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Philadelphia's Poor: Experiences From Below the Poverty Line

How financial well-being affects everything from health and housing to education and employment

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About this report

This report was researched and written by Octavia Howell, an officer with The Pew Charitable Trusts' Philadelphia research initiative. It was edited by Larry Eichel, director of the initiative, along with Elizabeth Lowe and Erika Compart, and designed by Cara Bahniuk.

About the data

The study relies largely on data from the U.S. Census Bureau, administrative data from government agencies, results from Pew's 2016 citywide poll, and findings from two focus groups of Philadelphians living in poverty.

The Pew poll, conducted Aug. 3-19, 2016, in English and Spanish, surveyed a representative sample of 1,640 adults living throughout Philadelphia. Respondents were asked whether they currently were or had ever been in poverty. Pew also asked respondents about their household size and annual income and used this information to calculate their poverty status based on federal poverty thresholds. Of the poll respondents, 23.2 percent fell below the federal poverty threshold; the poverty rate for the city was 25.7 percent, according to census estimates for 2016, the most recent year for which data were available.

The focus groups were conducted by Pew in 2016 and included a total of 31 participants. One was held at UESF, a nonprofit organization that focuses on assisting vulnerable Philadelphia families with housing-related issues; all participants were recipients of the Temporary Assistance for Needy Families program and had incomes below the poverty threshold. The second focus group was held at Congreso de Latinos Unidos, a nonprofit that serves individuals and families in Latino neighborhoods by helping them achieve economic self-sufficiency; participants were described by Congreso staff as having incomes below the poverty level. To protect their privacy, focus group members are identified in the report by first name only.

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Photos: Lexey Swall/GRAIN for The Pew Charitable Trusts

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The Pew Charitable Trusts is driven by the power of knowledge to solve today's most challenging problems. Pew applies a rigorous, analytical approach to improve public policy, inform the public, and invigorate civic life.

Overview

By many measures, Philadelphia is on an upswing, with a growing population, an influx of new investment, and rising household incomes. Yet at the same time, a significant share of the city's residents are struggling. More than a quarter—about 400,000 people—live below the poverty line, which is about \$19,700 a year for an adult with two children at home.

In this report, The Pew Charitable Trusts examines the attitudes and personal experiences of poor Philadelphians, exploring several key aspects of life that are affected by, and potentially helping to perpetuate, poverty including health outcomes, employment prospects, exposure to crime, and access to quality schools. It expands on research from Pew's 2017 study "Philadelphia's Poor: Who They Are, Where They Live, and How That Has Changed," which presented a detailed demographic and geographic view of poverty in the city.

This new study is predominantly based on five sources: analysis of U.S. Census Bureau data, administrative data from government agencies, focus groups of poor Philadelphians, interviews with experts who provide services for them, and results from Pew's latest citywide public opinion poll.

The 2016 poll, which surveyed a sample of all Philadelphians, poor and nonpoor, probed the experience of poverty in a number of ways. It asked respondents whether they considered themselves to be poor while also seeking to determine whether they actually fell below the federal poverty threshold, based on household size and reported income. Interestingly, 45 percent of respondents who qualified as poor did not describe themselves as such.

The results also shed light on the extent to which poverty is an intergenerational phenomenon for some Philadelphians, and the degree to which others have experienced upward or downward mobility. More than half of the respondents who qualified as poor said they remembered growing up in or near poverty, while nearly half said they recalled being better off financially as children.

According to census data, about 30 percent of poor Philadelphians ages 16 and older worked in 2016, most in jobs such as cashiers, personal care aides, and laborers. But only about 1 in 5 of these working poor had year-round, full-time positions. At the same time, 61 percent of the city's working-age poor were neither employed nor looking for a job in 2016, the highest rate found among the nation's 10 most populous and 10 poorest large cities.

Following are some key findings of the research:

- According to a 2015 survey conducted by the Public Health Management Corp., Philadelphians in poverty were twice as likely to describe their general health as poor or fair, and they had higher levels of chronic illness, including asthma and diabetes, than other residents. Life expectancy was lower in poor ZIP codes than in wealthier ones. And according to Pew's poll, twice as many Philadelphians who lived in poverty as children reported having experienced neglect or abuse, compared with those who grew up in better financial situations.
- 4 out of 5 poor households in Philadelphia lived in private-market housing with no rent subsidies in 2013, according to the U.S. Census Bureau's American Housing Survey. Of those households, nearly all were spending more than 30 percent of their income on rent, mortgage, and utility payments, and 80 percent were devoting at least 50 percent to such expenses.
- In 2016, 76 percent of all violent crimes reported in Philadelphia occurred in neighborhoods where at least 20 percent of the population was poor. In areas where the poverty rate was at least 40 percent, violent crime was nearly three times more prevalent than in those where it was less than 20 percent.
- Poor families send their children to public schools operated by the School District of Philadelphia more frequently than do other city residents. In the poll, 70 percent of poor Philadelphians said their children

attended district-run schools, rather than public charter schools or private schools; for the nonpoor, the figure was 46 percent. According to the district, only 2 percent of all poor students in the public schools attended elementary or middle schools with high achievement ratings.

In our survey, a significant number of Philadelphians said they have been struggling with poverty for their entire lives. Studies have shown that exposure to violent crime, inadequate schools, physical and emotional trauma, and other factors, particularly during childhood and young adulthood, help make it difficult to climb the economic ladder.

With that in mind, this report aims to shed light on life below the poverty line in Philadelphia—for the benefit of all who care about the city and those with the power to make a difference.

The poor in Philadelphia

In 2016, the year from which most of the data in this report stem, the poverty rate in Philadelphia was just under 26 percent. Poverty rates were especially high for the city's Hispanic residents, at 38 percent; its children, at 37 percent; and its black residents, at 31 percent. Half of the city's poor were black, and nearly 60 percent were working-age adults.

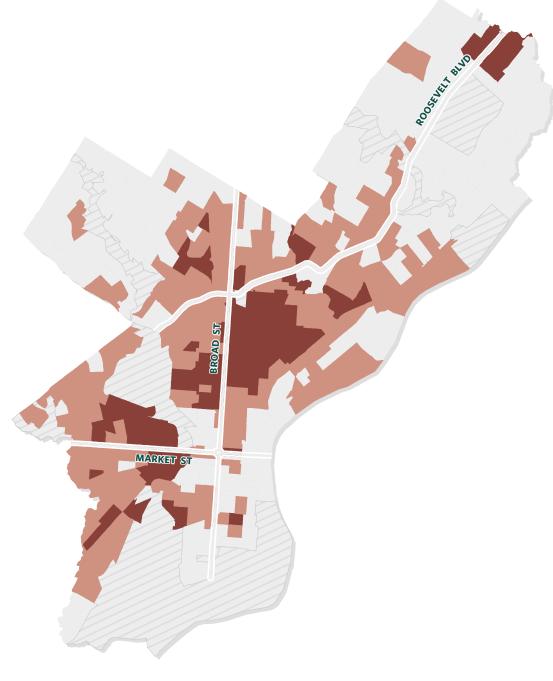
To classify people as poor, the Census Bureau uses income thresholds based on the size and composition of a family, and the age of the individuals within it. In 2017, individuals under age 65 living alone, or as roommates, were considered poor if their incomes were below \$12,752. For a parent with two children, the amount was \$19,749. (See Appendix A.)

In this report, census tracts where at least 20 percent of all residents were living below poverty are referred to as "poverty areas," and places with poverty rates of 40 percent or more are called "high-poverty areas." In 2016, 225 of Philadelphia's 372 residential census tracts had poverty rates of 20 percent or more, and 77 of those had rates of 40 percent or more. (See Figure 1.) For a more thorough discussion of the demographics of poverty in the city, see our 2017 report "Philadelphia's Poor: Who They Are, Where They Live, and How That Has Changed."



