

Why Having a Job Does Not Guarantee Financial Security

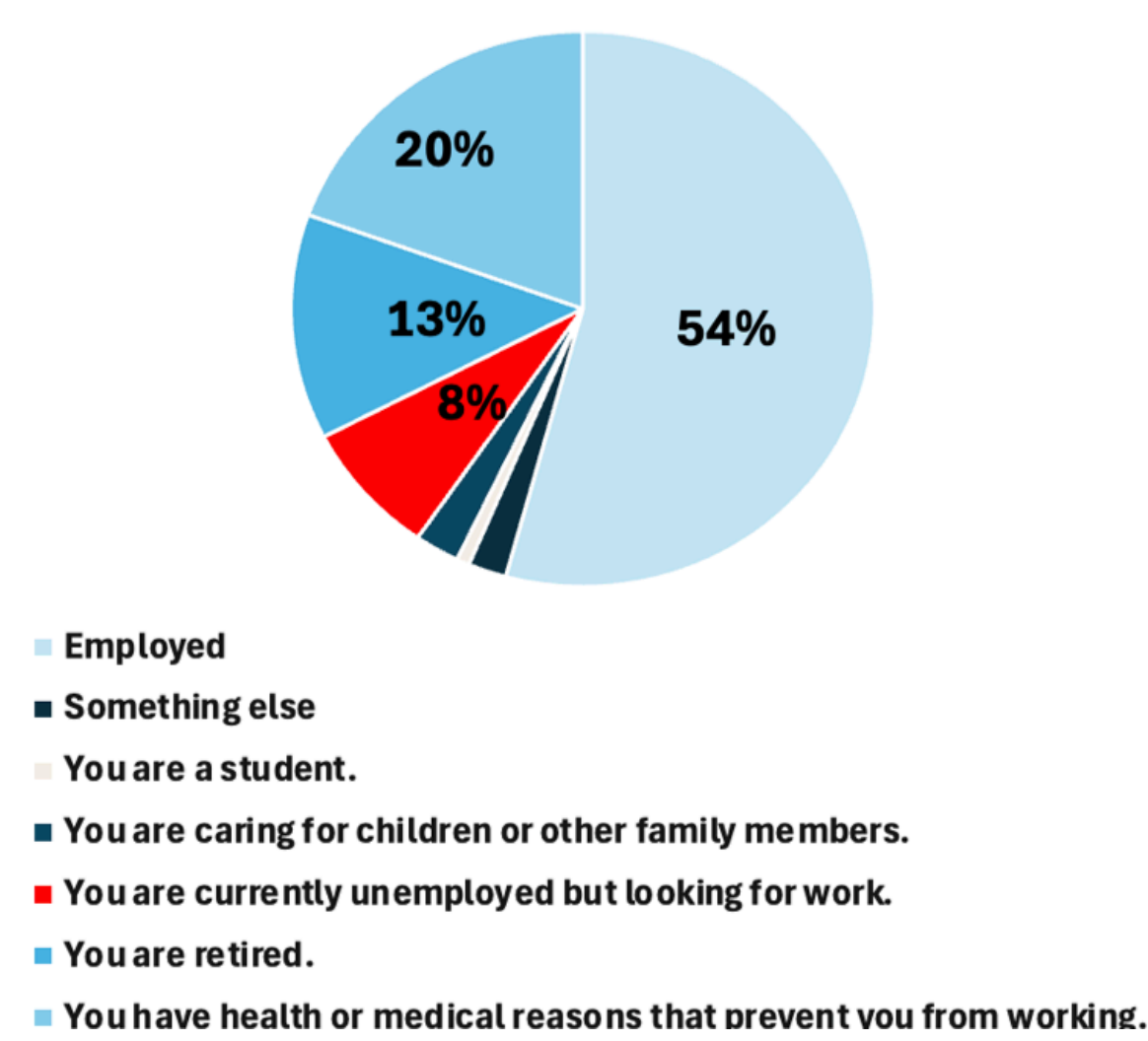
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Background

