POVERTY IN TUCSON
FIELD WORKSHOP

3rd ANNUAL COMMUNITY FORUM

School of Sociology
College of Social and Behavioral Sciences
University Libraries

May 11, 2017; Habitat for Humanity Tucson
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
Who Did We Talk To?

Gender
- Women: 55%
- Men: 45%

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

Employment
- Retired/Other: 33.8%
- Full-Time: 28.6%
- Unemployed: 14.3%
- Part-Time: 12.5%
- 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)
Housing Overburden
(Spending >30% of Income on Housing)

| Income Level           | Renting
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Extreme Poverty</td>
<td>68.2%</td>
</tr>
<tr>
<td>Poverty</td>
<td>92.5%</td>
</tr>
<tr>
<td>Near Poverty</td>
<td>86.0%</td>
</tr>
<tr>
<td>Low Income</td>
<td>41.4%</td>
</tr>
<tr>
<td>Middle Income</td>
<td>15.4%</td>
</tr>
</tbody>
</table>
### Financial Stability

#### Household Finances

<table>
<thead>
<tr>
<th>Category</th>
<th>7%</th>
<th>36%</th>
<th>37%</th>
<th>19%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Good</td>
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<tr>
<td>Fair</td>
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<tr>
<td>Poor</td>
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</tr>
</tbody>
</table>

#### National Economy

<table>
<thead>
<tr>
<th>Income Level</th>
<th>0%</th>
<th>10%</th>
<th>20%</th>
<th>30%</th>
<th>40%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extreme</td>
<td>8.1%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poverty</td>
<td>16.3%</td>
<td>16.3%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Near Poverty</td>
<td>23.3%</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Low Income</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Middle Income</td>
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</tr>
</tbody>
</table>

#### Has a Retirement Account?

- 8.1% of people in the Extreme category have a retirement account.
- 16.3% of people in the Poverty category have a retirement account.
- 16.3% of people in the Near Poverty category have a retirement account.
- 23.3% of people in the Low Income category have a retirement account.
- 36.0% of people in the Middle Income category have a retirement account.

#### Change in Household Income

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

Not Having Access to a Checking or Savings Account

- Extreme Poverty: 32.4%
- Poverty: 21.6%
- Near Poverty: 10.2%
- Low Income: 8.0%
- Middle Income: 3.8%

US Average: 7%
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

- Low Income
  - Never: 54.0%
  - Once: 32.0%

- Near Poverty
  - Never: 44.0%
  - Once: 40.7%

- Poverty
  - Never: 22.7%
  - Once: 58.0%

- Extreme Poverty
  - Never: 26.5%
  - Once: 58.9%

Categories:
- Never
- Once
- > Once
- Every Month
Use of Charitable Assistance

- **Low Income**: 73.1%
- **Near Poverty**: 67.8% (15.3% Once, 0% > Once, 80% Never)
- **Poverty**: 69.3% (17.0% Once, 0% > Once, 80% Never)
- **Extreme Poverty**: 35.3% (35.3% Once, 0% > Once, 80% Never)
THANK YOU!

To View All the Poster Presentations, Please Visit:

tinyurl.com/TucsonPoverty