Dunlap
3	Cedarbrook	36	Summerdale	69	Franklinville	102	Graduate Hospital	135	Mantua
4	Chestnut Hill	37	Crescentville	70	Feltonville	103	Point Breeze	136	Haddington
5	East Falls	38	Lawndale	71	Richmond	104	Hawthorne	137	Carroll Park
6	East Mount Airy	39	Northwood	72	Port Richmond	105	Bella Vista	138	Overbrook
7	Grays Ferry	40	Holmesburg	73	Hunting Park	106	Queen Village	139	Wynnefield Height
8	Olney	41	Frankford	74	Juniata Park	107	Dickinson Narrows	140	Callowhill
9	Pennypack Park	42	Mayfair	75	Harrowgate	108	Passyunk Square	141	West Poplar
0	Somerton	43	Tacony	76	Fairhill	109	Greenwich	142	East Poplar
1	West Mount Airy	44	Wissinoming	77	Upper Kensington	110	Lower Moyamensing	143	Strawberry Mansic
2	West Oak Lane	45	Andorra	78	McGuire	111	Whitman	144	East Park
3	Wissahickon Park	46	Upper Roxborough	79	Stanton	112	Industrial	145	Wynnefield
4	Riverfront	47	Dearnley Park	80	Brewerytown	113	Airport	146	West Park
5	Byberry	48	Roxborough Park	81	Sharswood	114	Clearview	147	Normandy Village
6	West Torresdale	49	Germany Hill	82	North Central	115	Penrose	148	Stadium District
7	Mechanicsville	50	Wissahickon Hills	83	Yorktown	116	Paschall	149	Navy Yard
8	Parkwood Manor	51	Roxborough	84	Ludlow	117	Bartram Village	150	East Kensington
9	Franklin Mills	52	Manayunk	85	Hartranft	118	Kingsessing	151	Elmwood
0	Northeast Phila Airport	53	Wissahickon	86	West Kensington	119	Cobbs Creek	152	Girard Estates
1	Modena	54	East Germantown	87	Fishtown - Lower Kensington	120	Walnut Hill	153	Eastwick
22	Morrell Park	55	Germantown - Morton	88	Old Kensington	121	Cedar Park	154	Packer Park
3	Millbrook	56	West Central Germantown	89	Northern Liberties	122	Garden Court	155	Pennsport
4	Crestmont Farms	57	Germantown - Penn Knox	90	Logan	123	Woodland Terrace	156	Newbold
25	Academy Gardens	58	Germantown - Westside	91	Society Hill	124	Spruce Hill	157	West Passyunk
6	Pennypack	59	Southwest Germantown	92	Old City	125	Southwest Schuylkill	158	East Passyunk
27	Aston-Woodbridge	60	Ogontz	93	Chinatown	126	University City	159	Blue Bell Hill
8	Pennypack Woods	61	Wister	94	Center City East	127	Powelton		
29	Winchester Park	62	Nicetown	95	Washington Square West	128	West Powelton		
80	Torresdale	63	Tioga	96	Fairmount	129	East Parkside		
1	Lexington Park	64	Allegheny West	97	Francisville	130	Belmont		
32	Rhawnhurst	65	Glenwood	98	Spring Garden	131	Haverford North		
33	Fox Chase	66	Fern Rock	99	Logan Square	132	West Parkside		



Appendix B

Philadelphia Office of Community

Empowerment and Opportunity

2024 Community Impact Assessment Focus Group Report

Submitted By: Community Capacity Builders May 2024

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INTRODUCTION

As the Community Action Agency for the City of Philadelphia, the Office of Community Empowerment and Opportunity (CEO) serves a unique role promoting racial equity, greater financial stability, and self-sufficiency for Philadelphia's most vulnerable residents. The agency invests in program areas that have been proven to promote economic mobility for people living in poverty: income support, housing security, employment services, financial inclusion, and place-based initiatives.

Every three years, the agency conducts an assessment to evaluate the impact and reach of its programs and strategic initiatives. As a component of the 2024 assessment, CEO engaged Community Capacity Builders (CCB) to conduct focus group sessions with key stakeholder groups including community leaders, city agency partners, and low-income residents. CCB worked collaboratively with CEO to understand how the agency's programs and investments have supported residents and created healthier and more equitable neighborhoods.



APPROACH

Community Capacity Builders co-developed an evaluation approach with the Office of Community Empowerment to understand residents' economic priorities and the impact of the agency's initiatives. CCB conducted 1-hour focus group conversations with residents, community leaders, and city staff who had participated in a CEO program: the Civic Engagement Academy (CEA), Equitable Engagement Collaborative (EEC), Same Day Work and Pay (SDWP), or Financial Empowerment Center (FEC).

CCB facilitated focus groups in a mix of settings and languages to include a diverse representation of residents. The conversations with CEA and EEC participants were conducted on Zoom while the SDWP and FEC focus groups took place in-person. The three participating SDWP work sites - Pennsylvania Horticultural Society (PHS), Mural Arts, and Community Life Improvement Program (CLIP) - recruited residents to join 5 focus groups, 3 of which were conducted in English and 2 in Spanish. The FEC discussion also took place in Spanish. Each focus group participant (excluding city employees) received a \$50 stipend in the form of a Visa gift card.

In total, CCB conducted eight 1-hour focus group conversations with 42 participants. Because of the limited participation in the CEA and FEC focus groups, the facilitation team pivoted to 30-minute one-on-one interviews. The table below summarizes participation in each of the eight focus groups:

Focus Group Session	Location	Language	Time of Day	Participants
CEA	Zoom	English	6:00PM-7:00PM	2
EEC	Zoom	English	11:00AM-12:00PM	8
SDWP - PHS	Ogontz	English	12:30PM-1:30PM	9
SDWP - Mural Arts	Kensington	English	1:00PM-2:00PM	8
SDWP - Mural Arts	Kensington	Spanish	1:00PM-2:00PM	2
SDWP - CLIP	Kensington	English	12:30PM-1:30PM	7
SDWP - CLIP	Kensington	Spanish	12:30PM-1:30PM	6
FEC	Hunting Park	Spanish	6:30PM-7:30PM	1

CCB co-developed focus group questions (see Appendices 1-4B) with CEO and its community-based partners. Customized for each of CEO's programs, the questions focused on



program experiences and provided opportunities for participants to reflect on both individual needs and broader systemic changes.

At the conclusion of each discussion, participants completed a brief demographic survey, the results of which are shared in the charts below:

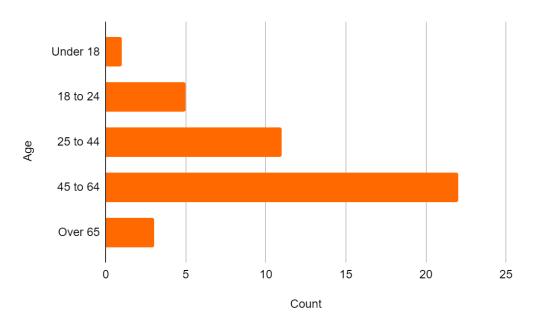


Chart 1: Age ranges of focus group participants

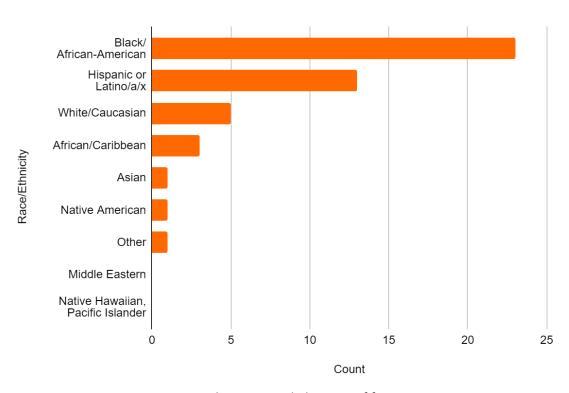


Chart 2: Racial identities of focus group participants



Overall, focus group participants were about evenly split between men (54%) and women (46%). Almost all were working-age (between 18 and 64) with the majority between the ages of 45 and 64, reflecting the target audiences for the SDWP programs. About half of the participants were Black. Latino/a/x residents were also well-represented, which can be attributed to the inclusion of Spanish-language focus groups. There was limited Asian, Native American, or Pacific Islander representation in the conversations.



