OFFICE OF COMMUNITY
EMPOWERMENT AND OPPORTUNITY

Community Needs Assessment



LETTER FROM THE EXECUTIVE DIRECTOR



I am delighted to present the 2024 Community Needs
Assessment from the Mayor's Office of Community
Empowerment and Opportunity (CEO). 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 CEO's ongoing efforts to promote racial justice and mobility from poverty in the years to come.

CEO's previous Community Needs Assessment was published in 2020 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. We also saw how federal COVID relief could become a model for action, such as the expanded Child Tax Credit that put cash in families' pockets, or continuous enrollment in public benefits that reduced the time tax on low-income households. Then as inflation reached its highest level in decades and the cost of living climbed, we witnessed how economic security became out of reach for too many of our neighbors.

As CEO charts a path forward, we are dedicated to ensuring our services meet the ever-changing needs of residents and uplifting our communities. We commit to using the data and information collected and recommendations shared in this assessment to further our mission of advancing racial equity and economic mobility for all Philadelphia residents. CEO reaffirms our core values of dignity, inclusivity, persistence, accountability, and honesty while working tirelessly to improve lives.

We also hope that through sharing our findings, our many partners and allies will make use of them in order to advance these common goals.

arlander C. Kluston Jr. In service,

Orlando Rendon

Executive Director

ABOUT CEO AND THIS COMMUNITY NEEDS ASSESSMENT (CNA)

As Philadelphia's designated Community Action Agency (CAA), CEO champions economic justice by directly supporting residents with resources and advocating for policy changes that promote racial equity and inclusive growth. CEO focuses on boosting income, building economic stability, and creating pathways to wealth-building, while simultaneously striving to dismantle systemic barriers that perpetuate inequality within the city. This Community Needs Assessment aims to provide an understanding of local needs and resources. By analyzing the causes and conditions of poverty, CEO aims to effectively advance economic stability and racial equity, enabling all Philadelphians to thrive.

CEO used several methods to collect data for this CNA. Reinvestment Fund analyzed publicly available data to shed light on the current causes and conditions of poverty in Philadelphia. In addition, CEO leveraged two surveys to collect additional information about the experiences of low-income Philadelphians. That included several questions on a survey conducted through the City of Philadelphia's Philadelphia Voices initiative, which fields regular surveys to obtain input from a representative sample of Philadelphia residents. CEO also conducted a survey of participants in the JEVS Work Ready



program, which provides employment services to individuals who receive Temporary Assistance for Needy Families (TANF). Finally, CEO and Community Capacity Builders partnered to conduct focus groups and interviews with participants in CEO-funded programs and with CEO and other City staff. Across data-collection activities, CEO consulted with and was guided by the City's Equitable Community Engagement Toolkit to ensure equitable practices in our community engagement and research efforts.

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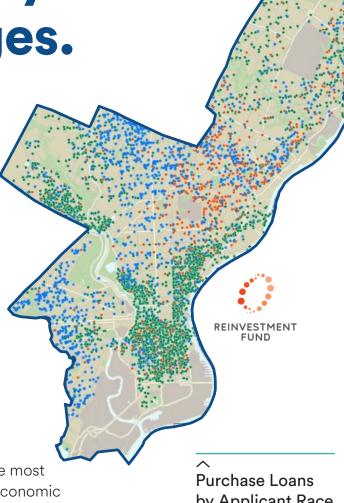
Housing security and affordability are major challenges.

According to the U.S. Department of Housing and Urban Development (HUD), a household is considered cost-burdened if monthly housing costs are 30% or more of monthly income, and it is severely cost-burdened if costs exceed 50%. Of Philadelphia's 659,129 housing units, 52% are owner-occupied and 48% are renter-occupied. As the map to the right shows, the legacy of segregation continues to shape where people are buying houses today.

Among owners, 26% of households are cost burdened and 13% are severely cost-burdened. Among renters, 47% are cost burdened and 7% are severely cost-burdened.

Why Housing Security Matters

Having a safe, stable place to call home is one of the most fundamental human needs—and a cornerstone of economic stability and upward mobility. Housing insecurity is both a symptom and a driver of poverty; many Philadelphians are one unexpected expense away from displacement and its cascade of negative effects. Data shows that affordability is a particular challenge for renters, and an increasing proportion of households are renters in Philadelphia. This suggests the dream of home ownership—a key pathway to building intergenerational wealth—has become increasingly out of reach for many households.



