Pittsburgh Community Services Inc.



Community Needs Assessment 2016

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Executive Summary

The 2016 Pittsburgh Community Services, Inc. (PCSI), Community Needs Assessment was created for use by PCSI's board, staff, and partners. It presents a variety of data—both anecdotal and empirical — providing information about PCSI's service area and customers. It includes:

- Internal assessments of the PCSI staff and board of directors
- Input from stakeholders and community partners
- Public data, such as census survey estimates, workforce data, and other sources.

Current Draft: This draft document will be reviewed by the PCSI Board of Directors for adoption in November, 2016. Once adopted, it will serve as the agency's Community Needs Assessment for the following year. It will then be updated annually.

Purpose

The Community Needs Assessment is used to develop PCSI's Strategic Plan and set the priorities of the organization. These documents will be made available to PCSI's staff, board, partners, and stakeholders, and will be used to assess the agency's work both formally and informally. Changes in conditions within PCSI's service area will be monitored through future annual updates to the Community Needs Assessment.

Section I—PCSI Information

Section I of this report provides an overview of PCSI organizational challenges and assets, discusses the agency's purpose, relays information gathered by the board and staff, contains data on existing PCSI programs, and includes various input from key stakeholders. It includes a glimpse at some national survey data—such as poverty rates in Pittsburgh—but is focused on anecdotal and intra-organizational information.

Section II—Data

Section II relays data from public surveys, such as US Census Bureau surveys, Bureau of Labor Statistics data, and Department of Health and Human Services data. Section II's purpose is to relate the information in Section I to the large-scale information available about PCSI's service area. It is vital for PCSI and its partner to be aware of the major trends affecting the Pittsburgh community. Section II therefore provides a macro analysis of poverty, population distribution, housing, and employment issues in Pittsburgh.

Key Takeaways

The following key takeaways convey some of the most critical findings within the Community Needs Assessment. The five issues are going to play a significant role in PCSI's future work:

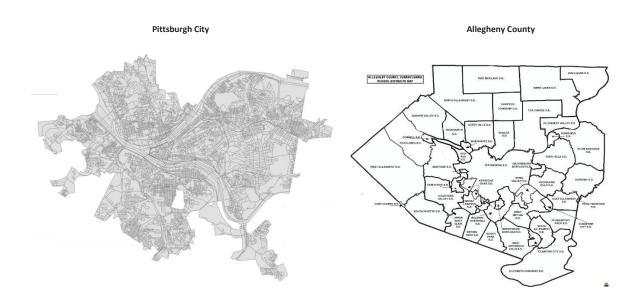
- **FUNDING**: PCSI's current annual funding is equivalent to \$15 per potential client (i.e., lowincome individual in the city of Pittsburgh). For this simple reason, the agency must be purposeful and efficient in the way it uses resources. PCSI may also seek to locate and leverage additional resources and establish revenue-generating enterprises in the future.
- **RACE**: Poverty in Pittsburgh spans racial lines. While African Americans and minority races have higher rates of poverty than Pittsburgh's Caucasian population, the majority of impoverished people in the city are Caucasian. In order to effectively ameliorate the effects of poverty in Pittsburgh, PCSI and its partners must address issues across lines of race. And in order to be an advocate for all people in Pittsburgh affected by poverty, PCSI must be cognizant of the many different communities in which poverty is present.
- **GEOGRAPHY**: Issues of poverty also affect people across Pittsburgh's various formal and informal geographical boundaries, including its many neighborhoods, and PCSI must strive to increase the geographic scope of its programs. Mobility and access issues are prevalent in low-income households, many of whom are geographically isolated. One response that PCSI may choose to pursue is an increase in neighborhood-based programs.
- **HOUSING**: Housing and housing-related needs are critical issues among Pittsburgh's lowincome populations. This was report anecdotally and is reinforced by the data on housing affordability, which show that one in two Pittsburgh renters face a housing cost burden. Because housing is such a fundamental need, the effects of unaffordable or unsafe housing are widespread. PCSI and other organizations in Pittsburgh should consider housing issues a priority in their work.
- **WORKFORCE/EMPLOYMENT**: Along with housing, workforce and employment issues are currently particularly pronounced in Pittsburgh. This was demonstrated by feedback from residents and is reflected in Pittsburgh's relatively slow recovery in the labor force from the national recession, with unemployment still a challenge in the area.

The above-listed *key takeaways* as well as many other issues are discussed in the following pages. In the end, this assessment will be most successful in its purpose if the variety of information it entails is considered in entirety. Poverty is a dynamic challenge, and it must be comprehensively understood if it is to be effectively addressed.

SECTION I PCSI INFORMATION

I. INTRODUCTION:

The PCSI Community Needs Assessment presents a summary of the views of stakeholders of Pittsburgh Community Services, Inc. (PCSI), as well as an overview of demographics in Pittsburgh. Selected demographic and statistical comparisons are provided for Allegheny County, the county that includes the City of Pittsburgh, to highlight the differences in poverty factors in surrounding communities. The data included was made available in August 2016 through the US Census Bureau's American Community Survey, 2010-2014 estimates. Data in certain tables provided later in this report were derived from the American Community Survey and, where available, tables show statistics for 1) the total of Allegheny County-including Pittsburgh, 2) for Pittsburgh only and 3) for the remainder of the portion of Allegheny County population outside of the City of Pittsburgh's boundary.



PCSI's Board of Directors decided in 2016 to review and revise the agency's strategic plan. The question posed was how to most effectively utilize the organizations core funding to address poverty.

Project Consultant

Progress Resources Incorporated, a nonprofit social service management and technical assistance organization, was engaged to help the organization's Board and management facilitate a community needs assessment to support development of a new strategic plan.

2. CHALLENGES

As will be evident from the review of data, the issues that low-income residents of Pittsburgh face are numerous and various. Barriers are encountered daily by Pittsburgh's low-income individuals and families, e.g., inability to acquire or maintain adequate shelter; not having enough to eat; not being able to secure needed medical attention and services; not possessing the experience or skills to obtain employment, etc. Such an extensive number of problems related to poverty create challenges for an anti-poverty organization. PCSI must find the best ways to use its financial and human resources to help individuals and families ameliorate the conditions of poverty in which they live and attempt to provide adequate support to help these same individuals and families on their path to self-sufficiency. To do so requires an understanding of the most pressing poverty-related issues, the gaps that exist in the safety net or supportive service networks, and the efforts that will generate the most significant positive results.

The problems of poverty are directly related to a lack of adequate financial resources. How can PSI best support and strengthen individuals and families in their efforts to break out of poverty? How can PCSI focus resources to facilitate positive change, and with what organizations should PCSI look to collaborate in leading Pittsburgh's anti-poverty agenda. Being aware of the characteristics and magnitude of the problems of the poor will assist the PCSI Board and staff in their quest to develop appropriate goals and strategies.

3. NEEDS ASSESSMENT METHOD AND PROCESS

This following summarizes the process utilized to undertake the first phase of an activity that is intended to become an ongoing, cyclic strategic planning process for PCSI. This multifaceted Community Needs Assessment will identify perceived critical needs of the population whom the agency was established to serve. It will also help prioritize strategies to address those needs. The process of developing this assessment included:

- A. Identification of Perceptions and Knowledge of Individuals:
 - Interviews: Individual stake holders were interviewed to ascertain awareness and perceptions of community issues impacting the low-income residents. The interviews were conducted around the general theme of poverty—including perceived priority of needs and problems or barriers needing to be addressed—but permitted the interviewee to determine the area they wished to emphasize. Interviewed leaders included members of the PCSI Board of Directors, community social service and social action leaders, and key personnel of foundations and funding organizations.
 - Surveys were conducted using the on-line tool SurveyMonkey. The surveys provided a more uniform structure for obtaining and comparing responses. (Key findings are summarized later in this narrative.) The following stakeholder categories were represented by the individuals solicited to complete a survey:
 - a. PCSI Board of Directors
 - b. PCSI staff
 - c. Personnel of collaborating social service organizations
 - d. Representative group of agency clients
 - e. A separate survey conducted by Cynthia Gormley, Ph.D., regarding Case Management and information collaborations.

- 3. Focus Groups were conducted for two different audiences. (Key findings are summarized later in this narrative report.)
 - a. Low-income residents of the City
 - b. Social service provider personnel
- B. Demographic Information, specifically related to poverty in Pittsburgh:
 - a. The U.S. Census Bureau's American Community Survey (as well as data from various other Census Bureau surveys, e.g., population, economy, housing)—accessed through the American Fact Finder data portal.
 - Web-based tools provided by research affiliates of the Census Bureau, i.e. University of Pittsburgh Center of Urban and Social Research's Southwestern PA Community Profiles; University of Missouri's Community Commons (linked with the Community Action Association of Pennsylvania and the National Community Action Partnership) and the Western Pennsylvania Regional Data Center.
 - c. PCSI agency service demographics for 2015.
- C. Board Planning/SWOT Analysis/Goal Setting Retreat

4. PCSI'S PURPOSE

A life lived in economic poverty denotes a life of day-to-day struggle; poverty is defined as the circumstance of an individual or individuals having a serious lack of the means for a proper existence. One specific organization has a special mission to address the causes and problems of poverty in Pittsburgh and to determine how to plan and direct the best use of its resources to combat or ameliorate poverty for its constituents.

Pittsburgh Community Services, Inc. (PCSI), a private nonprofit organization, is Pittsburgh's Community Action Agency. As such, PCSI is recognized as the principle anti-poverty agency serving low-income families and citizens of Pittsburgh with funds from the federal Community Services Block Grant (CSBG) program. PCSI has received the Community Action Agency designation from the Pennsylvania Department of Community and Economic Development and the U.S. Department of Health and Human Services. CSBG funds awarded must be used in the agency's service area to identify, plan for, and ameliorate the causes of poverty and/or reduce or eliminate barriers preventing families from escaping poverty.