FOCUS GROUP SESSION SUMMARIES

Residents, neighborhood leaders, and city staff shared honest and thoughtful reflections about their experiences engaging communities, meeting basic needs, and achieving economic security. Detailed summaries of each focus group session are provided below, organized chronologically. For the SDWP - Mural Arts and SDWP - CLIP focus groups, learnings from the English and Spanish conversations are presented together for each site, given participants' many shared experiences.

While community members shared a diversity of experiences and ideas, it is important to note that limited participation in two of the focus groups and the overrepresentation of North Philadelphia residents make it challenging to generalize the findings in this report. For CEO's assessment, it will be crucial to consider these findings alongside other data sources, including the survey and Census metrics.

Civic Engagement Academy

Time and Date: March 26, 2024, 6:00PM-7:00PM

Location: Zoom Language(s): English

In one-on-one interviews, two CEA participants shared their experiences engaging community members either as a civic association member in Overbrook Farms or as the Home and School Association president for an elementary school in Nicetown. They are involved in local development issues, building youth civic leadership, and providing resources for families. While Overbrook Farms is grappling with a history of racist exclusion and continued over-enforcement, Nicetown residents are dealing with the frustrations of not feeling heard by local leaders and service providers. The interviewees described their communities as caring, passionate, and interested in being involved in local issues.

Both mentioned using a variety of communication methods to share information with community members: social media, flyers, school resource packages, phone calls, and going door-to-door. While email works for some, it cannot be relied on to reach everyone. As the HSA president put it, the key to engaging people is "communication and just being your authentic self, honesty. They come because they feel like they're getting heard, they're getting supported. And then we make them a part of something."

While only one of the interviewees had participated in a CEA training, both expressed enthusiasm for upcoming topics. One is interested in workshops that would also engage young people while the other is looking forward to learning how to conduct a community needs assessment. In considering city-level changes to better support their neighborhoods, both emphasized the need for open lines of communication between local leaders and residents. There should be contacts in the city who can answer questions promptly and connect people to



programs. In addition, more funding for community-based organizations is needed to effectively engage families and residents and provide crucial resources like food, clean clothing, and training programs.

Equitable Engagement Collaborative

Time and Date: April 3, 2024, 11:00AM-12:00PM

Location: Zoom
Language(s): English

Eight city workers representing four agencies (the Department of Public Health, City Planning Commission, Office of Human Resources, and Office of the Chief Integrity Officer) shared their experiences engaging residents and participating in the Equitable Engagement Collaborative. Several staff members work closely with department-specific advisory groups, like a Community Advisory Board or Community Engagement Council, that include residents or representatives from community-based organizations who share on-the-ground knowledge and provide regular feedback on programs and initiatives. Focus group participants emphasized the need for engaging with empathy and being open to one-on-one interactions with residents. Ensuring there is language access and accommodations for people with disabilities (ex. sign language interpretation, large print) in both communication materials and services is critical. Otherwise, "we have a lot of outreach to nowhere, because a flyer can be translated but the program itself is not. In a world with more refugees from all over the world, this is somewhere we have to adapt."

Participants shared that over the last three years, residents have struggled with basic needs like housing security and water access while having to respond to compounding crises like the COVID-19 pandemic, gun violence, and high inflation. Many staff members acknowledged the difficulty residents experience navigating cumbersome online portals and the long wait times for city services. Those services may also risk being redundant given the lack of coordination between the city's existing programs and the work of its partners and other community-based organizations. One participant also described a coordination issue between what a particular department may prioritize (ex. getting the COVID vaccine) and what community members are most concerned with (ex. a recent shooting), which could impact participation in key public health initiatives.

Recognizing the importance of engagement to understand and address the challenges that residents face, focus group participants were excited to learn about the EEC from colleagues and calendar invites. They praised the chat, toolkit, and meeting format, sharing that the Zoom sessions are accessible and interactive. The EEC provides a strong community of like-minded peers who are willing to share information and best practices. However, several focus group participants explained that the city's resistance to change and a mindset among leadership that "this is the way we do things" makes it challenging to respond to what communities ask for and apply the learnings from the EEC.



Focus group participants recommended that the toolkit be institutionalized by city leadership, so that all public-facing efforts meet a high standard of engagement. EEC members were also interested in more information-sharing to understand how other departments define engagement, how city staff are applying the toolkit in different settings, and what was being learned from community members. Regarding meeting format, several participants were interested in quarterly in-person meetings and being involved in collaborative work sessions, not just presentations. The resources shared in the chat should also be consolidated, possibly on a Sharepoint site, for easier navigation and accessibility. As the group shared reflections on city-level changes, participants were interested in a comprehensive guide with all the community-based organizations and vendors the city utilizes as well as direct contacts for city resources that could be shared with residents. Finally, the group emphasized the need to fund regular engagement efforts that would allow city staff to have a consistent presence in communities.

Same Day Work and Pay - Pennsylvania Horticultural Society

Time and Date: April 8, 2024, 12:30PM-1:30PM

Location: Giving of Self Partnership, 6101 Limekiln Pike, Philadelphia, PA 19141

Language(s): English

Following the Same Day Work and Pay session at the Pennsylvania Horticultural Society site in Ogontz, nine (9) workers participated in the focus group session. Only two of the participants were from the neighborhood while others had traveled from North Philadelphia, West Philadelphia, Germantown, and the Northeast. Most had heard about the work opportunity from a site supervisor or from a friend or family member. Overall, participants had a positive experience, citing a feeling of teamwork and a sense of fulfillment from contributing positively to the community. They described the work as easy-to-learn and commended the site supervisors for keeping them safe while they cleaned a busy on-ramp.

While one participant was retired, others were either seeking employment, in a training program, or working part-time. Two described injuries that had impacted their ability to maintain past jobs and another expressed frustration at constantly interviewing but not securing a "good job" - one that is full-time and pays at least \$20 an hour. The SDWP program provides a crucial source of income even for part-time workers, who are struggling to make enough to cover basic expenses. As one participant explained: "My rent is always there, my bills are always there. And I want to work. And you try and try and it can be disheartening. You put your best foot forward and it's like I'm a job away from homelessness, right? I'm robbing Peter to pay Paul, beating up Mary. That's why this program is very beneficial for me."

Despite positive experiences in the program, almost all participants shared that they had not received support from SDWP to secure permanent employment or connect to other resources. There is a need for more comprehensive assistance navigating the job market and accessing



further education or training opportunities. Participants also recommended that the site allow people to work at least ten times a year, not just four, to help address financial needs. On the city level, several shared the importance of free training and classes, especially in the trades, and the importance of providing work opportunities for youth.

Same Day Work and Pay - Mural Arts

Time and Date: April 9, 2024, 1:00PM-2:00PM

Location: Kensington Storefront, 3208 Kensington Avenue, Philadelphia, PA 19134

Language(s): English, Spanish

There were a total of ten (10) participants in the SDWP - Mural Arts focus groups, 8 of whom joined the English-speaking group and 2 the Spanish-speaking group. In contrast to the SDWP - PHS site, most of the participants were from the neighborhood (Kensington) with a few from Olney, Germantown and Strawberry Mansion. Almost everyone had heard about the work opportunity from a friend, although one mentioned seeing the job posted on Indeed. While several participants mentioned a months-long wait time between applying and participating, everyone described having a positive work experience, featuring supportive staff and a chance to learn new skills.

For many participants, SDWP - Mural Arts was their only paid work opportunity. In contrast to the SDWP - PHS site, participants were interested in finding part-time employment or a work from home job that would allow them the flexibility to take care of their children, address ongoing health challenges, or maintain their SSI benefits. However, educational requirements for certain jobs as well as past criminal records pose major barriers. For the Spanish-speaking participants, lack of documentation has prevented immigrants from accessing health insurance or finding work opportunities, even when they have been referred to services like CareerLink. While participants talked about the resources they have utilized for record expungement or learning new skills online, it was notable that the SDWP program provided limited support towards permanent employment or other services.