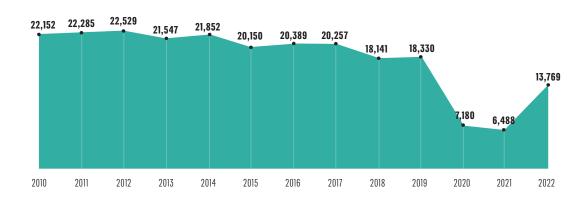
Purchase Loans by Applicant Race and Ethnicity: 2021-2022

1 dot = 3 originations

- Black, Non-Hispanic
- Hispanic
- White, Non-Hispanic

Philadelphia Eviction Filings, Municipal Court and ACS 1-Year Estimates

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



For many low-income households, the added strain of unaffordable utilities compounds these issues. These housing barriers increase the burden placed on families experiencing poverty and compound other challenges they face related to health, education, and employment, deepening the cycle of poverty.



Housing Policies That Have Helped

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.

RECOMMENDATION: Increase investment in housing assistance

As housing costs continue to increase—far outpacing gains in wages and leading to challenges with housing quality and homelessness the need for housing support will continue to grow. Sustained support for local Eviction Diversion and Right to Counsel programs will help keep people housed. But more resources are needed at the local, state, and federal levels for rental assistance to prevent homelessness and to give low-income renters access to better choices 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.

Office of Community Empowerment and Opportunity 2024 Community Needs Assessment



Most Philadelphians live in close proximity to public transportation, but many struggle to afford transportation costs.

Most of Philadelphia is wellserved by SEPTA transit (bus, train, and trolley) and the typical distance a resident has to travel to access public transit is ~200 meters (~1.3 city blocks). But many Philadelphians struggle to pay for transportation. The Center for Neighborhood Technology (CNT) developed an approach that considers neighborhood, household, and transportation characteristics to create a Housing and Transportation Affordability Index. CNT's research finds that transportation costs up to 15% of income can be considered affordable. Unfortunately, almost half (48%) of the city's residents are cost-burdened by transportation, as seen in the figure below. While the average transportation cost as a share of income in Philadelphia is 15%, costs range between 7% and 23% of income.

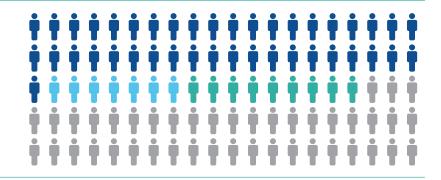
Share of Philadelphians, by portion of income spent on transportation

Blue colors represent income-to-transportation cost ratios in excess of 15% and are therefore considered unaffordable.

<12% of Income 12-15% 15-18% 18+%</p>



Source: Center for Neighborhood Technology (Accessed November 2024)



Surveys also identified access to transportation as a key obstacle for Philadelphians struggling to make progress in the labor market. When asked what would make a job training program worthwhile, 35% of respondents in the Philadelphia Voices survey selected transportation resources. This was the second-most common response, behind only "pay/stipends." Meanwhile, among JEVS Work Ready program participants, 38% 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).

Why Transportation Matters

Reliable, affordable, and accessible transportation is essential for sustaining employment, economic mobility, and quality of life. When getting around is a challenge, it becomes harder to find and keep a job, attend school, access healthcare, buy groceries, or care for loved ones. In Philadelphia, these challenges could grow more severe if SEPTA's current funding crisis goes unresolved. Service cuts or fare increases would have a profound impact, especially on residents experiencing poverty, who are most dependent on public transit to meet their daily needs.

Transportation Policies That Have Helped

Programs like the City Zero Fare pilot that provide 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.

RECOMMENDATION:

Expand transportation support

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.