Pittsburgh's population is approximately 305,000 individuals, based upon the U.S. Census Bureau's 2014 estimates. The ACS also estimates that 22.8%—around 70,000 city residents live at or below the federal poverty line.

5. ALLOCATION AND LEVERAGE OF RESOURCES

PCSI receives approximately \$1,081,000 of CSBG funds annually to support its anti-poverty mission and efforts. With approximately 70,000 people in poverty in PCSI's service area, i.e., the agencies potential clients, PCSI has what amounts to **\$15 per potential client** to shape policies and activities designed to eliminate or ameliorate the conditions of poverty in which low-income individuals and families live. The fact that resources for this work are so limited emphasizes the importance of this needs assessment and the subsequent prioritization of needs that it will make possible.

Poverty (American Community Survey)					
DCED Poverty	Municipality	Population for whom status was determined	Population in poverty	Poverty Rate	
(2014 estimate)	Pittsburgh City	282,947	63,807	22.55%	
	Allegheny	1,193,906	153,529	12.86%	
	Pennsylvania	12,318,805	1,638,820	13.30%	

Table 1.	Poverty	Comparisons
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PCSI provides and sponsors services to low-income residents of the City. During 2015, the agency provided services to 1,303 individuals directly with its own staff and to another 1,500 individuals through PCSI's sub-contracted agencies under the Hunger Trust Fund.

The organization targeted its efforts toward those in deep poverty during 2015. The majority (67.2%) of PCSI's customers were female. 85.2% of all clients had incomes at or below 150% of the Federal Poverty Level (FPL). The agency's CSBG funding source permits those monies to be utilized to assist customers with incomes up to 125% of FPL. An additional 8.1% of its customers had incomes between 100% and 125% of the FPL.

While 23% of the City's population lives at or below the poverty threshold as defined by the census, the Census Bureau's 2014 American Community Survey estimates for 2014 indicate that 32.9% of the City residents live at or below 150% of the poverty threshold and, more dramatically, 42.8% have gross incomes at or below 200% of the poverty threshold.

In Pittsburgh, 66% of the population is white, 26.1% is black, 4.4% is Asian, and 2.3% is Hispanic or of Latino origin. The number of poor whites is the largest group of poor in raw numbers at 30,494 individuals at or below the poverty level or 16.2% of the White population. Black Pittsburghers make up the next largest group in numbers at 25,289, but as a percentage, the impact of poverty is much higher among the Black population at 35.8%. Among the Hispanic population, 30.8% of people live in poverty—2,308 individuals. Those of minority races are more likely to live in poverty and face the obstacles that are presented by poverty.

Data from the Allegheny County Department of Human Services (from April 2015) shows that there were 10,790 individuals receiving Temporary Assistance for Needy (TANF) benefits in the City of Pittsburgh. Pittsburgh recipients exceed the number of recipients in the remaining areas of Allegheny County. (And only one neighborhood, Ridgemont, had no residents receiving TANF benefits at the time of the report.) Not all low-income residents are eligible to receive TANF benefits. The fact that a neighborhood has no or few TANF recipients does not mean there are few poor families present. This is primarily due to complicated eligibility factors and time limits for participation.

For a breakdown by TAFN totals by Pittsburgh neighborhood, see the Map and Table in Appendix # 4. Low-income residents live in all neighborhoods of Pittsburgh. The incidence of poverty is larger in some neighborhoods than others, but because of the dispersion of low-income families throughout the city it can be difficult to grasp the actual extent of poverty in the city.

Rather than define the incidence of poverty as a percentage of the population, another method of comparison may provide a meaningful illustration of the magnitude of the city's poverty.

Consider the total of Pittsburgh residents living in poverty—70,023 in 2016. They would fill PNC Park twice over. (And while Heinz Field Stadium would almost accommodate them, if packed to the brim, but there would still be a few thousand left outside.)

To put it another way, Pittsburgh's low-income population of just over 70,000 people is greater than the entire population of Lancaster, PA, and just less than the population of Bethlehem, meaning Pittsburgh's low-income population would be the eighth largest city in Pennsylvania.





6. ORGANIZATIONAL ASSESSMENT

The following sections provide a scan of the demographic data and anecdotal information obtained in the needs assessment research:

Staff SWOT and Strategy Discussion

To see the full results of the Staff Survey, see Appendix 1.

11 staff members of PCSI were asked to provide input early in this project. Only two of the 11 staff participated in the previous planning effort in 2002. Generally, staff believe the previous goals from the 2002 plan were attempted but not successfully achieved. They believed these goals continue to be important to the work of PCSI. Those goals include:

- PCSI's Board of Directors and staff determined that PCSI should be known as an advocate agency, being a vocal advocate for impoverished individuals and families and their plight.
- Increase the direct programs and services that PCSI offers to the community
- Expansion of internal programs, the Supported Work Program (Work Ready), Project Life Line (purpose to reduce recidivism rate of teen offenders) and the Neighborhood Safety Program.
- Expand agency capacity via partnerships with other agencies (external)
- Improve governance were adopted. Is having Board "reengage", with development/fundraising personnel, executive and nominating committees being active
- Increasing communications and reporting between the designee representatives of public official board members
- Enforce a limit of two terms, for members with a mandatory one year wait period between terms.

- Fully achieve and maintain the tri-partite capacity of the Board of Directors,
- Develop staff leadership and professional capacity by providing offering training and professional development opportunities

Generally, staff believe that PCSI <u>did not</u> significantly achieve—or "improvement was needed" toward—the goals of:

- Increasing visibility and respect for PCSI
- Becoming recognized as a knowledgeable and effective advocate for low-income residents
- Promoting partnerships for advocacy
- Promoting public policies
- Expansion of program offerings and partnerships
- Enhancement of reporting
- Active board committees and improved Board Governance

Staff was split on their belief that the current mission statement explains and communicates the agency's purpose. A majority felt the current mission was not inspiring. Staff was asked which keywords best describe PCSI's work. Words identified included *self-sufficient, independence, promote growth and development, diminish, enhance, encourage, empower, support, rapport, upward mobility, assist, impact, skills, together, personal accountability, change, training, establish, development, strive, education, dedicate.*

Staff identified affordable housing, food and nutrition, and advocacy as the top priorities for the agency to focus attention:

TABLE 2 List of Consolidated SWOT Characteristics Generated by Staff					
 Strengths Strong leadership Secure location Knowledge of resources Experience and motivated workers Clean audits Existing programs 	 Weaknesses Employees not held accountable Lack of visibility Leadership Not city-wide Wages Disorganized Board is critical of staff-no praise Structure Lack Board involvement Lack of funds Poor hiring Hours 	 Opportunities Network with community Expand programs Technical assistance from DCED Employment assistance Increase outreach Involve youth Build leadership Collaborate Establish PCSI as a training specialist 	 Threats Doing same things as other agencies Lack of brand recognition Lack Board direction Loss of funding Employees not being held accountable Lack of growth Helping same people with same problems Loss of key staff Location Lack of cohesion Weak numbers 		
Other comments/suggestions					

- Establish subcontracting services.
- Focus on one or two services only.
- Focus on low-income clients. Avoid distracting services, i.e., EECO stuff.
- Need to connect more with local political system.

Staff comments on how the agency could be successful included:

"Helping people to become self-sufficient and providing support,"

"Continue to help people—not always the way they can be helped with funding or how things can be done."

"PCSI needs to focus on one or two programs that analyzes the strengths and weaknesses of eligible clients and to which we identify and facilitate training and educational opportunities to which individuals will develop the necessary skills to increase their earning power. Maybe we should have a quarterly or semiannual advertisement whereas a specific low income client is chosen to receive an accelerated program. This does not mean we do not serve the others."

"It's bigger than just giving a bag of food, helping someone with a resume, or even changing a lock for someone. Believe it or not we are saving souls as well as our own. these people that come in here are broken, shattered low self-esteem, scared of reality but face it every morning they wake up. self-sufficiency and becoming self-reliant doesn't mean that you're not in need of assistance because most of the staff that is meeting or assisting with these individuals are just a check away from needing the same assistance as them. "

"A fair and consistent leader that has passion to assist the families we serve and whose mission is to get those families in the door and on the path to self-reliance."

"That we help people get out of their situations and move forward."

In assessing how well the agency is doing with services, a majority of staff identified the following areas as acceptable or outstanding:

- Employment
- Energy bill paying
- Housing assistance
- Stabilizing families through emergency assistance

The following areas were primarily identified as minimal accomplishment or unsatisfactory:

- Food Assistance
- Skill Development
- Youth Services
- Child care
- Tax Credit assistance
- Budgeting and savings
- Small business development assistance
- Safe and affordable housing preserved or improved
- Mobilization of volunteers
- Youth support

Pittsburgh Community Services, Inc.—Board of Directors Interviews and Surveys

The following pages contain:

- Opinion Interviews;
 - Board Self-Assessment Survey
 - Pre- Strategic Planning Retreat SWOT Survey

Board Interviews: Telephone or in-person interviews were conducted with Board members. Ten board members provided informal assessments from their perspectives and experience regarding the organization and what services and activities each member thought the agency should pursue. It was difficult to schedule times for the members to conduct the 20 to 30-minute interview. The initial attempts to schedule interviews began in mid-March and were completed in mid-May 2016.

