



**COMMUNITY
DEVELOPMENT**

**COMMUNITY AFFAIRS OFFICES OF THE FEDERAL RESERVE SYSTEM
AND
THE BROOKINGS INSTITUTION**

CONCENTRATED POVERTY INITIATIVE

RESEARCH FIELD GUIDE

DECEMBER 2006

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INITIATIVE OVERVIEW

Objective

To create a joint Federal Reserve System-Brookings Institution report that sheds light on what we don't know about concentrated poverty, and broadens the constituency for addressing the problem through public and private-sector action. This study will improve our understanding of the common challenges facing extremely poor communities across the country, as well as illuminate how poverty differs in particular places. The study leverages the Fed's ability to ground empirical study in the experiences of real people and real places through our local outreach and constituency-building activities.

Background

Numerous researchers have studied the links between poverty and place and have documented the negative effects of concentrated poverty. The research shows that "concentrated poverty" magnifies the problems faced by the poor by limiting access to the metropolitan opportunity structure and by exposing residents to hazardous conditions, such as crime. While the dynamics of concentrated poverty in the cities of the Northeast are well studied, in recent years, the geography of concentrated poverty has shifted. High poverty communities are now found in rapidly growing immigrant gateways and inner-ring suburbs, as well as in rural areas. The joint Federal Reserve System – Brookings Institution Concentrated Poverty Initiative is an effort to better understand the dynamics of concentrated poverty in a variety of communities across the country. A better understanding of this phenomenon will help public and private entities address the special needs of these communities.

Case Studies

The research project consists of 16 case studies of different communities across the country. These communities represent a range of geographies, including rural counties, fast-growing metropolitan areas, smaller cities, Native American Indian reservations, and immigrant gateways. Each case study will paint a portrait of a community using national and local data sources. Federal Reserve researchers will also conduct a series of interviews in each community in an effort to learn about community dynamics from social service providers, community leaders, and residents. The goal of the case studies is to highlight the similarities and differences among communities with high levels of concentrated poverty, and to describe the community development programs that are being implemented in these places.

Finished Product

Building on the in-depth case studies, the Community Affairs Offices will produce a synthesis report on concentrated poverty in collaboration with the Brookings Institution. The report will have three sections: (1) an overview chapter that reviews the literature on concentrated poverty, (2) executive summaries of each of the case studies, and (3) a synthesis chapter that draws on the findings from the case studies.

The release of the report might also occasion a Federal Reserve conference or convening to bring together researchers and practitioners to discuss various approaches to addressing concentrated poverty, such as EITC outreach campaigns, the development of affordable housing, or microenterprise. The audience for the report will include policy makers, financial institutions, community groups, local researchers, and civic leaders.

HOW TO USE THE FIELD GUIDE

The research guide is organized into three sections. The first section provides the research framework for the case study by providing the key research questions we would like the case studies to address. These questions are based on what we know about concentrated poverty, its contributing factors, and its impacts on residents. The case studies should explore whether these ideas about concentrated poverty accurately describe the communities that we are studying. If not, how does the case study community seem to differ?

The second part of the research guide details the quantitative data for the project that will be provided to you by the Research Team. The third part provides guidance for interviewing residents, community leaders, and service providers.

The first thing to remember in using this field guide is that you should feel free to adapt it to your local context. The goal is to understand concentrated poverty in each of these communities—the information and interviews you will use will depend on your local community. Similarly, the interview questions are merely suggestions—some may be inappropriate for your community, or perhaps you would prefer to reword them or ask them in a different order. You might choose to do a focus group, or choose to participate in community meetings as a way to learn about local issues. All of these are valid ways of collecting information about poverty in your community.

Second, although there are a lot of subjects in this guide, the core focus of the case studies should be on the subjects that are most closely linked with the work of the Community Affairs Departments within the Federal Reserve System. In other words, while it is important to consider issues such as crime, education and health in discussions of concentrated poverty, it's okay to focus the case studies on areas where we can leverage our expertise and where we can really illuminate how housing markets, community development organizations, financial services, and labor markets interact with poverty and place. For example:

- Housing—where does housing development occur within the community and wider region, and for whom? How do the decisions of lenders/affordable housing developers affect the spatial location of poor families?
- Community development—how are organizations in the community, such as CDCs or social service providers, approaching efforts to serve low-income families? What resources or partners could help them to be more effective? What steps are community development organizations taking to connect residents in poor communities to housing and jobs throughout the region?
- Financial services—does the concentration of poverty contribute to market failures in the delivery of credit? For instance, do areas with higher concentrations of poverty receive higher priced credit and/or are they served more by alternative financial service providers?

Finally, the Research Team will be working with each of the sites individually to support your efforts, and we will have lots of opportunities to share best practices and new ideas across sites, so don't worry if you run into questions or problems as you gather the information for your case study community.

RESEARCH QUESTIONS

The research questions on the following pages form the core of the case study analysis. Under each of the key questions (noted in bold and underlined) are additional questions or ideas that you can explore during your fieldwork, and that provide guidance for how to direct the research. The subject headings provide a way to organize the questions and information, but of course there will be some overlap and connections between the subjects and questions.

HISTORY AND GEOGRAPHY

What is the history of the community?

- Why did people first settle in this community? How did the community get its name?
- In broad terms, what forces have shaped this community over the last 50 to 100 years?
 - In other words, what trends—such as deindustrialization, suburbanization, agricultural restructuring, or immigration—have influenced the history of this community?
- What regulations, practices or institutions—for example, zoning, redlining, freeway construction, churches, or employers—have influenced the history of this community?
- What has been the history of race and/or social class relations in this community?

What is the relationship between this community and the city/region?

- To what extent does the city/larger region feel a sense of responsibility and kinship with the community, or is it truly “isolated” from the rest of the region?
- Does the community have leaders or institutions that have ties to the larger region (e.g., local unions with ties to regional/national counterparts, ward bosses to City Hall)?

What are the physical characteristics of the community?

- What are the features of the local geography that influence the character of the community?
 - For example, is it densely urban? Rural, with vast open spaces?
 - Is there a lake, mountain, or other natural feature that defines or shapes the area?
 - Are there features in the built environment (freeways, industrial parks, etc.) that shape the community’s landscape? What’s the weather like in winter/summer?
- How does the physical location of the community limit opportunity for residents?
 - Is the community cut off from the rest of the city, or is the county cut off from the wider region? If so, how?

