Where Did We Go?

- Stratified Sample of 9 High Poverty Census Tracts
  - 4 Highest Poverty Rates
  - 5 at City Average of Poverty Rates
- Randomly Selected & Screened for Earning Less than 200% of Poverty Threshold
- 296 Households Completed Surveys

Above average poverty rate (25.2 – 39.9%)
Concentrated Poverty (poverty rate 40+%)
Who Did We Talk To?

**Gender**
- Men: 45%
- Women: 55%

**Ethnicity**
- Hispanic: 60%
- Non-Hispanic: 40%

**Employment**
- Retired/Other: 33.8%
- Full-Time: 28.6%
- Part-Time: 12.5%
- Unemployed: 14.3%
- Student: 2.0%

**Education**
- < High School: 19.2%
- High School: 29.6%
- Some College: 37.4%
- College: 8.4%
- Advanced Degree: 5.5%
Are They Not Getting By?
(Having Not Enough To Make Ends Meet)

- Extreme Poverty: 14.7%
- Poverty: 14.8%
- Near Poverty: 10.2%
- Low Income: 4.0%
- Middle Income: 1.9%
Housing Overburden
(Spending >30% of Income on Housing)

- Extreme Poverty: Own 68.2%, Renting 92.5%
- Poverty: Own 41.4%
- Near Poverty: Renting 86.0%
- Low Income: Renting 41.4%
- Middle Income: Renting 15.4%
Financial Stability

Household Finances
- Excellent: 7%
- Good: 36%
- Fair: 37%
- Poor: 19%

National Economy
- Excellent: 1%
- Good: 17%
- Fair: 47%
- Poor: 32%

Has a Retirement Account?
- Extreme: 8.1%
- Poverty: 16.3%
- Near: 16.3%
- Low Income: 23.3%
- Middle: 36.0%

Change in Household Income
- 31.8%
- 36.6%
Are They Unbanked?

Not Having Access to a Checking or Savings Account

- **US Average (7%)**
- **Poverty** (21.6%)
- **Near Poverty** (10.2%)
- **Low Income** (8.0%)
- **Middle Income** (3.8%)
Why Are They Unbanked?

- Don't Trust Banks: 38.4%
- Don't Have Enough Money: 38.4%
- Fees Too Unpredictable: 29.6%
- Fees Too High: 28.8%
- Limits Privacy: 26.0%
- Inconvenient Locations: 15.1%
- Inconvenient Hours: 12.2%
- ID or Credit Problems: 11.1%

Our Survey vs US Average
Use of Governmental Assistance

<table>
<thead>
<tr>
<th>Category</th>
<th>Never</th>
<th>Once</th>
<th>&gt; Once</th>
<th>Every Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Income</td>
<td>54.0%</td>
<td>32.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Near Poverty</td>
<td>44.0%</td>
<td>40.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poverty</td>
<td>22.7%</td>
<td>58.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extreme Poverty</td>
<td>26.5%</td>
<td>58.9%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Use of Charitable Assistance

- Low Income: 73.1%
  - Never: 67.8%
  - Once: 15.3%
  - > Once: 17.0%
  - Every Month: 35.3%

- Near Poverty: 67.8%
  - Never: 15.3%
  - Once: 17.0%
  - > Once: 35.3%

- Poverty: 69.3%
  - Never: 15.3%
  - Once: 17.0%
  - > Once: 35.3%

- Extreme Poverty: 35.3%
  - Never: 69.3%
  - Once: 17.0%
  - > Once: 35.3%
THANK YOU!

To View All the Poster Presentations, Please Visit:

tinyurl.com/TucsonPoverty