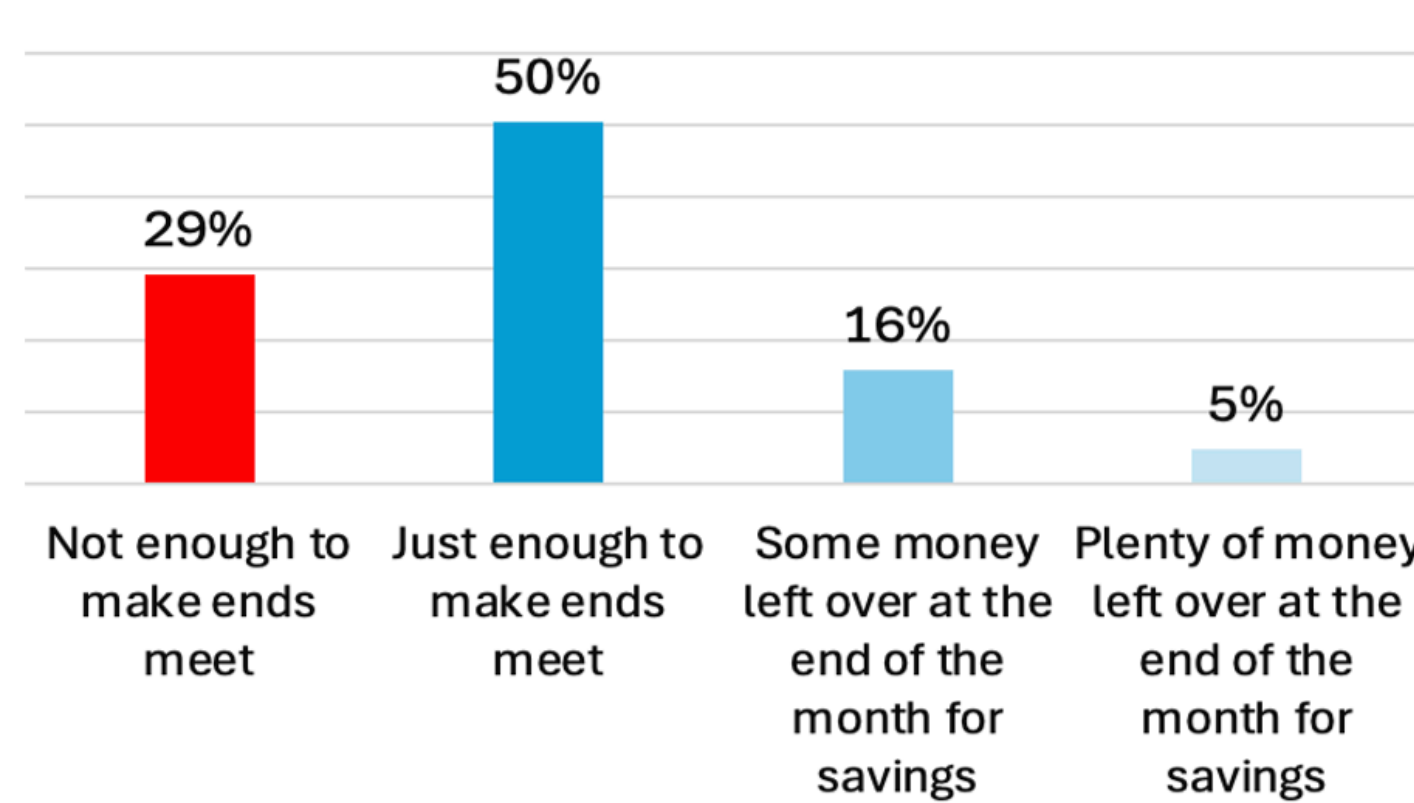
- **8% of unemployed participants are currently looking for work.**
- **Unstable employment often leads to stress, food insecurity, and difficulty accessing healthcare.**

- **79% of participants reported that they are barely making ends meet every month.**
- **In Tucson, the combination of low wages, rising costs, and unstable employment means that having a job does not guarantee financial security.**

Employment Landscape



Do You Have Enough Money (per month) to Make Ends Meet?