RESEARCH QUESTIONS

DEMOGRAPHICS

Is the population growing or declining?

- What are the population trends in the community? Has there been an increase or decrease in the population?

Who lives in this community, and how has this changed over time?

- What is the racial/ethnic composition of the community?
- Is there a large immigrant population living in the community?
 - Are they recent arrivals, or have they lived in the community a long time? Is there a suspected large number of undocumented immigrants?
- How has the demographic profile of the community changed over time?

What is the household structure in the community?

- What types of households live in the community?
 - For example, what is the proportion of single-parent households in the community? Are there a lot of people living alone?
 - Are there many households that contain multiple families and/or generations living under one roof?
- What is the age profile of households in the community?
 - Is it a young community, or is it a community that is ‘aging in place’?

Is there mobility in and out of the community?

- How long do residents tend to live in the community? Is the population made up primarily of long-term residents or is the population relatively transient?
- Is there intergenerational mobility out of the community, or do the same poor families live in the community generation after generation?
 - Do children tend to leave the community and then not return? Or do people return to the community after they have moved away?
 - Is there any pattern to those who leave or stay?
- Are there seasonal population shifts?
 - For example, are there certain times of year (e.g., due to agricultural harvests or tourist attractions) that the population grows?

RESEARCH QUESTIONS

ECONOMY AND LABOR MARKET

What is the structure of the regional economy?

- What industries and occupations dominate the regional economy?
 - Is the economy diversified, or does it rely on one major industry or employer?
- What significant shifts have there been in the regional economy?
 - For example, has the economy shifted from extractive or manufacturing towards a service industry? Has there been a consolidation of farms or employers?
- What's happening in the local or regional economy that's having (or could have) an impact on this community, either positive or negative?
 - Is there new private investments in the community or region? Where is it located?
 - Are there new jobs in the community or region, or has the number of jobs declined over time?

What is the employment profile of the community?

- What is the unemployment rate? Who is unemployed versus employed?
- What types of jobs are available for residents in the community? What jobs are available in the surrounding region?
 - What do they pay? Do the jobs provide a living wage?
 - Are the jobs seasonal or part-time? Are they unionized, and is there a strong union presence in the dominant occupations in the community?
 - What are the workforce skill levels in the local labor market as compared to the needs of the leading employers in the region?

Where do people in the community work in relation to where they live?

- Is this community located far from where jobs are available? Or do residents live and work in the same community?

How do people find jobs?

- Are there social networks that operate in various industries, for example, do specific racial/ethnic groups tend to get jobs in hotel services, the garment industry, etc.?
 - To what extent do local hiring practices influence who gets the job (e.g., discrimination, 'who you know')?
- What organizations in the community assist residents in finding jobs?
 - What informal networks exist to help residents find jobs?
- Are there day laborer centers, or informal street corners where laborers wait for work?

RESEARCH QUESTIONS

INCOME AND POVERTY

What is the level of concentrated poverty in this community?

- What percentage of the region's or city's poor households live in this extremely-high poverty community?
- Has this community historically had a large concentration of poor households? Is concentrated poverty improving or getting worse?

Who is poor?

- Is the poverty rate higher for certain population segments?
 - For example, are poverty rates higher among certain racial or immigrant groups? Certain household types?
 - How many children are poor?

What are the income characteristics of the households living in this community?

- What is the income distribution in the community?
- Are there higher-income families that live in the community? Is the community undergoing any signs of gentrification?
- What are the primary sources of income in the community?
 - Do the majority of families have earned or wage income? Or is most of the income in the community generated from public welfare programs, like TANF or SSI?
- Do residents have other informal sources of income that they rely on to make ends meet?
 - For example, do residents have small businesses (e.g., jewelry making, painting, babysitting) that provide additional income?

How many families receive the Earned Income Tax Credit (EITC)?

- What percent of families filing tax returns claim the Earned Income Tax Credit?
- Are there Volunteer Income Tax Assistance (VITA) sites located in the community? Are there other efforts to increase awareness of the EITC in the community?
 - Do H&R Block, Hewitt, or other large tax preparers have a presence in the community?

RESEARCH QUESTIONS

HOUSING

What are the physical characteristics of the housing stock in the community?

- What does the housing stock look like?
 - For example, is housing in the community predominately single family homes, mobile homes or manufactured housing, high rise buildings?
 - Is the housing stock in good condition, or do many of the units/buildings have visible signs of deterioration or other structural problems?
- How have the physical characteristics of the housing stock changed over time?
 - For example, has there been an increase in the number of abandoned buildings and vacant land? Or are there signs of reinvestment in the community?

What does the housing market look like?

- Are house values in the community and the surrounding region increasing, declining, or remaining stable? How active is the sales market?
- What is the level of new housing activity in the community?
 - Who is building/financing that housing? Are they subsidized units or market rate?
- What are the levels of mortgage lending activity in the community?
 - For example, what proportion of the loan applications in the community are denied? What percent of the loans in the community are high-cost? How does this vary by racial groups?
- Is there a disproportionately large problem with foreclosures in this community?

How do residents of the community live in/use the existing housing stock?

- What percent of residents own versus rent?
 - What are the housing affordability levels for renters and owners in the community?
- What is the incidence of overcrowding?
- What is the vacancy rate in the community?
- What is the level of homelessness in the region?
 - Are the homeless—or supportive services for the homeless population—concentrated in this community?

RESEARCH QUESTIONS

HOUSING (CONT.)

What is the relationship between the distribution of housing subsidies and the concentration of low-income families in the community?

- How many units of affordable housing have been built in the last 20 years and where are they located?
 - Is a disproportionate share of the subsidized housing units located in the case study community? Or are they distributed across the city/region?
 - What is the distribution of subsidized units by program type, e.g., public housing, Hope VI, LIHTC, other assisted multifamily housing?
- How many households in the region/city receive Section 8 vouchers?
 - What does the waiting list for public housing/Section 8 in the area look like?
 - How are Section 8 households distributed across the region? Are most of the units accepting Section 8 vouchers located in the case study community?
 - What percentage of households receiving vouchers are unsuccessful in finding a suitable unit?
- How much new construction for low-income households has been funded using non-federal subsidies, for example, by state or local governments or by non-profits?
 - Where is this housing located?