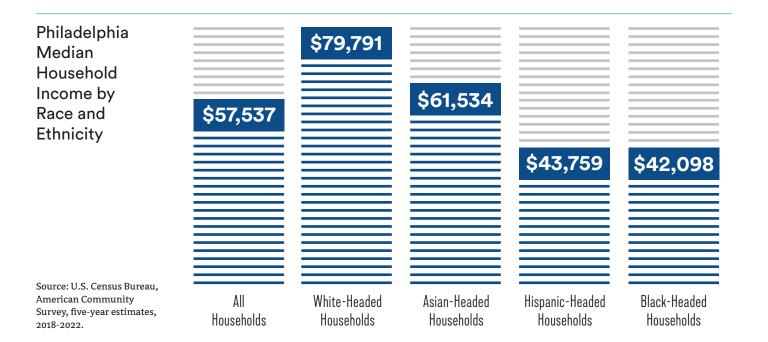




Poverty is racialized, and deep poverty is persistent.

Though it remains the highest among the nation's 10 most populous cities, Philadelphia's poverty rate has been gradually declining—from 28.4% in 2011 to 20.3% in 2023. Poverty in Philadelphia is often concentrated in areas that were historically redlined, and today's residents of these areas are predominantly people of color. There is considerable variation in household income by race and ethnicity.





Group	Total Population	Total Population Share	Population in Poverty	Poverty Rate	Share of Population in Poverty			
TOTAL	1,506,393		306,222	20.3%				
BY RACE AND ETHNICITY								
Black	600,599	39.9%	146,910	24.5%	48.0%			
White, Non-Hispanic	484,650	32.2%	65,314	13.5%	21.3%			
Hispanic, of any Race	240,810	16.0%	62,567	26.0%	20.4%			
Asian	121,964	8.1%	24,260	19.9%	7.9%			

Source: CEO analysis of 2023 ACS. Data taken from census Tables B17001B-l. Note: Black and Asian Groupings overlap with Hispanic grouping.

While poverty rates are slowly falling, the city's poverty rate is still unacceptably high and burdens approximately 306,222 Philadelphians who are struggling to meet their basic needs. A family's income deficit is the amount of additional income required to get a family just above the poverty line. For example, if a mother and two children under 18 has a total family income of \$12,000, and the federal poverty level for a threeperson family is \$20,440, their income deficit is \$8,440.

Philadelphia's aggregate family income deficit is \$716,191,300.

That means Philadelphia's families living in poverty (based on the Census-reported poverty rate) would need a total of \$716.2 million to all have incomes just above the poverty line. In 2012, the income deficit in Philadelphia was \$612.9 million and in 2017 it was \$623.7 million.

Meanwhile, low-income families in the city are struggling with higher costs of living due to rising food, housing, utility, transportation, and other expenses that lead to unmet basic needs.

Why Racialized Poverty Matters

Like many cities, Philadelphia continues to face stark racial disparities in poverty that affect the quality of life for all residents and are rooted in structural racism. Poverty rates remain higher—and median incomes lower—among Black, Latino, and Asian residents compared to white residents. Even as overall poverty has declined, these racial gaps have persisted.

These inequities are reflected in other indicators as well, including health outcomes, housing security, educational attainment, and employment opportunities. They also intersect with other forms of marginalization based on age, ability, gender, or immigration status. For example, children, people with disabilities, and single-parent households experience disproportionately high poverty rates—often concentrated in neighborhoods with higher proportions of residents of color.

Anti-Poverty Strategies That Have Helped

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 that often keep people out of the workforce, such as requiring 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.





"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 the [Same Day Work and Pay] program is very beneficial for me."

 Resident who participates in Same Day Work and Pay program

RECOMMENDATION:

Increase the minimum wage and improve access to career pathways and family-sustaining jobs

For many in poverty, a stable job with real opportunities for advancement is their best chance to achieve economic security. But low-paying, deadend jobs are often the only option especially for people of color. People often need to cobble together multiple jobs to make ends meet. Across Pennsylvania, white workers were only "slightly underrepresented" in the share of workers at or below minimum wage. But within Philadelphia, racial patterns are much more pronounced, and the burden of low-wage work falls much more heavily our communities of color. A higher minimum wage would likely have a pronounced impact on racialized poverty in Philadelphia.

The minimum wage of \$7.25 has not increased in Pennsylvania or at the 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 is \$15; New Jersey's is \$15.49 and indexed to inflation; New York's is \$16.50

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, SDWP 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.





Office of Community Empowerment and Opportunity

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

While an array of programs and supports are available to people who are struggling, connecting with these resources can be time-intensive and difficult for those who need them.