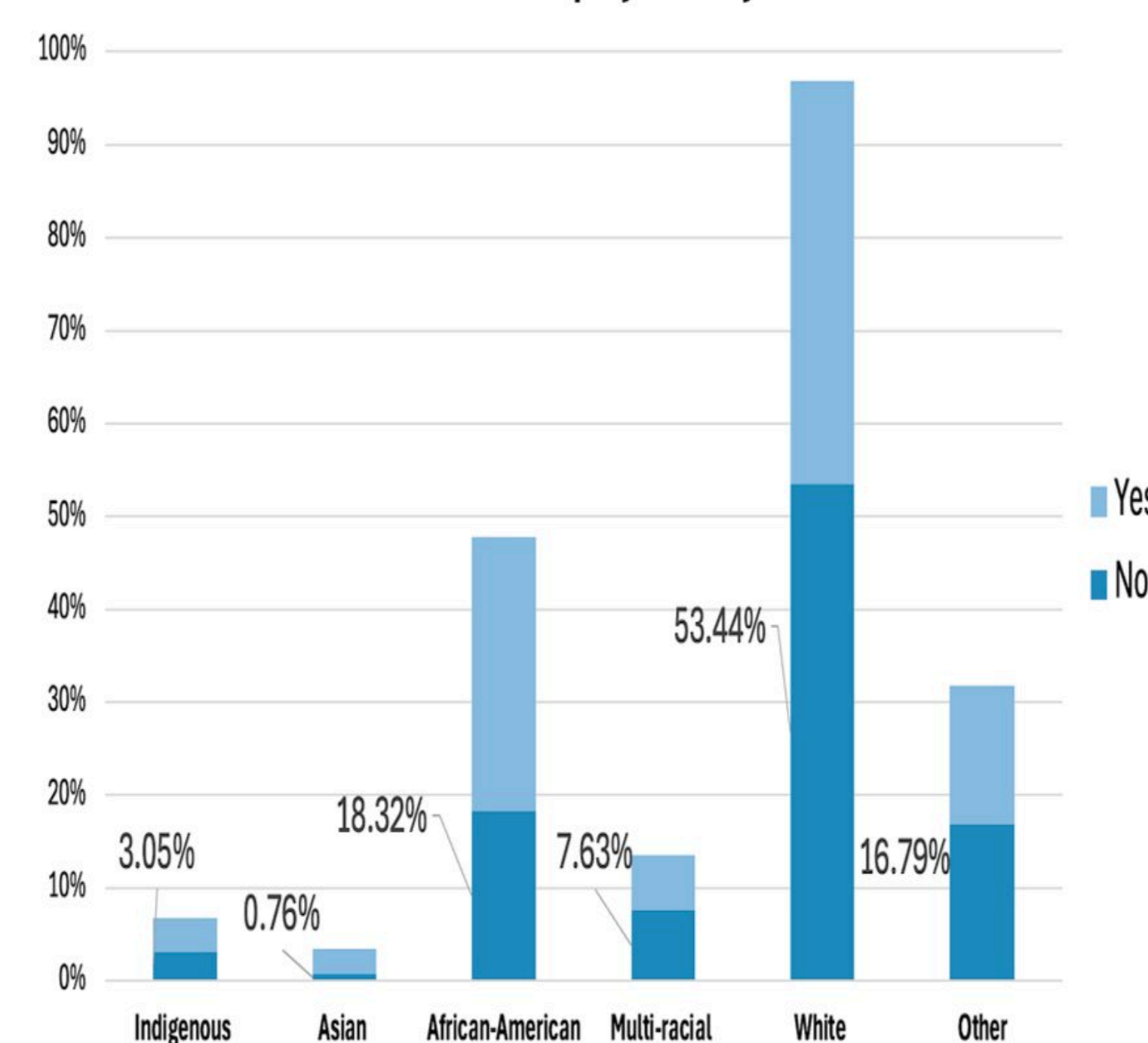
Demographics

Job security impacts people across ages, races, and backgrounds

Key Points

- **55% of our participants are employed**
- **7.8% are currently unemployed**
- **Age range: 22-55**