Two brothers play with a basketball outside their home in the Kensington section of Philadelphia.

Figure 1 Poverty and High-Poverty Areas in Philadelphia



High-poverty areas with 40% or more residents below the poverty line

Poverty areas with 20% or more residents below the poverty line \Box Non-residential tracts

Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2012-16 © 2018 The Pew Charitable Trusts

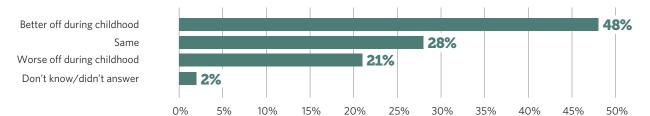
The perception and persistence of poverty

Numerous studies have found that many of the life experiences faced by the poor, particularly in their childhood and young adult years, help perpetuate the condition of poverty.¹ Exposure to violent crime, inadequate schools, and physical and emotional trauma are among the factors that make it difficult to climb the economic ladder. Pew's poll sheds light on the way these situations are perceived by the poor and nonpoor alike, and the results suggest that poverty has been a lifelong condition for a significant number of Philadelphians.

In the survey, using information respondents provided about income and family size, individuals were classified as poor or not poor, according to federal thresholds. Of those who thereby qualified as poor at the time of the survey, 55 percent said they had been poor during childhood.

Some reported having experienced downward mobility since childhood. Nearly half of poor residents, 48 percent, said they had been better off financially when they were growing up than at the time of the survey. Another 28 percent of the poor said their economic status was about the same as it was when they were young. (See Figure 2.)

Figure 2 How Poor Philadelphians View Their Economic Status Now and During Childhood



Source: The Pew Philadelphia Poll, 2016 © 2018 The Pew Charitable Trusts



A Philadelphia resident washes his car in the city's Fairhill section.

Others, though, saw themselves as examples of upward mobility; more than half of those who said they grew up poor were not in poverty at the time of the survey. A 2013 Pew analysis found that as many as 30 percent of poor children in the U.S. grow up to enter the middle or upper class.²

These poll findings must be tempered by the fact that individuals' perception of their economic status relative to others, now or in years past, may not be entirely accurate.

For example, respondents were asked whether they considered themselves to be living in poverty. And 45 percent of those whose income and family size met the federal definition said they were not poor. This is not entirely surprising. In a 2015 national survey by the Pew Research Center that asked people to describe themselves in terms of economic class, most people in the lowest income group classified themselves as middle class.³

"If people have clothes and a place to sleep, they may not consider themselves poor—because they know there is always someone who is worse off than them," said Mariana Chilton, professor of health management and policy at Drexel University.⁴

In a focus group of poor residents in Philadelphia's largely Hispanic Fairhill section, a retiree named Lucy said: "You have to work for things, but I don't think anybody here is really poor. We have water. We have food."

The perception issues can work in the other direction as well. About 19 percent of poll respondents with household incomes above the poverty level believed themselves to be poor.

In the focus groups, participants shared some of their personal struggles with poverty, which included a variety of pathways that had led them into it. Older people spoke of closing factories and shifts in industry. Others recounted personal experiences—the loss of a job, a health crisis, or the death of a loved one—that had put their economic situations on a downward trajectory. Many of the younger people said they had been raised poor or had lived in poor communities as children. And those stories were accompanied by varying sets of attitudes about trying to get out of poverty.

Several of the younger focus group participants had dropped out of high school or otherwise gotten off track but now had gotten GEDs, taken training courses, and/or enrolled in college with the hope of changing their economic status. Laquanda, a mother of two, said she was working full time while pursuing a degree in accounting. "I am not going to sit around and do nothing," she said. "I have two kids under 2; I don't have time to sit. ... I want more for myself."⁵

But others were having trouble finding or staying on promising paths. Some expressed doubt that any efforts they made toward self-improvement would pan out, while others felt overwhelmed or hopeless about their circumstances. Asante, a young man living in a shelter, seemed unsure of his next steps after the death of his mother landed him in poverty. "My life got turned upside down," he said. "It's very difficult, especially with next to no help. I'm learning how to remotivate myself."⁶ Angie, a woman who had gone to college to pursue a career in fashion design, said she was losing hope of achieving her goal. "We have a lot of skills," she said, "but sometimes you don't know where to direct them."⁷

Primary Government Assistance Programs Available to the Poor

At the time of the Pew poll, about 60 percent of poor respondents said they were receiving government cash assistance, food aid, or housing subsidies, compared with 14 percent of the nonpoor.⁸ These are the primary programs that channel aid to the poor.

Earned Income Tax Credit (EITC)

The federal EITC reduces tax liability on income earned through employment. For the 2014 tax year, more than 186,000 Philadelphians used it to reduce their liabilities by an average of \$2,559. While not limited to poor households, the credit is targeted toward those with low incomes; the median adjusted gross income of Philadelphians eligible for the credit was \$14,018 in 2015. If the credit is larger than an individual's tax liability, he or she is entitled to a cash refund.

Medicaid

Sixty-five percent of Philadelphia's poor had health insurance coverage through Medicaid in 2016, according to the census.⁹ The program has traditionally insured eligible low-income and poor adults, children, pregnant women, the elderly, and individuals with disabilities. In 2015, Pennsylvania exercised its option under the Affordable Care Act to expand eligibility to all households with incomes below 138 percent of the poverty threshold—\$27,354 for an adult with two children.¹⁰

Public housing

The Philadelphia Housing Authority (PHA) is the city's primary provider of affordable homes for those living below the poverty line, and the majority of PHA residents are elderly and/or disabled.¹¹ According to the agency, PHA supplies housing for nearly 32,600 households, the vast majority of which are poor.¹² Of these, about 13,880 are in public housing and 18,720 use agency-issued vouchers to pay rent in privately owned housing. As of January 2017, there were 42,900 families on PHA's waiting list.¹³

Supplemental Nutrition Assistance Program (SNAP)

According to U.S. Census Bureau estimates, 51 percent of the city's poor households received SNAP assistance in 2016.¹⁴ The program, formerly known as food stamps, enables families to purchase groceries with a restricted-use debit card. The amount of the monthly subsidy is based on income and household size, and some low-income households living above the poverty line are eligible. In Philadelphia, the average monthly benefit was about \$134 per person.¹⁵

Continued on the next page

Supplemental Security Income (SSI)

This benefit is available to adults with disabilities that prohibit them from working and to children with physical or mental conditions that are expected to continue for at least 12 months and result in "functional limitations." Adult recipients must also have little or no income, and children must be from families below the poverty line.¹⁶ In 2016, the maximum monthly SSI benefit was \$733 per person.¹⁷ That year, 95,516 adults and 19,144 children in Philadelphia received it.¹⁸

Temporary Assistance for Needy Families (TANF)

In 2016, 22 percent of poor families with children in Philadelphia received cash assistance through this federal-state program, which provided a maximum of \$403 per month to an eligible parent with two children and no income.¹⁹ The average annual benefit for Philadelphia families with children was about \$2,666. The share of poor families with children in Philadelphia who received TANF in 2016—22 percent—was higher than in all but one of the nation's nine other poorest and nine other most populous cities.²⁰



A resident grills on his block in West Kensington.

Health and well-being

Research suggests that there is a correlation between poverty, on the one hand, and stress and negative health outcomes on the other.²¹ An analysis by Virginia Commonwealth University found that people living in the poorest parts of Philadelphia have life expectancies that are as much as 20 years shorter than in wealthier parts of the city.²² According to Sandra L. Bloom, M.D., associate professor of health management and policy at Drexel University, the stress of poverty triggers neurochemical changes in the brain that can lead to changes in blood pressure, heart rate, and inflammation that wear on health over time. "With poverty, you can never unwind. There are no days off. No weekends. No vacations from poverty," said Bloom.²³

In a 2015 survey by Public Health Management Corp. (PHMC), a Philadelphia-based nonprofit, 41 percent of residents living below the poverty line described their physical health as poor or fair. That compared with 18 percent of those who were not poor.²⁴ In the survey, poor people were also more likely to report that a doctor had diagnosed them with a chronic health condition, such as asthma, diabetes, high blood pressure, or obesity.