Recommendations for improvement include expediting the application process, expanding program sites across the city, and improving program publicity beyond word-of-mouth. Calls for city-level changes include providing training in fast-growing job sectors, creating more low-barrier job opportunities, and investing in free higher education and affordable housing. Prioritizing marginalized groups and implementing neighborhood clean-up initiatives will also address broader community needs.

Same Day Work and Pay - Community Life Improvement Program

Time and Date: April 10, 2024, 12:30PM-1:30PM

Location: Rock Ministries, 2755 Kensington Avenue, Philadelphia, PA 19134

Language(s): English, Spanish



Thirteen (13) participants who had completed a work day at the SDWP - CLIP site joined one of two focus groups: 7 were in the English discussion and 6 were in the Spanish discussion. Similar to the SDWP - Mural Arts site, most participants were from Kensington, with a few others from Center City and Nicetown. They had heard about the work opportunity from Rock Ministries, friends or family members, flyers, or social media. Several participants in the Spanish-speaking group shared that they had waited in line starting at 5AM to secure a spot. As with the other SDWP sites, participants had a positive experience in the program overall. However, a few workers shared that one site supervisor's communication skills needed improvement.

While most of the English-speaking focus group participants had part-time jobs, none of the members in the Spanish-speaking group had other paid work opportunities outside of SDWP. Despite wanting to work, Spanish-speaking participants struggled to find jobs due to their immigration status and language barriers. In the English-speaking group, one of the participants shared that they were on leave due to a personal tragedy while another described her experiences grappling with homelessness and addiction: "I'm a product of this environment. I'm homeless and an addict. This opportunity is me getting back into work again."

Participants from both groups shared that they had received support from community-based organizations like the Rock Ministries, New Kensington CDC, and Congreso. While many praised the food pantries and staff support from some organizations, participants also shared that other non-profits only offer support in specific areas (like free vaccinations) without addressing holistic needs. Participants have also been frustrated by organizations not answering phone calls, listing services they do not provide, or not having bilingual staff. Only one participant in the English-speaking focus group shared that they were receiving support from SDWP staff to secure permanent employment, a part-time job that would allow her to continue receiving SSI.

Recommendations for the program centered on extending the length participants could work to at least 30-90 days and increasing the stipend amount by at least \$20 per day, especially considering the hazardous materials (ex. needles, human waste) workers may have to pick up. Focus group participants also emphasized the need to better connect services to workers and to provide an on-ramp to permanent jobs, either part-time or full-time. On the city level, there is a critical need to provide work opportunities for people without documentation, raise the minimum wage, and offer training programs tied to specific jobs.

Financial Empowerment Center

Time and Date: April 11, 2024, 6:00PM-7:00PM

Location: Esperanza Arts Center, 4261 N 5th Street, Philadelphia, PA 19140

Language(s): Spanish

One FEC client participated in a one-on-one interview, sharing her experiences seeking employment and participating in Clarifi's financial counseling program. The interviewee



described facing challenges securing a job that pays more than the minimum wage because of her age and educational attainment (she has a high school diploma). Because her last job did not meet the state's minimum earning requirements by just \$400, she did not qualify for unemployment. As a result, she is working to pay off credit card debt. The Philadelphia Housing Authority referred her to Clarifi's credit repair program, which she shares has been excellent. By participating, she was able to secure \$15,000 to support her efforts to become a first-time homebuyer. She hopes the FEC program can expand its offerings to support people with debt but who may otherwise exceed program income limits. City-wide, there is a need for improved housing, safety, and activities for young people.



KEY THEMES AND RECOMMENDATIONS

Based on the insights shared by the 42 focus group participants, the following key themes emerged:

Existing resources are not well-communicated to the highest-need people

Services and programs intended to support people experiencing poverty or struggling to find employment are not always well-communicated to their target audiences. Residents use a variety of different platforms to learn about resources: word-of-mouth, flyers, social media, email, television, newspapers/magazines, community-based organizations, and information boards. Centering language and disability access in outreach efforts and communicating with empathy are key to connecting with community members. Programs and services also need to be better linked to each other in order to create a strong ecosystem of support for marginalized residents.

There is a mismatch between employer and worker needs

While some focus group participants were interested in seeking full-time work, many others were interested in part-time opportunities that offered flexibility and options to work from home. At the same time, workers communicated a need to obtain computer and technical skills that employers are seeking. Employers too have a responsibility to invest in 21st century skill-building. Finally, given rising inflation and the high cost of housing, the minimum wage should be increased to ensure workers can meet basic needs.

Structural and systemic barriers to work and benefits persist

A complex mix of structural and systemic barriers hinder residents' ability to work and access benefits. The benefits cliff for programs like SSI prevent individuals from seeking full-time employment, which could lead to an abrupt cut-off of resources. For immigrants, lacking necessary identification or work permits makes it virtually impossible to secure a job. People with criminal records also face challenges finding opportunities to work. Further, several SDWP participants are grappling with personal trauma, injury, addiction, or homelessness. Without the resources to stabilize their health and housing, individuals struggle to secure and maintain employment.

Support for youth is critical

Even though almost all focus group participants were adults (most over 44), there was a strong emphasis on the need for more programs and resources for young people. Specifically, there should be more training and summer work opportunities for high school-aged youth to provide them with positive outlets and expose them to potential career options.



These themes and the desired changes shared by focus group participants inform the recommendations for CEO in the following 3 categories: future focus group logistics, CEO programs, and city-level changes.

For Future Focus Groups

- Recruit focus group participants from a more diverse range of Philadelphia neighborhoods
- To maximize participation, host focus groups during business hours or as follow-up conversations to existing programs and events
- Provide participants with cash stipends, which can be deposited in the bank
- Retain the broad list of options for the demographic question about race, a participant found it affirming

For CEO's Programs

- CEA
 - Provide workshops geared towards youth
 - Share materials and recordings from past trainings to participants or online
- EEC
 - Institutionalize the toolkit for use by all city departments during engagements
 - Provide more opportunities for information-sharing: how other departments define engagement, what city staff learn from their engagement efforts
 - Publish the resources shared in the chat on a Sharepoint page or other easy-to-navigate platform
 - Convene in-person on a quarterly basis
 - Host more work sessions, rather than just presentations

SDWP

- Extend the number of times participants can work, up to 90 days per year
- Increase the stipend amount by at least \$20/day
- o Increase the number of SDWP sites and provide them in all parts of the city
- Ensure there is a fast turnaround time between applying and working
- Improve publicity about the program, so participants are not reliant on word-of-mouth
- Connect participants to other services and resources, including permanent employment opportunities (both part-time and full-time)
- Prioritize participants who aren't eligible for other work opportunities because of their immigration status

For the City

- Provide a guide to all city agencies with a listing of the community-based organizations and vendors that the city uses
- Share direct contacts to city resources with service providers and residents
- Fund engagement efforts led by city agencies and community-based organizations



- Adopt best practices for community engagement and be willing to change past operating procedures to do so
- Provide free trainings, classes, degree programs, and professional development opportunities that provide people with the skills needed in fast-growing job sectors
- Offer training and job programs to young people, particularly disconnected youth
- Create more low-barrier, entry-level jobs and work opportunities for undocumented immigrants and people with records
- Increase the minimum wage to at least \$15/hour
- Eliminate the benefits cliff for public benefits and other city programs and resources
- Provide health insurance for undocumented immigrants

The focus group assessment facilitated by Community Capacity Builders on behalf of the Office of Community Empowerment and Opportunity provides a deeper understanding of residents' priorities and experiences. The findings underscore the importance of continued efforts to address systemic barriers to employment, improve communication to diverse communities, and adapt programs and services to meet changing needs. The recommendations outlined for CEO's programs and city-level changes provide a path forward to foster greater equity and empowerment in Philadelphia.