What local or regional housing policies are affecting the community?

- How has zoning or other building regulations affected the availability of housing in the community?
- Are there any inclusionary zoning regulations in the region?
 - Are there any mixed-income, mixed-use or transit-oriented developments being built in the community?
- Are there any local or state policies to promote affordable housing, such as housing trust funds or community land trusts?
- Have there been any recent reductions in permanently subsidized units (e.g. public housing, project based Section 8) in the community or elsewhere in the surrounding area?

RESEARCH QUESTIONS

COMMUNITY DEVELOPMENT

What assets exist in the community?

- What civic or religious organizations or institutions are present in the community?
- What cultural institutions or beliefs are important in the community? What traditions, customs, and cultural resources help to create bonds among residents?
- Are there individuals who are strong advocates or leaders for the community?
- Are there physical assets—a park, a community center, a school, a restaurant or bar—that serve as places in the community where residents meet and strengthen social networks?

Do residents identify with the “community” and feel a sense of community?

- Where are the residents’ social networks?
 - Do residents interact with their neighbors, or do they go outside the community boundaries for their social interactions?
- Are residents actively involved in community efforts? Do they attend community meetings?

What anti-poverty or community development initiatives/programs exist in the community?

- Is the community identified as a revitalization or redevelopment area in existing government programs or policies?
 - For example, is it an Enterprise Zone, Redevelopment District, or part of a Main Street Program?
 - Is there a master economic/community development plan for the study area?
- What other programs or initiatives are underway?
 - What issues are these programs trying to address? What impacts have these programs had on the community?
 - How are they funded? Who leads them?
- What challenges do community organizations face in reaching residents or implementing their programs?

What is the capacity of local organizations—including governmental agencies and nonprofits—to serve the low-income population in the community?

- Are there strong nonprofits, CDCs, CDFIs or other community organizations that serve residents in this community?

RESEARCH QUESTIONS

COMMUNITY DEVELOPMENT (CONT.)

- Is there an Community Action Partnership, United Way, local foundation, or other umbrella organization that works in the community?
- Where do organizations receive funding for their activities?
 - Are there a lot of different sources of funding, or do all the organizations rely on money from the same agency/foundation?
- Is there collaboration or communication among the various nonprofits and agencies that serve the community?
- How do people perceive efforts to revitalize or provide services in the community?
 - Do residents support the programs, or is there distrust and resentment of local programs and agencies? Are residents involved in decision-making processes?

PUBLIC AND COMMUNITY DEVELOPMENT FINANCE

What are the key sources of funding for community development activities?

- What federal subsidies flow to this community?
- What funds are available from the local and state government level regarding services that support residents in this community?
- How are government funds allocated?

Is the local tax base growing or declining?

- How are changes in the values of local property affecting the city/county's tax base?
- Have there been any large economic development projects or new construction that would have an impact on the local tax base?

Where are government services located in relation to the community?

- Are there post offices, motor vehicle offices, police and fire stations, or other government services located in the community?

RESEARCH QUESTIONS

FINANCIAL SERVICES

What is the availability of financial services in the community?

- How many banks, credit unions, thrifts, or other financial institution branches are located in the community?
 - Are there employer or social organization credit unions in the community (e.g., church sponsored)?
 - How accessible are ATMs?
- What alternative financial service providers are located in the community?
 - Are there check-cashing establishments, Western Union, Money Gram, or other money service businesses in the community?
 - Do grocery or convenience stores, gas stations, farms, pharmacies, package/liquor stores, or bars in the area offer financial services?

How do residents in the community meet their financial transaction needs?

- How much do residents pay to access financial services (payday loans, check cashing, auto loans, neighborhood lenders, etc.)?
- How are government benefits, such as food stamps, child support, SSI, pensions, distributed in the community? Do residents use electronic benefits transfer (EBT) cards?

What is the availability and use of credit in the community? (Note: mortgage credit is included in the housing section.)

- What is the credit profile of these communities? What percent of residents are on ChexSystems? Is there a high rate of bankruptcy?
- What is the prevalence of payday lending businesses or pawnshops in the community?
 - What are the state's policies for payday lending?
- Are there other individuals or organizations that serve as "neighborhood lenders?"
 - Are there loan arrangements (e.g. lending circles) among social groups?

What is the prevalence of small business lending in the community?

- Does the SBA have an active role in this community?
 - Are there other active small business lending programs in the area?
- Do local financial institutions participate in small business lending programs?
- Are there community-based organizations specializing in providing technical assistance and/or micro-credit for small businesses?
 - Are there trade associations or other networks to support small business development?

RESEARCH QUESTIONS

COMMUNITY AMENITIES

What is the local availability and cost of basic goods and services?

- Where do people go to get groceries and or gasoline? Do residents have to travel long distances for basic shopping needs?
- What are the shopping options in the community? (e.g., are there mostly liquor or convenience stores, or are there supermarkets and farmers markets?)
 - Is the shopping landscape dominated by small, local businesses or national chains?

What services, amenities and resources exist in the community?

- What childcare options are available in the community?
- What parks, churches, museums, libraries, public art, theaters, community centers are located in the community? Do residents use these services?
- What other places do residents frequent?
 - For example, is there a casino or bar located nearby? What role do these institutions play in the community?
- What services are completely absent in the community? To what extent can/do residents access services outside their community?

TRANSPORTATION

What are the commuting patterns in the community?

- How far do people travel to get to work?
- Are there clear commute patterns?
 - For example, in an urban area, do residents commute into the central city for work? In rural areas, are the jobs in the local town or elsewhere?

What are the primary modes of transportation?

- What are the transportation options in the community?
 - What proportion of residents own a car? Are residents concerned about the costs associated with car ownership (e.g., maintenance, insurance, gasoline)?
 - How accessible is the public transportation system (e.g., buses, trains, regional vans)?
- What programs exist to help people find reliable forms of transportation? (e.g., loans for fixing up cars.)

Is the road infrastructure adequate and/or well-maintained?

RESEARCH QUESTIONS

EDUCATION

What level of education have most members of the community completed?