An earlier edition of the PHMC survey, conducted in 2010, found that 38 percent of the poor reported experiencing a high level of stress, compared with nearly 25 percent of those who were not poor.²⁵ In the 2015 survey, more than a third of poor Philadelphians said they had been diagnosed with a mental health condition, double the percentage of those who were not poor.²⁶ (See Table 1.)

Table 1 How Philadelphians Described Their Health

Poor and nonpoor, based on a Public Health Management Corp. survey

	Poor	Nonpoor				
Self-assessment of overall health						
Fair/poor	41.3%	18.1%				
High stress level	37.6%	24.5%				
Conditions diagnosed by a doctor						
High blood pressure	44.0%	36.5%				
Obesity	39.3%	31.5%				
Asthma	27.1%	17.1%				
Diabetes	21.6%	13.5%				
Mental health condition	34.0%	16.8%				

Note: The PHMC survey calculates poverty based on Department of Health and Human Services poverty guidelines, which are based on the thresholds defined by the census.

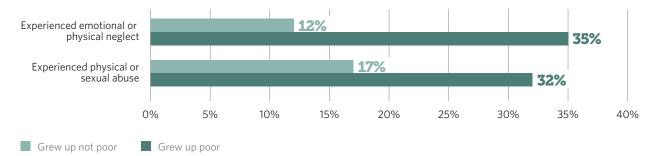
Sources: PHMC Community Health Data Base, 2015; PHMC Community Health Data Base, 2010

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In the Pew poll, 38 percent of those who said they had grown up poor also said they had been cared for during their childhood by someone with mental illness, depression, or drug problems. Of those who were not poor as children, 16 percent had caregivers with those issues.

In addition, more than a third of those who recalled having been poor during childhood said they experienced emotional or physical neglect—and 32 percent reported experiencing physical or sexual abuse as children. Twelve percent of individuals who did not grow up poor experienced emotional or physical neglect, and 17 percent experienced physical or sexual abuse during childhood. (See Figure 3.)

Figure 3 Philadelphians' Experiences With Neglect or Abuse By childhood economic status



Source: The Pew Philadelphia Poll, 2016 © 2018 The Pew Charitable Trusts

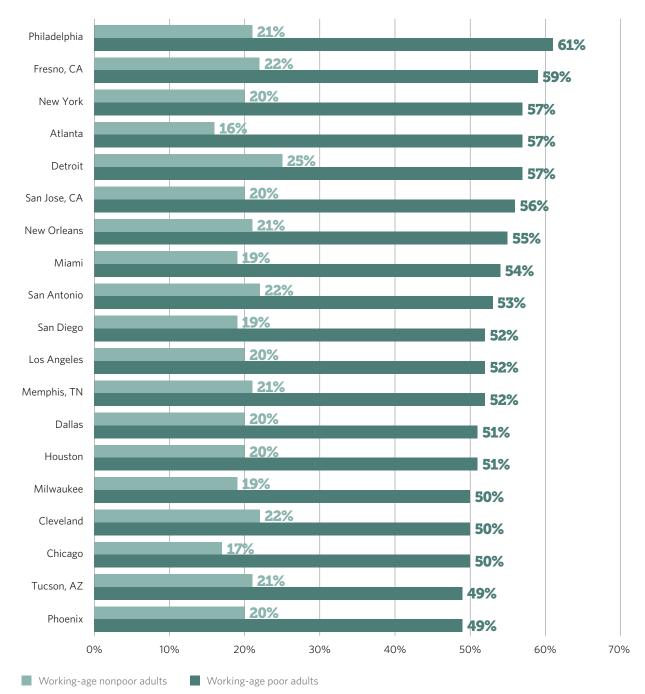
Work

Families live in poverty for a number of reasons, many of which relate to work. Adults in poor households often are unable to work because of infirmity, age, or family responsibilities; their skill sets and educational backgrounds do not match available jobs; they choose not to work; or they fail to earn enough money to get above the poverty threshold.

In 2016, 61 percent of the city's working-age poor, those ages 16-64, were not in the workforce, meaning they were neither employed nor looking for work. This was the highest rate among the nation's 10 most populous and 10 poorest large cities; among people not living in poverty, Philadelphia's rate of nonparticipation in the workforce was about average. (See Figure 4.)

Nearly a third of poor, working-age Philadelphians who were out of the workforce in 2016 described themselves as disabled; an additional 14 percent said they were living with a disabled person. More than a fifth were in school—14 percent in college or graduate school and 7 percent in high school. Seven percent were women with children under the age of 6.²⁷ A small percentage were discouraged workers, meaning they had looked for work in the past year but had stopped because they did not believe there was work available for them.²⁸

Figure 4 Workforce Nonparticipation in Philadelphia and Comparison Cities For residents ages 16-64



Note: This list of cities includes the nation's 10 largest and 10 poorest with populations above 350,000; Philadelphia appears on both lists.

The workforce nonparticipation count does not include people who are unemployed and not seeking work.

Source: U.S. Census Bureau, American Community Survey, one-year estimates, 2016

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About 30 percent of the working-age poor in Philadelphia held jobs in 2016, according to the census, but earned wages that were insufficient to get them out of poverty. They were most often employed as cashiers, personal care aides, child care workers, and shipping and receiving laborers. Other common occupations included cooks, maids and janitors, drivers, customer service representatives, and medical assistants. Of poor adults who were working, 21 percent were employed all year in full-time jobs, while another 20 percent worked part time. Most, however, were employed for shorter periods; 25 percent worked for three months or less. Twelve percent of working-age Philadelphians reported that they were unemployed.²⁹

In addition to earning low wages, the working poor often contend with unstable and unpredictable schedules, especially those in the service sector and other types of shift work. According to a survey conducted by the University of California, Berkeley, more than a third of service sector workers in the Philadelphia region were provided less than one week's advance notice about their upcoming shifts between 2015 and 2016, and the average number of weekly hours they worked during a month varied by as much as 14 hours.³⁰

Focus group findings suggest that census employment statistics may not represent the full percentage of poor who work. Many participants said they often perform one or more jobs under the table, in occupations such as construction, food service, and child care, which do not necessarily show up in the labor force participation figures. They also described doing odd jobs, earning money by taking advantage of their talents and skills. Tayshamiea, a mother of two, said she does hair for extra money: "Everybody's got their own little thing they're good at."³¹

Typically, these jobs do not require references or education credentials, which some poor lack, or background checks, which some may not want to undergo. According to a 2011 Urban Institute report, individuals living in poverty sometimes shun formal employment, fearing that reported income would force them to pay debts, make child support payments, or fulfill other financial or legal responsibilities.³²



A staff member with Green City Works, which helps to create local economic opportunity for underserved West Philadelphia residents, works on a sustainable green landscape in University City.

Coping With Poverty: The Role of Friends and Family

When asked how she provides for her children when there is no money left, one mother in a focus group assembled for this report replied, "I don't know ... magic."

The "magic" often comes in the form of friends and family, who can make a big difference in helping those with little money or resources. Personal networks are an important source of shelter, child care, and financial assistance, as well as information on work, government assistance programs, and private charity.

Leah, a mother of two living in a homeless shelter, said that her local relatives make it possible for her to manage. "If I moved out [of Philadelphia], I wouldn't have anybody to turn to," she said. Another young mother, Jessica, said that she would not be able to work if her mother could not mind her children, since she cannot afford day care.