APPENDIX 1: CIVIC ENGAGEMENT ACADEMY FOCUS GROUP GUIDE

- 1. Please share your name, neighborhood, organization, and role (if applicable). Tell us one thing you love about your neighborhood!
- 2. How are you involved in your community? What kinds of activities are you engaged in?
- 3. What would you say are the strengths and opportunities in your neighborhood? What are the challenges and needs?
- 4. How do people in your community learn about activities, events, and services (ex. online, word of mouth, flyers)?
- 5. On a scale of 1 to 10 with 1 being not at all and 10 being the most, how involved would you say residents are in your neighborhood?
 - Probe: Is there a diversity of people getting involved in your community? By race, age?
- 6. How did you first hear about the Civic Engagement Academy? What encouraged you to participate?
- 7. What trainings have you participated in so far and what were the most valuable aspects of those trainings for you?
 - Probe: Lessons, tools, tips
- 8. What are some ways you've applied what you've learned from the workshops in your community?
 - Probe: What has made it challenging to apply what you've learned?
- 9. If you could ask the Mayor for one thing to better support your neighborhood, what would it be?



APPENDIX 2: EQUITABLE ENGAGEMENT COLLABORATIVE FOCUS GROUP GUIDE

- 1. Please share your name, agency, role, and a little bit about the work you do.
- 2. Over the past 3 years, what would you say have been the biggest barriers for community members who are trying to meet basic needs and improve their quality of life?
- 3. What are the ways you engage community members in your work?
 - Probe: How do people in the communities you work with learn about activities, events, and services (ex. email, social media, word of mouth, flyers)?
- 4. How has engaging the community impacted your work?
 - Probe: Do you have an example of a positive outcome from engaging community members? (ex. a new resource was offered because of community feedback)
- 5. What are the challenges that city employees face when trying to engage diverse communities across the city?
 - Probe: Are there linguistic or cultural barriers?
- 6. How did you first hear about the Equitable Engagement Collaborative? What encouraged you to participate in the meetings?
- 7. What would you say have been the most valuable aspects of the Equitable Engagement Collaborative meetings for you?
 - o Probe: Lessons, tools, tips, Equitable Engagement Toolkit
 - Probe: Has your understanding of "equitable engagement" changed since being part of these meetings?
- 8. What are some ways you've applied what you've learned from the Collaborative in your work?
 - Probe: What has made it challenging to apply what you've learned?
- 9. Is there anything you would change about the Collaborative meetings?
 - o Probe: Time, Length, Format
 - Probe: Topics
- 10. What other resources would support you to practice equitable engagement in your work (ex. staff, time, budget)?



APPENDIX 3A: SAME DAY WORK AND PAY FOCUS GROUP GUIDE (ENGLISH)

- 1. Please share your name and how you heard about the Same Day Work and Pay program.
- 2. Show of hands: How many of you have participated in this program before?
 - o Probe: How many times?
- 3. What neighborhood did you travel from to get here today?
- 4. How was your experience during this morning's work opportunity?
 - Probe: Did you interact with program staff this morning? Were they helpful or supportive?
- 5. What other work opportunities do you have besides this program and are they permanent or temporary?
 - Probe: What motivated you to participate in this program today despite having other sources of income?
- 6. What kinds of work are you looking for, and what types of jobs do you see available?
 - Probe: How do you feel about these opportunities?
- 7. What are some of your career goals or aspirations? What would be your dream job?
 - Probe: Are you enrolled in school, training, or a certificate program?
- 8. What are the obstacles or challenges preventing you from getting the kind of work you want to do? (e.g. housing, transportation, identification, having a record)?
- 9. Have you received any support to address these barriers?
 - Probe: If yes, where did you get that support? If not, do you know where to seek assistance?
- 10. Show of hands: Are the program staff assisting you in progressing towards more permanent employment?
- 11. Show of hands: Have the program staff helped you receive other kinds of support like housing or healthcare?
- 12. Show of hands: Did you receive any services (workforce opportunities, ID's, benefits) that you were not receiving before participating in this program?
- 13. Would you recommend this program to someone else? Why or why not?
 - o Probe: Is there anything you would change or improve about the program?



4. If you could advise the Mayor or City Council on what they could do to make sure poin Philadelphia had good jobs, what would you suggest?	eople



APPENDIX 3B: SAME DAY WORK AND PAY FOCUS GROUP GUIDE (SPANISH)

- 1. Comparta su nombre y cómo se enteró del programa Trabajo y pago el mismo día.
- 2. Manos alzadas: ¿Cuántos de ustedes han participado en este programa antes?
 - Indague: ¿Cuántas veces?
- 3. ¿De qué vecindario viajo para llegar aquí hoy?
- 4. ¿Cómo fue su experiencia durante la oportunidad laboral de esta mañana?
 - Indague: ¿Interactuó con el personal del programa esta mañana? ¿Fueron útiles o solidarios?
- 5. ¿Qué otras oportunidades laborales tienes además de este programa? ¿Son permanentes o temporales?
 - Indague: ¿Qué te motivó a participar hoy en este programa a pesar de tener otras fuentes de ingresos?
- 6. ¿Qué tipo de trabajo está buscando y qué tipos de trabajos ve disponibles?
 - Indague: ¿Cómo se siente acerca de estas oportunidades?
- 7. ¿Cuáles son los obstáculos o desafíos que le impiden conseguir el tipo de trabajo que desea hacer? (por ejemplo, vivienda, transporte, identificación, tener antecedentes)?
- 8. ¿Ha recibido algún apoyo para abordar estas barreras?
 - Indague: En caso afirmativo, ¿de dónde obtuvo ese apoyo? Si no, ¿sabe dónde buscar ayuda?
- 9. Manos alzadas: ¿El personal del programa le está ayudando a progresar hacia un empleo más permanente?
- 10. Manos alzadas: ¿El personal del programa le ha ayudado a recibir otros tipos de apoyo como vivienda o atención médica?
- 11. Manos alzadas: ¿Recibió algún servicio (oportunidades laborales, identificaciones, beneficios) que no recibía antes de participar en este programa?
- 12. ¿Recomendarías este programa a alguien más? ¿Por qué o por qué no?
 - Indague: ¿Hay algo que cambiaría o mejoraría del programa?
- 13. Si pudiera asesorar al alcalde o al concejo municipal sobre lo que podrían hacer para garantizar que la gente de Filadelfia tuviera buenos empleos, ¿qué sugeriría?



APPENDIX 4A: FINANCIAL EMPOWERMENT CENTER FOCUS GROUP GUIDE (ENGLISH)

- 1. Please share your name, the neighborhood you call home, and one thing you would do if you won the lottery tomorrow.
- 2. Show of hands: How many of you are currently enrolled in school or a training/certificate program?
 - o Probe: What kind of program?
- 3. Show of hands: How many of you are currently working?
 - Probe: What kind of work do you do?
 - Probe: Do you feel that your job pays you fairly?
- 4. Show of hands: How many of you are currently looking for a new or different job?
 - Probe: What kind of work are you looking for, and what types of jobs do you see available? How do you feel about those opportunities?
 - o Probe: What would be your dream job?
- 5. What are the obstacles or challenges preventing you from getting the kind of work you want to do? (e.g. housing, transportation, identification, having a record)?
- 6. Have you received any support to address these barriers?
 - Probe: If yes, where did you get this support? If not, do you know where to seek assistance, or is help not available for you?
- 7. Show of hands: How many of you feel in control of your finances?
- 8. On a scale of 1 to 5 (1 = no stress at all, 5 = a lot of stress), how much stress do your finances cause you?
 - Probe: What would you say is the most stressful aspect of your finances? (Ex. limited income, limited savings, debt, credit score)
- 9. Thinking about the next year, what are your goals with your finances (ex. opening a savings account, improving your credit score, paying off a loan)?
- 10. How did you hear about Clarifi and what encouraged you to seek them out?
- 11. What kinds of services have you received from Clarifi?
 - o Probe: How did the program staff support you?
 - Probe: Did you receive any referrals for additional services?
- 12. Would you recommend this program to someone else? Why or why not?
 - Probe: Is there anything you would change or improve about Clarifi's services?