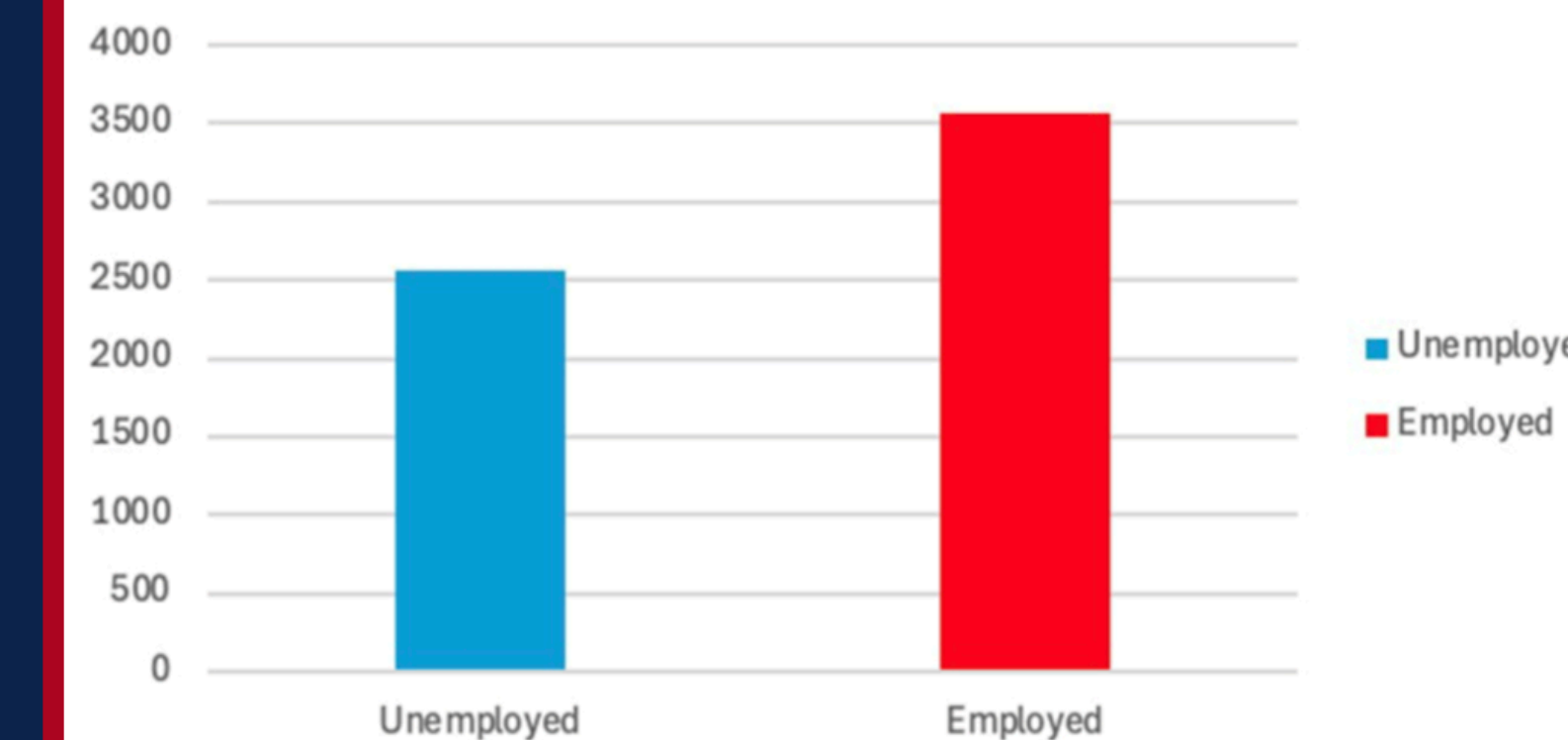
Current Unemployment By Race



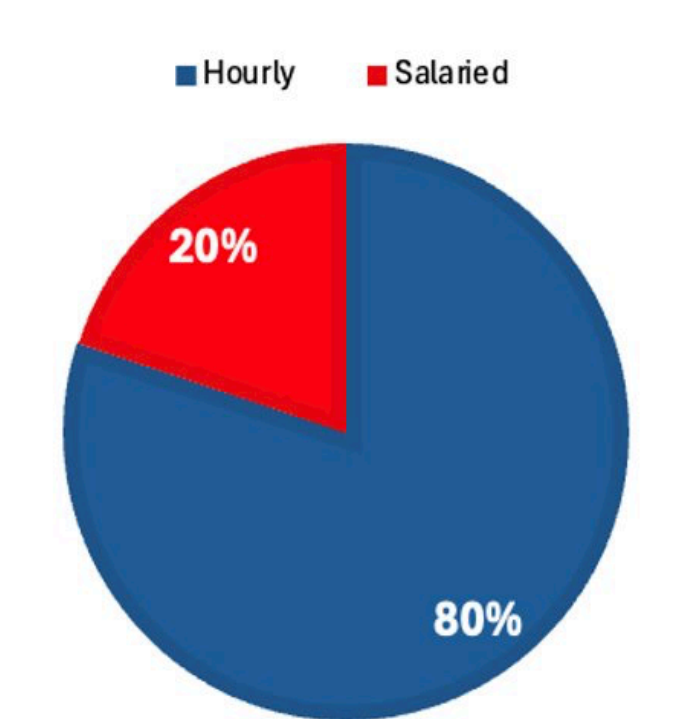
Income

74% of employed individuals struggle to make ends meet and have stress due to low wages.