Sometimes, families in poverty move in with other families. This practice, known as "doubling up," comes with its own set of risks and challenges, especially if the host family has money problems of its own, according to Louise Hayes, an attorney with Community Legal Services in Philadelphia, which provides legal assistance to low-income residents. And in public housing, doubling up can lead to eviction.

Leaning on friends and family helps those in poverty survive from day to day, yet as Andrew Frishkoff, executive director of Philadelphia LISC, a community development organization, said, coping and getting by are very important but are not the same as getting yourself out of those circumstances. "[Strong personal networks] work well for certain aspects of resilience," such as short-term help with housing or child care, "but don't work so well for getting out of your neighborhood or comfort zone and seizing a new opportunity."³³



A mother and daughter sit outside their home in the Mantua neighborhood.

Housing

With limited incomes, those in poverty struggle to find affordable, habitable places to live, particularly places where they can establish a residency that lasts for years rather than months. Without a stable address, it can be difficult to secure a job and enroll children in school. Not having a stable address also can jeopardize a family's ability to maintain its place on the city's public housing waiting list, since applicants are required to have a valid mailing address.³⁴

Financial experts say that households should spend no more than 30 percent of income on housing costs, including utilities. According to the American Housing Survey, 82 percent of poor households in Philadelphia live in private-market housing with no rent subsidies, with an average monthly housing expense of \$729 in 2013.³⁵ Ninety-four percent of these households were allocating more than 30 percent of their income to rent, mortgage, and utility payments, and 80 percent were spending at least 50 percent on those expenses. According to the Philadelphia Housing Authority, the average rent paid for public housing in the city was \$331 in 2017; those using federally funded housing vouchers to secure private-market housing paid \$405 per month of their own money.³⁶

In addition to being cost-burdened, some poor families live in housing that is physically deficient and sometimes hazardous. Deficiencies such as poor insulation or damage to the building exterior can lead to extensive energy loss as well as pest infestation.³⁷ The health impact of other deficiencies such as a leaky roof or unabated lead can range from minor to life-threatening and may include allergies, injuries, developmental delays, and exacerbation of existing diseases.³⁸

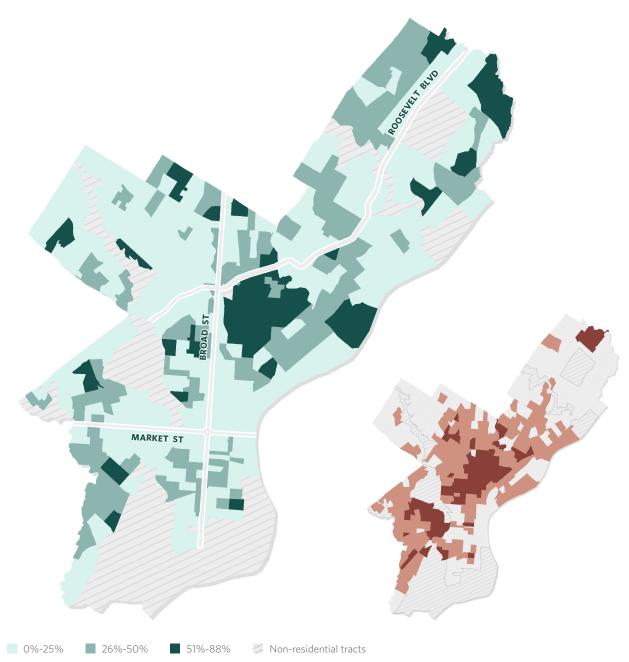
According to the 2013 American Housing Survey, 17 percent of poor households in Philadelphia were living in moderately or severely inadequate housing, compared with 8 percent of those above the poverty line. In the survey, poor tenants reported less satisfaction with building maintenance and were more frequently responsible for maintaining the property themselves, compared with tenants above the poverty line.³⁹

Landlords in Philadelphia are required to obtain rental licenses from the city's Department of Licenses and Inspections for each property in which they plan to have tenants.⁴⁰ The licenses can be obtained or renewed only if their buildings have no outstanding code violations. Based on data from the department, an estimated 28 percent of rental units in high-poverty neighborhoods were unlicensed in 2018, a larger share than in nonpoor areas.⁴¹ (See Figure 5.) Among the neighborhoods with the biggest concentration of unlicensed rental properties was eastern North Philadelphia, where many of the city's Hispanic poor live.



A trainee with the Energy Coordinating Agency performs work to improve the energy efficiency of a Philadelphia home.

Figure 5 Unlicensed Rental Units in Philadelphia by Census Tract, 2018 Compared with poverty areas



In 2018, high-poverty areas in North Philadelphia had a greater concentration of unlicensed rental properties than did most other parts of Philadelphia.

Sources: Pew analysis of data from the Philadelphia Department of Licenses and Inspections; opendataphilly.com; U.S. Census Bureau, American Community Survey, five-year estimates, 2012-16

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In the Pew poll, 39 percent of individuals who said they grew up poor reported that they had moved a lot when they were young; only 14 percent of those who said they were not poor as children had moved often. Among respondents who grew up poor, more than a quarter said they had been evicted or homeless at some point during childhood, compared with 6 percent of those who did not grow up poor.

An estimated 8 percent of all Philadelphia renters faced eviction in 2016; the rate in poverty areas was 9 percent.⁴² (See Figure 6.) Evictions linked to short-term or verbal leases were nearly twice as prevalent in areas where the poverty rate was 20 percent or more than in those where it was below 20 percent.⁴³

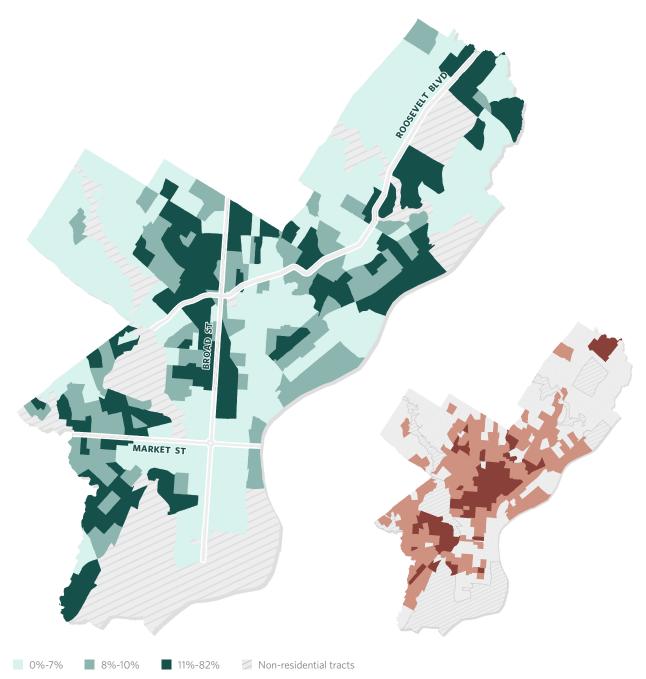
Phil Lord, executive director of TURN, a tenant advocacy group in the city, said that verbal leases, which are often offered by landlords who have not obtained rental licenses, can create housing instability for tenants. Although tenants with any lease agreement, verbal or written, are entitled to a court hearing when faced with eviction, many of those without written leases do not know that, Lord said.⁴⁴

Displaced families may find themselves living in the city's shelter system or doubling up with family or friends. According to Housing and Urban Development figures, more than 5,690 people in Philadelphia were homeless during the annual one-day count in January 2017.⁴⁵ Most, including more than 1,500 children, were staying in emergency shelters or transitional housing; 950 adults were living on the street.



Children play basketball in the Mantua neighborhood.