3. If you could advise the Mayor or City Council on what they could do to make sure people in Philadelphia were financially secure, what would you suggest?	e



APPENDIX 4B: FINANCIAL EMPOWERMENT CENTER FOCUS GROUP GUIDE (SPANISH)

- 1. Por favor, comparte su nombre, el vecindario al que llama hogar y una cosa que haría si ganaras la lotería mañana.
- 2. Manos alzadas: ¿Cuántos de ustedes están actualmente inscritos en la escuela o en un programa de capacitación/certificado?
 - Indague: ¿Qué tipo de programa?
- 3. Manos alzadas: ¿Cuántos de ustedes están trabajando actualmente?
 - Indague: ¿Qué tipo de trabajo hace?
 - Indague: ¿Siente que su trabajo le paga justamente?
- 4. Manos alzadas: ¿Cuántos de ustedes están actualmente buscando un trabajo nuevo o diferente?
 - Indague: ¿Qué tipo de trabajo está buscando y qué tipos de trabajos ve disponibles? ¿Cómo te sientes acerca de esas oportunidades?
 - Indague: ¿Cuál sería el trabajo de tus sueños?
- 5. ¿Cuáles son los obstáculos o desafíos que le impiden conseguir el tipo de trabajo que desea hacer? (por ejemplo, vivienda, transporte, identificación, tener antecedentes)?
- 6. ¿Ha recibido algún apoyo para abordar estas barreras?
 - Indague: En caso afirmativo, ¿de dónde obtuvo este apoyo? Si no es así, ¿sabe dónde buscar ayuda o no hay ayuda disponible para usted?
- 7. Manos alzadas: ¿Cuántos de ustedes se sienten en control de sus finanzas?
- 8. En una escala del 1 al 5 (1 = nada de estrés, 5 = mucho estrés), ¿cuánto estrés le causan sus finanzas?
 - Indague: ¿Cuál diría que es el aspecto más estresante de sus finanzas? (Ej. ingresos limitados, ahorros limitados, deudas, puntaje crediticio)
- 9. Pensando en el próximo año, ¿cuáles son sus objetivos con sus finanzas (por ejemplo, abrir una cuenta de ahorros, mejorar su puntaje crediticio, liquidar un préstamo)?
- 10. ¿Cómo se enteró de Clarifi y qué le animó a buscarlos?
- 11. ¿Qué tipo de servicios ha recibido de Clarifi?
 - Indague: ¿Cómo le apoyó el personal del programa?
 - o Indague: ¿Recibió alguna referencia para servicios adicionales?
- 12. ¿Recomendarías este programa a alguien más? ¿Por qué o por qué no?



- o Indague: ¿Hay algo que cambiaría o mejoraría de los servicios de Clarifi?
- 13. Si pudiera asesorar al alcalde o al concejo municipal sobre lo que podrían hacer para garantizar que la gente de Filadelfia tuviera seguridad financiera, ¿qué sugeriría?





for the Office of Community Empowerment and Opportunity (CEO) Community Needs Assessment

A note about this survey:

This survey is to help the City of Philadelphia's Office of Community Empowerment and Opportunity (CEO) better understand the challenges you are facing securing permanent, good quality employment, and what more they can do to support you. You are not required to complete this survey; your participation is completely voluntary.

Your answers will be <u>completely anonymous</u> and not shared with case workers. None of your responses to this survey will have any impact on your eligibility for TANF, other benefits, or participation in Work Ready.

This survey should take 15 - 20 minutes to complete.

Section 1
Demographics
* 1. Which race(s) or ethnicity(ies) do you identify with? Please check all that apply
Asian American Pacific Islander
Black/African American
African/Caribbean
Hispanic/Latino/a
Middle Eastern
Native American
White/Caucasian
Prefer Not to Answer
Self-describe:
* 2. Please Enter your age
* 3. What is the highest level of education you received?
Never received a high school diploma
High school graduate
Received a GED
Spent time in college but did not get a degree
Received a 2-year degree
Received a 4-year degree
Received a graduate or professional degree.

Section 1
Demographics
* 5. Do you have a disability?
○ Yes
○ No
Prefer Not to Answer
* 6. Which gender(s) do you identify as? Please select all that apply Woman
Woman
Man Man
Transgender
Non-Binary
Prefer Not to Answer
Self-describe

Section 2
What brings you here?
* 7. In the past 5 years, which of the following factors have contributed
to your ongoing need for welfare benefits? Please check all that apply
Lost a job
Never able to find sustainable employment
Had a child or became pregnant
Experienced some health or medical issue (other than pregnancy) that prevented me from working
Experienced the death of a household member that reduced or eliminated a source of income
Experienced a separation, divorce, or break up that reduced or eliminated a source of income
Family violence that prevents me from working
Prefer Not to Answer
Other

Section 3

What is your current employment or educational situation?

*8. Are you working now? Please note that your answer here will be treated as private and <u>will not</u> be shared with anyone who determines if you receive benefits.

O Yes

 \bigcirc No

What is your current employment or educational situation? * 11. Are you looking for work? Yes, to replace the job I have now Yes, to supplement the job I have now No * 13. What other activities are you enrolled in. Please check all that apply. As a reminder, answers will be treated as private. I am enrolled in school (a degree program) I am enrolled in vocational training I am enrolled in a certificate program I plan to enroll in one of the above but I haven't yet
* 11. Are you looking for work? Yes, to replace the job I have now Yes, to supplement the job I have now No No * 13. What other activities are you enrolled in. Please check all that apply. As a reminder, answers will be treated as private. I am enrolled in school (a degree program) I am enrolled in vocational training I am enrolled in a certificate program I plan to enroll in one of the above but I haven't yet
Yes, to replace the job I have now Yes, to supplement the job I have now Yes I don't currently have a job No * 13. What other activities are you enrolled in. Please check all that apply. As a reminder, answers will be treated as private. I am enrolled in school (a degree program) I am enrolled in vocational training I am enrolled in a certificate program I plan to enroll in one of the above but I haven't yet
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I am enrolled in vocational training I am enrolled in a certificate program I plan to enroll in one of the above but I haven't yet
I am enrolled in a certificate program I plan to enroll in one of the above but I haven't yet
I plan to enroll in one of the above but I haven't yet
I have a disability that provents me from working
I have a disability that prevents me from working
None of the above
Other
ection 3
That is your current employment or educational situation?
* 16. What kind of certificate or degree are you enrolled in?
General Education Degree (GED) or High School Degree
Associates Degree or Community College Degree
Bachelors or 4 year degree
Job training or skill certification
Graduate degree
Other

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Barriers to economic mobility

* 17. What gets in the way of getting a good-paying job? Please check all that apply
I don't have adequate or affordable child care
I have to provide caregiving for a parent, sibling, grandparent, or other adult
Transportation
Employers discriminate against me
I don't have stable, or good quality housing
I am concerned about my physical safety getting to jobs, or being on the job
I have concerns related to COVID, COVID precautions, or other diseases
This area does not have the kind of jobs I want
I have one or more disabilities that makes it hard to work or maintain employment
I don't want to work

support for that care. Medicaid termination: Medicaid or other insurance supported care at one point but doesn't any more. Other	the following questions (18-27) check any that apply. If you don't face these challenges, to the following question.		
Cost: I Can't afford childcare Prefer to be the caretaker: I want to stay home and care for my child myself Availability: Can't find a program with open slots Quality/safety: I don't trust the childcare providers I have access to Subsidy access: I haven't been able to secure subsidies for childcare Subsidy termination: My childcare subsidy was terminated Other * 19. Which of these adult care problems are you facing? Please check all that apply. Cost: I Can't afford nursing or home care for a loved one. Prefer to be the caretaker: I want to stay home and care for my loved one myself Availability: Can't find a program that will provide care for a loved one. Quality/safety: I don't trust the care providers I have access to. Insurance problems: The person who needs care hasn't been able to secure Medicaid or other Governmen support for that care. Medicaid termination: Medicaid or other insurance supported care at one point but doesn't any more. Other * 20. Which of these transportation I can't afford parking or gas Transportation subsidy isn't enough Transportation subsidy isn't enough Transportation subsidy was cut off Transportation takes too long to get to jobs Public transportation is not convenient for me I don't feel safe on public transportation Driver's license suspended	* 18. Which of these childcare problems are you facing? Please check all that apply.		
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I don't feel safe on public transportation Driver's license suspended			
Driver's license suspended	Public transportation is not convenient for me		
Driver's license suspended	I don't feel safe on public transportation		
	Driver's license suspended		
Other			