Average Monthly Income (\$) Unemployed vs Employed



HOURLY VS SALARIED PARTICIPANTS



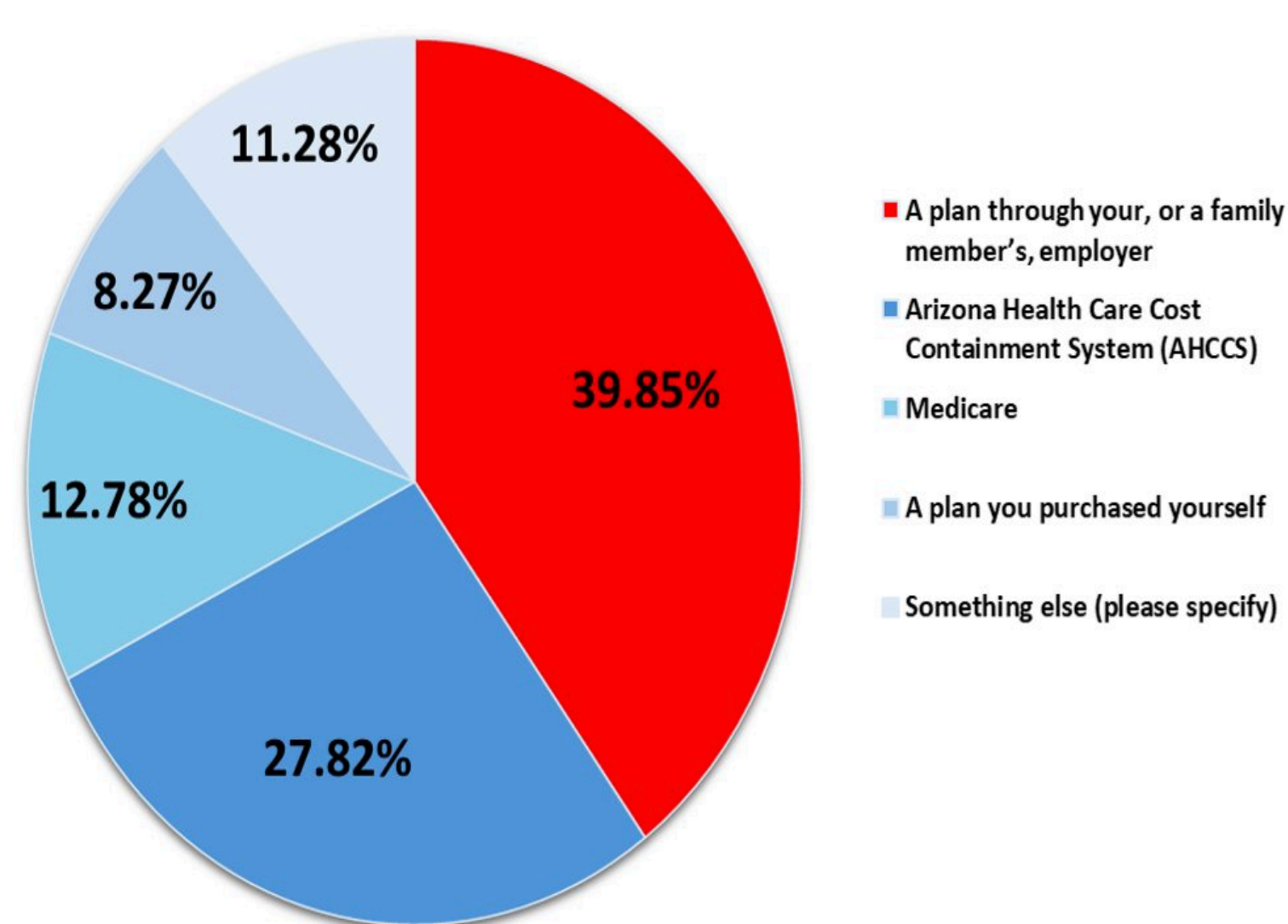
Employed individuals earn only **39.18%** more than unemployed individuals living on support programs or savings.

80% of employed participants are hourly

Money remains a major source of stress across participants, regardless of employment status

Health

Health Insurance Coverage Rates Among Workers



The low coverage rate suggests that many employers do not offer health insurance, or that workers do not meet the eligibility requirements for such plans.

Type of health insurance	Hourly	Salaried
A plan through your, or a family member's, employer	34%	48%