Figure 6 Philadelphia's Eviction Rate by Census Tract, 2016 Compared with poverty areas



Sources: Pew analysis of Philadelphia Municipal Court data, 2016, compiled by Philadelphia Legal Assistance; U.S. Census Bureau, American Community Survey, five-year estimates, 2012-16

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Exposure to crime

For Philadelphians living in poverty, exposure to crime is a major concern. And that concern can be seen in the attitudes of the poor and the data showing the incidence of crime in their neighborhoods.

In the Pew poll, all residents were asked to list the most important problems facing Philadelphia, and crime came out on top. But respondents who qualified as poor based on income and family size were more concerned about it than the nonpoor. (See Table 2.)

Table 2 Top Concerns for Poor and Nonpoor Philadelphians, 2016

	Poor	Nonpoor
Crime/drugs/safety	52%	41%
Education/schools	14%	22%
Jobs/economy/economic development/lack of economic opportunities	13%	14%
Poverty/homelessness	10%	10%

Note: Only the top four responses are shown. Those polled were allowed to give more than one answer.

Source: The Pew Philadelphia Poll, 2016

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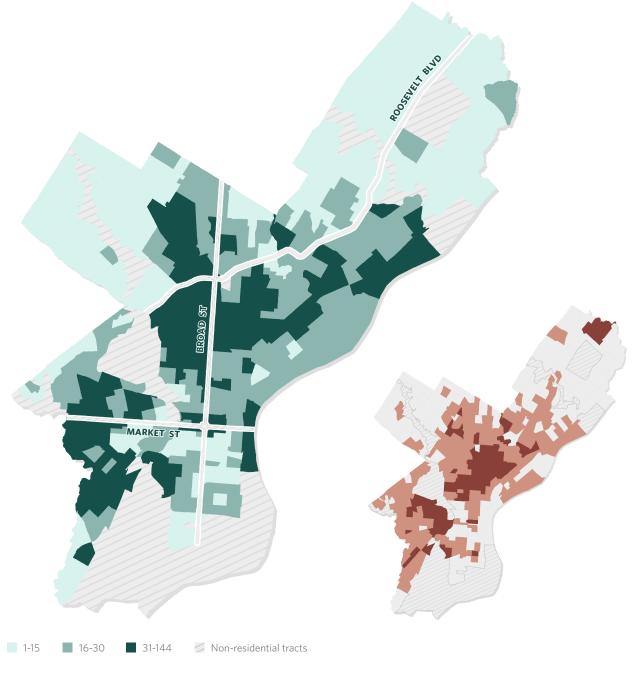
That level of concern came up in another question, in which respondents were asked whether they felt safe being outside in their neighborhoods at night. On this measure, only 48 percent of the poor said they felt safe, compared with 64 percent of the nonpoor.⁴⁶

Philadelphia Police Department data show that crime is highest in Philadelphia's poorest communities, a finding that is consistent with research on crime and poverty in other U.S. cities.⁴⁷ In 2016, 76 percent of all violent crimes in Philadelphia were committed in areas with a poverty rate of 20 percent or more; 62 percent of Philadelphians lived in those places.⁴⁸ Exposure to violent crime was greatest in areas with poverty rates of at least 40 percent, places with an average of 40 violent crimes per 1,000 residents. In tracts where the poverty rate was below 20 percent, there were 14 violent crimes per 1,000 residents. (See Figure 7.)

Both direct and indirect exposure to crime are associated with higher levels of stress, psychological trauma, poor academic performance, and reduced economic mobility.⁴⁹ Living in a neighborhood with a high level of crime also increases the likelihood of criminal offending, which in turn damages employment prospects.⁵⁰

Figure 7 Violent Crimes per 1,000 Residents in Philadelphia by Census Tract, 2016

Compared with poverty areas

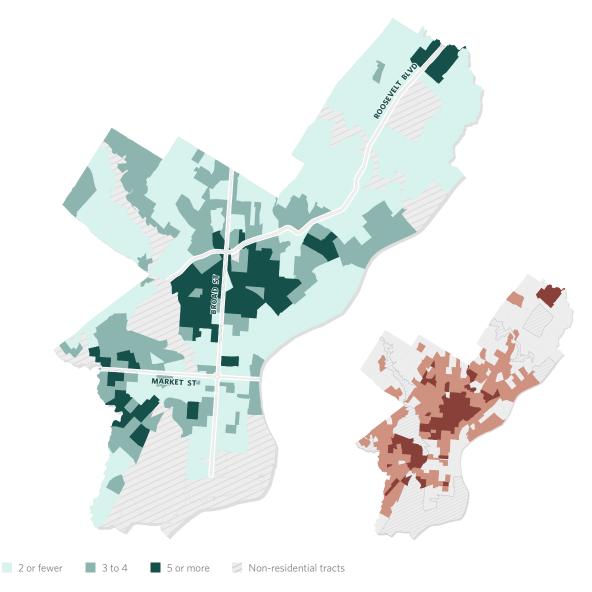


Sources: Philadelphia Police Department; opendataphilly.org © 2018 The Pew Charitable Trusts And prison data suggest that a higher percentage of residents of poor neighborhoods were convicted of crimes than were residents of other neighborhoods. In 2016, for every 1,000 adults living in areas where the poverty rate was 20 percent or higher, four were admitted into Pennsylvania state prisons.⁵¹ In neighborhoods with poverty rates below 20 percent, the incarceration rate was less than one per 1,000. (See Figure 8.) In the same year, 4,411 individuals were released from Pennsylvania state prisons to Philadelphia addresses. Ninety-one percent of those addresses were in poverty areas.⁵²

Figure 8

Prison Admissions per 1,000 Adults in Philadelphia by Census Tract, 2016

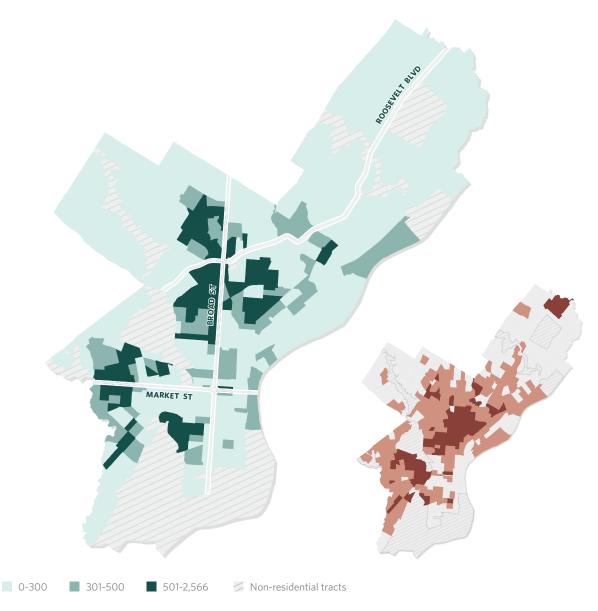
Compared with poverty areas



Source: Pennsylvania Department of Corrections, Office of Research and Evaluation © 2018 The Pew Charitable Trusts Residents of poor neighborhoods also experience heightened police activity. In 2016, law enforcement officers made an average of 297 pedestrian and vehicle stops for every 1,000 residents living in areas where the poverty rate was between 20 and 39 percent, and 525 stops in areas where the rate was 40 percent or higher. And they made just 110 stops per 1,000 residents living in neighborhoods where the poverty rate was below 20 percent.⁵³ (See Figure 9.)