- What percent of the population has a college degree? What percent of the population has not completed high school?
- Does the level of academic achievement of members in the community match the skill demands of the local job market?
- What is the level of English proficiency in the community?

What is the quality of the schools in the community?

- How do the community schools score on national indices of educational quality?
 - Do schools provide after school day care, sports, or other activities?
 - What is the level of parental involvement in the community schools? Is there an active Parent/Teachers Association (PTA)?
- What proportion of students in the community schools receive subsidized meals?
 - Can parents in general afford to buy books, computers and other learning materials for their children?
- What are the major sources for school funding in the communities? What are the constraints regarding school funding?
- Are the schools safe places for kids? Are there instances of violence or gang activity?

Do children who live in the community attend local schools or do they attend schools elsewhere in the surrounding area?

- Does the local school's population profile reflect that of the local community?
- Are there any magnet/charter/subsidized private schools in the community? Who attends these schools?

What other educational institutions are available to community residents?

- Are there easily accessible ESL classes or vocational schools in the community?
- Are there any local colleges or universities in or near the community? Do residents attend these colleges?
 - Are there efforts to recruit or help students from the community to attend college?
- Are there public libraries in the community?
 - Are the libraries used by families in the community? Are they well-funded?

RESEARCH QUESTIONS

HEALTH

How do the health outcomes differ in this community compared with the surrounding area?

- Are there higher rates of certain types of disease or ill-health in the community?
 - For example, are there higher rates of asthma, diabetes, heart disease, high blood pressure, epilepsy, high cholesterol, physical disabilities, arthritis, physical injuries, or cancers in the community than in the surrounding area?
 - Are there significant problems with alcohol or drug abuse?
- Do people in this community experience food insecurity or hunger?

How do residents access health care services?

- Do residents have health insurance?
- How do uninsured people in this community access health care?
 - For example, do they primarily use the hospital emergency room? Is there a community clinic?

What are the environmental health risks in the community?

- Are there housing related health risks (lead paint, mold, vermin)?
- Are there health risks associated with the predominant occupations?
 - Are there detrimental work externalities such as smoke stack effluent and hazardous waste/agricultural chemical run off?
- Are there environmental hazards, such as toxic waste sites, in this community?

Does the community support residents' efforts to stay/become healthy?

- Are there healthy public spaces for the community? Are there opportunities for children to exercise and play outside?
- Is it difficult to maintain a healthy diet?
 - Is there nearby access to a supermarket, or another place that sells fresh produce?
- What clinics or nonprofits are working in the community to raise awareness of health issues or to provide health services?

Is there hope in the community or is there a sense of helplessness and lack of control?

- Do residents like living in the community? Do they feel trapped?
 - How optimistic are residents about their opportunities for advancement, either for themselves or their children?

CRIME

What is the incidence of crime in the community?

- What types of crimes are committed? Are they violent crimes (murder, assault) or property crimes?
- Are there gangs and gang violence in the community?
- Who is arrested for the crimes in this community (by race, gender, age)?
- Who are the victims of crimes in this community (by race, gender, age)?
- What are the rates/counts of juvenile delinquency in this community?

What is the extent of alcohol- and drug-related crime in the community?

- What are the counts/rates of alcohol-related arrests, illicit drug possession and/or trafficking arrests in the community? How do these differ by age, race, or gender?
 - Do arrests for drug-related offenses involve residents or non-residents of the community/neighborhood?
- Are there treatment services available?

What is the level of police and local government response to crime in the community?

- Have there been efforts to address high levels of crime in the community?
- What steps have local governments or community organizations taken to address the crime problem?
- Is there citizen involvement in crime prevention efforts (e.g., block crime watch programs)?
- Do many people re-enter the community after being incarcerated? If so, are there special programs to facilitate their transition?

Does the presence or fear of crime affect people's ability to play/walk/live in the community?

- How do people perceive/talk about crime and what they see on the street?
- Does the community infrastructure reflect a fear of crime? Are there bars on the windows and bullet proof glass at the bank or store counter?

NOTES

QUANTITATIVE DATA

The data and indicators on the following pages will be provided to each of the Reserve Banks from the Research Team. Where possible, you will also receive the same indicators for comparison geographies. For example, an urban case study community might get comparable figures for the case study community, city, county, and state. Rural counties may get it for surrounding counties and the state. The data will be provided in Excel spreadsheets or map images. While we believe this is a fairly complete list of what we will be providing, in some cases, the exact indicator might change, or the researcher might add additional variables, depending on what we find when we start the analysis.

If you have any questions about these data, please let the Research Team know. You can also contact the Research Team if you feel like a particularly important piece of data for your community is missing.

DEMOGRAPHICS

U.S. Census/American Community Survey

Population

Total Population and Total Population Change

Population by Race/Ethnicity (Hispanic, White, Black, Asian, Native American)

Population Density (persons per square mile)

Household Composition

Percent Married-Couple Households

Percent Female-Householder Households

Percent One Person Households

Percent Multi-Generational Households

Age

Percent of Population Under 18, 18-64, and 65 and over

Immigrant

Percent Foreign Born

Percent Distribution of the Foreign-Born Population by Region/Country of Birth

Percent of Population over 5 that does not speak English very well

Residential Mobility

Percent of population living in the same residence as 5 years ago, different residence but same county

Percent of population living in a different county and/or state 5 years ago

Percent of population living abroad 5 years ago

Internal Revenue Service

Population at the zip code level (to show general population trends since 2000)

QUANTITATIVE DATA

ECONOMY AND LABOR MARKET

U.S. Census/American Community Survey

Resident Employment

Percent of Population 16 and Over in the Labor Force (Men/Women)

Unemployment Rate

Percent of Households with Wage or Salary Income

Percent of Households with Self-Employment Income

Percent of Population 16 and Over in Top 5 Occupations (Men/Women)

Percent of Population 16 and Over in Top 5 Industries (Men/Women)

Census Transportation Planning Package (CTPP2000) data

Community Employment (*captures what jobs are in the community, as opposed to where residents in the community work*)

Top 5 Occupations/Industries in the Community, based on percent of jobs

Distribution of Earnings for Jobs in the Community

Census Bureau Zip Business Patterns

Number and size of business establishments and employees by major industries

Quarterly Workforce Indicators

Job growth and job turnover rates (new hires, separations) at the city (urban) or county (rural) level