Hourly workers may have less access to employer-based health coverage

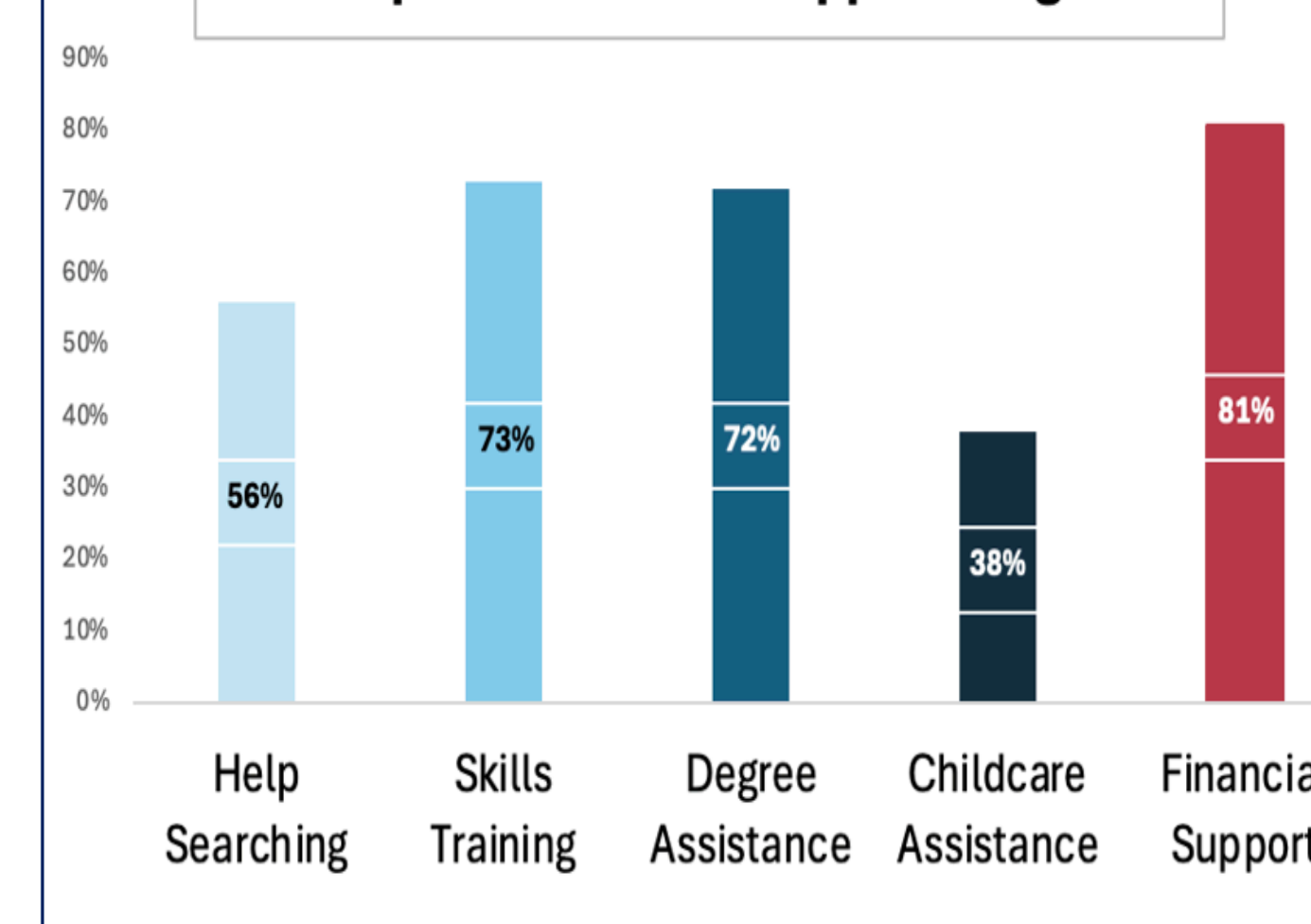
Access to Support Programs

How can the city best support individuals in their job search?

"These city programs are **super inaccessible**. You have to show proof that you've experienced the career that you're asking for the education grant for, and it creates an **unnecessary barrier** in accessing funding for education."

What do people want assistance with? →

Participant Desire for Support Programs



81% of participants stated that temporary financial assistance (rent, utilities, etc) would be beneficial during their search for a new job

64% of participants noted how challenging it is to access support programs and social services because they don't know where to go to find them

Solutions

Accessibility

- Participants emphasized the need for extended service hours for aid centers
- Evening availability (after 5 pm) helps working people access resources
- "I think **later hours, like flexible hours**. I worked in an office where some of us would stay open until 8 pm for working people."

Resource Centers and Transportation

- Many participants struggle to access resource centers and job sites
- Limited public transportation restricts timely access to work
- More job aid centers and improved transit routes increase accessibility
- Routes don't "start early enough for me to be to work by 7:30 am... Even if they did, I would have to transfer buses, so it would be 2 extra hours."

Advertising

- 64% of participants reported difficulty finding support services
- Lack of visibility limits access to existing city programs
- Physical resource sheet mailed to all Pima County residents yearly

Online Programs and Training

- Online training expands access to education and job certifications
- Digital programs reduce transportation and cost barriers
- Online access helps normalize and destigmatize support