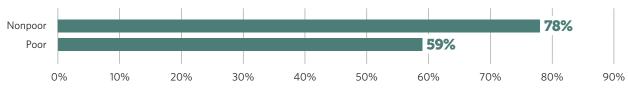
Figure 9

Philadelphia Police Pedestrian and Vehicle Stops per 1,000 Residents by Census Tract, 2016 Compared with poverty areas



Sources: Philadelphia Police Department; opendataphilly.com © 2018 The Pew Charitable Trusts In the Pew poll, a smaller share of poor residents (59 percent) indicated that they had a great deal or good amount of respect for the police in Philadelphia, compared with residents who were not poor (78 percent). (See Figure 10.) A similar pattern emerged when respondents were asked how much confidence they had that police officers in their communities would treat blacks and whites equally. Forty-eight percent of the poor said they had a great deal or fair amount of confidence, while 65 percent of the nonpoor said so. The poll did not determine the extent to which these attitudes were linked to the poor's exposure to crime.

Figure 10 Philadelphians Who Expressed a 'Great Deal' or 'Good Amount' of Respect for Police Poor and nonpoor



Source: The Pew Philadelphia Poll, 2016 © 2018 The Pew Charitable Trusts

Access to quality schools and education

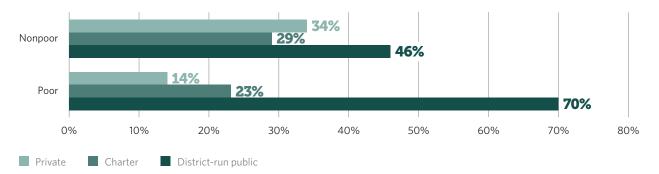
Public officials and social scientists have said that a quality education is one element in the path out of poverty. Among the poor residents who participated in the Pew poll, 69 percent said public schools were doing a poor or fair job educating students, an opinion shared by 75 percent of the nonpoor.

Sixty-one percent of poor students who entered Philadelphia district-run high schools in the 2012-13 school year went on to graduate in 2016; the rate for nonpoor students was 70 percent.⁵⁴ Nationally, 84 percent of public high school students graduated in four years, including 78 percent of economically disadvantaged students.⁵⁵ Census data show that Philadelphians without a high school diploma have lower average earnings and higher poverty rates than adults who completed high school. And at 35.7 percent, the poverty rate for adults with no high school diploma is 10 points higher than the citywide rate.⁵⁶

Philadelphians living in poverty enrolled their children more frequently in district-run public schools—as opposed to public charter or private schools, including those affiliated with religious organizations—than did nonpoor residents. Seventy percent of poor parents who responded to Pew's survey said they had children attending district-run schools, compared with 46 percent of nonpoor parents. (See Figure 11.)

Figure 11

Types of Schools Attended by Philadelphia's Poor and Nonpoor Children, 2016



Note: Figures for each group add up to more than 100 percent because some parents with more than one child have their children enrolled in more than one type of school. The numbers represent the percentage of parents with at least one child in each school type.

Source: The Pew Philadelphia Poll, 2016

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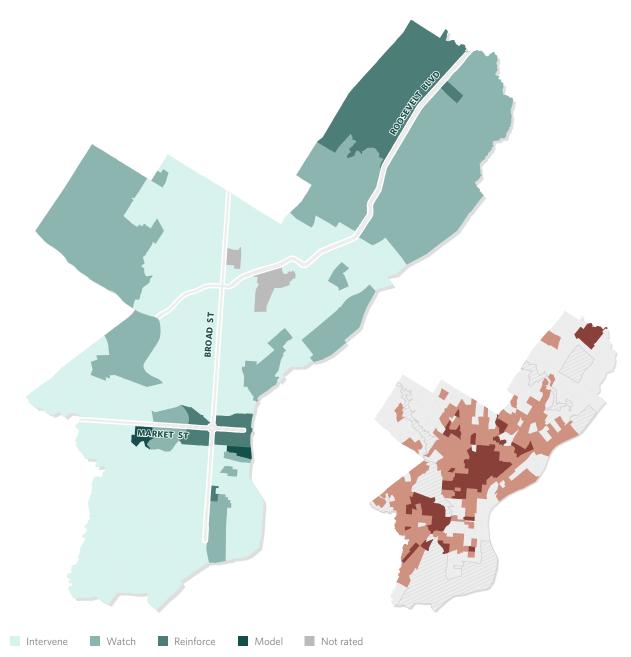
In the 2016-17 school year, poor students were more likely than the nonpoor to attend public schools—both district-run and charter—with low achievement scores. Seventy-five percent of poor students went to schools that received the lowest achievement rating of "intervene," compared with 59 percent of those who were not poor. Only 5 percent of all students who attended public schools went to those with the highest achievement ratings of "model." Among poor students, the share was 2 percent.⁵⁷ With few exceptions, achievement ratings were worse for schools located in poor neighborhoods than for those in other parts of the city.⁵⁸ (See Figure 12.)



A young girl rides her bike near her grandmother's house in the Mantua neighborhood of West Philadelphia.

Figure 12 Achievement Ratings for Neighborhood Elementary Schools by Attendance Zones

Compared with poverty areas



The School District of Philadelphia evaluates the performance of district-run and charter schools using four-tiered ratings, with "model" being the highest, followed by "reinforce," "watch," and "intervene."

Source: School District of Philadelphia, "2015-16 School Progress Report"

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Conclusion

Philadelphia is home to nearly 400,000 people living below the poverty line. Poll results and focus group conversations reveal that the poor share many of the same concerns as other residents in the city—including crime, education, and jobs—but they face unique obstacles.

Not having enough income to meet basic needs is an omnipresent stress, particularly for those responsible for caring for children and other loved ones. Beyond their economic situations, residents living in poverty more frequently cope with poor health outcomes, live in communities with high crime rates and failing schools, and struggle to find safe and affordable housing. To get by, they work in low-paying jobs with erratic schedules, often accepting money off the books, and many depend on government benefits that help them secure places to live, put food on the table, and gain access to medical care. They also rely on services provided by nonprofit or religious organizations and frequently find support from their own network of family, friends, and neighbors.

At a time when Philadelphia has been experiencing a growth in population, new investment, and household incomes, vast stretches of the city remain entrenched in poverty. Finding ways to address this disparity and meet the needs of those most affected by it remain key challenges for the city's leaders.

Appendix A

Poverty Thresholds for 2017 by Size of Family and Number of Related Children Under Age 18

Ci-s of formily	Number of related children under age 18								
Size of family	Zero	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person									
Under age 65	\$12,752								
Age 65 or older	\$11,756								
Two people									
Householder under age 65	\$16,414	\$16,895							
Householder age 65 or older	\$14,816	\$16,831							
Three people									
	\$19,173	\$19,730	\$19,749						
Four people									
	\$25,283	\$25,696	\$24,858	\$24,944					
Five people									
	\$30,490	\$30,933	\$29,986	\$29,253	\$28,805				
Six people									
	\$35,069	\$35,208	\$34,482	\$33,787	\$32,753	\$32,140			
Seven people									
	\$40,351	\$40,603	\$39,734	\$39,129	\$38,001	\$36,685	\$35,242		
Eight people									
	\$45,129	\$45,528	\$44,708	\$43,990	\$42,971	\$41,678	\$40,332	\$39,990	
Nine people or more									
	\$54,287	\$54,550	\$53,825	\$53,216	\$52,216	\$50,840	\$49,595	\$49,287	\$47,389

Source: U.S. Census Bureau

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Appendix B Poll methodology

The 2016 Pew Philadelphia Poll, fielded by Abt SRBI, conducted telephone interviews with a representative sample of 1,640 adults living throughout Philadelphia (569 respondents were interviewed on a landline telephone, and 1,071 were interviewed on a cellphone). Interviewing was conducted Aug. 3-19, 2016, in English and Spanish. Respondents in the landline sample were selected by randomly asking for the youngest adult male or female who was home at the time. Interviews in the cell sample were conducted with the person who answered the phone, if that person was 18 or older.