Members were all provided a standard set of questions and permitted to add any comments or focus on topics of their choosing. Members demonstrated an understanding of the agency's purpose and voiced support. The comments and recommendations that were most common were:

- Case management—the agency needs to connect clients with more services or the agency needs to provide more services (9)
- PCSI needs to be more visible (8)
- The food program is important to continue (8)
- PCSI should be more active with advocacy and representing low-income Pittsburghers(6)
- PCSI should be active in assisting low-income individuals and families find and maintain housing (5)
- Should be more focused on Youth programing (3)
- PCSI should provide a voice for the minority community (2)

All board members expressed that PCSI needed to be more involved in other parts of the City in addition to increasing its name recognition.

Board of Directors Self-Assessment:

At the beginning of the strategic planning process, Board members were sent a link to an online SurveyMonkey self-assessment survey regarding Board practices. Forty-seven (47) questions were presented about Board functions and practices determined essential by the National Association of Nonprofit Boards. Twelve of fourteen members completed the survey.

The conclusion achieved from the survey results is that the PCSI Board of Directors should prioritize rebuilding the Board's capabilities and capacity during the first year of implementing the strategic plan. Participation was anonymous and answers were scored in aggregate. PCSI Board members were candid and honest in their responses. In answering all but 3 of the 47 questions, over 60 % of survey participants judged the Board to either not meet the stated criteria at all or to need improvement. In most instances, a combined score denoting that PCSI's Board was either not meeting the desired practice or needing improvement exceeded 80% of the participants.

The previous strategic plan had passed its projected end date by 10 years without active monitoring, revision, or renewal. The PCSI Board needs to adopt the basic mechanics of Board oversight and policy development and maintain the ongoing monitoring and adjustments to ensure that the agency achieves the quality results members indicated they desired in their answers. To see a copy of the Board Self-Assessment Survey utilized and a tally of results, see Appendix 2.

The Board of Directors Pre-Planning Retreat and SWOT Survey can be reviewed in Appendix 3. Board Directors were asked to participate in a survey before the meeting to gather input and stimulate thoughts. Nine Board Directors participated in the survey. Only one of the current Board of Directors had participated in surveys and development activities of outdated 2003-2006 Strategic Plan. Given choices of strategies from the 2003 Plan, Directors identified the following strategies as still relevant:

- PCSI's Board of Directors and staff determined that PCSI should be known as an advocate agency, being a vocal advocate for impoverished individuals and families and their plight.
- Expand agency capacity via partnerships with other agencies (external)
- Improve governance were adopted as a goal. Is having Board Committees "reengage", with development/fundraising personnel, executive and nominating committees active
- Increasing communications and reporting between the designee representatives of public official board members
- Fully achieve and maintain the tripartite capacity of the Board of Directors,
- Develop staff leadership and professional capacity by providing training and professional development opportunities

Board Directors were split on the relevance of three goals:

- Increase the direct programs and services that PCSI offers to the community
- Expansion of internal programs, the Supported Work Program (Work Ready), Project Life Line (purpose to reduce recidivism rate of teen offenders) and the Neighborhood Safety Program.
- Enforce a limit of two terms for members with a mandatory one-year wait period between terms.

As was found in a survey of PCSI staff given the same choices to evaluate, the Board Directors agreed on their belief regarding the goals shown below. The choices made in the survey echoed the comments offered in the Board interviews. Board members suggested that PCSI <u>did not</u> significantly achieve or that "improvement was needed" toward the goals of:

- Increasing visibility and respect for PCSI
- Becoming recognized as a knowledgeable and effective advocate for low-income residents
- Promoting partnerships for advocacy
- Promoting public policies
- Expansion of program offerings and partnerships
- Enhancement of reporting
- Active board committees and improved Board Governance

Board Survey Responses to PCSI Purpose

In the pre-meeting survey, Board members suggested the following priorities for PCSI:

1. To help clients be productive individuals, able to take care of themselves and family.

2. To address the issues of all underserved people in the city of Pittsburgh.

3. The purpose of PCSI is to assist low-income residents of Pittsburgh in obtaining services and developing skills that will allow them to become self-sufficient.

4. PCSI is a beacon of hope for some of the most economic unfortunate in our society. We are the anchor that hold them together, build them up, and then send them off better than when we first met. We are the voice at the tables in the rooms they can't get in, we are the marchers on the front line advocating for opportunity and inclusion, and we are the protesters bringing about change on their behalf. Our clients are our existence; without them our purpose is meaningless.

5. To help people in cyclical poverty remove themselves from such.

6. To help folks sustain self-sufficiency.

7. To assure that the issues of poverty and self-sufficiency are aggressively addressed by the services offered by PCSI.

8. To elevate the employment housing and life skills of individuals and families to improve their selfsufficiency having

Targeted individuals who are at or below the federal poverty line- to effectuate change through advocacy and mobilization toward sustainable and verifiable outcomes

9. As the Community Action agency for the City of Pittsburgh, we should work towards the reduction of poverty, revitalization of low-income communities and empower the low-income population to become more self-sufficient.

10. To be the advocate for the poor in the city of Pittsburgh and to develop programs to alleviate poverty and help program participants achieve financial stability.

11. The purpose of PCSI is to serve the least of these and underprivileged individuals and families.

12. To assist individuals on their path to self-sufficiency through connecting the city's fragmented and complex human services landscape and fill acute gaps, through direct services or support for those organizations that can provide direct services, in a dynamic and proactive fashion.

OPPORTUNITIES: Community Leaders Input

(Key and senior officials at foundations and CEO of major social service organizations). Progress Resources contacted community leaders representing potential investors in the efforts of PCSI and senior executives at major Pittsburgh Social Service or Policy Advocacy organizations. Individuals who agreed to be interviewed and provide input represented the following organizations:

- 1. Buhl Foundation
- 2. Richard King Mellon Foundation
- 3. Poise Foundation
- 4. Pittsburgh Foundation
- 5. Neighborhood Allies
- 6. Allies For Children
- 7. Allegheny County Department of Human Services
- 8. Brashear Association
- 9. Action Housing
- 10. Greater Pittsburgh Community Food Bank
- 11. Pittsburgh United
- 12. Housing Alliance PA
- 13. PA 2-1-1 Southwest

<u>PCSI Visibility</u>: The interviews reinforce staff and Board member impressions that the agency does not have high visibility. Everyone interviewed indicated they were aware of the PCSI organization but none had a full understanding of what the agency currently does.

Several respondents indicated that PCSI seemed to keep to itself and had missed opportunities to work with other organizations, even when it may have brought financial resources to PCSI.

Two civic leaders stated they knew of the organization because their organization had provided funding support on a limited basis in the past. Several expressed their surprise to know PCSI was still in business. Representatives of social service agencies stated they would welcome seeing PCSI become active and increase a purposeful advocacy role in the social service community. Collaboration opportunities are available if PCSI is willing to maintain involvements.

Housing: Seven organizational leaders identified housing as an area that PCSI should develop expertise and supportive activities. The Director of Action Housing stated that there is a tremendous need for an agency to provide "Housing Navigator" services. Similar references were made by others in relationship to the difficulty low-income individuals are having with not only identifying available housing but also in acquiring.

Two other organization representatives thought PCSI needed to become part of the emerging housing policy and advocacy coalitions.

<u>Case Management and Housing</u>: Three suggested that case management expansion and case management collaboration was an area PCSI should investigate. It was mentioned that the Housing Authority had to seek an agency to provide case management services to residents of low-income housing complexes that were being taken out of the market. It was perceived that PCSI had missed this opportunity but that the need was going to exist for some time.

One individual representing a foundation thought PCSI could provide a service by coordinating with smaller neighborhood and church sponsored outreach and case management offices. Coordinating information and training with these organizations was a potentially helpful and beneficial activity for PCSI.

<u>Nutrition</u>: Lisa Scales, at the Greater Pittsburgh Community Food Bank, was aware of PCSI's involvements with food pantries. She indicated they would welcome a partnership with PCSI especially in relationship to the Food Bank's backpack program. The Food Bank is targeting its efforts to provide food to low-income children to ensure they have adequate nutrition during school. She also expressed a willingness to explore having an advisory role with the agency or involving PCSI in the Food Bank's collaborations.

Stronger Coordination with ACDHS in planning and services: Five individuals recommended that PCSI leadership develop a relationship with the Allegheny County Department of Human Services (ADHS). Mark Cherna, DHS Director, was repeatedly identified and recommended as someone PCSI should actively cultivate and seek guidance on possible areas to cooperate in Pittsburgh.

Three individuals recommended that PCSI should consider a formal relationship with ADHS.

Digital Information Collaboration: PA 2-1-1 Southwest's director was aware of publicity around the project PCSI had publicly postulated in 2015, to connect neighborhood case management programs digitally to coordinate information about available resources. The 2-1-1 Director expressed surprise that her organization had not been contacted to discuss or coordinate. Indicated that this activity might be, in part, a duplication or redundancy of their services. She is willing to explore how PCSI could become more of a collaborator with the 2-1-1.

Overall, the civic and social service leaders stated they would enthusiastically welcome PCSI becoming an active partner and felt that it was time that PCSI became more of a participant and leader in advancing policy solutions and advocacy for the low-income communities.

Client Focus Forum

A focus forum of PCSI program participants was convened to gain insight and recommendations from low-income customers regarding PCSI and the needs they would like addressed.

20 individuals participated. There was a representative cross section of age from 18 to 70 years; race including white, black, Hispanic and Asian; male and female. Participants were given a 15\$ grocery gift card in appreciation for their time and involvement. The gift card was provided when the participant returned a completed opinion questionnaire. The focus group discussion lasted one hour.