* 21. Which of these types of discrimination are you facing? Please
check all that apply. I face discrimination based on
race, ethnicity, or nationality
religion
gender or gender identity
disability status or lack of accommodations
age
criminal conviction or incarceration
my accent or the language I speak
other
* 22. Which of these types housing issues are you facing? Please check all that apply.
I can't afford rent or housing near job opportunities
The only housing I can afford is in neighborhoods I don't want to live in or don't feel safe in
I can't afford rent or housing anywhere in the city
The housing I live in is in bad condition
I stay with friends or family in different places at different times
I regularly sleep in shelters
I regularly sleep outside
I have a subsidy (like a voucher) but landlords don't accept it
I haven't been able to secure housing subsidies
I had housing subsidies, but they were terminated
Other
*23. Which of these types of safety issues make it hard to find or keep
employment? Please check all that apply
My commute is (or would be) unsafe
Job opportunities are in neighborhoods where I don't feel safe
Job opportunities involve on-the-job tasks that feel unsafe to me
Other

*24. Which of these	of COVID or other diseas	e issues make it
-	employment? Please chec	ck all that apply.
	t work, and I don't want to do that	
Workers or customers don't	have to wear masks at work, and that n	makes me feel unsafe
Job opportunities involve clo	ose contact with lots of people, and that	makes me feel unsafe
Job opportunities are remot	e and it's hard for me to work remotely	
Job opportunities involve va	ccine requirements, and I don't want to	get vaccinated
# OF TATE : 11 1	1.1 1	
* 25. What neighborhoo	oa ao you live in?	
26. What are the kinds of	jobs you're looking for righ	it now please check all that appl
Administration	Creative Arts	Customer Service
Counseling	Education	Engineering
Delivery or Taxi Driver	Food Service	General Labor
Financial Services	Housekeeping	Human Services
Hospitality	Information Technology	Janitorial
HVAC	Managerial	Manufacturing
Maintenance	Security	Retail Sales
Science	Warehouse	Social Work
Truck Driver	Home Health Aide	Transportation
Other		
	lowing disabilities impac	ct your ability to work.
Please check all that	apply	
I am deaf or have serious di	fficulty hearing	
I am blind have serious diffi	culty seeing even when wearing glasses	S
Because of a physical, ment or making decisions	al, or emotional condition, I have seriou	as difficulty concentrating, remembering,
I have serious difficulty wal	king or climbing stairs	
I have difficulty dressing or	bathing	
Other		
* 28. What do you prefe	er doing with your time b	esides working?
_oas as you profe	- 23119 Will Jour Willow	

Section 4

Barriers to economic mobility

* 29. Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) provides monthly payments to people whose disability stops or limits their ability to work.

Have you ever applied for SSI or SSDI?
Yes but I was denied SSI or SSDI and I did not re-apply
Yes but I was denied SSI or SSDI, but I've appealed or re-applied and my application is pending
Yes and my application is pending
No because I know that I'm not eligible
No because I don't know whether or not I'm eligible
No because I didn't know about SSI or SSDI
No because I don't know how to apply
No because I don't want to receive SSI or SSDI even if I'm eligible

Section 5						
Does Work Ready	help you?					
As a reminder, your answers to this survey are anonymous and will not be shared along with your name. Additionally, this information will not be used to determine anything about your participation or eligibility.						
* 31. How many mo	onths have you bee	en attending W	ork Ready pi	rograms?		
* 32. Has Work Rea	idy helped you elir	ninate any bar	riers or deve	lop any skil	ls?	
Yes, it helped me with skill:						
Yes, it helped me overcome this barrier:						
No, it has not helped me, because:						
* 33. Rate on a scal						
	1 (Poor)	2	3	4	5 (Excellent)	
The quality of work opportunities provided by this program	\bigcirc	\bigcirc	\circ		0	
The quality of trainings offered by this program	\bigcirc	\bigcirc	\bigcirc		\bigcirc	
The helpfulness of the staff	\bigcirc			\bigcirc	\circ	
* 34. Have you rece	eived help from ot	her programs t	to pay for any	y of the follo	owing?	
	Yes I received this kind of help	No I have no received this kin help	nd of I don't	know about programs	They do not apply to me	
Help paying for utilities				\bigcirc		
Help paying for transportation	\bigcirc			\bigcirc		
Help paying for housing				\bigcirc		
Help paying for food						
Help paying for child care	\bigcirc	\bigcirc				

35. What is the most helpful thing this program has done for you?
36. Is there anything about this program that gets in the way of you achieving your goals?
30. Is there anything about this program that gets in the way of you achieving your goals:
37. What are your career goals? This is the final question. Feel free to enter a longer
answer here, or call 215-685-6325 to leave a voice-mail

Appendix D Philadelphia Voices Survey

We are conducting a public opinion survey on behalf of the City of Philadelphia and would like to ask you a few quick questions. We are not selling anything or marketing any products and your information will never be sold or used directly in any way except for anonymous statistical analysis. Thank you for your time, we appreciate your help!

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- Date of birth
- Gender (including non-binary & prefer not to answer)
- First Name
- Last Name
- Zip code (terminate if not Philly resident)
- Email (at end of survey)

[IF IVR] Hi, this is Maria from CCL Research on behalf of the City of Philadelphia. We are conducting a public opinion survey about Philadelphia and I would like to ask you a few quick questions.

RESIDENT SCREEN

RESIDENT SCREEN	
1. [Ask if IVR] First, do you live in the City of Philadelphia?	
Yes	1
No [TERMINATE]	2
WARMUP	
2. How would you rate your neighborhood as a place to live?	
Town Harms	4

۷.	now would you rate your neighborhood as a place to live:
	Fxcellent

Good	2
Fair	3
Poor	4
Unsure	9

PHONE MATCHING

3. [IF IVR] For statistical purposes only, please enter your age as a two-digit number. _____

4. [IF IVR] Press 1 if you are female, press 2 if you are male, press 3 if you are non-binary or identify some other way, or press 9 if you would prefer not to say.

Male	2
Female	1
Non-binary or identify some other way	3
Prefer not to say	9

CTC & EITC (Office: CEO 5 Qs)

5. What is your current employment status?

Employed, working full-time	1
Employed, working part-time	2
Retired	3
Stay-at-home parent	4
Student	5
Unemployed	6
Other	9