Samples were drawn from landline and cellphone random digit dialing (RDD) frames as well as from a supplemental sample of Philadelphia residents with out-of-area cellphone numbers. The combined sample was weighted to match demographic parameters from the U.S. Census Bureau's American Community Survey including gender, education, income, race, and ethnicity—and telephone status parameters from the National Health Interview Survey. The weighting procedure also accounts for the fact that respondents with both landlines and cellphones had a greater probability of selection.

The target population for the study is adults ages 18 and older living in the city of Philadelphia. Table B.1 shows the distribution of completed interviews by sample type. The RDD samples were provided by Survey Sampling International LLC according to Abt SRBI specifications. Numbers for the landline RDD sample were drawn with equal probabilities from active blocks (area code + exchange + two-digit block number) in Philadelphia that contained one or more residential directory listings. The cellular sample was drawn by Survey Sampling International through a systematic sampling from 100-blocks in Philadelphia County dedicated to cellular service according to the Telcordia database.

Table B.1 2016 Pew Philadelphia Poll Interviews by Sample Type

Landline RDD	560
Cellphone RDD	880
Targeted cellphone	161
Landline RDD poverty oversample	9
Cellphone RDD poverty oversample	30
Total	1,640

Note: RDD stands for random digit dialing.

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Sampling error is the expected probable difference between interviewing everyone in a population versus a random sample drawn from that population. Considering the sampling frame and design effect, the margin of sampling error for weighted estimates based on the full sample is plus or minus 3 percentage points at a confidence interval of 95 percent. Sampling error is larger for population subgroups. Sample sizes and sampling

errors for subgroups are available upon request. In addition to sampling error, one should bear in mind that question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of opinion polls.

Based on information provided by the respondents concerning their incomes and household sizes, Pew determined whether each individual was living below the federal poverty threshold. Of the 1,640 people surveyed, 380 were determined to be poor by that standard. They are the basis of the "below poverty" numbers in the results that follow.

Appendix C 2016 Pew Philadelphia Poll Questions and Results Referenced in This Report

Thinking about both growing up and now, which of the four statements I read comes closest to describing your situation?

		Household poverty status	
	Total	Poor	Not poor
I have never experienced poverty for an extended period of time.	45%	24%	54%
I didn't grow up in poverty but am poor now.	11%	18%	8%
I grew up in poverty but am not now poor.	23%	21%	24%
I grew up in poverty and am still now poor.	17%	34%	10%
Don't know/didn't answer	3%	3%	4%

And how about when you were growing up. Most of the time when you were under 18, were you and your family financially better off than you are now, worse off, or the same?

		Household poverty status	
	Total	Poor	Not poor
Better	37%	48%	32%
Worse	27%	21%	30%
Same	33%	28%	35%
Don't know/didn't answer	3%	2%	3%

I'm going to read you a list of things that have happened to some people growing up before they were 18. Please just tell me if each happened to you when you were growing up.

		overty status				
	Total	Poor	Not poor			
Moved around from place to place a great deal when young						
Yes	25%	39%	14%			
No	75%	61%	85%			
Moved in with friends or relatives						
Yes	27%	44%	16%			
No	73%	56%	84%			
Were ever homeless or evicted						
Yes	14%	26%	6%			
No	85%	74%	94%			
Were ever cared for by someone who had	mental illness, dep	pression, or drug problem	ıs			
Yes	25%	38%	16%			
Νο	74%	61%	82%			
Experienced emotional or physical neglec	t					
Yes	22%	35%	12%			
Νο	77%	65%	87%			
Experienced physical or sexual abuse						
Yes	23%	32%	17%			
No	76%	68%	81%			

What do you think is the most important problem facing the city? (Accept multiple responses.)

	Household po		overty status
	Total	Poor	Not poor
Crime/drugs/safety	44%	52%	41%
Education/schools	20%	14%	22%
Jobs/economy/economic development/lack of opportunities	14%	13%	14%
Poverty/homelessness	10%	10%	10%
Government functioning/corruption	6%	4%	7%
Taxes/lower taxes	6%	3%	7%
Neighborhood revitalization/poor people being pushed out/gentrification	4%	5%	4%
Race relations/racism	3%	3%	2%
Transportation/traffic/parking/roads	3%	3%	4%
Parks/green space/recreational opportunities	2%	2%	2%
Cleanliness	2%	2%	2%
Entertainment and nightlife/restaurants	<1%	1%	<1%
Other (specify)	6%	5%	6%
Don't know/didn't answer	4%	3%	4%

How safe do you feel when you are out in your neighborhood at night?

		Household poverty status		
	Total	Poor	Not poor	
Completely safe	16%	13%	17%	
Pretty safe	43%	35%	47%	
A little unsafe	24%	28%	23%	
Not safe at all	15%	21%	12%	
Don't know/it depends/didn't answer	2%	3%	2%	

Overall, how much respect do you have for the police in Philadelphia?

		Household poverty status	
	Total	Poor	Not poor
A great deal	48%	41%	51%
A good amount	24%	18%	27%
Just some	18%	27%	15%
Not much at all	8%	13%	6%
Don't know/didn't answer	1%	1%	1%

How much confidence do you have in police officers in your community to treat blacks and whites equally?

		Household poverty status	
	Total	Poor	Not poor
A great deal	31%	25%	34%
A good amount	29%	24%	31%
Just some	17%	16%	18%
Not much at all	19%	33%	13%
Don't know/didn't answer	3%	3%	3%

How would you rate the job public schools are doing in Philadelphia?

		Household poverty status	
	Total	Poor	Not poor
Excellent	4%	5%	3%
Good	18%	22%	16%
Only fair	31%	28%	33%
Poor	42%	41%	42%
Don't know/didn't answer	5%	4%	6%

Please tell me the types of schools your child or children attend.

		Household poverty status	
	Total	Poor	Not poor
Public	56%	70%	46%
Charter	27%	23%	29%
Catholic	14%	7%	18%
Other private	12%	7%	16%
Don't know/didn't answer	1%	1%	1%

Are you currently getting any welfare, TANF, food stamps, or public housing?

		Household poverty status	
	Total	Poor	Not poor
Yes	27%	59%	14%
Νο	70%	41%	83%
Don't know/didn't answer	2%	<1%	3%