Participants were pleased to have an opportunity to voice their views. The discussion was lively and nearly all of the 20 individuals were active In the discussion. The issue that most dominated the conversation was difficulty in finding affordable housing, or housing that they qualified for, especially those with criminal records, ex-offenders who had records of drug possession or petty theft. Those with criminal records found they were ineligible for some public housing. Another complication ex-offenders faced was that after participating in job training programs, no one will hire them due to their record. Those who could find employment could not find housing, or housing that accepted rent vouchers in the neighborhoods where they might be able to find work.

Lack of accessible transportation to work and to grocery stores was a common problem. Seniors indicated the food pantries were very important to them, helping with affordability in their budgets and pantries were more accessible than grocery stores.

The focus group discussion centered on difficulties finding affordable housing, being able to commute to work when it was available and ex-offenders finding employment. Seniors also indicated that they desired assistance in determine which health plans they should enroll.

Additional service needs were identified by the focus group participants when they completed a survey. The results are:

- Health Care
- Food access
- Financial Literacy
- Job training
- Workforce development
- Safety
- Affordable housing

- Education
- Quality day care
- Transportation
- Case management
- Better wages
- Recreation choices
- Home ownership
- Help getting criminal records expunged

Pittsburgh Prosperity Community Survey

Just before this needs assessment was undertaken, PCSI charged an individual with researching whether there was a need to coordinate information between other social service providers, especially those providing case management and referral services. There seemed to be some interest in such an effort, however, it was not strong. What the survey did establish is the greatest interest was in increasing housing services and assistance for low-income families. During the follow up assessment process preceding the Strategic Planning Retreat, it was determined that such a project may be duplicative of efforts already underway by PA 2-1-1 Southwest and by the Allegheny County Department of Human Services. Representatives of both organizations stated they would be interested in collaborating with PCSI if such interest resides in PCSI. Sophisticated software has been developed by both entities and is being utilized.

Responders to Pittsburgh Prosperity Survey: 17 Responses out of 108 potential = 16% response rate

A larger pool of responses is desired to compare subjective opinions of human service practitioners to the results of gap analysis based upon demographic data. However, the information gathered thus far can be helpful in determining what data to focus on in the early stage of the needs assessment and can be valuable in determining additional organizations to approach and guiding the development of future needs assessment surveys.

The PCSI Prosperity Plan Survey was undertaken to determine support for coordinated information and establishment of a resource website. Solicited organizations were asked to answer 7 questions. The results provide subjective evaluations of the neighborhoods that have most need for service and attention, the types of services that are still needed or in need of improvement and/or expansion and, also, the extent of PCSI's visibility and interactions.

The data obtained thus far may be valuable as a preliminary needs assessment. Further efforts should follow to determine what information should be sought to assist the PCSI Board of Directors determine the greatest poverty related community needs and what gaps exist in resolving the needs. In the follow up assessment surveys, the seeks to determine priorities, establish goals and assess the factors that should be addressed in strategies. This was integrated into the strategic planning process.

The results of the PCSI Prosperity Plan Survey illustrate what data can be obtained and further information volunteered demonstrates what additional type of information should be actively sought.

17 Responding Organizations Were:

- 1. A consultant representing various neighborhoods and technical assistance programs
- 2. Action United
- 3. Bethlehem Haven
- 4. Brashear Association
- 5. East End Cooperative Ministries
- 6. Greater Pittsburgh Regional Food Bank
- 7. Homewood Initiative
- 8. Human Service Center Corporation, (Mon Valley Providers Council) Turtle Creek, PA
- 9. Junior Achievement
- 10. Life Span (Serves Allegheny County and special interest in select Pittsburgh neighborhoods)
- **11.** Mentoring Pittsburgh
- 12. Mt. Washington Community Development Corporation
- 13. Oakland Planning and Development Corporation
- 14. The Penn State Center
- **15.** The Pittsburgh Project
- 16. Regional Housing Legal Services Pittsburgh Office
- **17.** Unknown/Unlisted Respondent
 - 35% of the 17 consider PCSI an active partner.
 - 24% of the 17 respondents have some form of contact or interaction with PCSI.
 - 50% of 16 responded Yes to question regarding Is information shared in the City.
 - 50%, or 8, said no.

Homewood 8

• Several comments indicated the respondent was not familiar with PCSI and do not know what PCSI does.

The following neighborhoods were identified in response to the question, "In your opinion, what neighborhoods in the city should be targeted based on low-income issues?" Numbers following the name of neighborhoods is how many times it was mentioned by respondents.

North Side 7 Hill District 6 Lincoln, Lemington 5 Beltzhoover 4 Larimer 4, Allentown 4 Knoxville 3 Hazelwood 3 Northview Heights 3 West End 2 Southern Hilltop 2 Allentown, Sheraden 2 Uptown 2 Garfield 2 East Liberty, Sheridan, Glen Hazel, Oakland, Hill top, East Hills, Arlington/St. Clair, Beechview, Manchester, California-Kirkbride, Fineview, Perry North, Perry South, Carrick, Homestead, Clairton 1

Individuals surveyed were asked to identify three top needs of low-income neighborhoods. All 17 respondents address this question. The answers follow:

- a) Housing; affordable housing/home repairs/Housing Assistance (10)
- b) Health Care (3)
- c) Human Service Delivery (2)
- d) Food Access (3)
- e) Parenting education (2)
- f) Financial Literacy/Money Management Training (2)
- g) Capacity building
- h) Job training (2)
- i) Workforce development/ Employment (8)
- j) Safety (4)
- k) Utilities
- l) Education (2)
- m) Access to Social Capital
- n) Violence prevention and reduction
- o) Youth programs (systemically a better education system); Youth recreation (4)
- p) Resident ownership/control over neighborhood assets Investment stop supplanting CDBG funds; Invest in neighborhoods
- q) Economic development
- r) Quality child care
- s) Access to Public Transportation

PERCEIVED NEEDS

At the PCSI Board of Directors strategic planning retreat in June 2016, participating members were provided tallies of all surveys (directors, staff, social service providers, and clients) and a summary of findings from interviews and focus groups. Additionally, highlighted demographic and population data was reviewed that related to the topic areas that received the highest ranking or were most often mentioned in focus groups as being a need. Factors internal and external to the agency were considered. The board considered the agency's resources in combination with needs and anticipated future trends and utilized a Strengths-Weaknesses-Opportunities-Threats (SWOT) evaluation process to determine and achieve consensus as to goal areas the Board wished the agency to pursue over the next three to five years.

GOALS

the following were determined at the board retreat; they were derived from assessment data and the SWOT analysis.

1. External Goals:

- a. Case Management—facilitating access to necessary services
- b. Housing
- c. Employment Assistance and Jobs
- d. Nutrition
- e. Client and Community Advocacy

2. Internal Goals:

- a. Board Development
- b. Meet Funding Source Standards

Section II DATA

1. POVERTY

Poverty: Federal Poverty Income Guidelines

The Federal Poverty Income Guidelines (FPIG) displayed in **Table 3** are issued every year by the Federal Department of Health and Human Services (HHS) and are the measure used for determining financial eligibility for all federal and many state programs. The FPIG is the same for all 48 contiguous states and the District of Columbia. The Federal Poverty Income Guidelines is a slightly different, simplified version of the Poverty Thresholds used to measure poverty for statistical purposes (e.g., by the US Census Bureau).

In most communities, a family would likely need to earn around twice (or 200 percent) of the amount identified for their family size as being Federal Poverty Level in the FPIG guidelines to achieve economic stability, and in some communities with higher costs of living that number is closer to 3 times or 300 percent. For a community to assist families in moving out of poverty into stability, a self-sufficiency model like the Living Wage Calculator must be used so that appropriate strategies can be instituted.

The chart below provides information on the annual income and corresponding hourly wage (for full-time employment) that would be need to be earned by a household in order to meet the federal poverty income guidelines. The wage indicated in the poverty guideline for a family of one is less the minimum state or federal wage (except in certain employment condition, e.g., restaurant wait staff).

National Guideline	Family / Household Size	Family of 1	Family of 2	Family of 3	Family of 4	Family of 5	Family of 6	Family of 7
Pennsylvania	Poverty Guideline	\$11,880	\$16,020	\$20,160	\$24,300	\$28,040	\$32,580	\$36,730
Pennsylvania	Wage for FT Hours (2080hrs/yea r)	\$5.71/hr	\$7.70/hr	\$9.69/hr	\$11.36/hr	\$13.48/hr	\$15.66/hr	\$17.66/hr

Table 3. Federal Poverty Income Guidelines & Hourly Wage Equivalent, 2016

Source: <u>Annual Update of the Health and Human Services Poverty Guidelines, January 2016.</u>

Poverty: Poverty Rate (ACS)

Table 4 shows the total population estimates for all persons in poverty for Allegheny County, Pittsburgh, the portion for residents of Allegheny County outside of the Pittsburgh city area, Pennsylvania and USA.

Per the most recent American Community Survey estimates, 12.93% percent of all persons in Allegheny County had an income below the poverty level during the 2014 calendar year.

The city of Pittsburgh has a much higher poverty rate than the remainder of the Allegheny County at 22.79%. When the number of individuals in poverty living in Pittsburgh are factored out and the balance of Allegheny County population is considered separately, the poverty percentage for those living in Allegheny County outside of the City of Pittsburgh boundary is 9.9%, a significant reduction from the total average, including the city.

Allegheny County (12.93%) and the balance of Allegheny County (9.9% not including Pittsburgh) both had a lower average rate then the Pennsylvania average of 13.51 percent. The city of Pittsburgh's poverty rate of 22.79 percent, however, was nearly twice the state average.