Economic Census

Firm revenues in the major industries at the city (urban) or county (rural) level

Bureau of Labor Statistics Quarterly Census of Employment and Wages

Recent changes in average wages at the city (urban) or county (rural) level

Bureau of Labor Statistics Local Area Unemployment Statistics

Recent changes in unemployment rates at the city (urban) or county (rural) level

QUANTITATIVE DATA

INCOME AND POVERTY

U.S. Census/American Community Survey

Income

Household Income Distribution by Race/Ethnicity
Percent of Households with Public Assistance Income

Poverty

Concentrated Poverty Rate for Area
Percent Poor
Percent Poor by Race/Ethnicity
Percent of Children who are Poor
Percent of Elderly who are Poor
Percent of Female-Headed Households with Children who are Poor

Internal Revenue Service

At the zipcode level, the number of EITC applications filed and the proportion of all tax filers claiming the EITC

PUBLIC AND COMMUNITY DEVELOPMENT FINANCE

U.S. Department of Housing and Urban Development

Maps that show the boundaries for each Renewal Community, Empowerment Zone and Enterprise Community in the city/region (these areas are designated by HUD to receive certain Federal benefits including tax incentives for businesses)

Amount of funding for Community Development Block Grants (CDBG); HOME Investment Partnerships (HOME); the American Dream Downpayment Initiative (ADDI); Housing Opportunities for Persons with AIDS (HOPWA); and Emergency Shelter Grants (ESG).

U.S. Department of Agriculture

Amount of funding for the USDA Rural Development Programs (for rural counties) and its allocation to housing/utilities/other projects

QUANTITATIVE DATA

HOUSING

U.S. Census/American Community Survey

Vacancy Rate

Tenure by Race/Ethnicity (Percent of Households who Rent/Own)

Distribution of Home Values for Specified Owner Occupied Units

Type of Units (Single Family, Multi-Unit, Mobile)

Homeowner/Renter Costs

Percent Severely Crowded

Percent Homes Built Before 1980

Home Mortgage Disclosure Act

Number of home loan applications

Percent of mortgage applications denied by race

Percent of high-cost loans by race

Low Income Housing Tax Credit Database

Percent of all LIHTC units in the city/region located in community

A map of the location of LIHTC projects in the city/region

U.S. Department of Housing and Urban Development

Fair market rent for a 2-bedroom unit in the city/region

Tract level concentrations of Section 8 voucher holders and public housing units

Consolidated Plan (CHAS)

Tenure by household income

Households experiencing 4 housing problems (including quality and cost) by race and income

QUANTITATIVE DATA

FINANCIAL SERVICES

Federal Deposit Insurance Corporation (FDIC) and National Credit Union Association

A list and geocoded map of all the bank and credit union branches in this community

Community Reinvestment Act

Number and percent of small business loans made in this community

Average value of small business loans made in this community

Number and percent of small farm loans made in this community

Average value of small business loans made in this community

Brookings Credit Score Data

Median credit score for this community

eFunds

Number of individuals and businesses reported on ChexSystems by zipcode

Public Yellow Pages

A list and geocoded map of publicly listed check cashers and payday lenders (e.g. listed in the yellow pages and/or on internet sites)

Census Zip Business Patterns

Number of establishments categorized by NAICS as check cashing, loan servicing, money order issuance, or travelers' check issuance services

TRANSPORTATION

U.S. Census/American Community Survey

Means of Transportation to Work by Race/Ethnicity

Travel Time to Work

Percent of households without a car by Race/Ethnicity

Census Transportation Planning Package (CTPP2000)

Percent of residents who work in the community, versus those who commute to other places in the city/region

QUANTITATIVE DATA

EDUCATION

U.S. Census/American Community Survey

Educational Attainment

Percent of Population Over 25 without a High School Degree

Percent of Population Over 25 with a Bachelor's or Advanced Degree

National Center for Education Statistics

Local School Characteristics

Percent of Students Eligible for Free Lunch

District Expenditures per Student

Teacher/Pupil Ratio

Percent of students achieving proficiency on state exams

HEALTH

U.S. Department of Health and Human Services

Location of medically underserved areas / medically underserved populations

State or County Health Departments (*exact source still to be determined*)

Perceived health status (% of residents, 0-64 years, reporting fair/poor health)

Low birth weight (% under 2500 grams of live birth babies)

Infant mortality (number of infant deaths per 1000 live births)

Emergency room visits per 1000 population

Teen births (per 1000 women age 15-19)

Uninsured (% of residents 0-64)

Medicare enrollment (% of residents 0-64)

U.S. Environmental Protection Agency and CDC

Where available, percent of children with lead poisoning and the location/number of toxic waste sites

CRIME

FBI Uniform Crime Report Data

Urban communities will receive Property and Violent Crime Rates for the MSA, Principal City, and Suburbs

Rural communities will receive Property and Violent Crime Rates as reported by the County and Local Law Enforcement Agency

Bureau of Justice Statistics

County level data on juvenile delinquency court cases

NOTES

FIELDWORK - SERVICE PROVIDER INTERVIEWS

Service Providers

Service providers will comprise the largest share of the interviews, and will be able to talk about their own organization and its efforts as well as the key trends in the community. These interviews are also critical in terms of helping us to identify community assets—the strengths of the community, as well as the programs and strategies that are already in place. In many cases, you will be able to rely on your established contacts in these communities, and may only need to identify a few others to ensure diverse perspectives. These respondents may also become important partners in your Bank’s subsequent outreach activities.

Examples of service providers include:

- Case workers for social service agencies, for example, someone who manages welfare or food stamp applications; a job coach or developer at the local workforce development agency;
- Housing agency officials, someone from the city planning department or redevelopment agency;
- Employees of local CDCs or nonprofits (usually great sources of information);
- A school teacher or principal, librarian, a police officer, or a nurse or doctor in the community health clinic;
- A researcher or program officer at a local think tank or foundation/policy institution;
- Representatives from financial institutions or local CDFIs;
- A local journalist who writes on housing, poverty, or employment issues;
- Local employers, for example, someone from the human resources department;
- Tribal leaders or other community officials or representatives.