Endnotes

- 1 Raj Chetty and Nathaniel Hendren, "The Impacts of Neighborhoods on Intergenerational Mobility: Childhood Exposure Effects and County-Level Estimates," Harvard University and NBER (May 2015), https://scholar.harvard.edu/files/hendren/files/nbhds_paper. pdf; Patrick Sharkey and Gerard Torrats-Espinosa, "The Effect of Violent Crime on Economic Mobility," *Journal of Urban Economics* 102 (2017): 22-33, https://doi.org/10.1016/j.jue.2017.07.001; Janet Currie, "Healthy, Wealthy, and Wise: Socioeconomic Status, Poor Health in Childhood, and Human Capital Development," *Journal of Economic Literature* 47, no. 1 (2009): 87-122, http://www.aeaweb.org/articles. php?doi=10.1257/jel.471.87.
- 2 The Pew Charitable Trusts, "Moving On Up: Why Do Some Americans Leave the Bottom of the Economic Ladder, but Not Others?" (2013), http://www.pewtrusts.org/~/media/assets/2013/11/01/movingonuppdf.pdf.
- 3 Pew Research Center, "Most Say Government Policies Since Recession Have Done Little to Help Middle Class, Poor" (2015), http://assets. pewresearch.org/wp-content/uploads/sites/5/2015/03/03-04-15-Economy-release.pdf. The Pew Research Center survey found that only 27 percent of participants earning less than \$30,000 considered themselves to be in the lowest social class; 68 percent considered themselves to be in the middle or lower-middle class, while 4 percent considered themselves to be in the upper or upper-middle class.
- 4 Mariana Chilton (professor of health management and policy, Drexel University), email to The Pew Charitable Trusts, Nov. 4, 2016.
- 5 Focus group, UESF, Aug. 24, 2016.
- 6 Focus group, UESF, Aug. 24, 2016.
- 7 Focus group, UESF, Aug. 24, 2016.
- 8 Researchers have found that respondents to surveys underreport receipt of public benefits. A 2013 analysis of the American Community Survey found underreporting rates of 51 percent for TANF and 34 percent for SNAP based on data for California. See Sarah Bohn et al., "Under-Reporting of Means-Tested Program Receipt in the American Community Survey: The Case of California" (2013), http://paa2014. princeton.edu/papers/142710.
- 9 Pew analysis of U.S. Census Bureau, American Community Survey, one-year estimates, 2016.
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- 11 Philadelphia Housing Authority, "Act 130 Report" (2016), http://www.pha.phila.gov/media/165069/2016_pha_act_130_report_-_finweb. pdf. PHA housing is targeted at households earning up to 80 percent of the area median income. Most PHA households do not report any earned income. The average income among those who have reported earned income is about \$16,000 for conventional public housing tenants and about \$13,000 for voucher holders. Some residents living below the poverty threshold benefit from housing developed using Community Development Block Grant or Low-Income Housing Tax Credit funds. Much of the affordable housing developed with these subsidies serves low-income families living above the poverty line.
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- 13 The Philadelphia Housing Authority's waitlist has been purged annually since 2015 to remove applicants with outdated contact information.
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- Pennsylvania Department of Human Services, "Medical Assistance, Food Stamps, and Cash Assistance Statistics Report," accessed Jan.
 9, 2018, http://listserv.dpw.state.pa.us/Scripts/wa.exe?A2=ind17&L=ma-food-stamps-and-cash-stats&D=0&P=1567.
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Journal of Psychosomatic Research 53 (2002): 891-95, http://www.jpsychores.com/article/S0022-3999(02)00303-3/pdf; Kristina Sundquist et al., "Neighborhood Violent Crime and Unemployment Increase the Risk of Coronary Heart Disease: A Multilevel Study in an Urban Setting," *Social Science & Medicine* 62, no. 8 (2006): 2061-71, http://dx.doi.org/10.1016/j.socscimed.2005.08.051; Pilyoung Kim et al., "Effects of Childhood Poverty and Chronic Stress on Emotion Regulatory Brain Function in Adulthood," *Proceedings of the National Academy of Sciences* 110, no. 46 (2013): 18442-47, https://doi.org/10.1073/pnas.1308240110.

- 22 Center on Society and Health, Virginia Commonwealth University, "Philadelphia Life Expectancy Methodology and Data Table," accessed Feb. 5, 2018, https://societyhealth.vcu.edu/media/society-health/pdf/LE-Map-Philly-Methods.pdf. At 68 years, the life expectancy for residents in the 19132 ZIP code, in North Philadelphia, which has a poverty rate of 37.3 percent, was the lowest in the city. Residents in 19106, in Center City, where the poverty rate is 9.2 percent, had a life expectancy of 88 years.
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- 24 Public Health Management Corp., Community Health Data Base, 2015. At the time of the survey, the CHDB was funded in part by The Pew Charitable Trusts.
- 25 Public Health Management Corp., Community Health Data Base, 2010.
- 26 Public Health Management Corp., Community Health Data Base, 2015.
- 27 Pew analysis of U.S. Census Bureau, American Community Survey, one-year estimates, 2018.
- 28 U.S Census Bureau, Current Population Survey, Table 35, "Persons Not in the Labor Force by Desire and Availability for Work, Age, and Sex" (2017), https://www.bls.gov/cps/cpsaat35.pdf. Nationally, under 1 percent of working-age people who were not in the labor force in 2016 were interested in working but were discouraged about job prospects. These workers had looked for work in the past 12 months but not in the past four weeks.
- 29 The percentages of the poor who either worked, were unemployed, or were out of the workforce entirely add up to 104 percent because some people worked for a time during the survey period but were out of the workforce when they were questioned.
- 30 Daniel Schneider and Kristen Harknett, "Working in the Service Sector in Philadelphia," University of California (February 2018), https:// shift.berkeley.edu/files/2018/01/Working-in-the-service-sector-in-Philadelphia.pdf.
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- 32 Demetra Smith Nightingale and Stephen A. Wandner, "Informal and Nonstandard Employment in the United States: Implications for Low-Income Working Families," The Urban Institute (2011), https://www.urban.org/sites/default/files/publication/32791/412372-informaland-nonstandard-employment-in-the-united-states.pdf.
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- 34 Philadelphia Housing Authority, "Admissions," accessed Jan. 21, 2017, http://www.pha.phila.gov/housing/Admissions; Philadelphia Housing Authority, "HCV Waiting List Application Update," accessed Jan. 21, 2017, http://www.pha.phila.gov/pha-news/pha-news/2016/ hcv-waiting-list-application-update.aspx. The waiting list is updated periodically using postal mail. Families who fail to respond to this correspondence will be dropped from the waiting list.
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- 36 Philadelphia Housing Authority, "Agency Overview," January 2018. Housing vouchers are portable subsidies that allow public housing tenants to choose housing on the private market. Tenants pay reduced rent based on their income, and the housing authority pays the balance.
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- 38 Robert Wood Johnson Foundation Pediatric Asthma Initiative, "Community Coalitions: Philadelphia, PA," accessed June 30, 2016, http:// www.pediatricasthma.org/community_coalitions/philadelphia. Asthma and allergies are frequently cited health concerns associated with deficient housing. Both are exacerbated by mold growth and pest infestation. In North and West Philadelphia, where many of the city's poor live, more than 30 percent of children ages 5-12 have been diagnosed with asthma; Pennsylvania Department of Health, "Childhood Lead Surveillance Annual Report" (2015), http://www.health.pa.gov/my%20health/infant%20and%20childrens%20health/lead%20 poisoning%20prevention%20and%20control/documents/2015%20childhood%20lead%20surveillance%20annual%20report.pdf. Exposure to lead can cause severe cognitive disabilities. Seven percent of the city's children under age 7 tested in 2015 had elevated blood lead levels.
- 39 U.S. Census Bureau, American Housing Survey, 2013.
- 40 Rental units owned by the Philadelphia Housing Authority do not require a rental license to operate.
- 41 U.S. Census Bureau, American Community Survey, five-year estimates, 2012-16; Opendataphilly.org, "OpenDataPhilly Catalog," accessed Feb. 4, 2018, https://www.opendataphilly.org. Estimates were calculated by dividing the total number of active rental licenses reported

by the Philadelphia Department of Licenses and Inspections by the number of rental units reported by the American Community Survey. Approximately 19 percent of rental properties outside poverty areas were unlicensed.

- 42 U.S. Census Bureau, American Community Survey, five-year estimates, 2012-16; Philadelphia Municipal Court electronic filing system, fjdclaims.phila.gov, accessed and compiled February 2017 by Jonathan Pyle, contract performance officer, Philadelphia Legal Assistance. Eviction rates were calculated by dividing the number of eviction cases filed in municipal court by the number of rental units reported by the American Community Survey.
- 43 Short-term leases were twice as common in neighborhoods with poverty rates above 40 percent. Data on lease terms were obtained from Municipal Court data on evictions, which include only leases that resulted in eviction proceedings. No data set tracks the terms of all residential leases.
- 44 Phil Lord (executive director, TURN), email to The Pew Charitable Trusts, Jan. 22, 2018.
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- 51 Pennsylvania Department of Corrections, Bureau of Planning, Research, and Statistics, email to The Pew Charitable Trusts, Feb. 1, 2018.
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- 54 School District of Philadelphia, District Performance Office, "Graduation Rates SY 2015-2016," accessed April 25, 2018, https://www.philasd.org/performance/programsservices/open-data/school-performance/#graduation_rates.
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