County	Poverty Rate for All Persons					
,	Total Population	In Poverty	Poverty Rate			
Pittsburgh City	282,694	64,440	22.79%			
Allegheny	1,195,755	154,639	12.93%			
Balance of Allegheny	913,061	90,199	9.9%			
Pennsylvania	12,346,333	1,667,858	13.51%			
National	306,226,400	47,755,608	15.59%			

Table 4. Poverty Rate (ACS), 2010 - 2014

Poverty: Households in Poverty

The following, **Table 5** shows the number and percentage of households in poverty based on the Poverty Thresholds in the Allegheny County—Pittsburgh City report area. At 13.09 percent, Allegheny County had fewer households living below the poverty threshold than did the City of Pittsburgh. However, in Pittsburgh, the rate of individual poverty is higher than household poverty, and in the county, the opposite is true.

County	Total Households, 2014	Households in Poverty, 2014	% Households in Poverty,
Allegheny	527,445	69,038	13.09%
Pittsburgh City	132,379	28,382	21.44%
Balance of Allegheny	395,066	40,656	10.29%
Pennsylvania	4,957,736	639,670	12.90%
National	116,211,088	16,758,156	14.42%

Table 5. Households in Poverty, 2010 - 2014

Poverty: Child Poverty

Table 6 shows the total population estimates for children and children in poverty for the Allegheny County, Pittsburgh and the balance of Allegheny County. The portion of Pittsburgh's population most impacted by poverty is children. According to 2014 estimates, 31.9% of Pittsburgh children lived in low-income households

According to the same American Community Survey estimates, an average of 17.7 % of children in all of Allegheny County lived in a state of poverty during the 2014 calendar year. The balance of Allegheny County had a child poverty rate of 14.0%, and including the city of Pittsburgh (31.91%) Allegheny County had an average of 17.7%.

The city of Pittsburgh's child poverty rate, 31.91 %, is significantly higher than Pennsylvania's, 19.2%, or the national average of just under 22%.

Nationally, children are disproportionately more likely to live in poverty than in other age groups. This is not only true in Pittsburgh, but particularly pronounced, with one in three Pittsburghers under the age of 18 living in poverty.

County	Children, Ages 0 - 17 years					
county	Total Population	In Poverty	Poverty Rate			
Allegheny	234,558	41,455	17.7%			
Pittsburgh City	48,693	15,537	31.9%			
Balance of Allegheny	185,865	25,918	14.0%			
Pennsylvania	2,697,188	516,675	19.2%			
National	72,637,888	15,907,395	21.9%			

Table 6. American Community Survey, Child (0-17) Poverty Rate, 2010 - 2014

TANF Assistance

Table 7 shows the average monthly unduplicated number of persons eligible for services from the County Assistance Office for the fiscal year 2014-2015. Of the report area's total population of 1,231,255, only 18,958 are eligible for Temporary Assistance to Needy Families (TANF—Case Assistance), less than 1.54 percent of the population. The number of persons eligible for Medical Assistance in Allegheny County is 16.43. Pittsburgh by itself would surely be higher as a percentage, but these data are not released at sub-county geographies.

County	Total Population	Persons Eligible for Medical Assistance	Percent of Population Eligible	Receiving TANF	Percent of Population Receiving TANF	Eligible for SNAP	Percent Eligible for SNAP
Allegheny	1,231,255	202,307	16.43%	18,958	1.54%	159,609	12.96%
Pennsylvania	12,787,209	2,362,653	18.48%	185,992	1.45%	1,833,735	14.34%

Table 7. Number of Individuals Eligible for County Assistance Funding, 2015

Source: <u>2014 - 2015 Average Monthly Unduplicated Number of Persons Eligible for Medical Assistance,</u> <u>Pennsylvania Department of Public Welfare</u> and <u>Pennsylvania Department of Public Welfare</u>, 2014-2015.

Poverty: Number of Households Eligible for County Assistance Funding

Table 8 shows the average monthly unduplicated number of households eligible for services from the CountyAssistance Office for the fiscal year 2014-2015. Of the report area's total of 527,445 households, only 7,506 areeligible for Temporary Assistance to Needy Families (TANF - Case Assistance), less than 1.4% of the households.*The number, 7,506, reported as a total for Allegheny County conflicts with information obtained from theAllegheny County Department of Human Services, which records 10,790 individuals being recipients of TANFbenefits in 2015.* But it is only reasonable for the Pittsburgh total to be higher based on what we know about thepoverty population in Pittsburgh. The reason for this conflict in officially reported data is unknown and willrequire further research; however, the residential breakdown of TANF recipients by Pittsburgh Neighborhoodscan be seen in Appendix 4.

Table 8. Number	of Households	Eligible for	County	Assistance	Funding, 2014	

County	Total Households	Households Eligible for County Assistance Funding	Eligible for TANF	Percent Eligible for TANF	Eligible for SNAP	Percent Eligible for SNAP
Allegheny	527,445	94,007	7,506	1.42%	86,501	16.40%
Pennsylvania	4,957,736	996,615	73,998	1.49%	922,617	18.61%

Source: Pennsylvania Department of Public Welfare, 2014-2015.

United States Census Bureau, American Community Survey, 2014 Data Release, December 2015.

The 2014 American Community Survey 5-year data is a 5-year average of data collected from 2010 through 2014.

2. POPULATION

Population: Population Change

Population change for Pittsburgh City and Allegheny County from 2010-2014 is shown in the chart below. Population change for 2000-2014 is shown in table 9. During the 14-year period, total population estimates for the population area of Allegheny County declined by 4.10 percent, decreasing from 1,281,666 persons in 2000 to 1,229,172 persons in 2014. Meanwhile the US experienced significant population growth—disproportionately occurring in cities. Pittsburgh specifically remained basically level.

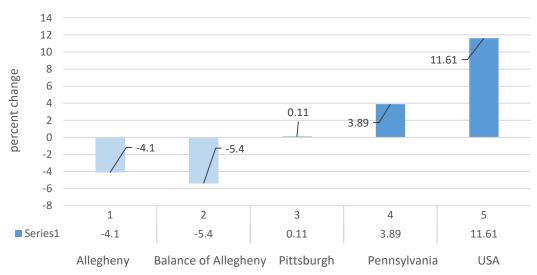


Chart: Estimated Population Change 2010 to 2014

Table 9. Population	Change 2000 - 2014
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County	Census 2000 Population	ACS 2010 - 2014 Population	Population Change	% Change
Allegheny	1,281,666	1,229,172	-52,494	-4.10%
Pittsburgh City	305,704	306,045	341	.11%
Balance of Allegheny	975,962	923,127	-52,835	-5.4
Pennsylvania	12,281,054	12,758,729	477,675	3.89%
National	281,421,906	314,107,083	32,685,177	11.61%

Population: Age and Gender Demographics

Population by gender for Allegheny County and Pittsburgh City is shown in Table 10. According to ACS 2014 population estimates for Allegheny County, the female population composes 52.47 percent of the report area, while the male population represents 47.53 percent. That refers to all of Allegheny County, which includes the City of Pittsburgh.

The breakdown by age categories for each gender is shown in total numbers in Table 2.

County	0 t	o 4	5 tc) 17	18 t	o 24	25 t	o 34
county	М	F	М	F	М	F	М	F
Allegheny	32,700	31,464	88,443	84,893	59,556	60,165	86,973	85,341
Pittsburgh City	8,001	7,514	17,333	16,897	25,853	27,757	29,977	27,401
Pennsylvania	368,273	351,668	1,034,565	985,714	634,938	618,831	795,748	784,155
National	10,205,881	9,767,830	27,510,156	26,293,790	16,011,111	15,262,186	21,302,940	21,007,244

Table 10. Population by Gender and Age, 2010 – 2014

Table 10 (continued). Population by Gender and Age, 2010 - 2014

County	35 t	o 44	45 t	o 54	55 t	o 64	65 ar	nd Up
county	м	F	М	F	М	F	М	F
Allegheny	70,719	71,716	85,054	91,454	82,292	90,155	72,849	123,465
Pittsburgh City	16,148	15,351	17,714	17,340	16,774	19,232	14,318	25,982
Pennsylvania	775,471	782,247	922,715	952,525	831,373	878,948	765,422	1,173,836
National	20,269,464	20,453,576	21,787,084	22,461,100	18,603,324	19,993,436	16,888,374	24,352,764

Table 10 (continued). Population by Gender and Age, 2010 – 2014

3. HOUSING

Finding affordable, safe, and healthy housing is increasingly difficult for low-income Pittsburgh families. The city is becoming a desirable place to live and work. Younger professionals are less inclined to establish their lives in the suburbs than were previous generations, and this trend has contributed to growing urban redevelopment and rising housing costs in many neighborhoods. Governmental budget restrictions reduce the ability of the Housing Authority of the City of Pittsburgh to revitalize and replace aging public and public subsidized housing. Many developments that had been subsidized in order to gain development incentives are no longer required to devote units for low-income residents, as the original commitments to supply these units have aged out. Pressure to convert these units or replace them with newer units that can be rented or sold for high market costs has further reduced available housing stock for low-income families.

The mayor of Pittsburgh has responded to recent events in this growing housing crisis by establishing an affordable housing task force and proposing a housing trust fund. Every stakeholder group has identified housing as a serious issue for low-income households in Pittsburgh. PCSI's clients are urging the agency to become more involved in assisting them in solving this problem. Other community organizations are also encouraging PCSI to become more involved, find its unique or complementary role, and partner with them to address the housing need.