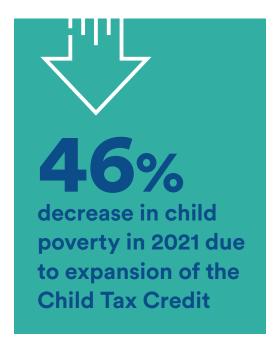


Focus groups and surveys uncovered a series of challenges that both residents and City staff view as persistent barriers to the success of these programs, including:

- > 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 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.

A City employee who is part of the Equitable Engagement Collaborative, a community of practice made up of City staff who are dedicated to promoting equity in community engagement, said: "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."

Even those who are successful in enrolling must continue to weigh opportunities to earn more against the potential loss of benefits that might result (the "benefits cliff"), hindering true mobility.





Why Benefits Access Matters

Public benefits are a vital tool for promoting household stability—a necessary foundation for long-term economic mobility. These programs particularly benefit groups in our communities that disproportionately experience poverty, including children, seniors, and people with disabilities. The COVID-19 pandemic highlighted just how powerful the social safety net can be. Expanded programs like the Child Tax Credit, enhanced unemployment and SNAP benefits, and direct stimulus payments significantly reduced poverty. When these supports were rolled back, poverty levels rose again, underscoring the need for sustained access to benefits that help families meet their basic needs and thrive.

Benefits Access Policies That Have Helped

Programs like TANF and E-TANF (Extended TANF for individuals who have been on TANF for over five years) are crucial for many residents of Philadelphia. TANF participants are overwhelmingly female and people of color in Philadelphia, although nationally the program is majority white. In Philadelphia, E-TANF is administered by CEO through JEVS Human Services and their Work Ready program. A survey of 77 people receiving E-TANF through Work Ready reported widespread satisfaction with the programming they received from JEVS. One respondent shared the value of "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." Another shared that JEVS programing "helped me in ways I didn't think it would."

This client feedback confirms that it's valuable to suggest other sources of help the clients aren't explicitly asking for. This approach is shared by CEO's BenePhilly program, which involves six satellite sites and a hotline low-income residents can call to get help with benefits applications. When people approach BenePhilly looking to get enrolled in one program, they also get screened for eligibility and encouraged to apply for any of the other 20-plus benefits covered by the program. In 2024, BenePhilly submitted over 5,950 benefits applications on behalf of Philadelphians.



RECOMMENDATION:

Reduce barriers to access and enhance vital benefit programs

Policymakers should make public benefits programs more accessible. Application processes should be simpler, and renewals streamlined or automated. Applications and support should be available in more languages and across the different channels that may be most convenient across multiple data collection (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 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 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.





The population of foreign-born Philadelphians is growing.

The immigration of foreign-born people has been the driver of Philadelphia's population growth in recent decades. Global migration to Philadelphia is projected to continue with many displaced people integrating into long-established immigrant communities and connected commercial corridors throughout the city.

Foreign-born Philadelphians often live in mixedstatus family households with children that are U.S. citizens. For example, in 2022, approximately 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.

The percentage of students who are English Learners (ELs) in the School District of Philadelphia (SDP) grew from 9% in 2014-15 to 22% in April 2025, according to 2024-2025 enrollment data. Spanish is the home language of over 50% of EL students, followed by Portuguese (14%), Mandarin (6%), Arabic (6%), and Russian (6%).



Focus groups with SDWP participants and with City community engagement staff both identified a need for increased language accessibility for City services and assistance programs.

Why Issues Related to Immigration Matter

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. Immigrant families and communities have unique perspectives and complementary labor participation. The City's commitment to policies that advance rapid community integration will continue to shape Philadelphia. Federal efforts to restrict immigration will also have significant local impact.

Immigration Policies That Have Helped

Philadelphia was designated as a Welcoming City in February 2023 due to its laws, programs, and partnerships with nonprofits that advance meaningful access to city services. The City's Office of Immigrant Affairs was made permanent by public vote in 2019 with the power to support the safety, growth, and general welfare of immigrant communities. A key regulation that furthers access to City services is the mandated language-access plans required of all City departments, offices, agencies, boards, commissions, and contracted providers in keeping with state and federal laws and regulations. The Zero Fare program, which provides free public transportation for a limited number of low-income Philadelphians, designated 10% of cards for people

whose immigration status made them ineligible for most other public benefits. The Philadelphia School District's newcomer educational programs and school sanctuary policy have advanced safety in schools, community integration, and educational attainment among first generation children and youth. Community College of Philadelphia has made scholarships available to immigrant youth.