Although we can’t say who the right respondents are for each of the communities, we highly recommend that you interview at least:

- One person who is focused on providing housing services from the government perspective (e.g., the local HUD or USDA office, the local housing authority, the county housing department or redevelopment agency, the tribal housing authority);
- One person who is focused on providing housing and community development services from the nonprofit perspective (e.g., a local CDC, nonprofit, or housing advocacy organization);
- One person who is focused on providing employment services in the community;
- And one person who works in a financial institution.

In addition to asking these service providers to meet with you for the interview, it can also be helpful to ask them to give you a tour of the community. Doing so may give you more time to ask questions than the standard one hour meeting, and you can ask questions about what you see as you look around the community.

Service Providers (continued)

Once you've identified a respondent, here is a checklist of steps to consider before conducting the interview.

- Confirm the time and place of interview a day or two before the scheduled date.
- Conduct background research on the organization. What is its mission and what types of programs does it implement?
- Start the interview by describing the research project. **If this is a new contact, you may want to spend some time at the start of the meeting describing the Federal Reserve, and the role of Community Affairs.** Many people may have a misunderstanding of what we do and what resources we have available for community groups.
- Get verbal informed consent to conduct the interview.
- Ask respondents if they would like to have their responses be anonymous, and if so, ask them how they would like to be referred to in the write-up. (e.g., one local case manager, a HR director at a local employer)
- Conduct the interview.
- You may want to ask if the organizations have any background materials, data, or publications that would be useful for this project.
- After the interview, thank the respondents for their time, and ask them if it would be okay to contact them if you have additional questions or need clarification. You can also ask them if they would like to receive a copy of the interview transcript or draft case study.
- As soon as possible after the interview, write down some of the key things you learned that really help to answer some of the research questions in the case study guide.

If you are already familiar with the community, and particularly if you know the respondent from previous meetings or collaborations, these interviews can be conducted over the telephone as opposed to in person.

In the following interview protocol, we've included examples of questions to ask service providers during the interview. **You should feel free to adapt these questions in any way that you want.** You may even want to write your own interview protocol before conducting the interview. In addition to general questions, we've included some specific questions for respondents knowledgeable about housing, employment, and financial services in the community.

SERVICE PROVIDER - INTERVIEW

Name:	Requests Anonymity: Yes/No
Title:	Send Draft Case Study: Yes/No
Organization/Business:	
Address:	
City/State/Zip:	
Phone/Fax:	
E-mail:	

Sample Interview Questions - General

Can you tell me generally about this community and its history?

What are the predominant businesses or industries in the community? What drives the local economy?

Has the local economy improved or gotten worse over the past ten years? Why do you think so?

Who lives in this community? *[Prompt: Have there been significant demographic changes in the community? Have people left the community? Are there new immigrants moving into the community?]*

Who is poor in the community? How has the population of poor people in the community changed in the past 10 years?

Why do you think so many families in this community remain poor?

How would you describe the level of community spirit here?
[Prompt: Is there a strong sense of community among the residents? What are examples of that? Who are the community leaders?]

What issues do you believe are the most pressing in this community? *[Prompt: What are conditions in this community that require attention? How have priority issues changed over time? From 5 years ago? From 10 years ago? How do these issues differ from issues in the wider region?]*

What strategies or approaches have been brought to address these issues? How effective have they been?

What institutions are active in the community?

What is the level of collaboration across institutions? *[Prompt: Are most of the initiatives public or private? Are there examples of public/private partnerships? Who initiates new activities or programs?]*

What issues have not been addressed in this community? Are there populations that have not been reached?

SERVICE PROVIDER - INTERVIEW

What other factors in the region are having an impact—positive or negative—on this community?

What policies have had an impact on this community and its relationship to the wider region?

If you could only address one problem in the community, which would you tackle first? Why?

What is this community's biggest strength?

Sample Interview Questions - Specific to Organization

What is your role at *name of organization*? How long have you worked here?

What are your major program areas and projects? What communities do you serve? [*Prompt: How is name of case study community different from the other places you serve?*]

How have you gone about identifying the needs of the community? What are the most pressing needs in the community?

What are the major challenges you face in reaching residents in the community?

To what extent has the mission of the organization changed in response to changing demographics and economics of the community?

Where does your funding come from? [*Prompt: Does your current level of funding meet your programmatic needs? Would you be able to expand if you had access to more financial resources? What would you do differently/How would you expand?*]

How are public funds or subsidies distributed? [*Prompt: How are CDBG funds allocated? What government programs exist in the community? What is the application process? Are there many organizations competing for the same funding?*]

How many other similar organizations are there serving this community?

Do you partner with other organizations or participate in any collaboratives in the community? [*Prompt: Is there collaboration across public, corporate, philanthropic, and nonprofit sectors in your community? Can you describe these efforts and their effectiveness? What limits or encourages collaboration?*]

What types of outreach and engagement activities do you do? How are these working?

What is the level of public and political support for the work that you do?

Who are the other key people or organizations that I should talk with to understand poverty in this community?

Do you have any reports, publications, or other materials that might be useful for understanding poverty in this community?

SERVICE PROVIDER - INTERVIEW

HOUSING AGENCY OR ORGANIZATION

Can you tell me about the local housing market? Are these trends evident in name of case study community? *[Prompt for information on housing costs. Are they going up in relation to local incomes? Or have house values in the community dropped? Do poor families concentrate in this community because it is the only area in the city/region that is affordable?]*

What is the level of new housing activity in the community? *[Prompt: who is building/ financing that housing? Are they subsidized units or market rate? Where is most of the new housing in the area being built?]*

What organizations are providing housing services in the community? What types of housing services do they focus on? *[For example, are local organizations focused on promoting homeownership opportunities, or do they predominately build affordable rental units?]*

Can you tell me whether predatory lending is a problem in the community? Is there a disproportionately large problem with foreclosures in this community? *[You may want to prompt for examples that would lead them to believe this.]*

What is the level of homelessness in the region? What services are available to the homeless population? Where are the services located?

What challenges do residents face in finding affordable or safe housing? *[Prompt: is there a shortage of subsidized housing, like Section 8 vouchers? Can residents find housing with Section 8 vouchers?]*

What funding is available for affordable housing programs in the community?