6. Do you have children under 17-years-old that you provide for?

Yes	1
No	2

		APPROV
7.	The Earned Income Tax Credit (EITC) is a federal tax credit for working people v	
	moderate incomes, and the Child Tax Credit (CTC) is a federal tax credit available	
	children, particularly those with low and moderate incomes. Did you receive eit	ner the Child Tax
	Credit (CTC) or Earned Income Tax Credit (EITC) in your 2022 taxes?	
	Yes 1	
	No 2	
	Don't know 9	
[AS	K IF Q7="2-No"]	
8.	Why did you not receive a 2022 federal tax refund from the Child Tax Credit (CT	C) and/or Earned
	Income Tax Credit (EITC) programs?	•
	I didn't file taxes because my income was too low	1
	I didn't file taxes because it's too expensive to pay a tax preparer	2
	I didn't file for some other reason	3
	I'm not eligible for either of these refunds	4
		5
	I didn't know about these refunds or how to get them	5
_	K IF Q7="1-Yes"]	
9.	What was the main way you used the 2022 Child Tax Credit (CTC) and/or Earne	d Income Tax Cre
	(EITC) refund?	
	Bought necessities like food, clothing, etc	1
	Paid monthly household expenses like rent, mortgage or utilities	2
	Paid down debt like a credit card, car loan, or student loan	3
	Put into savings or investments	4
	Spent some other way	9
	ME ALL] What do you primarily use in your home for cooling during the summer or when	it's very hot
	outside?	
	Fans 1	
	Central air conditioner 2	
	Window air conditioner 3	
	Portable air conditioner 4	
	Other 5	
	Other 5 I don't use anything for cooling 9	
11.	I don't use anything for cooling 9 What, if anything, is the primary cause preventing you from cooling yourself at h	nome on days wh
11.	I don't use anything for cooling 9 What, if anything, is the primary cause preventing you from cooling yourself at hit's very hot outside?	•
11.	I don't use anything for cooling 9 What, if anything, is the primary cause preventing you from cooling yourself at h	1
11.	I don't use anything for cooling 9 What, if anything, is the primary cause preventing you from cooling yourself at hit's very hot outside?	•
11.	I don't use anything for cooling 9 What, if anything, is the primary cause preventing you from cooling yourself at hit's very hot outside? I can't afford the electric bill I can't afford to purchase AC units	1 2
11.	I don't use anything for cooling 9 What, if anything, is the primary cause preventing you from cooling yourself at hit's very hot outside? I can't afford the electric bill I can't afford to purchase AC units I physically can't lift or carry AC units in order to install them	1 2 3
11.	Undon't use anything for cooling 9 What, if anything, is the primary cause preventing you from cooling yourself at hit's very hot outside? I can't afford the electric bill I can't afford to purchase AC units I physically can't lift or carry AC units in order to install them I can't afford to repair my broken AC	1 2
11.	Under the primary cause preventing you from cooling yourself at hit's very hot outside? I can't afford the electric bill I can't afford to purchase AC units I physically can't lift or carry AC units in order to install them I can't afford to repair my broken AC There are electrical or other problems in my house that	1 2 3 4
11.	Under the primary cause preventing you from cooling yourself at hit's very hot outside? I can't afford the electric bill I can't afford to purchase AC units I physically can't lift or carry AC units in order to install them I can't afford to repair my broken AC There are electrical or other problems in my house that prevent AC from being installed	1 2 3 4
11.	Under the primary cause preventing you from cooling yourself at hit's very hot outside? I can't afford the electric bill I can't afford to purchase AC units I physically can't lift or carry AC units in order to install them I can't afford to repair my broken AC There are electrical or other problems in my house that	1 2 3 4
	What, if anything, is the primary cause preventing you from cooling yourself at hit's very hot outside? I can't afford the electric bill I can't afford to purchase AC units I physically can't lift or carry AC units in order to install them I can't afford to repair my broken AC There are electrical or other problems in my house that prevent AC from being installed Another reason Nothing prevents me from cooling myself at home	1 2 3 4 5 6 9
	Uhat, if anything, is the primary cause preventing you from cooling yourself at hit's very hot outside? I can't afford the electric bill I can't afford to purchase AC units I physically can't lift or carry AC units in order to install them I can't afford to repair my broken AC There are electrical or other problems in my house that prevent AC from being installed Another reason Nothing prevents me from cooling myself at home Which of the following programs would be your top priority for future City initial	1 2 3 4 5 6 9
	Uhat, if anything, is the primary cause preventing you from cooling yourself at hit's very hot outside? I can't afford the electric bill I can't afford to purchase AC units I physically can't lift or carry AC units in order to install them I can't afford to repair my broken AC There are electrical or other problems in my house that prevent AC from being installed Another reason Nothing prevents me from cooling myself at home Which of the following programs would be your top priority for future City initiative impact of extreme heat events?	1 2 3 4 5 6 9
	What, if anything, is the primary cause preventing you from cooling yourself at hit's very hot outside? I can't afford the electric bill I can't afford to purchase AC units I physically can't lift or carry AC units in order to install them I can't afford to repair my broken AC There are electrical or other problems in my house that prevent AC from being installed Another reason Nothing prevents me from cooling myself at home Which of the following programs would be your top priority for future City initiative impact of extreme heat events? Help paying for home repairs	1 2 3 4 5 6 9
	Uhat, if anything, is the primary cause preventing you from cooling yourself at hit's very hot outside? I can't afford the electric bill I can't afford to purchase AC units I physically can't lift or carry AC units in order to install them I can't afford to repair my broken AC There are electrical or other problems in my house that prevent AC from being installed Another reason Nothing prevents me from cooling myself at home Which of the following programs would be your top priority for future City initiative impact of extreme heat events?	1 2 3 4 5 6 9

Help with legal guidance to improve cooling in rental units 4

Help paying electric bills

	Other programs to help afford home cooling	5				
	More public cooling centers	6				
Workfo	rce Development in Infrastructure Careers (Office: OTIS 4 Qs)					
	13. What is the main resource you use to find information about available jobs and careers?					
	Online job boards such as LinkedIn or PA CareerLink	1				
	Career centers	2				
	Job fairs	3				
	Job training programs	4				
	Recruiting agencies	5				
	Word of mouth	6				
	Other	9				
14.	What resources would you benefit from in order to participate in a jo ONLINE] Select all that apply. [ONLINE = MULTI-SELECT. IVR = TOP O					
	Childcare	1				
	Transportation	2				
	Professional clothing	3				
	Meals	4				
	Equipment	5				
	Counseling	6				
	Stipend/pay	7				
	Other	9				
15.	Have you considered seeking a job in construction?					
	Yes	1				
	No	2				
	I already work in construction	3				
	I left the construction industry	4				
16.	Are you aware of any trainings or apprenticeship programs for consti	· · · · · · · · · · · · · · · · · · ·				
	Yes No	1 2				
	INO	2				
	(Office: MDO 4 Qs)					
17.	Do you agree or disagree with the following statement: "The city's libr community meet my needs."	ary buildings and facilities in my				
	Strongly agree	1				
	Somewhat agree	2				
	Neutral	3				
	Somewhat disagree	4				
	Strongly disagree	5				
18.	Do you agree or disagree with the following statement: "The city's par facilities and public spaces in my community meet my needs."	ks and recreation buildings,				
	Strongly agree	1				
	Somewhat agree	2				
	Neutral	3				
	Somewhat disagree	4				
	Strongly disagree	5				
19.	Do you agree or disagree with the following statement: "The city's libr	ary programming offered in my				
	community meets my needs."	-				
	Strongly agree	1				

Philadelphia Resident Survey

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Somewhat agree	2
Neutral	3
Somewhat disagree	4
Strongly disagree	5

20. Do you agree or disagree with the following statement: "The city's parks and recreation programming offered in my community meets my needs."

Strongly agree	1
Somewhat agree	2
Neutral	3
Somewhat disagree	4
Strongly disagree	5

[COUNT AS COMPLETE CONTINUE SURVEY] DEMOGRAPHICS

Just to make sure we have a representative sample, the following demographic and issue questions are for statistical purposes only.

COLLEGE

21. Do you have a degree from a four-year college?

Yes 1 No 2

RACE

22. **[ASK IF ONLINE]** Just to make sure we have a representative sample, are you from a Hispanic, Latino, or Spanish-speaking background?

Yes, Mexican or Central American	1
Yes, South American	2
Yes, Caribbean	3
Yes, European (Spanish-speaking)	4
No	5
Prefer not to answer	9

[ASK IF IVR] Just to make sure we have a representative sample, are you from a Hispanic, Latino, or Spanish-speaking background?

Yes 1 No 2

23. [ASK IF ONLINE] And what best describes your race or origin? [ALLOW MULTI-SELECT]

White	1
Black or African American or of African descent	2
Asian, Native Hawaiian or Pacific Islander	3
Middle Eastern or North African	4
American Indian, Alaska Native, Native American	
or Indigenous	5
Other	9

[ASK IF IVR] And what best describes your race or origin?