The following is excerpted from the Affordable Housing Task Forces Needs Assessment Report, which is recommended to augment this more general needs assessment:

"The legislation initiating the Task Force made certain claims about affordable housing in the city, including:

- There is a severe shortage of both rental and for-sale housing that is affordable and available to very-low income and extremely low-income households.
- The shortage of decent, safe, sanitary, and affordable housing is causing tens of thousands of very-low income and extremely low-income households to pay over half of their income for housing costs. The severe cost burden faced by households make them vulnerable to health hazards, eviction/foreclosure, and homelessness.
- Much of Pittsburgh's existing affordable housing stock is both concentrated and often isolated in high-poverty/low-opportunity areas which have poor access to jobs, public transportation, and educational opportunities inadvertently perpetuating cycles of poverty."

"Pittsburgh is not affordable for everyone. There is a citywide deficit of 14,896 units that are affordable and available to households earning 30% of the median household income or below. The lack of affordable housing is most severe for those at the lowest income tiers: there are only 34 units of affordable and available housing per 100 extremely low-income households. While the problem is less severe for homeowners, there are still only 46 units of affordable and available housing for every 100 extremely low-income households."

"For the demographic groups most in need of affordable housing, most new rental units are significantly out of reach. Despite high rents, market rate developments have largely been absorbed into the inventory at rates that are at or above developers' expectations. The absorption rate ranges between 11 to 22 units per month."

"Speculation and rapid resale are also significant concerns. Large amounts of investor activity can destabilize housing markets and make communities more vulnerable to destabilizing market forces. Corporations and investors pay less for homes than individuals. However, rapidly resold homes (bought by an investor and sold again within a short time period) sell for above-median prices. Rapid resale occurs in a wide cross-section of neighborhoods, in both weak and strong housing markets.

Income-restricted housing can partially alleviate the demand for affordable housing. There are approximately 200 income-restricted housing developments throughout the city, containing 15,809 units. These developments are concentrated in the Hill District, East Liberty, Homewood, Central Northside, and Northview Heights.

Depending on their funding source, income-restricted units may 'expire,' meaning that their affordability period is at risk of ending."

PCSI should further investigate the affordable housing issue and establish partnerships and collaborations to seek and implement solutions.

The full Affordable Housing Task Forces Needs Assessment Report can be accessed here: <u>http://pittsburghpa.gov/dcp/ahtf/index.html</u>

Housing: Housing-Cost Burden (Renters)

The 2010-2014 American Community Survey (ACS) estimates in Table 1 show that 48.31% of occupied units paying rent nationwide pay 30 percent or more of their income on housing costs. For the Allegheny County, 44.% of occupied units paying rent have a housing cost burden—defined by HUD as 30 percent or more of income spent on housing costs.

The Pittsburgh and Allengheny County area all have similar rates of housing unnafordability on averages to the United States at large—with about half of all renter facing a housing cost burden.



County	Total Housing Units	Occupied Units Paying Rent	30 Percent or More of Income Paying Rent	Percent of Renters Spending 30 Percent or More of Income with Rent
Report Area	527,445	182,867	80,612	44.08%
Pennsylvania	4,957,736	1,511,506	702,513	46.48%
National	116,211,096	41,423,632	20,011,828	48.31%

Housing: Housing-Cost Burden (Owners)

The 2010-2014 American Community Survey (ACS) shows in the graphic below (top) that 34.03% of homeowners with mortgages nationwide pay 30% or more of their income on housing costs. Whereas, 24.34% of owners with mortgages and 14.25% of owners without mortgages spend 30 percent or more of their income on housing costs in Allegheny County.

There is not a large difference in terms of housing affordability among owner-occupied household between Pittsburgh and the rest of Allegheny County, with the area having much better rates of affordable housing among owner-occupied households than nationally for houses owned with a mortgage.

Total housing units are defined as "total rentals and owned where rent/owned and income known". The number of occupied units is limited to those where gross rent as a percentage of household income can be calculated.

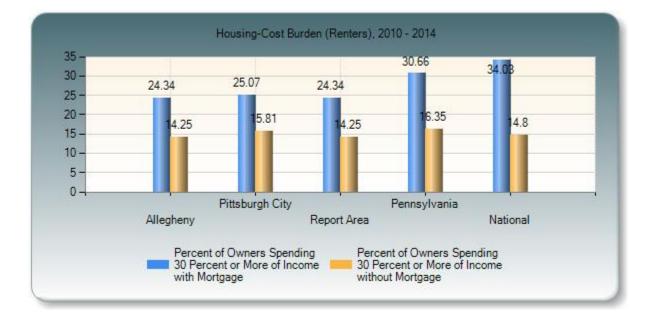


	Table 12	2. Housing-C	ost Burden	(Owners), 20	10 - 2014		
County	Total Housing Units	Owners with Mortgages	30 Percent or More of Income with Mortgage	Percent of Owners Spending 30 Percent or More of Income with Mortgage	Owners without Mortgages	30 Percent or More of Income without Mortgage	Percent of Owners Spending 30 Percent or More of Income without Mortgage
Report Area	527,445	211,356	51,451	24.34%	133,222	18,982	14.25%
Pennsylvania	4,957,736	2,131,805	653,563	30.66%	1,314,425	214,934	16.35%
National	116,211,096	49,043,776	16,687,628	34.03%	25,743,686	3,810,400	14.80%

Table 12.	Housing-Cost	Burden	(Owners).	2010 - 2014
	incuoning cool	Baraon	(0111010),	

4. EMPLOYMENT

PCSI has a small program effort in employment currently. Ultimately poverty can only be reversed with increased income and that largely means providing jobs for those without or jobs that have adequate pay attached.

The Three Rivers Workforce Investment Board (WIB) has published in its strategic plan a goal of developing relationships with social service organizations that can provide social service supports to enable low-income applicants to become stabilized and succeed when they do acquire a job. The WIB admits it needs the expertise of social service organizations that are connected to the people and community. PCSI can be one of those organizations.

Tables containing statistics regarding unemployment, travel to work, etc. follow at the end of this section. However, before the tables we provide an excerpt from an article posted three years ago by Harold D. Miller, President of Future Strategies, LLC, a consulting firm specializing in analysis, strategy, and communication and an Adjunct Professor of Public Policy and Management at Carnegie Mellon University's Heinz College.

Throughout the needs assessment we have found that, while low-income white residents of Pittsburgh number more than poor black residents of the city, poverty and the effects of poverty is more severe in the black community. The percent of black individuals in poverty is a greater portion of the black population than that of the white community. This is, predictably, also true for unemployment.

In fact, this problem is particularly pronounced in Pittsburgh, with African American unemployment rates lagging behind white unemployment rates by a disparity greater than that found in most cities of comparable size, as this report clearly articulates:

http://pittsburghfuture.blogspot.com/2013/05/african-americans-are-being-left-behind.html

Employment: Current Unemployment

Labor force, employment, and unemployment data for each county in the Allegheny County area is provided below in Table 9. Labor force refers to the total number of persons who are working or actively seeking work. Employment, as one would expect, refers to the number of persons actively working—including part-time work and temporary work (which is the Bureau of Labor Statistics standard definition of employment). Unemployment refers to individuals who are actively seeking work but not currently working. It is important to note that these numbers do not capture individuals who are not working *or* actively looking for work.

The Bureau of Labor Statistics' August 2016 report shows unemployment in the report area varies from 5.2% in Allegheny County to 5.6% in Pittsburgh City. Overall, the report area experienced an average 5.2% unemployment rate in August 2015, compared to a statewide rate of 5.5% and a national rate of 5.2%, which suggests that overall, Pittsburgh has slightly higher rates of unemployment—but not dramatically higher—than the state and county at in total.

County	Labor Force	bor Force Employment Unemployment		Unemployment Rate
Allegheny	658,951	624,695	34,256	5.2%
Pittsburgh City	160,901	151,966	8,935	5.6%
Pennsylvania	6,444,337	6,089,309	355,028	5.5%
National	158,517,517	150,215,269	8,302,248	5.2%

Table 13. Employment/Unemployment Information, August 2015

Employment: Unemployment Change

The change in unemployment within the labor force in Allegheny County during the one-year period from August 2014 to August 2015 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this one-year period fell from 37,128 persons to 34,256 persons. In this same period, the unemployment rate (the percent of the labor force that is unemployed) decreased by .5%, compared to a statewide rate decrease of 0.6%. On the whole, the Pittsburgh area has followed the state and national trend of declining unemployment over the last year. However, the area's decline in unemployment has been slower than state and national declines.

County	Unemployment, August 2014			Unemployment Rate, August 2015
Allegheny	37,128	34,256	5.70%	5.20%
Pittsburgh City	9,713	8,935	6.10%	5.60%
Pennsylvania	390,381	355,028	6.10%	5.50%
National	9,982,764	8,302,248	6.30%	5.20%

Table 14. Change in Unemployment, August 2014 - August 2015

Employment: Thirteen-Month Unemployment Rates

Unemployment change within Pittsburgh and Allegheny County from August 2014 to August 2015 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this thirteenmonth period fell from 5.72 percent to 5.2 percent, while the Pennsylvania rate fell by 0.6 percent. The pattern of seasonal fluctuations in unemployment (which, it is important to note, can increase when people enter a labor market looking for work) are similar between Pittsburgh, Allegheny County, Pennsylvania, and the US.