Are there any local or state policies to promote affordable housing, such as housing trust funds or community land trusts? *[Prompt: Are there any inclusionary zoning regulations in the region? Are there any mixed-income, mixed-use or transit-oriented developments being built in the community? Why or why not?]*

WORKFORCE DEVELOPMENT

Who are the major employers of residents in this community? Where are these employers located?

What's happening in the local or regional economy that's having (or could have) an impact on the number or types of jobs in the community? Do you think residents will be hurt or helped by these changes? Why?

What barriers to work do you see among residents in this community? *[Prompt for information about lack of childcare, transportation, or lack of skills, education.]*

SERVICE PROVIDER - INTERVIEW

WORKFORCE DEVELOPMENT (CONT)

What types of jobs are available for residents in the community? *[Prompt for information about the quality of the local jobs. For example, are the jobs seasonal or part-time? Do they pay a living wage? Do they have health or other benefits? Are they unionized, and is there a strong union presence in the dominant occupations in the community?]*

How do residents in the community find jobs? What is the importance of social or informal networks in helping residents to find jobs?

What local employment programs are there? Are there any programs that support local entrepreneurs? How would you gauge the effectiveness of these programs?

FINANCIAL SERVICES

I am interested in learning about the opportunities and challenges you face in providing financial services in Community or Neighborhood Name.

What types of transaction and deposit accounts do you offer in this market? Have you piloted any special accounts in this market? *[If yes, prompt further on the account features. If not, explore why not. If this is a community with a large number of immigrants, you may want to ask if they accept the matricula card as a primary form of ID, or if they make other efforts to reach the immigrant population.]*

Do you provide financial services—such as check cashing—to non customers?

What are the challenges you face in meeting the financial needs of this community? *[You may want to prompt further to see if they are trying to actively increase their market share in this community, or if they feel like the market is saturated. Conversely, maybe they don't believe this community would be profitable, and then you may want to ask additional questions to find out why not.]*

Do you partner with nonprofits in the community as part of your community development activities? Which ones? What types of activities do you participate in?

Has this community seen an increase in the prevalence of alternative financial service providers? Why do you think this is?

Do you participate in any local VITA sites or in efforts to raise awareness of the EITC? *[Are they familiar with the program? If their answer is no, would this be something they would be interested in doing?]*

FIELDWORK - RESIDENT INTERVIEWS

Residents

Finding residents to interview can be challenging, particularly if you do not live near the case study community. One of the best ways to identify residents is through local organizations—they can serve as a ‘trusted’ go-between and may even be willing to provide meeting space for you to conduct the interview.

Some ideas for how to find residents to interview:

- Ask local nonprofits or CDCs who they would recommend;
- Attend a community meeting (for example, a public hearing on a housing project) and ask to interview one of the attendees;
- Ask the local church pastor or tribal leader to introduce you to a local resident;
- Ask a teacher at the local community college if he or she can recommend a student;

Once you’ve identified a respondent, here is a checklist of steps to consider before conducting the interview.

- Confirm time and place of interview, and make sure you exchange phone numbers in case someone gets lost or needs to cancel at the last minute.
- Start the interview by describing the research project.
- Get verbal informed consent from the respondent to conduct the interview.
 - You may want to ask the respondent if they would like to choose their own pseudonym, and use that in all of your note taking.
 - If you intend to record the interview, ask for consent.
- Write down some basic information about the respondents, such as their gender, occupation, approximate age, race or country of origin, etc. If you have the opportunity, think about the respondent’s circumstances before the interview and tailor your questions to take advantage of his or her background and knowledge.
- If you will be providing a reimbursement payment, give it to the respondent before starting the interview.
- Conduct the interview.
- After the interview, thank the respondents for their time, and ask them if it would be okay to contact them if you have additional questions or need clarification. You can also ask them if they would like to receive a copy of the transcript or draft case study.
- As soon as possible after the interview, write down some of the key things you learned that help to answer some of the research questions in the case study guide.

In the following interview protocol, we’ve included examples of questions to ask residents during the interview. Again, you should feel free to adapt these questions in any way that you want. You may want to write your own interview protocol before conducting your interviews.

RESIDENT - INTERVIEW

Respondent Information

Name (Pseudonym): Male/Female

Race, Ethnicity, or Country of Origin:

Approximate Age:

Brief description (for example, where does he/she work, single/married, with or without children):

Sample Interview Questions

As I mentioned earlier, this project seeks to understand what it is like to live in this community. I'd like to hear your thoughts about what it means to live in neighborhood/community name, and will be asking you questions about your housing, your job, your family, and your daily life.

[The following general questions can provide hints to what's important to the resident, and may provide a good entry into the next set of questions you could ask. For example, if the resident mentions crime, you could focus the first set of questions on exploring their perceptions of crime in the community. If they initially mention a strong sense of community and their social ties, ask more questions about that.]

I'd like to start by asking you some general questions about neighborhood/community name.

How long have you lived in this community? What factors influenced your decision to live here?

How would you describe neighborhood/community name to someone who has never been here before?

What do you like most about neighborhood/community name? What do you like least about where you live?

On the whole, do you feel that neighborhood/community name is a better place to live than it used to be, or is it getting worse? Why do you think this?

Would you like to move somewhere else? Why or why not? Where would you go? Why would you choose to go there?

What are your major concerns or worries? *[Prompt, do they have concerns about their financial well-being, or health, or something else? Are these worries related to where they live? How?]*

Housing

Let's focus on your housing situation and the types of housing available in the community.

Could you describe where you live? Who lives with you? *[Prompts: is it a house or an apartment, how many rooms does it have.]*

How did you come to live there? How long have you lived there? *[If it has been only a very short time, you might want to ask where they lived before, and why they moved.]*

Do you rent or own?

If a renter:

How do you feel about where you live? Do you have any concerns about living here? *[You may want to ask about the rent, if it goes up often, if the rent is high in relation to the residents' income, if they feel secure renting, and whether the landlord is responsive to building maintenance issues.]*

Do you have, or have you ever applied for, a section 8 voucher? Can you tell me about your experiences with Section 8? *[Prompt: Were you on a waiting list? Was it difficult to find an apartment with your voucher?]*

Have you ever attempted to find another type of subsidized housing? Can you describe what happened? *[If they live in public housing, you may want to ask them more questions about their experiences living there.]*

If an owner:

Why did you choose to buy a home in this community? What has been your experience living here?

Could you tell me about the strategies you used to become a homeowner? *[If necessary, prompt with examples of saving practices, i.e. Did you work two jobs? Did parents or other relatives help you with the downpayment?]*

Can you tell me about your experiences in applying for a mortgage? *[You may want to prompt for additional information about their loan and lender, particularly if they report having difficulties securing a prime loan through a major financial institution.]*

Do you think that the value of your home has increased? Will you remain here, or would you like to move somewhere else in the future? Why?

Do you ever worry about being able to afford the mortgage payments? Why or why not?

Community and Social Networks

RESIDENT - INTERVIEW

I would like to learn more about how residents view this community, and whether or not the community has a strong identity.

Do you know your neighbors? Are you friends with them? *[Prompt to see if they rely on their neighbors for support. For example, do they share childcare obligations, or do they take care of one another if someone is sick?]*

What kinds of community activities do you participate in? *[Prompt: For example, do you belong to a local church or neighborhood association?]*

Do you feel like you have an active voice in what happens in the community? For example, do you and your neighbors participate in decisions about government programs in the community?

Could you describe a time when the community has come together to solve a common problem? What happened?

What changes have you seen in the community? *[Prompt for more information about how changes in the population or in the economic activity have affected the social fabric of the community.]*

Employment

Now, I would like to ask you some questions about employment opportunities in the community. Are you currently working?

If yes:

Where do you work? Could you describe your job to me? *[Prompt: How long have you been working there? Is it a full-time or part-time job? Are you paid hourly or is a salaried position? Do you have health insurance and/or other benefits?]*

Where is your job located? How do you get to and from work?

How much do you earn? Do you do any additional work to earn more money? If so, where?

How did you learn about this job opportunity? *[You may want to prompt further about job search strategies, for example, did they know someone who worked there? Did a friend refer them to the position?]*

Do you feel like your job is secure? Why or why not? *[Prompt about job stability and the possibility of advancement. Do you feel like you have the opportunity to move up in the company?]*

If no:

How long have you been unemployed? *[Depending on the time frame, you might want to prompt for more information about when they last worked, and why they left their previous job.]*

Are you looking for employment now? What strategies are you using? What challenges are you finding in looking for a job? *[Prompt: Is any organization helping you find a job? Do you have friends or relatives helping you look for work? If they're not looking for work, you may ask why not and then move on to other topics.]*

How do you get by financially? *[Prompt: Do you receive any public welfare benefits? Are friends or relatives helping you make ends meet?]*

Youth and Education

[These questions should be directed at residents who have children or grandchildren living with them...you may want to skip them if they don't seem relevant to your respondents' situation.]

Now, I'd like to learn a little bit more about your family and what it is like to raise children in this neighborhood.

How many children do you take care of? How old are they?

What is it like to raise children in this community? *[You can ask a lot of questions from this one, in terms of neighbor or community support for raising children, concerns about crime or lack of activities for children, places for them to play, libraries or after-school programs, etc.]*

What are your childcare arrangements? *[Prompt for more information about the challenges of finding or paying for childcare.]*

Do your children attend the local schools? What are the local schools like? How do you feel about the school? *[Prompt for additional information about the quality of the local schools, or concerns they might have about the schools in the community.]*

Are you involved in your children's school? Why or why not? *[You may want to ask if there is a Parent/Teacher's Association, or if they aren't involved because of time constraints or language/cultural barriers.]*

What opportunities are there for youth in the community to go to college? *[If you learn that many residents attend college, where do they go?]*

Community Amenities

RESIDENT - INTERVIEW

I'd like to learn more about the services and amenities in your neighborhood. Let's start by talking about where you buy everyday things.

Where do you do your grocery shopping? *[Prompt for more information—is this store in the community or further away? Why do they shop there?]*

How do you get around? *[Prompt further if it is public transportation, is it reliable, affordable, and/or convenient? If they use their car, does it need maintenance? How were you affected by the high gas prices this fall?]*

Where do you go for meals or social activities?

What other services do you use in the community? What is missing? *[Prompt for more ideas of what they wish they could have access to.]*

Financial Services

I'd like to learn more about the financial services that are available in the community. Do you have a checking or savings account at a local bank? *[If no, prompt for more information on why they don't have an account. Are they on ChexSystems? Have they had a bad experience with the bank?]*

Do you ever use a check casher? Why? How about a payday lender? *[If yes, ask how often and for what services, do they currently have an outstanding loan? What challenges do they face in paying back that debt.]*

Have you ever taken a financial education class? Would this type of class be of interest to you? Why?

How does your employer pay you? With a check, cash, or a payroll or other prepaid card? Do you use direct deposit? *[If they mention receiving government benefits, are those distributed through an electronic benefits card?]*

Who prepares your taxes? Have you ever claimed the Earned Income Tax Credit? *[If they say no and are working, you may want to ask if they are aware that they may be eligible to file for the EITC.]*

[You may also want to ask questions about credit card use, however, this can be considered too personal. If the respondent seems to be willing to discuss issues of debt and credit, it would be very interesting to explore this further.]

Health

I would like to ask you some general questions about your health and how you access health care. There are no right and wrong answers, we just want to know what you think.

Would you say that for someone your age, your own health is generally (1) excellent, (2) good, (3) fair, or (4) poor? *[Read these options aloud, although they might also say they don't know.]*

What do you do to keep yourself healthy or improve your health? What are the three most important things you do to keep yourself healthy? What would you like to do but don't?

Is there any way your life is healthier now than it was seven years ago? In what ways has it become more healthy? Is there any way in which your life has become less healthy in the last seven years? In what way has it become less healthy?

How would you say the health of your community compares with other communities? With the city or region at large? What health risks exist in the community?

Do you have access to health insurance? Where do you go for health care? What has been your experience in trying to find health care for you and your family?

Crime

Could you tell me about crime in the community? What types of crimes are common? Is crime in this community/neighborhood considered worse than in other parts of the region?

How does crime affect your life? *[You may want to prompt for specific examples. Have you seen your children affected by crime? Would you act differently if there was less crime? In what way?]*

What do you feel might be contributing to crime in the neighborhood?

What can you tell me about the response to crime in the community? Are there resident efforts to address crime?