White	1
Black	2
Asian	3
Middle Eastern or North African	4
Native American	5

Philadelphia Resident Survey

Multiracial Other March 2024
APPROVED

6 9

		•
[Ask if prevQ Race = Asian OR Black OR Middle Eastern OR Native American] 24. [ASK IF ONLINE] Which of the following groups describe your background? [ALLOW MULTI-SELECT]		
	[Crown 1: Show if Dose O - Asian]	
	[Group 1: Show if Race Q = Asian]	1
	East Asian	1 2
	Southeast Asian	3
	South Asian	
	Native Hawaiian Pacific Islander	4 5
	Pacific Islander	5
	[Group 2: Show if Race Q = Black]	
	African	6
	African American	7
	Caribbean	8
	Afro-Latino/a/e/x	9
	[Group 3: Show if Race Q = Middle Ea	sternl
	Middle Eastern	10
	North African	11
	1 to terr tirrear	
	[Group 4: Show if Race Q = Native An	nericanl
	Member of federally-recognized tribe	
	Member of state-recognized tribe	13
	Member of unrecognized tribe	14
	Unaffiliated	15
	[SHOW ALL]	
	Other	97
	Not Specified	98
	Prefer not to answer	99
LANGUAGE		
25. What langua	ge do you predominantly speak at home	2?
	English	1
	Spanish	2
	Other	3
[ASK IF prevQ="2-Sp	panish"]	
		ion in the future, would you prefer it be in
	nish, or another language?	, , ,
• • •	English	1
	Spanish	2
	Other	3
HOME OWNERSHIP		
27. Do you own o	or rent your primary residence?	
	Own	1
	Rent	2
	Other	3

Philadelphia Resident Survey

No

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2

Unsure	9
INCOME	
28. What was your household income last year	?
Less than \$25,000	1
\$25,000 to \$49,999	2
\$50,000 to \$74,999	3
\$75,000 to \$124,999	4
More than \$125,000	5
LGBTQ+	
29. And finally, do you identify as Lesbian, Gay, Yes	Bisexual, Transgender, or Queer?

[In the future we may add an opt-in here for future city surveys or focus group research]

[IF IVR] You have now finished the survey! Thank you very much. We greatly appreciate your responses. This call was conducted by CCL Research 202-753-0019.

Appendix E - Methodology

Reinvestment Fund Maps:

In their maps, Reinvestment Fund chose color groupings modified version of a method called Jenks Natural Breaks. The Jenks Natural Breaks classification system divides classes in a way that maximizes the differences between values and seeks to set the cut points where there are relatively big differences in the way the data are grouped naturally. The Reinvestment Fund modified these cut points by using the citywide metric as one of the map cut points. This change allows readers to easily determine places in the city that are above or below the citywide average for that indicator.

Reinvestment Fund Peer City Analysis:

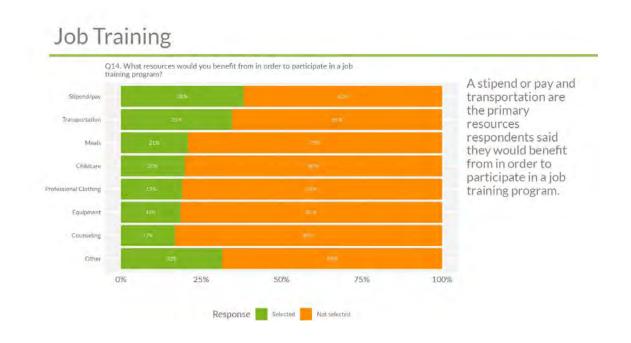
The Reinvestment Fund also helped CEO by contextualizing our city level data with information from other similar "Peer Cities". These cities were selected on the basis of a combination of income, population size, racial and ethnic composition, as well as other factors. Reinvestment Fund selected Baltimore, Boston, Chicago, Cleveland, Detroit, Houston, Phoenix, and Pittsburgh as "peer cities" for the analysis in this assessment.

Philadelphia Voices Survey

CEO included several questions in a survey fielded by the City's Philadelphia Voices initiative. The goal of Philadelphia Voices is to conduct regular surveys that reach a representative sample of city residents in order to obtain input on timely, actionable questions that will help inform planning and decision-making. The survey collected responses from March 13th-18th, 2024 using three different outreach and completion methods. The survey used Interactive Voice Response calls to landlines, texts (with web links), and a recruited online panel. Together these three methods gathered 800 responses, which were then re-weighted to in accordance with demographic estimates for Philadelphia, sourced from the Census Bureaus' American Communities Survey. See below for the ACS populations estimates used in this process. The Philadelphia Voices Survey's margin of error is plus or minus 2.25 percent at the 95 percent confidence interval.

Race	ACS Estimate of Philadelphia Population
Black	38.7%
White	33.8%

Hispanic/Latino	14.8%
Asian	8.4%
Middle Eastern or North African	0.0%
Native American	0.2%
Multiracial	3.4%
Other	0.7%



JEVS Survey

Our survey of JEVS clients was implemented over two days in Spring 2024 from, beginning on March 26th and ending on March 27th. Outreach for the survey took place exclusively within the JEVS office in downtown Philadelphia, where "Extended" TANF clients are required to report in-person for programing. Rather than defining a pre-set sampling frame, our survey of JEVS clients relied on a more basic convenience sample. More specifically, we invited participants to fill out the survey while they were waiting for JEVS programming. Unfortunately, we don't know the statistical relationship between our survey's respondents and the program as a whole. This approach to outreach likely biased who answered the survey.

For example, while we translated the outreach flyers and the survey itself into Spanish, our person-to-person outreach in JEVS the lobby was predominantly in English. We kept inviting clients until our target of 80 responses was achieved. At that point, all of the reserved compensation cards had been distributed. Despite the Spanish flyers and Spanish version of the survey, all respondents completed the English version of the survey. It's reasonable to assume that a random sample would be more inclusive of Spanish speakers, whom we know are enrolled in this program. Nonetheless, we feel the responses we collected tell us important compelling things about the 80 E-TANF participants who shared their experiences with us, and we can gain insights about their program and their needs without a defined sampling frame.

While our survey platform (SurveyMonkey) enabled mobile responses, only one person chose to take the survey on their phone. The rest of the respondents completed the survey on the desktops in the JEVS computer lab. The survey was started 83 times and finished 79 times for a completion rate of just over 95 percent. Clients in the waiting room were offered a 25-dollar compensation card in return for completing the survey. Material compensation played an essential role in increasing both the quantity and quality of our survey's responses.

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¹ Based on conversations with JEVS staff, only 10 clients, a small percentage (<1%) of total caseload, self-report that they are primarily Spanish speakers, although there is reason to believe the true number is likely higher, with self-reporting language access barriers running as a separate process from the intake form.

Appendix F: Acknowledgements

This Community Needs Assessment was prepared with funding from the Philadelphia Department of Community Economic Development. We are very grateful to them for their ongoing support to our agency. We would also like to acknowledge our partners the Reinvestment Fund, Community Capacity Builders, and Philadelphia City's Managing Directors Office (MDO), all of whom lent key data and analysis for this work. Thanks to the students and faculty of Temple's Master's in Public Policy Program (MPP). As part of coursework, students in the MPP program conducted their own Community Needs Assessment for CEO, which helped inform our own approach here.

Beyond the help we got from researchers in partner organizations, we also want to thank our program partners JEVS, Mural Arts, Community Life Improvement Program, Clarifi, Philadelphia Horticultural Society. They were gracious hosts, lending their space as well as both client and staff time for interviews, focus groups, and surveys. These partners played an essential role in our design process: helping craft discussion guides and survey questions. Their feedback helped us align our research with the specific needs and interests of their clients. Finally, thanks to all the program participants who lent their time to focus groups and surveys in this process. Their perspectives consistently help us improve CEO's work.

Appendix – G Linguistic Inclusion Statutes

Language accessibility rights are grounded in Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities and Section 1557 of the Affordable Care Act, among other federal laws. Municipal law codified in Home Rule Charter, Chapter 6, Rule 8-600 mandates adherence to federal law. Philadelphia city departments, contracted providers, commissions, boards, agencies, and grantees have an affirmative duty to provide meaningful language access to people that have limited English proficiency and/or are deaf or hard of hearing to provide access to programs, activities, contracting opportunities, benefits, and services.