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County	Aug 2014	Sep 2014	Oct 2014	Nov 2014		Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015		Aug 2015
Allegheny	5.70%	4.70%	4.50%	4.50%	4.20%	5.50%	5.30%	5.10%	4.30%	5.40%	5.20%	5.50%	5.20%
Pittsburgh City	6.10%	5.00%	4.80%	4.80%	4.40%	5.60%	5.30%	5.30%	4.60%	6.00%	5.70%	5.90%	5.60%
Pennsylvania	6.10%	5.10%	4.90%	4.90%	4.60%	5.90%	5.70%	5.50%	4.70%	5.40%	5.60%	5.90%	5.50%
National	6.30%	5.80%	5.60%	5.60%	5.40%	6.10%	5.90%	5.60%	5.10%	5.40%	5.50%	5.60%	5.20%

 Table 15. Change in Unemployment Rates, August 2014 - August 2015

Employment: Five-Year Unemployment Rate

Unemployment change within Allegheny County and Pittsburgh from August 2011 to August 2015 is shown in the chart below. According to the U.S. Department of Labor, unemployment for this five-year period fell from 7.6 percent to 5.2 percent, compared to a statewide decrease from 8.4% to 5.5%. During the same period, Pennsylvania's unemployment rate declined by 2.9%, and the national rate declined by 3.9%. Each of these areas have shown consistent recovery since national recession, which caused unemployment to spike in 2009 and 2010 across the country, but it is interesting to observe that Pittsburgh's and Allegheny county's rates did not reach the same level of peak as the national unemployment rate. However, despite, the lower post-recession spike, Pittsburgh's relatively slow recovery towards pre-recession employment has been much slower, and the unemployment rate locally is now higher than the national average.

County	August 2011	August 2012	August 2013	August 2014	August 2015
Allegheny	7.6%	7.6%	6.9%	5.7%	5.2%
Pittsburgh City	8.3%	8.2%	7.5%	6.1%	5.6%
Pennsylvania	8.4%	8.4%	7.6%	6.1%	5.5%
National	9.1%	8.2%	7.4%	6.3%	5.2%

Table 16. Five Year Unemployment Rate, August 2011 - August 2015

Employment: Commuter Travel Patterns

Table 17 shows a comparison of the methods of transportation that residents of the Allegheny County and Pittsburgh City areas use to travel to work. Of the 588,387 workers in Allegheny County area, 477,505 workers, or 81.15%, are estimated to use private automobiles to travel to work. Of these, 71.65% are estimate to drive to work alone while 9.51% are estimated to carpool. Another 9.36% of all workers reported that they used some form of public transportation, while 5.76% are estimated to use some other means including walking, bicycles, and taxicabs to travel to work.

The methods of transportation to work of Pittsburgh residents varies significantly from Allegheny County residents living outside of Pittsburgh, as might be expected for urban and suburban areas. Pittsburghers are estimated to drive alone to work at a much lower rate than non-Pittsburgh residents of the county, with 54.85% estimated to drive along in the city compared to 71.65% estimated to drive along in the county (including the city). Pittsburghers utilize public transportation at nearly twice the rate of the remainder of Allegheny County residents, but that is not an uncommon dynamic in an urban area.

County	Workers		Method o	of Transportatio	n to Work (Percent)	
	16 and Up	Drive Alone	Carpool	Public Transportation	Bicycle / Walk	Taxi / Other	Work at Home
Allegheny	588,387	71.65%	9.51%	9.36%	4.78%	0.98%	3.72%
Pittsburgh City	143,420	54.85%	10.11%	17.49%	12.83%	1.11%	3.62%
Pennsylvania	5,794,492	76.73%	8.87%	5.41%	4.33%	0.86%	3.80%
National	139,786,640	76.35%	9.75%	5.01%	3.38%	1.19%	4.33%

Table 17. Method of Transportation to Work

Source: United States Census Bureau, American Community Survey, 2013 Data Release, December 2014.

The 2013 American Community Survey 5-year data is a 5-year average of data collected from 2009 through 2013.

Employment: Travel Time to Work

Travel times for workers who travel (do not work at home) to work is shown below. Residents of Pittsburgh city have a shorter median commute time (21.95 minutes) than those of Allegheny County (24.98 minutes—including the city). The county commute times are similar to statewide median commute times, both overall (24.9 minutes) and in specific categories (i.e., showing the percentage of commuters whose average commute times fall into each category). Almost 60% of Pittsburgh commuters have commutes between 10 and 30 minutes in length.

	Marline 10	Travel T	Average			
County	Workers 16 and Up	Less than 10 Minutes	10 to 30 Minutes	30 to 60 Minutes	More than 60 Minutes	Commute Time Minutes
Allegheny	588,387	10.55%	50.41%	32.60%	6.43%	24.98
Pittsburgh City	143,420	10.71%	59.22%	25.83%	4.24%	21.95
Pennsylvania	5,794,492	14.04%	49.91%	27.67%	8.38%	24.91
National	139,786,640	13.48%	50.76%	27.64%	8.12%	24.42

Source: United States Census Bureau, American Community Survey, 2013 Data Release, December 2014.

The 2013 American Community Survey 5-year data is a 5-year average of data collected from 2009 through 2013.

Employment: Top Employers

Table 15 lists the top 50 employers, by county, for the 2nd quarter of 2013.

Rank	Table 19. Top 50 Employers, 2nd quarter 2013 - Allegheny County Employer
1	UPMC PRESBYTERIAN SHADYSIDE
2	UNIVERSITY OF PITTSBURGH
3	FEDERAL GOVERNMENT
4	PNC BANK NA
5	GIANT EAGLE INC
6	WESTERN PENN ALLEGHENY HEALTH
7	ALLEGHENY COUNTY
8	UNIVERSITY OF PITTSBURGH PHYSICIANS
9	BANK OF NEW YORK MELLON
10	CARNEGIE-MELLON UNIVERSITY
11	STATE GOVERNMENT
12	UNITED STATES STEEL CORPORATION
13	SCHOOL DISTRICT OF PITTSBURGH
14	WAL-MART ASSOCIATES INC
15	CITY OF PITTSBURGH
16	EAT'N PARK HOSPITALITY GROUP
17	HIGHMARK HEALTH SERVICES
18	CHILDRENS HOSPITAL OF PITTSBURGH
19	MAGEE-WOMEN'S HOSPITAL OF UPMC
20	UPMC MERCY
21	DICKS SPORTING GOODS INC
22	PORT AUTHORITY OF ALLEGHENY CO
23	PPG INDUSTRIES INC
24	BECHTEL MARINE PROPULSION CORP
25	ST CLAIR MEMORIAL HOSPITAL
26	DUQUESNE UNIVERSITY
27	ALLEGHENY SPECIALTY PRACTICE NTWK
28	HOME DEPOT U S A INC
29	UPMC PASSAVANT

Table 19. Top 50 Employers, 2nd quarter 2013 - Allegheny County

30	UPMC HEALTH PLAN INC
31	US AIRWAYS INC
32	MACY'S RETAIL HOLDINGS INC
33	UNIVERSITY HEALTH CTR OF PITTSBURGH
34	RIVERS CASINO
35	TARGET CORPORATION
36	EDUCATION MANAGEMENT LLC
37	COMMUNITY COLLEGE OF ALLEGHENY CNTY
38	JEFFERSON REGIONAL MEDICAL CTR
39	GMRI INC
40	PNC FINANCIAL SERVICES GROUP
41	ALLEGHENY INTERMEDIATE UNIT
42	MERCY LIFE CENTER CORP
43	UPMC ST MARGARET
44	HEARTLAND EMPLOYMENT SERVICES LLC
45	UPMC COMMUNITY MEDICINE INC
46	FESTIVAL FUN PARKS LLC
47	COMCAST CABLEVISION CORP(PA)
48	LOWES HOME CENTERS INC
49	FEDEX GROUND PACKAGE SYSTEM INC
50	NORTH ALLEGHENY SCHOOL DISTRICT

Source: 2nd Quarter 2013, Pennsylvania Department of Labor & Industry, Center for Workforce Information & Analysis.

5. OTHER ECONOMIC DATA

The following chart provides additional Census Bureau data form the 2014 American Community Survey, with employment and economic conditions in Pittsburgh. These data are estimates. The margin of error refers to a 95% level of statistical confidence.