RECOMMENDATION:

Ensure inclusive service delivery, including language accessibility

The city's significant 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 supported by institutions. To ensure broad access to services, we must prioritize language-access initiatives and other tailored programs that achieve rapid community integration. 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 nor 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 unique vulnerabilities and unique assets and ideas—may not be fully reflected. CEO, other levels of government, and provider agencies have a long way to go to ensure inclusion for diverse language communities.



Direct outreach and resource connection are important.

A major theme emerging from focus groups conducted for this CNA was that inclusivity and empathy were central to successfully connecting with residents and providing needed services. This includes using accessible language and accommodating for different abilities. Participants also called for better links between different programs and services to improve the experience for participants, especially those from marginalized communities, and to reduce the chances that people fall through the cracks.

Similarly, feedback from CEO and other City staff suggests that resources like the Equitable Community Engagement Toolkit are valuable to build trust with residents, and continued commitment to training and implementation would be beneficial.



Why Outreach and **Engagement Matters**

CEO occupies a unique position at the intersection of economically insecure residents, community-based organizations, and city government. This vantage point allows CEO to lead by example—championing equitable engagement and helping other City departments adopt more inclusive outreach practices.

This leadership can take many forms. In some cases, CEO partners directly with agencies, like its collaboration with the Philadelphia Water Department to connect vulnerable households with available protections and assistance programs. In others, CEO builds capacity by training partners to use tools like the Equitable Community Engagement Toolkit in their own work.

Outreach and Engagement Strategies That Have Helped

In recent years, CEO has expanded its outreach and engagement capacity to better reach residents where they are—both geographically and in terms of need. Tactics like text messaging, phone banking, and canvassing have allowed CEO to share timely information and connect residents directly to available resources, whether through CEO programs or in partnership with City departments and community-based organizations.

This outreach is complemented by trusted, in-depth support from benefits-access counselors, financial counselors, and community health workers who help residents navigate complex systems and access the services they need.



RECOMMENDATION:

Invest in community action and equitable community engagement

This CNA 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 boosting funding for the Community Services Block Grant (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, as well as the perspectives and experiences of residents and those working to address poverty. The findings from this 2024 CNA underline the importance of the work CEO does with community partners, and they highlight opportunities. Many of the findings of this CNA also reinforce the recommendations outlined in CEO's 2023 Policy Agenda. 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 from this assessment will inform CEO's priorities, investments, programming, and advocacy in the years ahead.



You can read the full version of the Community Needs Assessment at CEO's website.



2023 Policy Agenda





Acknowledgements

This Community Needs Assessment was prepared with funding from the Philadelphia Department of Community Economic Development through the Community Services Block Grant (CSBG) program. 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 City of Philadelphia's Managing Director's Office, all of whom provided key data and analysis for this work. We also thank our program partners JEVS, Mural Arts, Community Life Improvement Program (CLIP), Clarifi, and the Pennsylvania Horticultural Society. They were gracious hosts, lending their space as well as both client and staff time. These partners played an essential role in our design process, helping craft discussion guides and survey questions. Finally, we thank all of the program participants, who gave their time to focus groups and surveys in this process. Their perspectives consistently help us improve CEO's work.

Photo Credits

CEO staff, Mural Arts of Philadelphia Color Me Back program, E. Iwata, D. Kisleiko, A. Lee, J. Moore-Griffin, and W. Wu for the City of Philadelphia

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- ¹⁷ The Office of Immigrant Affairs was established in 2016 through executive order. In May of 2019, the City Charter was amended, making it a permanent office pursuant to a ballot question supported by public vote.
- ¹⁸ Philadelphia Home Rule Charter § 8-600 and enforcing protocols advance meaningful access to City services and programs for individuals with Limited English Proficiency ("LEP") in compliance with Title VI of the Civil Rights Act of 1964.
- ¹⁹ The Catto Scholarship is open to Philadelphia residents that are undocumented. https://www.ccp.edu/admission-aid/paying-college/scholarships/octavius-catto-scholarship
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