	Pittsburgh city, Pennsylvania				
Subject	Estimate	Margin of Error	Percent	Percent Margin of Error	
EMPLOYMENT STATUS					
Population 16 years and over	262,136	+/-999	262,136	(X)	
In labor force	162,393	+/-1,557	61.9%	+/-0.6	
Civilian labor force	162,282	+/-1,552	61.9%	+/-0.6	
Employed	147,038	+/-1,691	56.1%	+/-0.6	
Unemployed	15,244	+/-684	5.8%	+/-0.3	
Armed Forces	111	+/-56	0.0%	+/-0.1	
Not in labor force	99,743	+/-1,631	38.1%	+/-0.6	
Civilian labor force	162,282	+/-1,552	162,282	(\mathbf{V})	
Percent Unemployed			9.4%	(X) +/-0.4	
rercent Onempioyed	(X)	(X)	9.4%	+/-0.4	
Females 16 years and over	136,091	+/-1,279	136,091	(X)	
In labor force	81,097	+/-1,239	59.6%	+/-0.7	
Civilian labor force	81,047	+/-1,236	59.6%	+/-0.7	
Employed	73,601	+/-1,313	54.1%	+/-0.8	
Own children under 6 years	17,579	+/-708	17,579	(X)	
All parents in family in labor force	12,375	+/-661	70.4%	+/-2.6	
Own children 6 to 17 years	29,232	+/-1,094	29,232	(X)	
All parents in family in labor force	21,106	+/-1,024	72.2%	+/-2.2	
* *					
COMMUTING TO WORK					
Workers 16 years and over	143,604	+/-1,691	143,604	(X)	
Car, truck, or van drove alone	79,714	+/-1,486	55.5%	+/-0.9	
Car, truck, or van carpooled	14,170	+/-864	9.9%	+/-0.6	
Public transportation (excluding taxicab)	24,280	+/-1,008	16.9%	+/-0.7	
Walked	15,641	+/-840	10.9%	+/-0.6	
Other means	4,315	+/-514	3.0%	+/-0.4	
Worked at home	5,484	+/-494	3.8%	+/-0.3	
Mean travel time to work (minutes)	23.2	+/-0.3	(X)	(X)	
OCCUPATION	1 47 020	/ 1 (01	1.17.000		
Civilian employed population 16 years and over	147,038	+/-1,691	147,038	(X)	
Management, business, science, and arts occupations	65,655	+/-1,555	44.7%	+/-0.8	
Service occupations	31,033	+/-1,153	21.1%	+/-0.8	
Sales and office occupations Natural resources, construction, and maintenance	32,807	+/-965	22.3%	+/-0.6	
occupations	6,942	+/-494	4.7%	+/-0.3	
Production, transportation, and material moving occupations	10,601	+/-670	7.2%	+/-0.4	
INDUSTRY					
Civilian employed population 16 years and over	147,038	+/-1,691	147,038	(X)	
Agriculture, forestry, fishing and hunting, and mining	583	+/-155	0.4%	+/-0.1	
Construction	5,265	+/-415	3.6%	+/-0.3	
Manufacturing	7,867	+/-627	5.4%	+/-0.4	
Wholesale trade	2,726	+/-274	1.9%	+/-0.2	
Retail trade	14,970	+/-807	10.2%	+/-0.5	
Transportation and warehousing, and utilities	5,499	+/-508	3.7%	+/-0.3	

	Pittsburgh city, Pennsylvania			
Subject	Estimate	Margin of Error	Percent	Percent Margin of Error
Information	3,057	+/-322	2.1%	+/-0.2
Finance and insurance, and real estate and rental and leasing	11,670	+/-620	7.9%	+/-0.4
Professional, scientific, and management, and administrative and waste management services	16,286	+/-869	11.1%	+/-0.6
Educational services, and health care and social assistance	49,495	+/-1,283	33.7%	+/-0.8
Arts, entertainment, and recreation, and accommodation and food services	16,392	+/-796	11.1%	+/-0.5
Other services, except public administration	6,656	+/-474	4.5%	+/-0.3
Public administration	6,572	+/-493	4.5%	+/-0.3
CLASS OF WORKER				
Civilian employed population 16 years and over	147,038	+/-1,691	147,038	(X)
Private wage and salary workers	124,509	+/-1,723	84.7%	+/-0.6
Government workers	16,107	+/-878	11.0%	+/-0.6
Self-employed in own not incorporated business workers Unpaid family workers	6,270 152	+/-482 +/-67	4.3% 0.1%	+/-0.3 +/-0.1
INCOME AND BENEFITS (IN 2014 INFLATION-ADJUSTED				
DOLLARS)				
Total households	132,379	+/-1,497	132,379	(X)
Less than \$10,000	17,309	+/-845	13.1%	+/-0.6
\$10,000 to \$14,999	9,571	+/-438	7.2%	+/-0.3
\$15,000 to \$24,999	17,966	+/-806	13.6%	+/-0.6
\$25,000 to \$34,999	15,230	+/-618	11.5%	+/-0.5
\$35,000 to \$49,999 \$50,000 to \$74,999	17,074 21,967	+/-680 +/-829	12.9% 16.6%	+/-0.5 +/-0.6
\$75,000 to \$99,999	12,399	+/-655	9.4%	+/-0.5
\$100,000 to \$149,999	11,388	+/-033	9.4% 8.6%	+/-0.3
\$150,000 to \$199,999	4,317	+/-410	3.3%	+/-0.4
\$200,000 or more	5,158	+/-437	3.9%	+/-0.3
Median household income (dollars)	40,009	+/-764	(X)	(X)
Mean household income (dollars)	60,922	+/-1,250	(X)	(X)
With earnings	99,078	+/-1,323	74.8%	+/-0.7
Mean earnings (dollars)	64,893	+/-1,418	(X)	(X)
With Social Security	37,128	+/-747	28.0%	+/-0.5
Mean Social Security income (dollars)	15,977	+/-258	(X)	(X)
With retirement income	19,985	+/-656	15.1%	+/-0.5
Mean retirement income (dollars)	20,163	+/-1,331	(X)	(X)
With Supplemental Security Income	9,887	+/-595	7.5%	+/-0.4
Mean Supplemental Security Income (dollars)	9,440	+/-346	(X)	(X)
With cash public assistance income	6,085	+/-404	4.6%	+/-0.3
Mean cash public assistance income (dollars)	2,410	+/-228	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	23,485	+/-692	17.7%	+/-0.5
Families	62,057	+/-928	62,057	(X)
Less than \$10,000	5,191	+/-382	8.4%	+/-0.6
\$10,000 to \$14,999	2,808	+/-273	4.5%	+/-0.4
\$15,000 to \$24,999	6,008	+/-468	9.7%	+/-0.7
\$25,000 to \$34,999	6,291	+/-389	10.1%	+/-0.6
\$35,000 to \$49,999	7,892	+/-468	12.7%	+/-0.7
\$50,000 to \$74,999	11,424	+/-548	18.4%	+/-0.9
\$75,000 to \$99,999	7,459	+/-484	12.0%	+/-0.8
\$100,000 to \$149,999 \$150,000 to \$100,000	7,794	+/-431	12.6%	+/-0.7
\$150,000 to \$199,999 \$200,000 or more	3,236 3,954	+/-315 +/-365	5.2% 6.4%	+/-0.5 +/-0.6

	Pittsburgh city, Pennsylvania			
Subject	Estimate	Margin of Error	Percent	Percent Margin of Error
Median family income (dollars)	55,123	+/-1,488	(X)	(X)
Mean family income (dollars)	80,090	+/-2,227	(X)	(X)
			(/	()
Per capita income (dollars)	27,435	+/-608	(X)	(X)
Nonfamily households	70,322	+/-1,378	70,322	(X)
Median nonfamily income (dollars)	28,050	+/-1,046	(X)	(X)
Mean nonfamily income (dollars)	42,665	+/-1,221	(X)	(X)
Median earnings for workers (dollars)	25,905	+/-398	(X)	(X
Median earnings for male full-time, year-round workers (dollars)	44,788	+/-1,078	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	37,592	+/-907	(X)	(X)
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	298,251	+/-1,470	298,251	(X)
With health insurance coverage	269,666	+/-2,075	90.4%	+/-0.4
With private health insurance	209,957	+/-2,789	70.4%	+/-0.8
With public coverage	96,404	+/-1,768	32.3%	+/-0.6
No health insurance coverage	28,585	+/-1,310	9.6%	+/-0.4
Civilian noninstitutionalized population under 18 years	49,581	+/-1,028	49,581	(X
No health insurance coverage	1,747	+/-324	3.5%	+/-0.7
Civilian noninstitutionalized population 18 to 64 years	208,115	+/-1,460	208,115	(X
In labor force:	153,175	+/-1,506	153,175	(X)
Employed:	138,766	+/-1,680	138,766	(X)
With health insurance coverage	122,608	+/-1,707	88.4%	+/-0.6
With private health insurance	116,462	+/-1,830	83.9%	+/-0.7
With public coverage	8,613	+/-595	6.2%	+/-0.4
No health insurance coverage	16,158	+/-882	11.6%	+/-0.6
Unemployed:	14,409	+/-671	14,409	(X
With health insurance coverage	9,734	+/-485	67.6%	+/-2.5
With private health insurance	5,752	+/-430	39.9%	+/-2.9
With public coverage	4,444	+/-400	30.8%	+/-2.4
No health insurance coverage Not in labor force:	4,675 54,940	+/-478 +/-1,193	32.4% 54,940	+/-2.4
With health insurance coverage	49,007	+/-1,193	89.2%	(X) +/-0.9
With private health insurance	33,348	+/-1,143	60.7%	+/-1.6
With public coverage	19,316	+/-844	35.2%	+/-1.3
No health insurance coverage	5,933	+/-515	10.8%	+/-0.9
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	16.2%	+/-0.8
With related children under 18 years	(X)	(X)	28.2%	+/-1.4
With related children under 5 years only	(X)	(X)	26.6%	+/-3.1
Married couple families	(X)	(X)	5.0%	+/-0.7
With related children under 18 years	(X)	(X)	8.0%	+/-1.0
With related children under 5 years only	(X)	(X)	5.5%	+/-2.
Families with female householder, no husband present	(X)	(X)	37.8%	+/-1.9
With related children under 18 years	(X)	(X)	51.8%	+/-2.7
With related children under 5 years only	(X)	(X)	55.8%	+/-6.5
All people	(X)	(X)	22.8%	+/-0.7
Under 18 years	(X)	(X)	31.9%	+/-1.6
Related children under 18 years	(X)	(X)	31.5%	+/-1.6

	Pittsburgh city, Pennsylvania			
Subject	Estimate	Margin of Error	Percent	Percent Margin of Error
Related children under 5 years	(X)	(X)	31.7%	+/-2.6
Related children 5 to 17 years	(X)	(X)	31.4%	+/-2.2
18 years and over	(X)	(X)	20.9%	+/-0.6
18 to 64 years	(X)	(X)	22.6%	+/-0.7
65 years and over	(X)	(X)	12.9%	+/-1.0
People in families	(X)	(X)	17.5%	+/-0.9
Unrelated individuals 15 years and over	(X)	(X)	32.2%	+/-1.0

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates