

WOMEN'S WAY - GENDER WEALTH INSTITUTE

GENDER WEALTH INDEX RESEARCH REPORT

Report by: Kendrick Davis, Ph.D., Kelly Sheard,
and Danielle Walker

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ABOUT WOMEN'S WAY

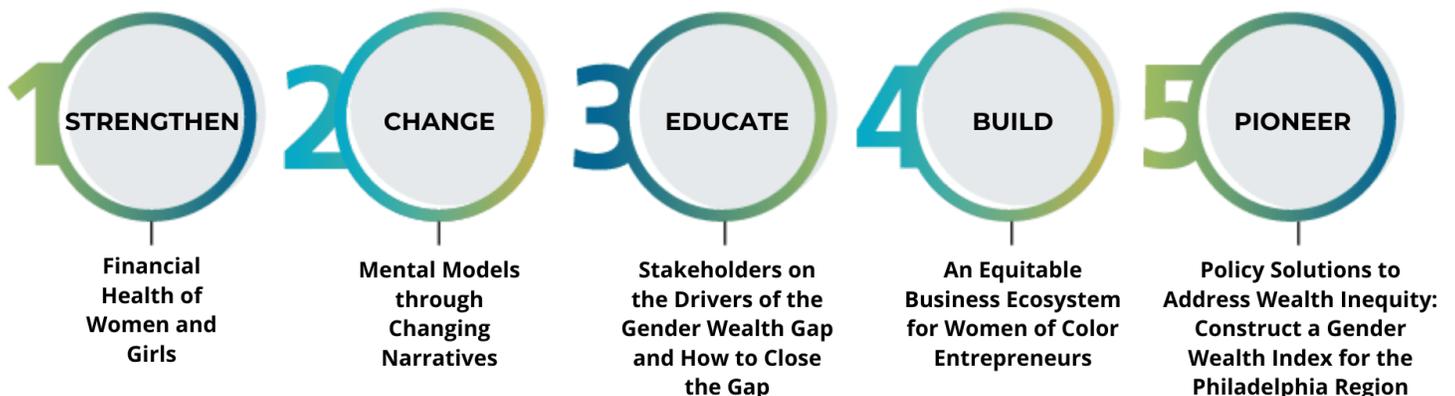
WOMEN'S WAY is the Greater Philadelphia region's leading nonprofit dedicated to advancing gender and racial equity as a key convener, grantmaker, and educator. Formed in the mid-1970s, we hold a unique place in the nation's history as the first "umbrella" funding federation in the United States that was specifically dedicated to issues such as wage equity, rape crisis, domestic violence, reproductive freedom, and post-incarceration reentry.

Since its founding, we have raised more than \$25 million to improve the lives of all women, girls, and gender-expansive individuals, and provide vital support to the agencies that serve them. To learn more, visit womensway.org and follow on [Facebook](#), [Twitter](#), and [Instagram](#).

ABOUT THE GENDER WEALTH INSTITUTE (GWI)

The Gender Wealth Institute (GWI) was formed by WOMEN'S WAY in 2020 to close the gender wealth gap in the Greater Philadelphia region by advancing research and practical solutions that build wealth for women who are economically insecure.

This is being accomplished through 5 key initiatives to:



To learn more about WOMEN'S WAY and/or the Gender Wealth Index please visit our website at womensway.org or email us at info@womensway.org

GENDER WEALTH INDEX



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EXECUTIVE SUMMARY

WOMEN'S WAY and the Gender Wealth Institute (GWI) launched a large-scale regional research campaign to identify and address key drivers of gender wealth inequity. We piloted a multi-phase comprehensive research strategy that will culminate in the creation of the Philadelphia region's (+Bucks, Chester, Delaware & Montgomery) first Gender Wealth Index. This research-enabled assessment tool will be comprised of socioeconomic measures, is co-constructed by system-impacted communities, and designed to drive evidence-based action on policies and practices that enable gender wealth parity.

First, we conducted a literature review, using previous research on the drivers of the racial wealth gap, expanded to refine drivers of the gender wealth gap. Next, we vetted our work through our research advisory council, who helped to refine concepts and clarify research questions and protocols. From there, we reviewed publicly available data along dimensions of gender wealth, for the eventual construction of our public-facing website primer on the gender wealth gap. Finally, we launched a qualitative field study targeting women in the Philadelphia region to develop a deeper understanding of how the gender wealth gap is experienced. The survey included questions that addressed six dimensions of gender wealth: entrepreneurship and innovation, economic opportunity and stability, health and wellness, obligation economy, opportunity economy, and sense of belonging.

In our first round of surveying, 409 women completed the survey. In analyzing responses, we saw patterns that supported the idea that typical strategies supporting wealth accumulation were not fruitful for women. Below are key takeaways for each dimension of gender wealth.

Entrepreneurship and Innovation: We learned that entrepreneurship is not generally experienced with positive outcomes, such as business profitability or experiencing support of business endeavors.

Economic Opportunity and Stability: Although rates of homeownership were high in our respondents, we saw satisfaction with housing as particularly low. Living expenses have increased and those in the lowest income group are most impacted. While the majority of respondents indicated that saving money and retirement are important to their wealth experience, most women hold a bleak outlook about their ability to do either.

Health and Wellness: Mental health stress continues to impact the health and wellness of women, and many women continue to struggle with healthcare access and affordability.

Obligation Economy: A large portion of women report having caregiving responsibilities with burdensome financial obligations and a lack of support.

Opportunity Economy: We noticed a differential impact of race on the debt burden of women, with a focus on student loan debt and to some degree, punitive fines and fees.

Sense of Belonging: A sense of safety in the communities of women in our survey is not uniformly distributed amongst geographies and incomes, and levels of job creation vary according to the income of the community.

From here, we will tease out essential qualities of a desired wealth experience by using these insights to select indicators for our Gender Wealth Index. The Gender Wealth Index will serve as a tool to measure changes in the wealth experience of women and guide practitioners in designing programs that are aligned to close the gender wealth gap. Stakeholders lack a general comprehensive knowledge of the drivers of the gender wealth gap but also need the freedom to interpret and advance solutions that work best for their region and context. We believe our approach combines the best of both worlds; a rigorous examination of the drivers of the gender wealth gap coupled with the grounded wisdom of those best situated to advocate for meaningful change. Our goal is to produce actionable plans for the Philadelphia region and to lift up replicable processes for stakeholders across the country who are working to close the gender wealth gap.



BACKGROUND & INTRODUCTION

In October 2017, WOMEN'S WAY launched the Women's Economic Security Initiative (WESI) as a systems-level collaborative to tackle the complex deep-rooted issue of women's economic security by bringing together government, nonprofits, philanthropy, business, and women with the lived experience of economic insecurity around a shared vision, common agenda, and aligned activities. 2021 brought the next evolution of economic parity research and practice through the Gender Wealth Institute (GWI). The mission of the GWI is to close the gender wealth gap in the Greater Philadelphia region by advancing research and practical solutions that build wealth for women who are economically insecure. This is accomplished through three objectives:

- Build a learning community of stakeholders representing multiple sectors to learn together, share resources, and co-create wealth-building practices.
- Test and scale promising practices that build wealth for low-wealth women and close the gender wealth gap.
- Leverage local, regional, and national research, evidence-based practices, and the power of storytelling to inform and support policies that work to close the gender wealth gap.

In most conversations and research efforts centered on the wealth gap, wealth is centered on a standard financial calculation of assets (money, homes, land, investments, etc.) minus liabilities (loans, debts, etc.) When discussing a gender wealth gap, this generally refers to the disproportionate access and experience of resources available to buffer financial challenges and invest in a stable, prosperous future, as experienced by women and other marginalized genders.

At WOMEN'S WAY, we believe that the gender wealth gap is rooted in structural barriers associated with white supremacy and racialized patriarchy. We also believe wealth is greater than financialized terms and is both a lived and felt experience; individually, interpersonally, and communally. We uplift a definition of wealth based on the work of noted researcher and Co-President of The Maven Collaborative, Anne Price, who suggests that when wealth is accumulated:

- We live and retire with greater dignity, freedom, and peace of mind
- Our communities are prosperous, resilient, and vibrant
- Future generations have the freedom to dream big and become all they truly can be
- We are healthy and know that our family, networks, and communities are healthy, spiritually whole, and contributing

As we work to socialize this concept and framing, we realized there are significant gaps in knowledge. Most pressing, there is a lack of quality disaggregated data on the wealth experience for women, as well as which dimensions of the wealth gap are experienced most acutely, and why. In order to convene and mobilize stakeholders in impactful solutions, we felt our mission was two-fold; one, we needed to understand how women in our region were experiencing wealth, and two, we needed to understand how to measure changes in the wealth experience using a broader definition than simply financial terms.

To that end, we launched the Gender Wealth Index research study. Our goal is to build an index that is grounded in our understanding of what wealth really means for women, as well as how women interact with structures that help accumulate or extract wealth. A gender wealth index allows stakeholders to measure changes in a variety of domains so that we can focus on the policy solutions that make the most sense for those most impacted by the gender wealth gap. The process of constructing an index also has implications for those who design programs and interventions aimed at closing the gender wealth gap. By elevating the essential qualities of a robust wealth experience and centering the voices of those impacted, practitioners can utilize a framing that focuses on the lived experience of the people they serve, ensuring greater alignment with targeted outcomes, and lessening harm.



RESEARCH METHODOLOGY

Research Questions

Although we developed a range of both quantitatively and qualitatively focused research questions throughout the prior phases of the project, our survey development and analysis were guided by two (2) main lines of inquiry: (1) Wealth-accumulation (or systems, policies and strategies that enable the acquisition and protection of assets); and (2) Wealth-extraction (or systems, policies, and strategies where exclusion and exploitation siphon income and obliterate wealth generating opportunities).

Research Methodology and Procedures

The research study involved the following five steps that occurred over the course of one year.

- Conducted an extensive literature review using extant policy research and wealth-specific data reports to develop the six drivers of gender wealth;
- Conducted data collection from publicly available data sources (Census ACS, BLM) and appropriate analysis for a set of quantitative measures along the six drivers of gender wealth to better understand the contemporary socioeconomic landscape and conditions;
- Convened a research advisory group with technical and methodological expertise as a *critical inquiry group* to help make sense of the data and inform next-stage research design (qualitative protocols);
- Developed a mixed-methods qualitative protocol (with Likert-type and open-ended questions) aligned to the intersection of learnings between the literature review, quantitative analysis, and critical inquiry group that was organized around concepts of gender wealth accumulation and extraction;
- Disseminated the survey to women in the Philadelphia region through WOMEN'S WAY's network of partners. Data was collected and analyzed by the research team, with takeaways and analysis provided in this report.

Gender Wealth Index

A diagram and description of the Gender Wealth Index are below. The six Index dimensions will guide the selection of measures we will monitor year-over-year to gauge the extent to which we are achieving gender wealth parity - in both perception and reality.

Figure 1. Gender Wealth Index - Components and Descriptions



Survey Demographics

A total of 409 women completed this survey. Below are tables that provide data on the age, race, education level, household size, household income, and employment status of the respondents.

Table 1: Age Groups of the Respondents

Age Groups	Count	Percentage
18 - 24	3	0.73%
25 - 34	351	85.82%
35 - 65	45	11.00%
65+	10	2.44%
Grand Total	409	100.00%

Table 2: Number and Percentage of Hispanic Respondents

Hispanic Reporting	Count	Percentage
No	375	93.52%
Yes	26	6.48%
Grand Total	401	100.00%

Table 3: Racial Makeup of the Respondents

Race	Count	Percentage
American Indian or Alaskan Native	2	0.49%
Asian or Asian American	25	6.11%
Black or African American	78	19.07%
Some other race	4	0.98%
Two or more races	4	0.98%
White	296	72.37%
Grand Total	409	100.00%

Table 4: Education Levels of the Respondents.

Education Level	Count	Percentage
High school diploma or equivalency	14	3.42%
Some college no degree	139	33.99%
Associate's Degree	112	27.38%
Bachelor's Degree	119	29.10%
Graduate or Terminal Degree	25	6.11%
Grand Total	409	100.00%

Table 5: Household Sizes of the Respondents

Household Size	Count	Percentage
1	25	6.11%
2	22	5.38%
3	123	30.07%
4	104	25.43%
5-10	134	32.76%
10+	1	0.24%
Grand Total	409	100.00%

Table 6: Household Incomes of the Respondents

Household Income	Count	Percentage
\$200k +	12	2.93%
\$175k - \$200k	5	1.22%
\$150k - \$175k	1	0.24%
\$125k - \$150k	60	14.67%
\$100k - \$125k	75	18.34%
\$70k - \$100k	71	17.36%
\$50k - \$70k	82	20.05%
\$35k - \$50k	77	18.83%
\$25k - \$35k	6	1.47%
\$15k - \$25k	12	2.93%
Under \$15k	8	1.96%
Grand Total	409	100.00%

Table 7: Employment Status of the Respondents

Employment Status	Count	Percentage
I am a homemaker or full-time caregiver	2	0.49%
I am unemployed	2	0.49%
I am retired	9	2.20%
I work for myself (self-employed)	25	6.11%
I work full-time for someone else	100	24.49%
I work part-time for someone else	271	66.26%
Grand Total	409	100.00%

Key Takeaways from the Survey

The survey included a set of questions designed for each dimension of the Gender Wealth Index, and respondents could choose from a scale measuring agreement. The survey included questions that included both Likert scale and open-ended questions. See Appendix A for a copy of the survey questions.

Section 1: Entrepreneurship and Innovation (This series of questions assessed entrepreneurial activities and the ecosystem of support undergirding them).

- A. 42% of respondents overall indicate they own their own business.
- B. Hispanic women are the only racial/ethnic subgroup where a majority (above 50%) of women indicated positive outcomes in business ownership, advantages of proprietorship vs. traditional employment, and necessary support and allies.
- C. Less than 50% of women across all racial subgroups responded affirmatively that entrepreneurship empowers them significantly more than traditional employment and work structures; Asian and White women have the lowest affirmative responses in these questions areas: More than 3 in 5 (60%) of both subgroups responded negatively to the value and empowerment of business ownership.
- D. Asian women have the lowest affirmative responses to questions about business profitability and financial support. They also had the lowest response intensity for questions regarding familial and other support for business; this group was on average 10% points below the other major subgroups (Black and White women).
- E. As the data indicates, there is much room to expand entrepreneurial opportunities for women across all subgroups, strengthen the support ecosystem to make clear the value and advantages of business ownership, and leverage government policy to fill critical gaps in familial and other support.

Section 2: Retirement & Savings (This series of questions assessed the propensity to save, the existence of retirement saving structures, and retirement projections).

- A. More than half of participants across all racial and ethnic groups express that saving money is important, despite also experiencing a dearth of retirement support and employer-sponsored retirement infrastructure.
- B. In contrast, 43% of women of color reported having a high capacity to save money and 43% rely on employer-sponsored retirement plans, which may impact the frequency at which women think about and plan for retirement.
- C. The retirement picture can be precarious for women of color, and in particular for Black women: 60% of Black women say they think about retirement often (15% points above the average), and 38% do NOT believe they will be able to retire at the age of their choosing (2% points below the average).
- D. The retirement and savings outlook for Philadelphia women is complex; significant portions overall, and within subgroups, place a high value on saving and planning for retirement while contending interruptions to their short and long-range plans (50% say it is important - 45% think about retirement often and indicate they have experienced setbacks). Women in our study express that the combination of these factors decreases the accessibility and feasibility of retirement.
- E. The ability to save money can help weather financial distress and uncertainty. About half of the women in our study, across all racial and ethnic groups, reported they have experienced setbacks in their savings and do not save money often. Results are uneven. Asian and Black women express the strongest obstacles to saving (52%); Black, Hispanic, and multi-racial groups report the highest rates of savings setbacks. Unsurprisingly, a significant gap exists in savings ability between the lowest and highest income groups, with at least 50% points separating the two.

Section 3 - PART 1: Health and Wellness (This series of questions assessed the health status and physical and mental health experiences - including impacts of COVID-19).

- Less than half of all women in our study described themselves as healthy. Black women had the highest self-reported rate of positive health status, 10% points above the average (~60%), and Asian women had the lowest self-reported status at 36%, about 12% points below the average.
- 45% of women in our survey report that stress is a negative contributor to physical and mental health; the highest reported rates of physical health stress among all key racial groups came from Black women at 59% (nearly 3 in 5); and the lowest reported came from White women at 40% (or 2 in 5).
- For mental health, the same patterns persist for Black women; they report the highest rates of mental health stress at 57% (nearly 3 in 5). Asian women report the lowest percentage at 40%, 8% points below the overall average for this question.
- Survey data show that COVID-19 impacts are widespread across all racial and ethnic subgroups, and impact mental and physical health differently. Our data indicates that COVID-19 impacts mental health more than physical health - 46% of women say COVID-19 impacted their mental health and 40% say it has impacted their physical health.

- COVID-19 impacted racial and ethnic groups differently: Hispanic women report the highest rate of negative physical AND mental health impacts, 66% and 71% respectively, which are at least 20% points above the average response for women to these questions.

Section 3 - PART 2: Health and Wellness (This series of questions assessed the usage and affordability of health care options).

- Healthcare access and affordability are key drivers of individual and family wellness. Less than half (48%) of women in our survey - across all racial and ethnic groups - are satisfied with the access to and quality of the healthcare services they use. 45% of all women say they have access to the health care services they need. Black women have the highest access rates and quality ratings for healthcare across all key racial groups in our survey; the largest difference was in their self-reported satisfaction (18% points above the average).
- 44% of all women across racial and ethnic groups consider their health care expenses (including out-of-pocket expenses) to be affordable. Black women have the lowest affordability ratings (39%) for health care among all key racial and ethnic groups, 5% points below the average.
- Managing the impact of stress on physical and mental health is key to workforce participation. Women in our survey demonstrate their ability to manage stress to varying degrees: Nearly 3 in 5 (60%) of Asian women indicate (highest among all subgroups) that they have the tools to manage stress, and that is 12% points above the average response and 15% points above the lowest subgroup rating for that question (women who identified as two or more races).

Sections 4&5: Debt Management (This series of questions assessed the accumulation and impact of debt, as well as access to debt relief).

- The volume of outstanding debt women carry has direct implications for wealth accumulation; our survey data indicated a differential impact of race on the debt burden of women. 46% of all women in our study indicated they had some form of outstanding debt - Asian women having the lowest reported rate of overall debt burden (32%), and Black women having the highest (51%) - nearly 20% points separate the two.
- Of particular concern for postsecondary students and alumni is outstanding student debt. 39% of women across all racial and ethnic groups carry outstanding student debt, which is 7% points below the average for overall debt. The subgroup patterns in overall outstanding debt are generally mirrored for outstanding student debt. Asian women reported carrying the lowest rates (36%) and Black women the highest (47%), an 11% point gap for this question. Some forms of debt are more prevalent than others: more than half (56%) of women from the lowest income group report having some form of outstanding debt vs. the 12% who indicated student debt specifically.
- Outstanding debt due to fines, penalties, and fees is on average lower for all women across each subgroup when compared to other forms of debt. These penalties have a differential impact on women between racial and ethnic groups; Hispanic and White

women report higher rates of debt due to fines (43%), and Black and Asian women report lower rates (33%).

- Reported awareness of debt relief programs among all women is at 43%, but only 36% of women have participated in debt relief programs. This lag between awareness and use is further complicated when considering that less than half (44%) of women indicated they are making regular payments on their debt. These results also vary by income: higher-income groups report participating in debt relief programs to a greater extent than lower-income groups (27% participation for higher income groups, and 0% for lowest).
- Debt obligation varies by degree level. 36% of women with an associate's degree report outstanding debt, and those numbers progressively increase for bachelor's and terminal/professional degree holders: 46% and 61%, respectively. Surprisingly, women with no postsecondary degree or college experience report the highest rates of outstanding debt. One potential explanation is that this subgroup of women may have taken on debt to pursue college, but did not obtain the degree and therefore cannot economically benefit.

Section 6: Care Economy (This series of questions assessed caregiving obligations, affordability, and support).

- 45% of women across all races and ethnicities report having caregiving responsibilities for at least one family member, whether child or adult. Asian women have the highest reported care responsibilities (adult and minor) among all subgroups (47%).
- Overall, 40% of women indicate financial obligations of caregiving are burdensome, while 37% of women say they do NOT have the overall support they need to fulfill their caregiving responsibilities.
- Financial, familial, and other supports are key to caregiving responsibilities and women report varying degrees of satisfaction across support types. Women across all races and ethnicities say that financial support is lacking (63%), while 58% of women say that other forms of support (connection to resources, emotional support, etc.) is lacking.

Section 7: Community Ownership (This series of questions assessed homeownership experience, financial impact of homeownership, and affordability).

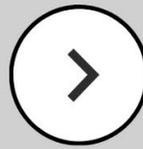
- 48% of all women across all income groups indicate they are homeowners with a 12% point gap in homeownership indication between the lowest and highest income groups.
- Although rates of homeownership are relatively high, rates for satisfaction with housing are lower. 44% of women across all races and ethnicities report a relatively high rate of satisfaction with their housing. Perhaps not surprisingly, women in higher income groups report higher rates of satisfaction with their housing.
- Housing expenses individually and collectively have increased over the past year for all women across all income groups, but some subgroups have been disproportionately impacted by price increases. Our survey data indicates that individuals from the lowest income group (under \$15k) are most challenged by living expense increases over the past year.

Section 8. Community Investment and Job Creation (This series of questions assessed the perception of job creation and relationships with elected officials around job and career readiness).

- 46% of women indicate there has been positive job creation in their neighborhoods in the past two years and more than 40% (2 in 5) have been personally involved in said job creation. The highest income groups showed the greatest indication of job creation activities (70%), while 0% of the lowest income group indicated minimal to no such activities.
- Women in our survey expressed a range of views and experiences with elected officials. Nearly 2 in 3 women (65%) do NOT rely on local officials for job and career information that could lead to greater revenue-generating and wealth-building opportunities. Women in the lowest and moderate-income groups reported similar rates of dependence on elected officials for workforce information (33%), while this number was 41% for women in higher/highest-income groups.

Section 9. Community Safety and Mobility (This series of questions assessed feelings of safety in and around communities).

- 45% of women across all income groups reported that they feel safe in their homes, are satisfied with the quality and reliability of transportation, and have experienced positive growth of individuals and families moving into their communities.
- A sense of safety is not uniformly distributed across geographies and income groups.
 - 45% of women reported feeling safer in their home communities vs. other parts of Philadelphia (39%). Differences by income are more stark. A quarter (25%) of women in the lowest income group indicate they feel safe, whereas 83% of those in the highest income group indicate the same.
- 50% of women reported a net positive flow of individuals and families into their communities while 42% reported a decrease.
- 48% of all women feel their transportation options are reliable and overall satisfactory. These results differ by subgroup and income level, but we expect some correlation between satisfaction and reliability within each subgroup. The largest gap in satisfaction and reliance (16% points) was with women in the (\$50K-\$70K) range.



CONCLUSION

Key Learnings:

In surveying women in our region, we are careful to make conclusions using the data from our first round of survey responses. When compared to the demographics of women in Philadelphia, our survey respondents were mostly White, more likely to have a higher educational achievement, and of a higher income than the average. In spite of our ability to make conclusions about the wealth experiences of all subgroups of women, the results of our study did illuminate some key learnings that challenge dominant narratives and typical anti-poverty strategies that are implemented to improve the economic security of women.

- **Entrepreneurship and Innovation:** We learned that 42% of respondents own their own businesses but a majority of them do not experience entrepreneurship with positive outcomes as they face many challenges with respect to business profitability and leveraging financial and non-financial support. These results challenge the narrative that entrepreneurship will close the gender wealth gap.
- **Economic Opportunity and Stability:** We learned that rates of home ownership were high in our respondents, but a majority were not satisfied with their housing and many are challenged with the increasing costs of living expenses. Data from the literature review show that homeownership alone does not create wealth for women, especially for women of color. These results challenge the widely held myth that improving home ownership rates among women, especially women of color, will close the gender wealth gap.
- **Health and Wellness:** We learned that mental health stress continues to impact the health and wellness of women, and many women continue to struggle with healthcare access and affordability. Data from the literature review show that women and POC are more likely to face financial barriers to care, more likely to incur medical debt, and less likely to have health insurance, which affects their access to economic well-being. These results challenge the narrative that health and wealth are unrelated domains and have no effect on each other.
- **Obligation Economy:** We learned that a large portion of women report having caregiving responsibilities with burdensome financial obligations and a lack of support. Our literature review showed that caregiving responsibilities not only negatively impact women's ability to save money, but also impact women's ability to stay in the workforce. These results challenge the narrative that getting a good paying job will close the gender wealth gap.
- **Opportunity Economy:** We learned that as women attain more advanced educational degrees, they develop more debt which acts as a major barrier to saving and building wealth. These survey results are further supported by our literature review which showed that higher degree attainment does not create pathways to wealth for women because they still are not making enough money at each level of education to meet basic needs. These results challenge the narrative that higher education is the "great equalizer" for women, especially for women of color.

The results of our study showed that a majority of women think about saving and know the importance of saving money for both emergencies and for retirement, but face many challenges such as paying off debts and not having access to different forms of retirement support such as employer-sponsored retirement plans. These results are further supported by our literature review which showed that women are making sound financial decisions with the money that they have. These results challenge the narrative that high-wealth people manage their money better than low-wealth individuals and that the pathway to building wealth for women is to improve financial literacy.

- **Sense of Belonging:** We learned that 45% of women across all income groups reported that they feel safe in their homes and that the sense of safety varied significantly based on income with only 25% of women in the lowest income level feeling safe while 83% of women in the highest income group feel safe. Our literature review showed that low-income women, especially women of color, experience more stress because of a lack of safety and resources in their communities which negatively impacts workforce participation and ability to build wealth. These results challenge the narrative that wealth is an individual experience that has no correlation to the resources of the neighborhood.

Next Steps:

- Research

As stated above, the demographics of the women who completed our survey do not represent the demographics of women in Philadelphia. As such, we want to survey women who are more representative of the demographics of Philadelphia. We can achieve this through targeted outreach in collaboration with our vast network of partners, and additional funding.

As with all good research, our questions have led to more questions. For instance, how does the wealth experience of women vary by neighborhood? What historical policies have shaped access to wealth in the city of Philadelphia and which current policies continue to bear influence? Which of the dimensions of the wealth experience feel most urgent to address for immediate impact on the wealth of women? It is important to continue to apply vigor to our process - getting down to the essential qualities of a desired wealth experience, identifying how external structures can and do shape wealth accumulation or extraction, and highlighting opportunities for the greatest impact. We will seek additional funding to build on the foundational learnings from this research project to start answering these important questions.

During Year 2 of our work, we will also build and launch a comprehensive public-facing website to display our data and release program and policy gender wealth guides based off of the learnings in our process.

- Gender Wealth Index

We will use the results from the survey research to guide our construction of the Gender Wealth Index. At the 2nd Annual Gender Wealth Summit, we will present this information to our conference participants and use these insights to guide our selection of indicators for the Index. The stakeholder-informed assessment and design process at the Gender Wealth Summit is critical, as we sift through our learnings and make meaning together. As a learning organization, we are committed to convening our best thinkers to respond to the data, deliberate, and construct indicators and measures that will be critical to the building of the index. We will also seek to work with our partners to test the Index on wealth-generating programs in our region.



RECOMMENDATIONS

The following recommendations consider data collection from publicly available data sources and analysis of quantitative measures along the drivers of gender wealth.

Philanthropy

- Increase the risk tolerance for exploratory projects like gender wealth, which may often face criticism for differently-defined deliverables, quasi-experimental methods, expanding and contracting timelines, and industry-recognized indicators/measures to ensure there is sustainable financial support for burgeoning efforts.
- Convene consortia of philanthropic stakeholders representing the multiple dimensions of gender wealth - from human services to financial literacy to health and well-being - to reinforce collaborative efforts and resourcing for gender wealth parity.
- Fund follow-up studies that explore the experiences of women at the intersection of multiple marginalized identities that center them as the experts of their own experiences.
- Provide multi-year funding to implement and evaluate wealth-building initiatives that track changes in the wealth status and experiences of women over multiple years.

Policy

- Expand eligibility for income or “means-tested” social welfare programs in ways that will align with sustained price increases (inflation) and unpredictable economic realities. Our study makes clear that low to high-income individuals alike are encountering similarly challenging circumstances partly due to common reliance on overburdened government systems and programs (education, public health, emergency assistance).
- Convene multi-level policy groups across the local, state, and federal levels to develop and align effective gender-focused strategies for improving social welfare and bolstering the economic security of women. There is no coordinated government system for addressing or regulating wealth generation - or the gendered impacts of wealth-generation systems. Coordinated and innovative government-enabled strategies will improve the likelihood of success.

Practice/Direct Service

- Encourage community members across all levels of engagement to participate in gender wealth-related research projects that are implemented by reputable institutions and validated through social or professional networks.
- Connect community members to resources that aid in maintaining income, expanding revenue-generating streams, and leveraging investment opportunities. Study participants made clear that at least a three-pronged approach was necessary to build a sustainable wealth-generating foundation.

- Streamline and amplify information relating to debt reduction - in particular student debt forgiveness, relief, or planning. Debt relief programs are often fragmented with inadequate information, so more effective distribution channels can increase the likelihood of public awareness and use.
- Incorporate mental health support into programs that serve women to address the trauma and stress experienced by women, especially women of color, from systemic exploitation and oppression.
- Receive training in providing an anti-oppressive framework when working with system-impacted women.

Research

- Explore more deeply the nexus connecting financial literacy (mainstream and more universal strategy) to current and future wealth generation. Understanding that a higher income does not guarantee asset accumulation, researchers should explore the experiential attitudes, behaviors, and perspectives of women and how they engage with *wealth-enabling systems*.
- Increase the development and implementation of mixed methods and more qualitatively-focused studies that provide a critical context to the quantitative patterns and trends we see representing a large majority of wealth-related data and research.
- Amplify and explore the nuanced experiences of women of color who sit at the intersection of multiple marginalized identities and oppressive systems (economic, health, educational) and therefore would have unique contributions to future gender wealth research.



LITERATURE
REVIEW

Literature Review

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APPENDIX

Appendix A: Survey Questions

1 - Strongly Disagree	2 = Disagree	3 = Neutral	4 = Agree	5 = Strongly Agree
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Entrepreneurship & Innovation (Individual Wealth Accumulation)							
I own my own business	1	2	3	4	5	N/A	Not Sure
I think there is value in owning my own business vs. a traditional 9-5	1	2	3	4	5	N/A	Not Sure
Owning my own business has empowered me in ways traditional jobs have not	1	2	3	4	5	N/A	Not Sure
My business is profitable	1	2	3	4	5	N/A	Not Sure
I am able to get bank financing for my business	1	2	3	4	5	N/A	Not Sure
I can rely on family members, friends, or other members of my network to support my business financially	1	2	3	4	5	N/A	Not Sure
8. When challenged in my business I can find the support I need to address the problem	1	2	3	4	5	N/A	Not Sure

1 - Strongly Disagree	2 = Disagree	3 = Neutral	4 = Agree	5 = Strongly Agree
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Health and Wellness Part I (Individual Wealth Accumulation)							
I consider myself a healthy person	1	2	3	4	5	N/A	Not Sure
I experience stress that impacts my physical health	1	2	3	4	5	N/A	Not Sure
I experience stress that impacts my mental health	1	2	3	4	5	N/A	Not Sure
I can access healthcare services when needed	1	2	3	4	5	N/A	Not Sure
I visit the doctor at least once a year for non-emergency care	1	2	3	4	5	N/A	Not Sure
I can access mental health services when needed	1	2	3	4	5	N/A	Not Sure

1 - Strongly Disagree	2 = Disagree	3 = Neutral	4 = Agree	5 = Strongly Agree
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Health and Wellness Part II (Individual Wealth Accumulation)							
I am satisfied with the medical care I receive	1	2	3	4	5	N/A	Not Sure
I generally trust the advice of doctors and feel confident in the medical professionals that treat me	1	2	3	4	5	N/A	Not Sure
I have access to the tools I need to manage stress (for example healthy diet, regular exercise, professional counseling)	1	2	3	4	5	N/A	Not Sure
My health care expenses are affordable	1	2	3	4	5	N/A	Not Sure
When I use my health insurance, the out-of-pocket costs are affordable	1	2	3	4	5	N/A	Not Sure
Due to COVID-19, managing my physical health is more challenging							
Due to COVID-19, managing my mental health is more challenging							

1 - Strongly Disagree	2 = Disagree	3 = Neutral	4 = Agree	5 = Strongly Agree
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Debt Management (Individual Wealth Drain)							
I have outstanding debt	1	2	3	4	5	N/A	Not Sure
I have student loan debt	1	2	3	4	5	N/A	Not Sure
I have debt due to fines, penalties or legal fees	1	2	3	4	5	N/A	Not Sure
I make regular payments on my debt	1	2	3	4	5	N/A	Not Sure
Paying my debt restricts the money I have for other expenses	1	2	3	4	5	N/A	Not Sure
I am aware of debt relief programs	1	2	3	4	5	N/A	Not Sure
I have participated in debt relief programs	1	2	3	4	5	N/A	Not Sure

1 - Strongly Disagree	2 = Disagree	3 = Neutral	4 = Agree	5 = Strongly Agree
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Community Ownership (Community Wealth Accumulation)							
I am a homeowner	1	2	3	4	5	N/A	Not Sure
My monthly housing expenses (for example mortgage, rent, utilities) are affordable	1	2	3	4	5	N/A	Not Sure
I am satisfied with my current housing arrangement	1	2	3	4	5	N/A	Not Sure
Overall my home ownership experience has been positive	1	2	3	4	5	N/A	Not Sure
My housing expenses have increased over the past year	1	2	3	4	5	N/A	Not Sure
	1	2	3	4	5	N/A	Not Sure

1 - Strongly Disagree	2 = Disagree	3 = Neutral	4 = Agree	5 = Strongly Agree
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Community Investment & Job Creation (Community Wealth Accumulation)							
There has been at least one(1) business in my neighborhood that shut down during the last two(2) years	1	2	3	4	5	N/A	Not Sure
There has been at least one(1) new business started in my community (that is not my own) over the past two(2) years	1	2	3	4	5	N/A	Not Sure
I see a diverse group of people when I walk into a business in my neighborhood	1	2	3	4	5	N/A	Not Sure
I have created jobs in my community	1	2	3	4	5	N/A	Not Sure
I have participated in job training or placement programs in my community	1	2	3	4	5	N/A	Not Sure
My elected officials keep me informed about job or career opportunities	1	2	3	4	5	N/A	Not Sure

1 - Strongly Disagree	2 = Disagree	3 = Neutral	4 = Agree	5 = Strongly Agree
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Community Safety & Mobility (Community Wealth Drain)							
I feel safe in my home and neighborhood	1	2	3	4	5	N/A	Not Sure
I feel safe when I travel to other neighborhoods in Philadelphia	1	2	3	4	5	N/A	Not Sure
Public transportation in my neighborhood is reliable	1	2	3	4	5	N/A	Not Sure
I am satisfied with the transportation options available to me	1	2	3	4	5	N/A	Not Sure
Over the past year, people have been moving INTO my neighborhood	1	2	3	4	5	N/A	Not Sure
Over the past year, people have been moving OUT of my neighborhood	1	2	3	4	5	N/A	Not Sure

Open Response Section

What empowers you?

What motivates you?

What hinders your growth?

What provides you with a sense of belonging?

Background and Demographics

- Age:
 - Under 18
 - 18-24
 - 25-34
 - 35-65
 - 66+
- Hispanic/Non-Hispanic
 - White
 - Black
 - Asian American
 - American Indian/Alaska Natives
 - Native Hawaiian or Other Pacific Islander
- Do you identify as transgender
 - Yes
 - No

APPENDIX B: Research Findings

Section 1. Entrepreneurship and Innovation. (This series of questions gauge entrepreneurial activities and ecosystem of support) Table 1.1. I own my own business (Race)

I own my own business		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	50.00%	0.00%	50.00%	0.00%	0.00%	100.00%	
Asian American	31.82%	9.09%	22.73%	31.82%	4.55%	100.00%	
Black or African American	24.24%	15.15%	10.61%	22.73%	27.27%	100.00%	
Some other race	66.67%	0.00%	0.00%	33.33%	0.00%	100.00%	
Two or more races	0.00%	33.33%	33.33%	0.00%	33.33%	100.00%	
White	21.55%	15.90%	20.14%	17.67%	24.73%	100.00%	
Grand Total	22.96%	15.30%	18.73%	19.26%	23.75%	100.00%	

Table 1.2. I own my own business (Ethnicity)

I own my own business		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
Non-Hispanic	21.25%	16.15%	19.55%	18.70%	24.36%	100.00%	
Hispanic	57.14%	4.76%	9.52%	19.05%	9.52%	100.00%	
Grand Total	23.26%	15.51%	18.98%	18.72%	23.53%	100.00%	

Table 1.3. Results - I own my own business

- Overall, more than 2/5 - 2 out of 5 (41%) of women of all races/ethnicities respondents favorably to owning their own business;
- Nearly 2/3 (62%) of Asian respondents indicated they own their own business;
- Almost half (46%) of Black respondents indicated they own their own business;
- More than 3/4 (76%) of Hispanic respondents indicated they are business owners;
- Almost 2/5 - 2 out of 5 (38%) of White respondents indicated they own their own business;
- Of all races, the strongest indication of business ownership came from individuals of Some other race (66% or 2/3 of them), followed closely by AIAN women at 50% or half;

Table 1.4. I think there is value in owning my own business vs. a traditional 9-5 (Race)

I think there is value in owning my own business vs.		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	0.00%	0.00%	50.00%	50.00%	0.00%	100.00%	
Asian American	8.70%	13.04%	8.70%	30.43%	39.13%	100.00%	
Black or African American	25.97%	12.99%	14.29%	33.77%	12.99%	100.00%	
Some other race	50.00%	0.00%	25.00%	25.00%	0.00%	100.00%	
Two or more races	0.00%	0.00%	50.00%	25.00%	25.00%	100.00%	
White	21.95%	21.60%	15.33%	27.53%	13.59%	100.00%	
Grand Total	21.91%	18.89%	15.37%	28.97%	14.86%	100.00%	

Table 1.5. I think there is value in owning my own business vs. a traditional 9-5 (Ethnicity)

I think there is value in owning my own business vs. a traditional 9-5		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
Non-Hispanic	20.05%	20.33%	15.38%	28.02%	16.21%	100.00%	
Hispanic	44.00%	0.00%	20.00%	36.00%	0.00%	100.00%	
Grand Total	21.59%	19.02%	15.68%	28.53%	15.17%	100.00%	

Table 1.6. Results - I think there is value in owning my own business vs. a traditional 9-5

- Overall, nearly 50% of respondents indicated they see value in owning their own business;
- For Asian women, 38% (nearly 2 out of every 5) indicated they see value in owning their own business, and notably, nearly 2/5 (39%) indicated the strongest level of disagreement with this statement;
- More than half (58%) of Black respondents agreed that there is value in owning one's own business;
- 80% (or 4/5) of Hispanic respondents see value in owning their own business
- White respondents, nearly half (48%) indicated they see value in owning their own business.

Table 1.7. Owning my own business has empowered me in ways traditional jobs have not (Race)

Owning my own business has empowered me in ways traditional jobs have not		Column Labels					
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
American Indian or Alaska Native	0.00%	0.00%	50.00%	0.00%	50.00%	0.00%	100.00%
Asian American	27.27%	9.09%	22.73%	0.00%	22.73%	18.18%	100.00%
Black or African American	15.87%	19.05%	19.05%	1.59%	33.33%	11.11%	100.00%
Some other race	33.33%	0.00%	33.33%	0.00%	33.33%	0.00%	100.00%
Two or more races	50.00%	50.00%	0.00%	0.00%	0.00%	0.00%	100.00%
White	19.93%	20.65%	18.84%	0.00%	20.65%	19.93%	100.00%
Grand Total	19.84%	19.57%	19.29%	0.27%	23.10%	17.93%	100.00%

Table 1.8. Owning my own business has empowered me in ways traditional jobs have not (Ethnicity)

Owning my own business has empowered me in ways traditional jobs have not		Column Labels					
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
Non-Hispanic	18.42%	20.47%	19.88%	0.29%	21.64%	19.30%	100.00%
Hispanic	47.62%	9.52%	9.52%	0.00%	33.33%	0.00%	100.00%
Grand Total	20.11%	19.83%	19.28%	0.28%	22.31%	18.18%	100.00%

Table 1.9. Results - Owning my own business has empowered me in ways traditional jobs have not

- Overall, more than 2 in 5 (~42%) of women from all races and ethnicities indicated that business ownership empowers them in ways tradition employment does or has not;
- For Asian women, nearly half (49%) indicate that owning a business empowers them more than traditional 9-5 employment;
- For Black women, nearly half (48%) indicate that owning a business empowers them more than traditional employment;
- For White women, nearly 2 in 5 (39%) indicate that owning a business empowers them more. than traditional 9-5 employment;
- For women of Hispanic ethnicity, 4 in 5 (80%) indicate some level of agreement that owning a business empowers them more than traditional 9-5 employment;

Table 1.10. My business is profitable (Race)

My business is profitable		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	0.00%	50.00%	0.00%	50.00%	0.00%	100.00%	
Asian American	18.18%	18.18%	22.73%	22.73%	18.18%	100.00%	
Black or African American	20.97%	14.52%	25.81%	22.58%	16.13%	100.00%	
Some other race	33.33%	0.00%	33.33%	0.00%	33.33%	100.00%	
Two or more races	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
White	25.18%	14.23%	21.53%	20.80%	18.25%	100.00%	
Grand Total	24.18%	14.56%	22.25%	21.15%	17.86%	100.00%	

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Table 1.11. My business is profitable (Ethnicity)

My business is profitable		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
Non-Hispanic	23.46%	15.54%	21.41%	20.82%	18.77%	100.00%	
Hispanic	31.58%	0.00%	31.58%	31.58%	5.26%	100.00%	
Grand Total	23.89%	14.72%	21.94%	21.39%	18.06%	100.00%	

Table 1.12. Results - My business is profitable

- Overall, 45% of women respondents indicate their business is profitable;
- For Asian women, 2 in 5 (40%) indicate their business is profitable;
- For Black women respondents, more than 2 in 5 (42%) indicate their business is profitable;
- For White women, 45% indicate their business is profitable - the highest among all racial groups;
- For Hispanic women, 63% indicate their business is profitable;

Table 1.13. I am able to get bank financing for my business (Race)

I am able to get bank financing for my business		Column Labels						Grand Total
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree		
American Indian or Alaska Native	50.00%	0.00%	0.00%	0.00%	0.00%	50.00%	100.00%	
Asian American	18.18%	18.18%	27.27%	0.00%	18.18%	18.18%	100.00%	
Black or African American	30.00%	16.67%	23.33%	1.67%	11.67%	16.67%	100.00%	
Some other race	0.00%	0.00%	0.00%	50.00%	0.00%	50.00%	100.00%	
Two or more races	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
White	22.43%	18.38%	20.59%	0.00%	19.49%	19.12%	100.00%	
Grand Total	23.40%	17.83%	21.45%	0.56%	17.83%	18.94%	100.00%	

Table 1.14. I am able to get bank financing for my business (Ethnicity)

I am able to get bank financing for my business		Column Labels						Grand Total
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree		
Non-Hispanic		22.49%	18.64%	20.71%	0.30%	18.05%	19.82%	100.00%
Hispanic		44.44%	5.56%	27.78%	5.56%	11.11%	5.56%	100.00%
Grand Total		23.60%	17.98%	21.07%	0.56%	17.70%	19.10%	100.00%

Table 1.15. Results - I am able to get bank financing for my business

- Overall, 2 in 5 (40%) of women respondents indicate they are able to secure financing to support their business activities;
- For Asian women, more than 1/3 (36%) of respondents indicate they are able to secure financing to support their business activities;
- For Black women respondents, more than 2 in 5 (41%) indicate they are able to secure financing to support their business activities;
- For White women, more than 2 in 5 (41%) indicate they are able to secure financing to support their business activities;
- For Hispanic women, more than half (55%) indicate they are able to secure financing to support their business activities;

Table 1.16. I can rely on family members, friends, or other members of my network to support my business financially (Race)

I can rely on family members, friends, or other members of my network to support my business financially		Column Labels						Grand Total
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree		
American Indian or Alaska Native	0.00%	0.00%	50.00%	0.00%	0.00%	50.00%	100.00%	
Asian American	18.18%	13.64%	31.82%	0.00%	13.64%	22.73%	100.00%	
Black or African American	26.98%	12.70%	28.57%	0.00%	14.29%	17.46%	100.00%	
Some other race	0.00%	0.00%	0.00%	0.00%	33.33%	66.67%	100.00%	
Two or more races	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
White	23.72%	17.52%	19.71%	0.36%	18.61%	20.07%	100.00%	
Grand Total	23.56%	16.16%	22.19%	0.27%	17.53%	20.27%	100.00%	

Table 1.17. I can rely on family members, friends, or other members of my network to support my business financially (Ethnicity)

I can rely on family members, friends, or other members of my network to support my business financially		Column Labels						Grand Total
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree		
Non-Hispanic		23.46%	17.30%	21.41%	0.29%	16.72%	20.82%	100.00%
Hispanic		31.58%	0.00%	31.58%	0.00%	26.32%	10.53%	100.00%
Grand Total		23.89%	16.39%	21.94%	0.28%	17.22%	20.28%	100.00%

Table 1.18. Results - I can rely on family members, friends, or other members of my network to support my business financially

- Overall, 2 in 5 (40%) indicate they can rely on family, friends, or close social networks to financially support their business;
- For Asian respondents, slightly less than 1 in 3 (31%) indicate they can rely on family and close social networks to financially support their business;
- 40% or 2 in 5 Black women indicate they can rely on family and close social networks to financially support their business financially;
- For White women, more than 2 in 5 (41%) indicate they can rely on family and social networks to support their business financially;
- For Hispanic women, more than half (57%) indicate they can rely on family and social networks to support their business financially;

Table 1.19. When challenged in my business I can find the support I need to address the problem (Race)

When challenged in my business I can find the support I need to address the problem	Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total
American Indian or Alaska Native	0.00%	0.00%	0.00%	50.00%	50.00%	100.00%
Asian American	22.73%	36.36%	13.64%	13.64%	13.64%	100.00%
Black or African American	24.19%	12.90%	19.35%	22.58%	20.97%	100.00%
Some other race	0.00%	0.00%	33.33%	33.33%	33.33%	100.00%
Two or more races	50.00%	0.00%	50.00%	0.00%	0.00%	100.00%
White	20.73%	18.18%	15.27%	29.09%	16.73%	100.00%
Grand Total	21.31%	18.03%	16.12%	27.05%	17.49%	100.00%

Table 1.20. When challenged in my business I can find the support I need to address the problem (Ethnicity)

When challenged in my business I can find the support I need to address the problem	Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total
Non-Hispanic	21.28%	18.95%	15.45%	25.95%	18.37%	100.00%
Hispanic	26.32%	0.00%	21.05%	47.37%	5.26%	100.00%
Grand Total	21.55%	17.96%	15.75%	27.07%	17.68%	100.00%

Table 1.21 Results - When challenged in my business I can find the support I need to address the problem

- Overall, nearly half (48%) of women indicate they have the support they need to address business challenges - financial and otherwise;
- For Asian women, slightly more than 1/3 (35%) indicate they have the support they need to address business challenges - financial and otherwise;
- For Black women, almost half (46%) indicate they have the support they need to address business challenges (financial + other);

- For White women, slightly less than half (49%) indicate they have the support they need to address business challenges, overall.
- For Hispanic women, almost 3 in 4 (73%) indicate they have the support they need to address business challenges, overall

Section 2. Retirement and Savings. This series of questions assess the propensity to save, the existence of retirement saving structures, and retirement projections.

Table 2.1. Saving money is important to me (Race & Income)

Saving money is important to me		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly a	Strongly Disagr	Grand Total	
American Indian or Alaska Native	50.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
\$25k - \$35k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
Under \$15k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
Asian American	20.00%	4.00%	12.00%	40.00%	24.00%	100.00%	
\$100k - \$125k	12.50%	12.50%	0.00%	50.00%	25.00%	100.00%	
\$125k - \$150k	50.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$175k - \$200k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	33.33%	0.00%	0.00%	33.33%	33.33%	100.00%	
\$50k - \$70k	0.00%	0.00%	42.86%	42.86%	14.29%	100.00%	
\$70k - \$100k	33.33%	0.00%	0.00%	0.00%	66.67%	100.00%	
Black or African American	20.51%	6.41%	3.85%	47.44%	21.79%	100.00%	
\$100k - \$125k	16.67%	16.67%	16.67%	25.00%	25.00%	100.00%	
\$125k - \$150k	0.00%	28.57%	0.00%	28.57%	42.86%	100.00%	
\$15k - \$25k	14.29%	0.00%	0.00%	85.71%	0.00%	100.00%	
\$200k +	25.00%	0.00%	0.00%	75.00%	0.00%	100.00%	
\$25k - \$35k	33.33%	0.00%	0.00%	66.67%	0.00%	100.00%	
\$35k - \$50k	29.41%	0.00%	5.88%	41.18%	23.53%	100.00%	
\$50k - \$70k	12.50%	12.50%	0.00%	50.00%	25.00%	100.00%	
\$70k - \$100k	21.43%	0.00%	0.00%	42.86%	35.71%	100.00%	
Under \$15k	33.33%	0.00%	0.00%	66.67%	0.00%	100.00%	
Some other race	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$100k - \$125k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$50k - \$70k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
Two or more races	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$50k - \$70k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
White	20.68%	16.27%	17.97%	26.10%	18.98%	100.00%	
\$100k - \$125k	20.37%	18.52%	20.37%	14.81%	25.93%	100.00%	
\$125k - \$150k	14.00%	20.00%	26.00%	18.00%	22.00%	100.00%	
\$150k - \$175k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$175k - \$200k	25.00%	0.00%	0.00%	75.00%	0.00%	100.00%	
\$200k +	12.50%	0.00%	0.00%	87.50%	0.00%	100.00%	
\$25k - \$35k	50.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
\$35k - \$50k	18.52%	18.52%	18.52%	31.48%	12.96%	100.00%	
\$50k - \$70k	15.63%	14.06%	18.75%	26.56%	25.00%	100.00%	
\$70k - \$100k	29.63%	16.67%	12.96%	25.93%	14.81%	100.00%	
Under \$15k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
Grand Total	20.34%	13.24%	14.46%	32.60%	19.36%	100.00%	

Table 2.2. Saving money is important to me (Hispanic Ethnicity & Income)

Row Labels	Agree	Neutral	Strongly agree	Grand Total
\$100k - \$125k	0.00%	0.00%	100.00%	100.00%
\$175k - \$200k	50.00%	0.00%	50.00%	100.00%
\$25k - \$35k	100.00%	0.00%	0.00%	100.00%
\$35k - \$50k	37.50%	25.00%	37.50%	100.00%
\$50k - \$70k	40.00%	0.00%	60.00%	100.00%
\$70k - \$100k	50.00%	0.00%	50.00%	100.00%
Under \$15k	0.00%	0.00%	100.00%	100.00%
Grand Total	42.31%	7.69%	50.00%	100.00%

Table 2.3. Results - Saving money is important to me

- Over 50% of respondents overall agreed or strongly agreed that saving money is important;
- 1/3 of overall respondents indicated that saving money was NOT the most pressing priority;
- 60% of Asian respondents indicated that saving money is a priority (respondent agreed or strongly agreed);
- For Black respondents, a little over 2/3 (67%) agree or strongly agree that saving money is important/priority;
- For White respondents, 46% or nearly half report saving money as a priority;
- 90%+ of Hispanic respondents indicated that saving money is a priority
- 40% of respondents from the highest income category reported that saving money as important (agree + strongly agree)
- 100% of respondents from the lowest income category reported saving money as important;

Income Results:

- Across all income groups, more than half (52%) indicated that saving money is important to them;
- For those in the lowest income group, all (100%) of women indicated that saving money is important to them;
- For those in the highest income groups, all (100%) indicated that saving money is important; the strongest indication came from those in the \$200k+ range;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), nearly half (45%) indicated that saving money is important to them.

Table 2.4. I am able to save money often (Race & Income)

I am able to save money often		Column Labels					Grand Total
Row Labels	Agree	Disagree	Neutral	Strongly a	Strongly Disagr		
American Indian or Alaska Native	0.00%	50.00%	0.00%	50.00%	0.00%	100.00%	
\$25k - \$35k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
Under \$15k	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
Asian American	20.00%	16.00%	20.00%	24.00%	20.00%	100.00%	
\$100k - \$125k	12.50%	0.00%	25.00%	25.00%	37.50%	100.00%	
\$125k - \$150k	0.00%	50.00%	50.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$175k - \$200k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	33.33%	0.00%	33.33%	33.33%	0.00%	100.00%	
\$50k - \$70k	28.57%	42.86%	0.00%	14.29%	14.29%	100.00%	
\$70k - \$100k	0.00%	0.00%	33.33%	33.33%	33.33%	100.00%	
Black or African American	17.95%	19.23%	16.67%	25.64%	20.51%	100.00%	
\$100k - \$125k	25.00%	16.67%	0.00%	41.67%	16.67%	100.00%	
\$125k - \$150k	14.29%	0.00%	14.29%	57.14%	14.29%	100.00%	
\$15k - \$25k	0.00%	14.29%	71.43%	14.29%	0.00%	100.00%	
\$200k +	0.00%	25.00%	0.00%	75.00%	0.00%	100.00%	
\$25k - \$35k	33.33%	33.33%	0.00%	33.33%	0.00%	100.00%	
\$35k - \$50k	23.53%	35.29%	11.76%	11.76%	17.65%	100.00%	
\$50k - \$70k	25.00%	0.00%	0.00%	25.00%	50.00%	100.00%	
\$70k - \$100k	21.43%	21.43%	21.43%	0.00%	35.71%	100.00%	
Under \$15k	0.00%	16.67%	33.33%	33.33%	16.67%	100.00%	
Some other race	25.00%	0.00%	25.00%	50.00%	0.00%	100.00%	
\$100k - \$125k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$50k - \$70k	0.00%	0.00%	50.00%	50.00%	0.00%	100.00%	
Two or more races	50.00%	25.00%	25.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	50.00%	0.00%	50.00%	0.00%	0.00%	100.00%	
\$50k - \$70k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
White	21.96%	19.59%	17.91%	23.65%	16.89%	100.00%	
\$100k - \$125k	20.37%	16.67%	14.81%	24.07%	24.07%	100.00%	
\$125k - \$150k	23.53%	19.61%	9.80%	21.57%	25.49%	100.00%	
\$150k - \$175k	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	33.33%	66.67%	0.00%	0.00%	0.00%	100.00%	
\$175k - \$200k	25.00%	0.00%	25.00%	50.00%	0.00%	100.00%	
\$200k +	37.50%	0.00%	0.00%	62.50%	0.00%	100.00%	
\$25k - \$35k	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	18.52%	16.67%	22.22%	24.07%	18.52%	100.00%	
\$50k - \$70k	23.44%	20.31%	20.31%	21.88%	14.06%	100.00%	
\$70k - \$100k	22.22%	24.07%	22.22%	22.22%	9.26%	100.00%	
Under \$15k	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
Grand Total	21.27%	19.32%	17.85%	24.21%	17.36%	100.00%	

Table 2.5. I am able to save money often (Hispanic Ethnicity & Income)

I am able to save money often	Column Labels	Agree	Neutral	Strongly agree	Strongly Dis	Grand Total
\$100k - \$125k		0.00%	0.00%	100.00%	0.00%	100.00%
\$175k - \$200k		0.00%	0.00%	100.00%	0.00%	100.00%
\$25k - \$35k		0.00%	50.00%	50.00%	0.00%	100.00%
\$35k - \$50k		25.00%	50.00%	25.00%	0.00%	100.00%
\$50k - \$70k		30.00%	30.00%	40.00%	0.00%	100.00%
\$70k - \$100k		50.00%	0.00%	0.00%	50.00%	100.00%
Under \$15k		0.00%	100.00%	0.00%	0.00%	100.00%
Grand Total		23.08%	34.62%	38.46%	3.85%	100.00%

Table 2.6. Results - I am able to save money often

- More than 2 in 5 (45%) of women overall indicate they have a moderate to high frequency of saving money (responded agree/strongly agree regarding their ability to save often);
- For Asian women, more than 2 in 5 (44%) indicate they have a moderate to high frequency of saving money
- For Black women, 42% indicate they have a moderate to high frequency of saving money
- For White women, more than 2 in 5 (44%) indicate they have a moderate to high frequency of saving money;
- For Hispanic women, slightly more than 3 in 5 (61%) indicate they have a moderate to high frequency of saving money;

Income Results:

- Across all income groups, nearly half (45%) indicated they are able to save money
- For women in the lowest income group, only 25% - or 1 in 4 - indicated they are able to save money;
- For those in highest income groups, over 80%, more than 4 in 5, indicated they are able to save money, with the exception of those in the \$150k - \$175k income range. In fact, 100% of those women indicated they are NOT able to save money;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), nearly half (45%) indicated they are able to save money.

Table 2.7. I have experienced setbacks in my efforts to save money (Race & Income)

I have experienced setbacks in my efforts to Column Labels							
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
American Indian or Alaska Native	50.00%	0.00%	0.00%	0.00%	50.00%	0.00%	100.00%
\$25k - \$35k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%
Under \$15k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
Asian American	40.00%	16.00%	12.00%	0.00%	12.00%	20.00%	100.00%
\$100k - \$125k	37.50%	25.00%	12.50%	0.00%	12.50%	12.50%	100.00%
\$125k - \$150k	0.00%	0.00%	0.00%	0.00%	50.00%	50.00%	100.00%
\$15k - \$25k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$175k - \$200k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$35k - \$50k	33.33%	33.33%	33.33%	0.00%	0.00%	0.00%	100.00%
\$50k - \$70k	42.86%	14.29%	0.00%	0.00%	14.29%	28.57%	100.00%
\$70k - \$100k	33.33%	0.00%	33.33%	0.00%	0.00%	33.33%	100.00%
Black or African American	23.08%	17.95%	19.23%	1.28%	29.49%	8.97%	100.00%
\$100k - \$125k	8.33%	25.00%	41.67%	0.00%	25.00%	0.00%	100.00%
\$125k - \$150k	0.00%	14.29%	42.86%	0.00%	28.57%	14.29%	100.00%
\$15k - \$25k	0.00%	0.00%	28.57%	14.29%	57.14%	0.00%	100.00%
\$200k +	25.00%	0.00%	25.00%	0.00%	25.00%	25.00%	100.00%
\$25k - \$35k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$35k - \$50k	29.41%	29.41%	0.00%	0.00%	23.53%	17.65%	100.00%
\$50k - \$70k	12.50%	25.00%	25.00%	0.00%	25.00%	12.50%	100.00%
\$70k - \$100k	28.57%	14.29%	14.29%	0.00%	35.71%	7.14%	100.00%
Under \$15k	50.00%	16.67%	0.00%	0.00%	33.33%	0.00%	100.00%
Some other race	0.00%	0.00%	50.00%	0.00%	50.00%	0.00%	100.00%
\$100k - \$125k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%
\$35k - \$50k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%
\$50k - \$70k	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%
Two or more races	25.00%	0.00%	50.00%	0.00%	25.00%	0.00%	100.00%
\$15k - \$25k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$35k - \$50k	0.00%	0.00%	50.00%	0.00%	50.00%	0.00%	100.00%
\$50k - \$70k	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%
White	26.35%	18.58%	14.86%	0.00%	23.31%	16.89%	100.00%
\$100k - \$125k	18.52%	18.52%	20.37%	0.00%	27.78%	14.81%	100.00%
\$125k - \$150k	23.53%	23.53%	9.80%	0.00%	23.53%	19.61%	100.00%
\$150k - \$175k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$15k - \$25k	66.67%	33.33%	0.00%	0.00%	0.00%	0.00%	100.00%
\$175k - \$200k	0.00%	50.00%	0.00%	0.00%	50.00%	0.00%	100.00%
\$200k +	12.50%	25.00%	12.50%	0.00%	37.50%	12.50%	100.00%
\$25k - \$35k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$35k - \$50k	35.19%	12.96%	16.67%	0.00%	20.37%	14.81%	100.00%
\$50k - \$70k	23.44%	17.19%	21.88%	0.00%	18.75%	18.75%	100.00%
\$70k - \$100k	29.63%	18.52%	7.41%	0.00%	24.07%	20.37%	100.00%
Under \$15k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%
Grand Total	26.41%	17.85%	16.14%	0.24%	24.21%	15.16%	100.00%

Table 2.8. I have experienced setbacks in my efforts to save money (Hispanic Ethnicity & Income)

I have experienced setbacks in my efforts to save money	Column Labels				Grand Total
Row Labels	Agree	Disagree	Neutral	Strongly agree	Grand Total
\$100k - \$125k	0.00%	0.00%	0.00%	100.00%	100.00%
\$175k - \$200k	50.00%	50.00%	0.00%	0.00%	100.00%
\$25k - \$35k	50.00%	0.00%	0.00%	50.00%	100.00%
\$35k - \$50k	37.50%	12.50%	0.00%	50.00%	100.00%
\$50k - \$70k	30.00%	10.00%	40.00%	20.00%	100.00%
\$70k - \$100k	50.00%	0.00%	0.00%	50.00%	100.00%
Under \$15k	100.00%	0.00%	0.00%	0.00%	100.00%
Grand Total	38.46%	11.54%	15.38%	34.62%	100.00%

Table 2.9. Results - I have experienced setbacks in my efforts to save money

- Overall, about half (50%) of women indicate they have experienced setbacks in their efforts to save money;
- For Asian women, more than half (52%) indicate they have experienced setbacks in their efforts to save money;
- For Black women, slightly more than half (52%) indicate they have experienced setbacks in their efforts to save money;
- For White women, nearly half (49%) indicate they have experienced setbacks in their efforts to save money;
- For Hispanic women, nearly 3 out of 4 (72%) indicate they have experienced setbacks in their efforts to save money

Income Results:

- Across all income groups, half (50%) indicated they have experienced setbacks in their efforts to save money;
- For women in the lowest income group, nearly 9 in 10 (87%) indicated they have experienced setbacks in their efforts to save money;
- For women in the highest income group(s), no less than ~50% indicated they have experienced setbacks in their efforts to save money, with the most intense agreement (100%) coming from women in the \$150k-\$175k income range;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), 41% (2 in 5) indicated they have experience setbacks in their efforts to save money.

Table 2.10. I have a retirement savings plan sponsored by my job (Race & Income)

I have a retirement savings plan sponsored by my job								
Column Labels								
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	50.00%	0.00%	50.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$25k - \$35k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
Under \$15k	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
Asian American	16.67%	12.50%	25.00%	0.00%	33.33%	12.50%	100.00%	
\$100k - \$125k	12.50%	0.00%	37.50%	0.00%	25.00%	25.00%	100.00%	
\$125k - \$150k	50.00%	0.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
\$175k - \$200k	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	33.33%	33.33%	0.00%	0.00%	33.33%	0.00%	100.00%	
\$50k - \$70k	14.29%	28.57%	14.29%	0.00%	42.86%	0.00%	100.00%	
\$70k - \$100k	0.00%	0.00%	33.33%	0.00%	33.33%	33.33%	100.00%	
Black or African American	23.94%	16.90%	16.90%	0.00%	21.13%	21.13%	100.00%	
\$100k - \$125k	16.67%	8.33%	25.00%	0.00%	33.33%	16.67%	100.00%	
\$125k - \$150k	42.86%	28.57%	14.29%	0.00%	14.29%	0.00%	100.00%	
\$15k - \$25k	0.00%	40.00%	0.00%	0.00%	0.00%	60.00%	100.00%	
\$200k +	33.33%	0.00%	0.00%	0.00%	66.67%	0.00%	100.00%	
\$25k - \$35k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	23.53%	0.00%	29.41%	0.00%	23.53%	23.53%	100.00%	
\$50k - \$70k	25.00%	37.50%	12.50%	0.00%	0.00%	25.00%	100.00%	
\$70k - \$100k	28.57%	14.29%	14.29%	0.00%	21.43%	21.43%	100.00%	
Under \$15k	25.00%	50.00%	0.00%	0.00%	0.00%	25.00%	100.00%	
Some other race	0.00%	0.00%	50.00%	25.00%	25.00%	0.00%	100.00%	
\$100k - \$125k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
\$50k - \$70k	0.00%	0.00%	50.00%	50.00%	0.00%	0.00%	100.00%	
Two or more races	50.00%	0.00%	0.00%	0.00%	25.00%	25.00%	100.00%	
\$15k - \$25k	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
\$35k - \$50k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$50k - \$70k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
White	21.58%	20.55%	18.84%	0.34%	20.89%	17.81%	100.00%	
\$100k - \$125k	16.67%	29.63%	25.93%	0.00%	14.81%	12.96%	100.00%	
\$125k - \$150k	17.65%	23.53%	23.53%	0.00%	13.73%	21.57%	100.00%	
\$150k - \$175k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	33.33%	33.33%	0.00%	0.00%	33.33%	0.00%	100.00%	
\$175k - \$200k	0.00%	25.00%	25.00%	0.00%	50.00%	0.00%	100.00%	
\$200k +	25.00%	0.00%	0.00%	0.00%	62.50%	12.50%	100.00%	
\$25k - \$35k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	22.22%	22.22%	16.67%	1.85%	20.37%	16.67%	100.00%	
\$50k - \$70k	25.00%	23.44%	17.19%	0.00%	18.75%	15.63%	100.00%	
\$70k - \$100k	25.00%	5.77%	15.38%	0.00%	26.92%	26.92%	100.00%	
Grand Total	21.91%	18.89%	19.14%	0.50%	21.66%	17.88%	100.00%	

Table 2.11. I have a retirement savings plan sponsored by my job (Hispanic Ethnicity & Income)

I have a retirement savings plan sponsored by my job		Column Labels					
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Grand Total	
\$100k - \$125k	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
\$175k - \$200k	0.00%	0.00%	50.00%	0.00%	50.00%	100.00%	
\$25k - \$35k	50.00%	0.00%	0.00%	0.00%	50.00%	100.00%	
\$35k - \$50k	37.50%	0.00%	37.50%	0.00%	25.00%	100.00%	
\$50k - \$70k	40.00%	0.00%	20.00%	10.00%	30.00%	100.00%	
\$70k - \$100k	50.00%	50.00%	0.00%	0.00%	0.00%	100.00%	
Grand Total	36.00%	4.00%	24.00%	4.00%	32.00%	100.00%	

Table 2.12. Results - I have a retirement savings plan sponsored by my job

- Overall, more than 2 in 5 (42%) women indicate they use an employer-sponsored retirement savings plan;
- For Asian women, nearly half (49%) indicate they use an employer-sponsored retirement savings plan;
- For Black women, more than 2 in 5 (44%) indicate they use an employer-sponsored retirement savings plan;
- For White women, slightly more than 2 in 5 (41%) indicate they use an employer-sponsored retirement savings plan;
- For Hispanic women, about 2/3 (68%) indicate they use an employer-sponsored retirement savings plan;

Income Results:

- Across all income groups, 42%, or more than 2 in 5, indicate they have an employer-sponsored retirement savings plan;
- For women in the lowest income group, only 20% (1 in 5) indicate they have an employer-sponsored retirement savings plan;
- For women in the highest income group(s), more than 90% indicate they have an employer-sponsored retirement savings plan, with the exception of women in the \$175k-\$200k income range, where only 40% indicate the same;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k); less than half (42%) indicate they have an employer-sponsored retirement savings plan.

Table 2.13. I think about my plan for retirement often (Race & Income)

I think about my plan for retirement often							
Column Labels	Agree	Disagree	Neutral	Strongly a	Strongly Disagr	Grand Total	
Row Labels							
American Indian or Alaska Native	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	
\$25k - \$35k	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	
Under \$15k	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	
Asian American	24.00%	16.00%	16.00%	28.00%	16.00%	100.00%	
\$100k - \$125k	37.50%	25.00%	12.50%	12.50%	12.50%	100.00%	
\$125k - \$150k	50.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
\$175k - \$200k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	33.33%	0.00%	33.33%	33.33%	0.00%	100.00%	
\$50k - \$70k	0.00%	14.29%	14.29%	28.57%	42.86%	100.00%	
\$70k - \$100k	0.00%	0.00%	33.33%	66.67%	0.00%	100.00%	
Black or African American	28.95%	7.89%	19.74%	32.89%	10.53%	100.00%	
\$100k - \$125k	41.67%	0.00%	16.67%	16.67%	25.00%	100.00%	
\$125k - \$150k	14.29%	14.29%	42.86%	28.57%	0.00%	100.00%	
\$15k - \$25k	16.67%	0.00%	33.33%	50.00%	0.00%	100.00%	
\$200k +	50.00%	0.00%	25.00%	25.00%	0.00%	100.00%	
\$25k - \$35k	0.00%	33.33%	0.00%	66.67%	0.00%	100.00%	
\$35k - \$50k	35.29%	5.88%	23.53%	29.41%	5.88%	100.00%	
\$50k - \$70k	12.50%	0.00%	25.00%	50.00%	12.50%	100.00%	
\$70k - \$100k	21.43%	21.43%	7.14%	28.57%	21.43%	100.00%	
Under \$15k	60.00%	0.00%	0.00%	40.00%	0.00%	100.00%	
Some other race	25.00%	0.00%	25.00%	50.00%	0.00%	100.00%	
\$100k - \$125k	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$50k - \$70k	50.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
Two or more races	50.00%	0.00%	0.00%	25.00%	25.00%	100.00%	
\$15k - \$25k	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
\$35k - \$50k	50.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
\$50k - \$70k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
White	20.82%	17.06%	21.50%	19.80%	20.82%	100.00%	
\$100k - \$125k	9.26%	14.81%	33.33%	14.81%	27.78%	100.00%	
\$125k - \$150k	19.61%	21.57%	29.41%	13.73%	15.69%	100.00%	
\$150k - \$175k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	33.33%	33.33%	0.00%	33.33%	100.00%	
\$175k - \$200k	0.00%	0.00%	25.00%	75.00%	0.00%	100.00%	
\$200k +	12.50%	12.50%	12.50%	50.00%	12.50%	100.00%	
\$25k - \$35k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	20.75%	20.75%	15.09%	22.64%	20.75%	100.00%	
\$50k - \$70k	25.00%	17.19%	15.63%	21.88%	20.31%	100.00%	
\$70k - \$100k	28.30%	13.21%	16.98%	18.87%	22.64%	100.00%	
Grand Total	22.77%	14.85%	21.04%	23.02%	18.32%	100.00%	

Table 2.14. I think about my plan for retirement often (Hispanic Ethnicity & Income)

I think about my plan for retirement often		Column Labels			
Row Labels	Agree	Neutral	Strongly agree	Grand Total	
\$100k - \$125k	0.00%	100.00%	0.00%	100.00%	
\$175k - \$200k	50.00%	0.00%	50.00%	100.00%	
\$25k - \$35k	50.00%	50.00%	0.00%	100.00%	
\$35k - \$50k	28.57%	28.57%	42.86%	100.00%	
\$50k - \$70k	60.00%	10.00%	30.00%	100.00%	
\$70k - \$100k	50.00%	0.00%	50.00%	100.00%	
Grand Total	45.83%	20.83%	33.33%	100.00%	

Table 2.15. Results - I think about my plan for retirement often

- Overall, more than 2 in 5 (45%) women indicate that they think about retirement often;
- For Asian women, more than half (52%) indicate that they think about retirement often;
- For Black women, 3 of every 5 (60%) indicate that they think about retirement often - the highest rate among the major racial identity groups most represented in the survey (White, Asian, & Black);
- Of those Black women, the strongest response rate (100%) came from the lowest income group (those earning less than \$15k annually)
- For White women, just shy of 2 in 5 (39%) indicate that they think about retirement often;
- For Hispanic women, more than 3 in 4 (78%) indicate that they think about retirement often;

Income Results:

- Across all income groups, nearly half (45%), indicated they think about their plan for retirement often;
- For women in the lowest income group, greater than 80% indicated they think about their plan for retirement often;
- For women in the highest income group(s), no less than 65% (or nearly 2 in 3) indicated they think about their retirement plan often;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), nearly half (48%) indicated they think about their retirement plan often.

Table 2.16. I will be able to retire at the age I choose (Race & Income)

I will be able to retire at the age I choose		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	50.00%	0.00%	0.00%	0.00%	0.00%	50.00%	100.00%	
\$25k - \$35k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
Under \$15k	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
Asian American	24.00%	12.00%	28.00%	4.00%	24.00%	8.00%	100.00%	
\$100k - \$125k	12.50%	0.00%	50.00%	0.00%	37.50%	0.00%	100.00%	
\$125k - \$150k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	
\$175k - \$200k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	0.00%	33.33%	0.00%	33.33%	33.33%	100.00%	
\$50k - \$70k	28.57%	28.57%	14.29%	0.00%	14.29%	14.29%	100.00%	
\$70k - \$100k	0.00%	33.33%	33.33%	0.00%	33.33%	0.00%	100.00%	
Black or African American	16.88%	18.18%	20.78%	7.79%	22.08%	14.29%	100.00%	
\$100k - \$125k	0.00%	33.33%	33.33%	0.00%	25.00%	8.33%	100.00%	
\$125k - \$150k	42.86%	14.29%	0.00%	0.00%	28.57%	14.29%	100.00%	
\$15k - \$25k	0.00%	14.29%	14.29%	28.57%	28.57%	14.29%	100.00%	
\$200k +	75.00%	25.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$25k - \$35k	0.00%	0.00%	0.00%	33.33%	33.33%	33.33%	100.00%	
\$35k - \$50k	5.88%	5.88%	29.41%	5.88%	29.41%	23.53%	100.00%	
\$50k - \$70k	25.00%	37.50%	25.00%	0.00%	12.50%	0.00%	100.00%	
\$70k - \$100k	21.43%	14.29%	14.29%	7.14%	21.43%	21.43%	100.00%	
Under \$15k	20.00%	20.00%	40.00%	20.00%	0.00%	0.00%	100.00%	
Some other race	0.00%	25.00%	25.00%	0.00%	25.00%	25.00%	100.00%	
\$100k - \$125k	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
\$50k - \$70k	0.00%	0.00%	50.00%	0.00%	50.00%	0.00%	100.00%	
Two or more races	50.00%	0.00%	0.00%	25.00%	0.00%	25.00%	100.00%	
\$15k - \$25k	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
\$35k - \$50k	50.00%	0.00%	0.00%	50.00%	0.00%	0.00%	100.00%	
\$50k - \$70k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
White	23.55%	18.09%	20.82%	1.02%	17.75%	18.77%	100.00%	
\$100k - \$125k	22.22%	18.52%	25.93%	0.00%	16.67%	16.67%	100.00%	
\$125k - \$150k	17.65%	25.49%	11.76%	0.00%	21.57%	23.53%	100.00%	
\$150k - \$175k	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	66.67%	0.00%	0.00%	0.00%	0.00%	33.33%	100.00%	
\$175k - \$200k	75.00%	0.00%	0.00%	0.00%	25.00%	0.00%	100.00%	
\$200k +	37.50%	0.00%	12.50%	0.00%	50.00%	0.00%	100.00%	
\$25k - \$35k	50.00%	0.00%	50.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	30.19%	20.75%	18.87%	1.89%	9.43%	18.87%	100.00%	
\$50k - \$70k	18.75%	14.06%	26.56%	0.00%	18.75%	21.88%	100.00%	
\$70k - \$100k	20.75%	16.98%	22.64%	3.77%	18.87%	16.98%	100.00%	
Grand Total	22.47%	17.53%	20.99%	2.72%	18.77%	17.53%	100.00%	

Table 2.17. I will be able to retire at the age I choose (Hispanic Ethnicity & Income)

I will be able to retire at the age I choose		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
\$100k - \$125k	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$175k - \$200k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$25k - \$35k	50.00%	0.00%	50.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	28.57%	0.00%	14.29%	14.29%	28.57%	14.29%	100.00%	
\$50k - \$70k	30.00%	0.00%	50.00%	0.00%	20.00%	0.00%	100.00%	
\$70k - \$100k	0.00%	50.00%	0.00%	50.00%	0.00%	0.00%	100.00%	
Grand Total	33.33%	8.33%	29.17%	8.33%	16.67%	4.17%	100.00%	

Table 2.18. Results - I will be able to retire at the age I choose

- Overall, 40% of women (2 in 5) indicate they will be able to retire at the age of their choosing
- For Asian women, nearly half (48%) indicate they will be able to retire at the age of their choosing - the highest of the major race categories represented in this survey;
- Of those Asian women, the most intense responses came from income groups of \$125k +
- For Black women, nearly 2 in 5 (38%) indicate they will be to retire at the age of their choosing;
- For White women, slightly more than 2 in 5 (41%) indicate they will be able to retire at the age of their choosing;
- For Hispanic women, about (50%) indicate they will be able to retire at the age of their choosing;

Income Results:

- Across all income groups, 2 in 5 (40%) indicated they will be able to choose their retirement age;
- For women in the lowest income range; just over 5% indicated they will be able to choose their retirement age;
- For women in the highest income range(s), no less than 83% indicated they will be able to retire at the age of their choosing, with the exception of those in the \$150k - \$175 income range, where NO women provided such indication;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), just shy of 40%, or 2 in 5, indicated they will be able to choose their retirement age;

Section 3. Health and Wellness. In this 2-Part section, questions evaluate respondents' health care access, affordability, and integrity. Additionally, respondents shared overall perceptions of their general health.

Table 3.1. I consider myself a healthy person (Race)

I consider myself a healthy person		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	50.00%	0.00%	0.00%	0.00%	50.00%	100.00%	
Asian American	8.00%	4.00%	44.00%	28.00%	16.00%	100.00%	
Black or African American	35.90%	8.97%	15.38%	24.36%	15.38%	100.00%	
Some other race	50.00%	0.00%	25.00%	25.00%	0.00%	100.00%	
Two or more races	75.00%	0.00%	25.00%	0.00%	0.00%	100.00%	
White	25.00%	18.24%	17.57%	22.30%	16.89%	100.00%	
Grand Total	26.89%	15.16%	18.83%	22.74%	16.38%	100.00%	

Table 3.2. I consider myself a healthy person (Ethnicity)

I consider myself a healthy person		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
Non-Hispanic	24.53%	16.27%	19.20%	22.67%	17.33%	100.00%	
Hispanic	61.54%	0.00%	15.38%	19.23%	3.85%	100.00%	
Grand Total	26.93%	15.21%	18.95%	22.44%	16.46%	100.00%	

Table 3.3. Results - I consider myself a healthy person

- Nearly half (48%) of respondents overall agree or strongly agree that they are in good health - while nearly 1/3 (31%) report unfavorable perspectives on their current health;
- More than 1/3 (36%) of Asian respondents report a similar favorable view toward their health, and 1 in 5 report a disfavorable view
- Nearly 3 of every 5 (59%) of Black respondents report a favorable view or their personal health, and nearly 24%, have a disfavorable view.
- Almost half (47%) of White respondents report a favorable view toward their personal health;
- For Hispanic respondents, 4 in 5 (80%) expressed a favorable view of their health;
- Responses indicating the highest level of satisfaction with personal health came from individuals of Two or more races (75%);

Table 3.4. I experience stress that impacts my physical health (Race)

I experience stress that impacts my physical health		Column Labels					
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
American Indian or Alaska Native	50.00%	0.00%	0.00%	0.00%	50.00%	0.00%	100.00%
Asian American	24.00%	8.00%	28.00%	0.00%	20.00%	20.00%	100.00%
Black or African American	42.31%	10.26%	15.38%	0.00%	17.95%	14.10%	100.00%
Some other race	50.00%	25.00%	0.00%	0.00%	25.00%	0.00%	100.00%
Two or more races	0.00%	0.00%	66.67%	0.00%	33.33%	0.00%	100.00%
White	19.93%	20.61%	17.57%	0.34%	21.62%	19.93%	100.00%
Grand Total	24.75%	17.65%	17.89%	0.25%	21.08%	18.38%	100.00%

Table 3.5. I experience stress that impacts my physical health (Ethnicity)

I experience stress that impacts my physical health		Column Labels					Grand Total
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
Non-Hispanic	24.00%	18.67%	18.13%	0.27%	19.20%	19.73%	100.00%
Hispanic	28.00%	4.00%	20.00%	0.00%	48.00%	0.00%	100.00%
Grand Total	24.25%	17.75%	18.25%	0.25%	21.00%	18.50%	100.00%

Table 3.6. Results - I experience stress that impacts my physical health

- Overall, more than 2 in 5 women (45%) women indicate that they experience stress that impacts their physical health
- For Asian women, more than 2 in 5 (44%) indicate that they experience stress that impacts their physical health;
- For Black women, nearly 3 of 5 (59%) - the highest rate among the major racial groups represented in the study - indicate that they experience stress that impacts their physical health;
- For White women, 2 in 5 (40%) indicate that they experience stress that impacts their physical health;
- For Hispanic women, over 3 in 4 (76%) indicate that they experience stress that impacts their physical health;

Table 3.7. I experience stress that impacts my mental health (Race)

I experience stress that impacts my mental health		Column Labels					Grand Total
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
Asian American	8.00%	20.00%	24.00%	32.00%	16.00%	100.00%	
Black or African American	30.77%	14.10%	12.82%	26.92%	15.38%	100.00%	
Some other race	25.00%	0.00%	50.00%	25.00%	0.00%	100.00%	
Two or more races	25.00%	0.00%	50.00%	25.00%	0.00%	100.00%	
White	25.00%	21.62%	18.24%	20.61%	14.53%	100.00%	
Grand Total	25.25%	19.61%	18.14%	22.55%	14.46%	100.00%	

Table 3.8. I experience stress that impacts my mental health (Ethnicity)

I experience stress that impacts my mental health		Column Labels					Grand Total
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
Non-Hispanic	23.73%	21.07%	17.87%	22.13%	15.20%	100.00%	
Hispanic	44.00%	0.00%	28.00%	28.00%	0.00%	100.00%	
Grand Total	25.00%	19.75%	18.50%	22.50%	14.25%	100.00%	

Table 3.9. Results - I experience stress that impacts my mental health

- Overall, nearly half (~48%) of women in our study indicate they experience stress that impacts their mental health;
- For Asian women, 2 in 5 (40%) indicate they experience stress that impacts their mental health;
- For Black women, nearly 3 in 5 (~57%) - above the overall average of 48% - indicate they experience stress that impacts their mental health - the highest score among all major racial groups;
- For White women, less than half (~46%) indicate they experience stress that impacts their mental health;
- For Hispanic women, nearly 3 in 4 (72%) indicate they experience stress that impacts their mental health;

Table 3.10. I can access healthcare services when needed (Race)

I can access healthcare services when needed							
Column Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	0.00%	50.00%	50.00%	0.00%	0.00%	100.00%	
Asian American	20.00%	32.00%	12.00%	24.00%	12.00%	100.00%	
Black or African American	26.92%	14.10%	23.08%	25.64%	10.26%	100.00%	
Some other race	25.00%	0.00%	50.00%	25.00%	0.00%	100.00%	
Two or more races	50.00%	0.00%	25.00%	25.00%	0.00%	100.00%	
White	22.71%	16.95%	17.63%	21.69%	21.02%	100.00%	
Grand Total	23.53%	17.16%	18.87%	22.55%	17.89%	100.00%	

Table 3.11 I can access healthcare services when needed (Ethnicity)

I can access healthcare services when needed							
Column Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
Non-Hispanic	22.99%	18.72%	17.38%	21.39%	19.52%	100.00%	
Hispanic	30.77%	0.00%	38.46%	30.77%	0.00%	100.00%	
Grand Total	23.50%	17.50%	18.75%	22.00%	18.25%	100.00%	

Table 3.12. Results - I can access healthcare services when needed

- Overall, less than half (45%) indicate they have access to the healthcare services they need;
- For Asian women, more than 2 in 5 (44%) indicate they have access to the healthcare services they need;
- For Black women, more than half (51%) of indicate they have access to the healthcare services they need;
- For White women, slightly more than 2 in 5 (43%) indicate they have access to the healthcare services they need;

- For Hispanic women, 3 in 5 (60%) indicate they have access to the healthcare services they need;

Table 3.13. I visit the doctor at least once a year for non-emergency care (Race)

I visit the doctor at least once a year for non-em							
Column Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disa	Grand Total
American Indian or Alaska Native	0.00%	50.00%	50.00%	0.00%	0.00%	0.00%	100.00%
Asian American	16.00%	28.00%	12.00%	0.00%	24.00%	20.00%	100.00%
Black or African American	20.51%	24.36%	11.54%	0.00%	30.77%	12.82%	100.00%
Some other race	0.00%	25.00%	0.00%	0.00%	75.00%	0.00%	100.00%
Two or more races	50.00%	50.00%	0.00%	0.00%	0.00%	0.00%	100.00%
White	21.62%	17.91%	17.91%	0.34%	23.99%	18.24%	100.00%
Grand Total	21.03%	20.29%	16.14%	0.24%	25.43%	16.87%	100.00%

Table 3.14. I visit the doctor at least once a year for non-emergency care (Ethnicity)

I visit the doctor at least once a year							
Column Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disa	Grand Total
Non-Hispanic	20.00%	21.07%	16.27%	0.27%	24.27%	18.13%	100.00%
Hispanic	34.62%	15.38%	15.38%	0.00%	30.77%	3.85%	100.00%
Grand Total	20.95%	20.70%	16.21%	0.25%	24.69%	17.21%	100.00%

Table 3.15. Results - I visit the doctor at least once a year for non-emergency care

- Overall, almost half (46%) of women indicate they visit their doctor for non-emergency care;
- For Asian women, 2 in 5 (40%) indicate they visit their doctor for non-emergency care;
- For Black women, half (~50%) indicate they visit their doctor for non-emergency care - a higher rating/score than all other major racial groups;
- For White women, more than 2 in 5 (44%) indicate they visit their doctor for non-emergency care;
- For Hispanic women, more than 3 in 5 (64%) indicate they visit their doctor for non-emergency care;

Table 3.16. I can access mental health services when needed (Race)

I can access mental health services when needed							
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
American Indian or Alaska Native	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
Asian American	28.00%	8.00%	20.00%	4.00%	24.00%	16.00%	100.00%
Black or African American	30.77%	11.54%	17.95%	1.28%	24.36%	14.10%	100.00%
Some other race	0.00%	0.00%	50.00%	0.00%	25.00%	25.00%	100.00%
Two or more races	25.00%	0.00%	0.00%	25.00%	50.00%	0.00%	100.00%
White	18.58%	21.28%	20.27%	1.01%	19.93%	18.92%	100.00%
Grand Total	21.27%	18.58%	19.80%	1.47%	21.27%	17.60%	100.00%

Table 3.17. I can access mental health services when needed (Ethnicity)

I can access mental health services when needed							
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
Non-Hispanic	21.33%	20.00%	20.00%	1.07%	18.93%	18.67%	100.00%
Hispanic	11.54%	3.85%	23.08%	7.69%	46.15%	7.69%	100.00%
Grand Total	20.70%	18.95%	20.20%	1.50%	20.70%	17.96%	100.00%

Table 3.18. Results - I can access mental health services when needed

- Overall, slightly more than 2 in 5 (42%) women indicate they can access the mental health services they need;
- For Asian women, more than half (52%) indicate they can access the mental health services they need;
- For Black women, more than half (54%) indicate they can access the mental health services they need;
- For White women, nearly 2 in 5 (38%) indicate they can access the mental health services they need;
- For Hispanic women, nearly 3 in 5 (~58%) indicate they can access the mental health services they need;

Part 2

Table 3.19. I am satisfied with the medical care I receive (Race)

I am satisfied with the medical care I receive							
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
American Indian or Alaska Native	50.00%	0.00%	0.00%	0.00%	0.00%	50.00%	100.00%
Asian American	32.00%	24.00%	16.00%	0.00%	16.00%	12.00%	100.00%
Black or African American	39.74%	8.97%	12.82%	1.28%	26.92%	10.26%	100.00%
Some other race	25.00%	0.00%	25.00%	0.00%	50.00%	0.00%	100.00%
Two or more races	33.33%	0.00%	0.00%	0.00%	66.67%	0.00%	100.00%
White	23.65%	17.91%	19.93%	0.00%	20.27%	18.24%	100.00%
Grand Total	27.45%	16.18%	18.14%	0.25%	21.81%	16.18%	100.00%

Table 3.20. I am satisfied with the medical care I receive (Ethnicity)

I am satisfied with the medical care I receive		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
Non-Hispanic	25.07%	17.60%	18.40%	0.00%	21.33%	17.60%	100.00%	
Hispanic	64.00%	0.00%	16.00%	4.00%	16.00%	0.00%	100.00%	
Grand Total	27.50%	16.50%	18.25%	0.25%	21.00%	16.50%	100.00%	

Table 3.21. Results - I am satisfied with the medical care I receive

- Nearly half (48%) of respondents overall across all races and ethnicities expressed some level of satisfaction with the medical care they receive
- Nearly half % (48%) of Asian women respondents are satisfied (agree +strongly agree) with the medical care they receive
- 2/3(66%) of Black women respondents (agree+strongly agree) are satisfied with their healthcare;
- Hispanic women respondents, 80% expressed some level of satisfaction in the medical care they currently receive;
- 43% of White women respondents are satisfied with the current medical care they receive;
- The highest rate of satisfaction with medical care came from women identifying as Hispanic and American Indian Alaska Native

Table 3.22. I generally trust the advice of doctors and feel confident in the medical professionals that treat me (Race)

I generally trust the advice of doctors and feel confident in the medical professionals that treat me		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	0.00%	0.00%	0.00%	50.00%	50.00%	100.00%	
Asian American	16.00%	24.00%	12.00%	28.00%	20.00%	100.00%	
Black or African American	25.97%	11.69%	23.38%	25.97%	12.99%	100.00%	
Some other race	25.00%	0.00%	25.00%	50.00%	0.00%	100.00%	
Two or more races	25.00%	25.00%	50.00%	0.00%	0.00%	100.00%	
White	19.26%	20.27%	22.64%	23.65%	14.19%	100.00%	
Grand Total	20.34%	18.63%	22.30%	24.51%	14.22%	100.00%	

Table 3.23. I generally trust the advice of doctors and feel confident in the medical professionals that treat me (Ethnicity)

I generally trust the advice of doctors and feel confident in the medical professionals that treat me		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
Non-Hispanic	20.05%	20.05%	21.12%	23.26%	15.51%	100.00%	
Hispanic	19.23%	3.85%	42.31%	34.62%	0.00%	100.00%	
Grand Total	20.00%	19.00%	22.50%	24.00%	14.50%	100.00%	

Table 3.24. Results - I generally trust the advice of doctors and feel confident in the medical professionals that treat me

- Overall, more than 2 in 5 (44%) women indicate they have trust and confidence in the medical care they receive;
- For Asian women, the same proportion (44%) indicate they have trust and confidence in the medical care they receive;
- For Black women, more than half (~52%) indicate they have trust and confidence in the medical care they receive;
- For White women, just over 2 in 5 (42%) indicate they have trust and confidence in the the medical care they receive;
- For Hispanic women, more than half (53%) indicate they have trust and confidence in the medical care they receive;

Table 3.25. I have access to the tools I need to manage stress (for example healthy diet, regular exercise, professional counseling) (Race)

I have access to the tools I need to manage stress (for example healthy diet, regular exercise, professional counseling) (Race)							
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
American Indian or Alaska Native	0.00%	50.00%	0.00%	0.00%	50.00%	0.00%	100.00%
Asian American	28.00%	24.00%	8.00%	0.00%	32.00%	8.00%	100.00%
Black or African American	30.77%	11.54%	20.51%	0.00%	15.38%	21.79%	100.00%
Some other race	50.00%	0.00%	25.00%	0.00%	25.00%	0.00%	100.00%
Two or more races	25.00%	0.00%	50.00%	0.00%	25.00%	0.00%	100.00%
White	27.70%	15.88%	16.89%	0.34%	20.61%	18.58%	100.00%
Grand Total	28.36%	15.40%	17.36%	0.24%	20.54%	18.09%	100.00%

Table 3.26. I have access to the tools I need to manage stress (for example healthy diet, regular exercise, professional counseling) (Ethnicity)

I have access to the tools I need to manage stress (for example healthy diet, regular exercise, professional counseling) (Ethnicity)							
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
Non-Hispanic	26.93%	16.53%	16.53%	0.27%	20.00%	19.73%	100.00%
Hispanic	50.00%	3.85%	23.08%	0.00%	23.08%	0.00%	100.00%
Grand Total	28.43%	15.71%	16.96%	0.25%	20.20%	18.45%	100.00%

Table 3.27. Results - I have access to the tools I need to manage stress (for example healthy diet, regular exercise, professional counseling)

- Overall, nearly half (48%) of women indicate they have access to the tools they need to effectively manage stress;
- For Asian women, 3 in 5 (60%) indicate they have access to the tools they need to effectively manage stress;
- For Black women, more than 2 in 5 (45%) indicate they have access to the tools they need to effectively manage stress;
- For White women, less than half (47%) indicate they have access to the tools they need to effectively manage stress;

- For Hispanic women, nearly 3 in 4 (73%) indicate they have access to the tools they need to effectively manage stress;

Table 3.28. My health care expenses are affordable(Race)

My health care expenses are affordable		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Dis:	Grand Total	
American Indian or Alaska Native	50.00%	0.00%	50.00%	0.00%	0.00%	0.00%	100.00%	
Asian American	12.00%	28.00%	12.00%	4.00%	40.00%	4.00%	100.00%	
Black or African American	24.36%	21.79%	15.38%	0.00%	15.38%	23.08%	100.00%	
Some other race	50.00%	0.00%	50.00%	0.00%	0.00%	0.00%	100.00%	
Two or more races	25.00%	25.00%	25.00%	0.00%	25.00%	0.00%	100.00%	
White	25.00%	16.55%	18.24%	0.34%	20.95%	18.92%	100.00%	
Grand Total	24.45%	18.09%	17.85%	0.49%	20.78%	18.34%	100.00%	

Table 3.29. My health care expenses are affordable (Ethnicity)

My health care expenses are affordable		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Dis:	Grand Total	
Non-Hispanic	23.20%	18.93%	17.33%	0.53%	20.00%	20.00%	100.00%	
Hispanic	38.46%	7.69%	23.08%	0.00%	30.77%	0.00%	100.00%	
Grand Total	24.19%	18.20%	17.71%	0.50%	20.70%	18.70%	100.00%	

Table 3.30. Results - My health care expenses are affordable

- Overall, more than 2 in 5 (44%) women indicate that their healthcare is affordable;
- For Asian women, more than half (52%) indicate that their healthcare is affordable;
- For Black women, nearly 2 in 5 (39%) indicate that their healthcare is affordable;
- For White women, less than half (45%) indicate that their healthcare is affordable;
- For Hispanic women, more than 3 in 5 (68%) indicate that their healthcare is affordable;

Table 3.31. When I use my health insurance, the out-of-pocket costs are affordable (Race)

When I use my health insurance, the out-of-pocket costs are affordab		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Dis:	Grand Total	
American Indian or Alaska Native	50.00%	0.00%	50.00%	0.00%	0.00%	0.00%	100.00%	
Asian American	28.00%	4.00%	24.00%	4.00%	20.00%	20.00%	100.00%	
Black or African American	29.87%	24.68%	22.08%	0.00%	10.39%	12.99%	100.00%	
Some other race	50.00%	25.00%	25.00%	0.00%	0.00%	0.00%	100.00%	
Two or more races	50.00%	25.00%	0.00%	0.00%	25.00%	0.00%	100.00%	
White	21.62%	22.97%	16.55%	0.34%	24.66%	13.85%	100.00%	
Grand Total	24.26%	22.06%	18.14%	0.49%	21.32%	13.73%	100.00%	

Table 3.32. When I use my health insurance, the out-of-pocket costs are affordable (Ethnicity)

When I use my health insurance, the out-of-pocket costs are affordab		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Dis:	Grand Total	
Non-Hispanic	22.67%	23.20%	17.87%	0.53%	21.07%	14.67%	100.00%	
Hispanic	40.00%	12.00%	20.00%	0.00%	24.00%	4.00%	100.00%	
Grand Total	23.75%	22.50%	18.00%	0.50%	21.25%	14.00%	100.00%	

Table 3.33. Results - When I use my health insurance, the out-of-pocket costs are affordable

- Overall, less than half (45%) of women indicate that their out-of-pocket healthcare expenses are affordable;
- For Asian women, slightly less than half (48%) indicate that their out-of-pocket healthcare expenses are affordable;
- For Black women; 2 in 5 (40%) indicate that their out-of-pocket healthcare expenses are affordable;
- For White women, less than half (45%) indicate that their out-of-pocket healthcare expenses are affordable;
- For Hispanic women; slightly less than 2 out of 3 (64%) indicate that their out of pocket healthcare expenses are affordable;

Table 3.34. Due to COVID-19, managing my physical health is more challenging (Race)

Due to COVID-19, managing my physical health is more challenging							Column Labels
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	0.00%	0.00%	50.00%	0.00%	50.00%	100.00%	
Asian American	24.00%	16.00%	32.00%	12.00%	16.00%	100.00%	
Black or African American	19.23%	34.62%	19.23%	14.10%	12.82%	100.00%	
Some other race	66.67%	33.33%	0.00%	0.00%	0.00%	100.00%	
Two or more races	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
White	22.71%	17.63%	21.36%	20.68%	17.63%	100.00%	
Grand Total	22.91%	20.69%	21.43%	18.47%	16.50%	100.00%	

Table 3.35. Due to COVID-19, managing my physical health is more challenging (Ethnicity)

Due to COVID-19, managing my physical health is more challenging							Column Labels
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
Non-Hispanic	21.33%	21.07%	21.87%	18.67%	17.07%	100.00%	
Hispanic	45.83%	8.33%	20.83%	20.83%	4.17%	100.00%	
Grand Total	22.81%	20.30%	21.80%	18.80%	16.29%	100.00%	

Table 3.36. Results - Due to COVID-19, managing my physical health is more challenging

- Overall, 2 in 5 (40%) women indicate that managing their physical health was more challenging due to COVID-19
- For Asian women, slightly more than 1/3 (36%) indicate that COVID-19 negatively impacted their ability to manage physical health;
- For Black women, 1/3 (33%) indicate that COVID-19 negatively impacted their their ability to manage physical health;
- For White women, slightly more than 2 in 5 (~43%) indicate that COVID-19 negatively impacted their ability to manage physical health;

- For Hispanic women, nearly 2 out of 3 (~66%) indicate that COVID-19 negatively impacted their ability to manage physical health;

Table 3.37. Due to COVID-19, managing my mental health is more challenging (Race)

Due to COVID-19, managing my mental health is more challenging		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	0.00%	50.00%	0.00%	50.00%	0.00%	100.00%	
Asian American	16.00%	20.00%	20.00%	20.00%	24.00%	100.00%	
Black or African American	28.21%	26.92%	12.82%	19.23%	12.82%	100.00%	
Some other race	0.00%	33.33%	33.33%	33.33%	0.00%	100.00%	
Two or more races	66.67%	0.00%	0.00%	33.33%	0.00%	100.00%	
White	21.02%	19.66%	16.61%	25.42%	17.29%	100.00%	
Grand Total	22.17%	21.18%	16.01%	24.14%	16.50%	100.00%	

Table 3.38. Due to COVID-19, managing my mental health is more challenging (Ethnicity)

Due to COVID-19, managing my mental health is more challenging		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
Non-Hispanic	22.13%	21.87%	16.00%	22.93%	17.07%	100.00%	
Hispanic	20.83%	8.33%	16.67%	50.00%	4.17%	100.00%	
Grand Total	22.06%	21.05%	16.04%	24.56%	16.29%	100.00%	

Table 3.39. Results - Due to COVID-19, managing my mental health is more challenging

- Overall, 46% of women indicate that COVID-19 negatively impacted their ability to manage their mental health;
- For Asian women, more than 1/3 (36%) indicate that COVID-19 negatively impacted their ability to manage mental health;
- For Black women, nearly half (47%) indicate that COVID-19 negatively impacted their ability to manage mental health - the highest among all major racial groups in the study;
- For White women, nearly half (46%) indicate that COVID-19 negatively impacted their ability to manage mental health;
- For Hispanic women, more than 2 of every 3 (~71%) indicate that COVID-19 negatively impacted their ability to manage mental health;

Section 4. Debt Management. This section evaluates the accumulation and impact of debt, as well as access to debt relief.

Table 4.1. I have outstanding debt (Race and Income)

I have outstanding debt		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	50.00%	0.00%	0.00%	0.00%	0.00%	50.00%	100.00%	
\$25k - \$35k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
Under \$15k	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
Asian American	16.00%	12.00%	36.00%	0.00%	16.00%	20.00%	100.00%	
\$100k - \$125k	25.00%	12.50%	25.00%	0.00%	25.00%	12.50%	100.00%	
\$125k - \$150k	50.00%	0.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
\$175k - \$200k	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	33.33%	0.00%	33.33%	0.00%	33.33%	0.00%	100.00%	
\$50k - \$70k	0.00%	14.29%	42.86%	0.00%	0.00%	42.86%	100.00%	
\$70k - \$100k	0.00%	33.33%	66.67%	0.00%	0.00%	0.00%	100.00%	
Black or African American	30.26%	23.68%	11.84%	0.00%	21.05%	13.16%	100.00%	
\$100k - \$125k	25.00%	16.67%	8.33%	0.00%	33.33%	16.67%	100.00%	
\$125k - \$150k	28.57%	28.57%	0.00%	0.00%	28.57%	14.29%	100.00%	
\$15k - \$25k	50.00%	16.67%	16.67%	0.00%	16.67%	0.00%	100.00%	
\$200k +	25.00%	25.00%	0.00%	0.00%	0.00%	50.00%	100.00%	
\$25k - \$35k	0.00%	66.67%	33.33%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	29.41%	23.53%	0.00%	0.00%	29.41%	17.65%	100.00%	
\$50k - \$70k	37.50%	0.00%	50.00%	0.00%	0.00%	12.50%	100.00%	
\$70k - \$100k	28.57%	35.71%	14.29%	0.00%	14.29%	7.14%	100.00%	
Under \$15k	40.00%	20.00%	0.00%	0.00%	40.00%	0.00%	100.00%	
Some other race	50.00%	0.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
\$100k - \$125k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$50k - \$70k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
Two or more races	0.00%	50.00%	25.00%	0.00%	25.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	50.00%	50.00%	0.00%	0.00%	0.00%	100.00%	
\$50k - \$70k	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
White	24.23%	18.77%	18.09%	0.34%	21.16%	17.41%	100.00%	
\$100k - \$125k	24.07%	20.37%	18.52%	0.00%	18.52%	18.52%	100.00%	
\$125k - \$150k	22.00%	16.00%	18.00%	0.00%	18.00%	26.00%	100.00%	
\$150k - \$175k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	33.33%	33.33%	0.00%	33.33%	0.00%	100.00%	
\$175k - \$200k	25.00%	0.00%	0.00%	0.00%	25.00%	50.00%	100.00%	
\$200k +	0.00%	0.00%	0.00%	0.00%	50.00%	50.00%	100.00%	
\$25k - \$35k	50.00%	0.00%	0.00%	0.00%	0.00%	50.00%	100.00%	
\$35k - \$50k	24.07%	18.52%	18.52%	0.00%	29.63%	9.26%	100.00%	
\$50k - \$70k	29.69%	20.31%	21.88%	0.00%	15.63%	12.50%	100.00%	
\$70k - \$100k	25.00%	23.08%	17.31%	0.00%	19.23%	15.38%	100.00%	
Under \$15k	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	
Grand Total	25.00%	19.31%	17.82%	0.25%	21.04%	16.58%	100.00%	

Table 4.2. I have outstanding debt (Hispanic Ethnicity and Income)

I have outstanding debt		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
\$100k - \$125k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$175k - \$200k	0.00%	0.00%	50.00%	0.00%	50.00%	100.00%	
\$25k - \$35k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	75.00%	0.00%	12.50%	12.50%	0.00%	100.00%	
\$50k - \$70k	50.00%	20.00%	30.00%	0.00%	0.00%	100.00%	
\$70k - \$100k	50.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
Under \$15k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
Grand Total	57.69%	7.69%	19.23%	11.54%	3.85%	100.00%	

Table 4.3. Results - I have outstanding debt

- Overall, nearly half (46%) of respondents/women across all racial groups indicated that they have some level of outstanding debt
- For Asian women, nearly 1/3 (32%) indicate they have some level of outstanding debt - indications were highest among the highest income groups;
- For Black women, slightly more than half (51%) indicate they have some level of outstanding debt - indications were highest among the lowest income groups;
- For White women, more than 2 in 5 (45%) indicate they have some level of outstanding debt;
- For Hispanic women, Slightly more than 2 out of 3 (68%) indicate they have some level of outstanding debt, with fairly uniform intensity across all major income bands;

Income Results:

- Across all income groups, nearly half (46%) indicated they have some level of outstanding debt;
- For women in the lowest income range, more than half (56%) indicated they have some level of outstanding debt;
- For women in the highest income group(s), no less than 40% (2 in 5) indicated they have some level of outstanding debt, with the highest intensity coming from those in the \$150k - \$175k income range;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), more than 2 in 5 (41%) indicated they have some level of outstanding debt.

Table 4.4. I have student loan debt (Race and Income)

I have student loan debt		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly a	Strongly Disagr	Grand Total	
American Indian or Alaska Native	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$25k - \$35k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
Asian American	12.00%	8.00%	20.00%	24.00%	36.00%	100.00%	
\$100k - \$125k	12.50%	12.50%	25.00%	25.00%	25.00%	100.00%	
\$125k - \$150k	0.00%	0.00%	50.00%	0.00%	50.00%	100.00%	
\$15k - \$25k	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
\$175k - \$200k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	0.00%	33.33%	33.33%	33.33%	100.00%	
\$50k - \$70k	14.29%	14.29%	14.29%	28.57%	28.57%	100.00%	
\$70k - \$100k	0.00%	0.00%	0.00%	33.33%	66.67%	100.00%	
Black or African American	23.68%	18.42%	15.79%	23.68%	18.42%	100.00%	
\$100k - \$125k	16.67%	25.00%	25.00%	16.67%	16.67%	100.00%	
\$125k - \$150k	14.29%	42.86%	14.29%	14.29%	14.29%	100.00%	
\$15k - \$25k	33.33%	0.00%	16.67%	33.33%	16.67%	100.00%	
\$200k +	0.00%	25.00%	0.00%	25.00%	50.00%	100.00%	
\$25k - \$35k	33.33%	0.00%	0.00%	33.33%	33.33%	100.00%	
\$35k - \$50k	17.65%	5.88%	23.53%	41.18%	11.76%	100.00%	
\$50k - \$70k	37.50%	37.50%	0.00%	25.00%	0.00%	100.00%	
\$70k - \$100k	35.71%	14.29%	14.29%	14.29%	21.43%	100.00%	
Under \$15k	20.00%	20.00%	20.00%	0.00%	40.00%	100.00%	
Some other race	0.00%	33.33%	33.33%	0.00%	33.33%	100.00%	
\$100k - \$125k	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	
\$50k - \$70k	0.00%	50.00%	0.00%	0.00%	50.00%	100.00%	
Two or more races	0.00%	75.00%	0.00%	25.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
\$50k - \$70k	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
White	16.78%	20.55%	20.55%	22.60%	19.52%	100.00%	
\$100k - \$125k	9.26%	31.48%	29.63%	18.52%	11.11%	100.00%	
\$125k - \$150k	13.73%	23.53%	21.57%	19.61%	21.57%	100.00%	
\$150k - \$175k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	33.33%	0.00%	0.00%	66.67%	100.00%	
\$175k - \$200k	0.00%	0.00%	0.00%	25.00%	75.00%	100.00%	
\$200k +	25.00%	12.50%	0.00%	25.00%	37.50%	100.00%	
\$25k - \$35k	0.00%	0.00%	50.00%	0.00%	50.00%	100.00%	
\$35k - \$50k	25.93%	18.52%	12.96%	18.52%	24.07%	100.00%	
\$50k - \$70k	20.63%	15.87%	14.29%	30.16%	19.05%	100.00%	
\$70k - \$100k	15.38%	17.31%	30.77%	25.00%	11.54%	100.00%	
Grand Total	17.46%	19.95%	19.45%	22.94%	20.20%	100.00%	

Table 4.5. I have student loan debt (Hispanic Ethnicity and Income)

I have student loan debt		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
\$100k - \$125k	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	
\$175k - \$200k	50.00%	0.00%	0.00%	0.00%	50.00%	100.00%	
\$25k - \$35k	0.00%	0.00%	50.00%	50.00%	0.00%	100.00%	
\$35k - \$50k	14.29%	14.29%	14.29%	57.14%	0.00%	100.00%	
\$50k - \$70k	20.00%	20.00%	20.00%	30.00%	10.00%	100.00%	
\$70k - \$100k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
Under \$15k	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
Grand Total	24.00%	12.00%	20.00%	32.00%	12.00%	100.00%	

Table 4.6. Results - I have student loan debt

- Overall, nearly 2 in 5 women (39%) indicate they have some level of outstanding student debt;
- For Asian women, more than 1/3 (36%) indicate they have some level of outstanding student debt;
- For Black women, nearly half (47%) indicate they have some level of outstanding student debt;
- For White women, slightly less than 2 in 5 (39%) indicate they have some level of outstanding student debt;
- For Hispanic women, more than half (56%) indicate they have some level of outstanding student debt;

Results:

- Across all income groups, nearly 2 in 5 women (40%) indicated they have some level of outstanding student debt;
- For women in the lowest income group, just over 1 in 10 (12%) indicated they have some level of outstanding student debt;
- For women in the highest income groups, no less than 40% indicated they have some level of outstanding student debt; the highest indications (100%) coming from women in the \$150k - \$175k income range;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), nearly half of women indicated (48%) they have some level of outstanding student debt.

Table 4.7. I have debt due to fines, penalties or legal fees (Race and Income)

I have debt due to fines, penalties or legal fees								
Row Labels	Column Labels	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
Agree								
American Indian or Alaska Native		100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$25k - \$35k		100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
Asian American		8.00%	8.00%	12.00%	0.00%	24.00%	48.00%	100.00%
\$100k - \$125k		12.50%	0.00%	25.00%	0.00%	12.50%	50.00%	100.00%
\$125k - \$150k		0.00%	50.00%	0.00%	0.00%	0.00%	50.00%	100.00%
\$15k - \$25k		0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
\$175k - \$200k		0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%
\$35k - \$50k		0.00%	0.00%	33.33%	0.00%	33.33%	33.33%	100.00%
\$50k - \$70k		14.29%	14.29%	0.00%	0.00%	14.29%	57.14%	100.00%
\$70k - \$100k		0.00%	0.00%	0.00%	0.00%	66.67%	33.33%	100.00%
Black or African American		18.92%	22.97%	8.11%	0.00%	16.22%	33.78%	100.00%
\$100k - \$125k		8.33%	41.67%	0.00%	0.00%	8.33%	41.67%	100.00%
\$125k - \$150k		28.57%	28.57%	14.29%	0.00%	0.00%	28.57%	100.00%
\$15k - \$25k		0.00%	16.67%	16.67%	0.00%	16.67%	50.00%	100.00%
\$200k +		0.00%	25.00%	0.00%	0.00%	0.00%	75.00%	100.00%
\$25k - \$35k		0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
\$35k - \$50k		31.25%	12.50%	12.50%	0.00%	18.75%	25.00%	100.00%
\$50k - \$70k		37.50%	12.50%	25.00%	0.00%	12.50%	12.50%	100.00%
\$70k - \$100k		14.29%	28.57%	0.00%	0.00%	28.57%	28.57%	100.00%
Under \$15k		20.00%	20.00%	0.00%	0.00%	40.00%	20.00%	100.00%
Some other race		0.00%	25.00%	0.00%	0.00%	0.00%	75.00%	100.00%
\$100k - \$125k		0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
\$35k - \$50k		0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
\$50k - \$70k		0.00%	50.00%	0.00%	0.00%	0.00%	50.00%	100.00%
Two or more races		0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$35k - \$50k		0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$50k - \$70k		0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
White		19.39%	20.07%	15.31%	0.34%	23.13%	21.77%	100.00%
\$100k - \$125k		20.37%	16.67%	12.96%	0.00%	25.93%	24.07%	100.00%
\$125k - \$150k		19.61%	23.53%	19.61%	0.00%	21.57%	15.69%	100.00%
\$150k - \$175k		0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
\$15k - \$25k		33.33%	33.33%	0.00%	0.00%	0.00%	33.33%	100.00%
\$175k - \$200k		25.00%	0.00%	0.00%	0.00%	0.00%	75.00%	100.00%
\$200k +		0.00%	0.00%	0.00%	0.00%	50.00%	50.00%	100.00%
\$25k - \$35k		0.00%	50.00%	0.00%	0.00%	0.00%	50.00%	100.00%
\$35k - \$50k		18.52%	16.67%	18.52%	0.00%	22.22%	24.07%	100.00%
\$50k - \$70k		20.63%	14.29%	22.22%	0.00%	26.98%	15.87%	100.00%
\$70k - \$100k		20.75%	33.96%	7.55%	0.00%	18.87%	18.87%	100.00%
Under \$15k		0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%
Grand Total		18.50%	20.25%	13.50%	0.25%	21.50%	26.00%	100.00%

Table 4.8. I have debt due to fines, penalties or legal fees (Hispanic Ethnicity and Income)

I have debt due to fines, penalties or legal fees							
Row Labels	Column Labels	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
Agree							
\$100k - \$125k		0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
\$175k - \$200k		0.00%	0.00%	0.00%	50.00%	50.00%	100.00%
\$25k - \$35k		50.00%	50.00%	0.00%	0.00%	0.00%	100.00%
\$35k - \$50k		16.67%	0.00%	16.67%	33.33%	33.33%	100.00%
\$50k - \$70k		40.00%	30.00%	20.00%	0.00%	10.00%	100.00%
\$70k - \$100k		50.00%	50.00%	0.00%	0.00%	0.00%	100.00%
Under \$15k		0.00%	0.00%	0.00%	100.00%	0.00%	100.00%
Grand Total		29.17%	20.83%	12.50%	16.67%	20.83%	100.00%

Table 4.9. Results - I have debt due to fines, penalties or legal fees

- Overall, 2 in 5 women (40%) indicate they have outstanding debt in the form of fines and penalties;
- For Asian women, nearly 1 in 3 (32%) indicate they have outstanding debt in the form of fines and penalties;
- For Black women, more than 1/3 (34%) indicate they have outstanding debt in the form of fines and penalties;
- For White women, more than 2 in 5 (42%) indicate they have outstanding debt in the form of fines and penalties;
- For Hispanic women, more than 2 in 5 (45%) indicate they have outstanding debt in the form of fines and penalties.

Income Results:

- Across all income groups, nearly 40% of women indicated they have debt due to fines, penalties, or legal fees;
- For women in the lowest income group, nearly half (50%) indicated they have debt due to fines, penalties, or legal fees;
- For women in the highest income group(s), no less than 33% indicated they have debt due to fines, penalties, or legal fees; with the exception of the \$150k - \$175k where none indicated outstanding debt due to punitive measures;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), 43% of women indicated they have debt due to fines, penalties, and fees.

Table 4.10. I make regular payments on my debt (Race and Income)

I make regular payments on my debt		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly a	Strongly Disagr	Grand Total	
American Indian or Alaska Native	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	
\$25k - \$35k	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	
Asian American	30.43%	17.39%	13.04%	13.04%	26.09%	100.00%	
\$100k - \$125k	28.57%	28.57%	14.29%	14.29%	14.29%	100.00%	
\$125k - \$150k	0.00%	50.00%	0.00%	0.00%	50.00%	100.00%	
\$175k - \$200k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	0.00%	33.33%	33.33%	33.33%	100.00%	
\$50k - \$70k	42.86%	14.29%	14.29%	14.29%	14.29%	100.00%	
\$70k - \$100k	33.33%	0.00%	0.00%	0.00%	66.67%	100.00%	
Black or African American	37.33%	21.33%	16.00%	18.67%	6.67%	100.00%	
\$100k - \$125k	50.00%	16.67%	0.00%	8.33%	25.00%	100.00%	
\$125k - \$150k	28.57%	57.14%	0.00%	0.00%	14.29%	100.00%	
\$15k - \$25k	42.86%	14.29%	28.57%	14.29%	0.00%	100.00%	
\$200k +	0.00%	33.33%	0.00%	66.67%	0.00%	100.00%	
\$25k - \$35k	66.67%	0.00%	0.00%	33.33%	0.00%	100.00%	
\$35k - \$50k	35.29%	23.53%	29.41%	11.76%	0.00%	100.00%	
\$50k - \$70k	37.50%	25.00%	12.50%	25.00%	0.00%	100.00%	
\$70k - \$100k	42.86%	7.14%	28.57%	14.29%	7.14%	100.00%	
Under \$15k	0.00%	25.00%	0.00%	75.00%	0.00%	100.00%	
Some other race	25.00%	0.00%	0.00%	75.00%	0.00%	100.00%	
\$100k - \$125k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$50k - \$70k	50.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
Two or more races	33.33%	33.33%	0.00%	33.33%	0.00%	100.00%	
\$15k - \$25k	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$50k - \$70k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
White	22.15%	18.69%	17.30%	18.69%	23.18%	100.00%	
\$100k - \$125k	20.37%	22.22%	14.81%	24.07%	18.52%	100.00%	
\$125k - \$150k	17.65%	15.69%	23.53%	17.65%	25.49%	100.00%	
\$150k - \$175k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$15k - \$25k	50.00%	0.00%	50.00%	0.00%	0.00%	100.00%	
\$175k - \$200k	33.33%	0.00%	0.00%	33.33%	33.33%	100.00%	
\$200k +	16.67%	0.00%	16.67%	33.33%	33.33%	100.00%	
\$25k - \$35k	50.00%	0.00%	50.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	29.63%	20.37%	11.11%	9.26%	29.63%	100.00%	
\$50k - \$70k	14.06%	15.63%	21.88%	21.88%	26.56%	100.00%	
\$70k - \$100k	28.85%	25.00%	13.46%	17.31%	15.38%	100.00%	
Grand Total	25.57%	18.99%	16.71%	18.99%	19.75%	100.00%	

Table 4.11. I make regular payments on my debt (Hispanic Ethnicity and Income)

I make regular payments on my debt					
Row Labels	Column Labels	Agree	Neutral	Strongly a	Grand Total
\$100k - \$125k		0.00%	0.00%	100.00%	100.00%
\$175k - \$200k		100.00%	0.00%	0.00%	100.00%
\$25k - \$35k		0.00%	100.00%	0.00%	100.00%
\$35k - \$50k		62.50%	12.50%	25.00%	100.00%
\$50k - \$70k		20.00%	20.00%	60.00%	100.00%
\$70k - \$100k		100.00%	0.00%	0.00%	100.00%
Under \$15k		0.00%	0.00%	100.00%	100.00%
Grand Total		40.00%	20.00%	40.00%	100.00%

Table 4.12. Results - I make regular payments on my debt

- Overall, more than 2 in 5 women (~44%) indicate that they make regular payments on their debt;
- For Asian women, more than 2 in 5 (43%) indicate that they make regular payment on their debt;
- For Black women, more than half (55%) indicate that they make regular payments on their debt;
- For White women, 2 in 5 (40%) indicate that they make regular payments on their debt;
- For Hispanic women, 4 in 5 (80%) indicate that they make regular payments on their debt.

Income Results:

- Across all income groups, more than 2 in 5 (42% indicated they make regular payments on their debt;
- For women in the lowest income group, more than 1 in 3 (37%) indicated they make regular payments on their debt;
- For women in the highest income ranges, no less than 40% indicated they make regular payments on their debt - the strongest indications coming from women in the \$150k - \$175k income range;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), more than 2 in 5 (42%) indicated they make regular payments on their debt.

Table 4.13. Paying my debt restricts the money I have for other expenses (Race and Income)

Paying my debt restricts the money I have <input type="checkbox"/> Column Labels <input type="checkbox"/>						
Row Labels	<input checked="" type="checkbox"/> Agree	Disagree	Neutral	Strongly a	Strongly Disagr	Grand Total
American Indian or Alaska Native	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$25k - \$35k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
Asian American	8.70%	17.39%	17.39%	30.43%	26.09%	100.00%
\$100k - \$125k	0.00%	14.29%	28.57%	28.57%	28.57%	100.00%
\$125k - \$150k	0.00%	50.00%	0.00%	50.00%	0.00%	100.00%
\$175k - \$200k	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%
\$35k - \$50k	33.33%	0.00%	0.00%	66.67%	0.00%	100.00%
\$50k - \$70k	14.29%	14.29%	0.00%	28.57%	42.86%	100.00%
\$70k - \$100k	0.00%	33.33%	33.33%	0.00%	33.33%	100.00%
Black or African American	26.32%	21.05%	18.42%	22.37%	11.84%	100.00%
\$100k - \$125k	16.67%	16.67%	25.00%	25.00%	16.67%	100.00%
\$125k - \$150k	14.29%	0.00%	28.57%	28.57%	28.57%	100.00%
\$15k - \$25k	28.57%	0.00%	28.57%	42.86%	0.00%	100.00%
\$200k +	25.00%	75.00%	0.00%	0.00%	0.00%	100.00%
\$25k - \$35k	33.33%	33.33%	0.00%	33.33%	0.00%	100.00%
\$35k - \$50k	35.29%	23.53%	23.53%	11.76%	5.88%	100.00%
\$50k - \$70k	0.00%	37.50%	12.50%	25.00%	25.00%	100.00%
\$70k - \$100k	35.71%	21.43%	7.14%	21.43%	14.29%	100.00%
Under \$15k	50.00%	0.00%	25.00%	25.00%	0.00%	100.00%
Some other race	25.00%	0.00%	0.00%	50.00%	25.00%	100.00%
\$100k - \$125k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%
\$35k - \$50k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%
\$50k - \$70k	50.00%	0.00%	0.00%	0.00%	50.00%	100.00%
Two or more races	66.67%	33.33%	0.00%	0.00%	0.00%	100.00%
\$15k - \$25k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$35k - \$50k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$50k - \$70k	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%
White	24.31%	20.49%	19.79%	21.53%	13.89%	100.00%
\$100k - \$125k	12.96%	27.78%	29.63%	20.37%	9.26%	100.00%
\$125k - \$150k	25.49%	21.57%	19.61%	21.57%	11.76%	100.00%
\$150k - \$175k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$15k - \$25k	0.00%	0.00%	0.00%	50.00%	50.00%	100.00%
\$175k - \$200k	0.00%	0.00%	0.00%	33.33%	66.67%	100.00%
\$200k +	0.00%	16.67%	0.00%	66.67%	16.67%	100.00%
\$25k - \$35k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$35k - \$50k	35.19%	24.07%	9.26%	20.37%	11.11%	100.00%
\$50k - \$70k	31.25%	17.19%	21.88%	14.06%	15.63%	100.00%
\$70k - \$100k	17.31%	15.38%	23.08%	26.92%	17.31%	100.00%
Grand Total	24.30%	20.25%	18.99%	22.28%	14.18%	100.00%

Table 4.14. Paying my debt restricts the money I have for other expenses (Hispanic Ethnicity and Income)

Paying my debt restricts the money I have for other expenses		Column Labels					
Row Labels	<input checked="" type="checkbox"/> Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
\$100k - \$125k	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$175k - \$200k	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	
\$25k - \$35k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	62.50%	0.00%	12.50%	25.00%	0.00%	100.00%	
\$50k - \$70k	40.00%	30.00%	10.00%	10.00%	10.00%	100.00%	
\$70k - \$100k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
Under \$15k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
Grand Total	56.00%	12.00%	12.00%	16.00%	4.00%	100.00%	

Table 4.15. Results - Paying my debt restricts the money I have for other expenses

- Overall, nearly half of women(46%) indicate that debt payments restrict spending to some extent on other obligations;
- For Asian women, nearly 2 in 5 (38%) indicate that debt payments restrict spending to some extent on other obligations;
- For Black women, nearly half (48%) indicate that debt payments restrict spending to some extent on other obligations;
- For White women, less than half (45%) indicate that debt payments restrict spending to some extent on other obligations;
- For Hispanic women, nearly 3 in 4 (72%) indicate that debt payments restrict spending to some extent on other obligations;

Income Results:

- Across all income groups, nearly half (46%) indicated that paying on debt restricts available money to cover other expenses;
- For women in the lowest income range, 75% (3 in 4) indicated that paying on debt restricts available money to cover other expenses;
- For women in the highest income groups, no less than half (50%) indicated that paying on debt restricts available money to cover other expenses, with the exception of those in the \$175 - \$200k range, where no more than 25% (1 in 4) indicated the same;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), more than 2 in 5 (41%) indicated that paying debt restricts available money to cover other expenses.

Table 4.16. I am aware of debt relief programs (Race and Income)

I am aware of debt relief programs		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	50.00%	0.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
\$25k - \$35k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
Under \$15k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
Asian American	28.00%	12.00%	8.00%	0.00%	32.00%	20.00%	100.00%	
\$100k - \$125k	50.00%	0.00%	0.00%	0.00%	25.00%	25.00%	100.00%	
\$125k - \$150k	0.00%	50.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
\$15k - \$25k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$175k - \$200k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	0.00%	0.00%	0.00%	33.33%	66.67%	100.00%	
\$50k - \$70k	0.00%	28.57%	28.57%	0.00%	28.57%	14.29%	100.00%	
\$70k - \$100k	33.33%	0.00%	0.00%	0.00%	66.67%	0.00%	100.00%	
Black or African American	25.33%	22.67%	18.67%	1.33%	14.67%	17.33%	100.00%	
\$100k - \$125k	25.00%	25.00%	0.00%	0.00%	16.67%	33.33%	100.00%	
\$125k - \$150k	0.00%	14.29%	71.43%	0.00%	14.29%	0.00%	100.00%	
\$15k - \$25k	20.00%	20.00%	40.00%	0.00%	0.00%	20.00%	100.00%	
\$200k +	75.00%	0.00%	0.00%	25.00%	0.00%	0.00%	100.00%	
\$25k - \$35k	0.00%	0.00%	33.33%	0.00%	66.67%	0.00%	100.00%	
\$35k - \$50k	17.65%	17.65%	23.53%	0.00%	23.53%	17.65%	100.00%	
\$50k - \$70k	12.50%	62.50%	0.00%	0.00%	12.50%	12.50%	100.00%	
\$70k - \$100k	42.86%	21.43%	14.29%	0.00%	0.00%	21.43%	100.00%	
Under \$15k	40.00%	20.00%	0.00%	0.00%	20.00%	20.00%	100.00%	
Some other race	25.00%	25.00%	0.00%	25.00%	25.00%	0.00%	100.00%	
\$100k - \$125k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$50k - \$70k	0.00%	50.00%	0.00%	50.00%	0.00%	0.00%	100.00%	
Two or more races	0.00%	25.00%	50.00%	0.00%	25.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	50.00%	50.00%	0.00%	0.00%	0.00%	100.00%	
\$50k - \$70k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
White	24.48%	16.21%	21.72%	0.00%	17.59%	20.00%	100.00%	
\$100k - \$125k	27.78%	11.11%	25.93%	0.00%	18.52%	16.67%	100.00%	
\$125k - \$150k	17.65%	13.73%	27.45%	0.00%	11.76%	29.41%	100.00%	
\$150k - \$175k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	50.00%	50.00%	0.00%	0.00%	0.00%	100.00%	
\$175k - \$200k	33.33%	0.00%	0.00%	0.00%	33.33%	33.33%	100.00%	
\$200k +	14.29%	14.29%	0.00%	0.00%	42.86%	28.57%	100.00%	
\$25k - \$35k	50.00%	0.00%	0.00%	0.00%	50.00%	0.00%	100.00%	
\$35k - \$50k	29.63%	7.41%	24.07%	0.00%	22.22%	16.67%	100.00%	
\$50k - \$70k	23.81%	28.57%	19.05%	0.00%	9.52%	19.05%	100.00%	
\$70k - \$100k	23.08%	19.23%	17.31%	0.00%	23.08%	17.31%	100.00%	
Under \$15k	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
Grand Total	24.75%	17.25%	20.25%	0.50%	18.25%	19.00%	100.00%	

Table 4.17. I am aware of debt relief programs (Hispanic Ethnicity and Income)

I am aware of debt relief programs		Column Labels					
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Grand Total	
\$100k - \$125k	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
\$175k - \$200k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$25k - \$35k	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
\$35k - \$50k	62.50%	0.00%	25.00%	0.00%	12.50%	100.00%	
\$50k - \$70k	33.33%	11.11%	22.22%	11.11%	22.22%	100.00%	
\$70k - \$100k	50.00%	50.00%	0.00%	0.00%	0.00%	100.00%	
Under \$15k	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
Grand Total	41.67%	8.33%	16.67%	4.17%	29.17%	100.00%	

Table 4.18. Results - I am aware of debt relief programs

- Overall, more than 2 in 5 (~43%) indicate they are aware of debt relief programs;
- For Asian women, 3 in 5 (60%) indicate they are aware of debt relief programs;
- For Black women, nearly 2 in 5 (39%) indicate they are aware of debt relief programs;
- For White women, slightly more than 2 in 5 (41%) indicate they are aware of debt relief programs;
- For Hispanic women, more than 2 out of 3 (70%) indicate they are aware of debt relief programs.

Income Results:

- Across all income groups, 42% of women indicated they are aware of debt relief programs;
- For women in the lowest income group, slightly more than half (56%) indicated they are aware of debt relief programs;
- For women in the highest income group(s), no less than 60% indicated they are aware of debt relief programs;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), just shy of 1 in 3 (31%) indicated they are aware of debt relief programs.

Table 4.19. I have participated in debt relief programs (Race and Income)

I have participated in debt relief programs								
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$25k - \$35k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
Asian American	8.70%	21.74%	17.39%	0.00%	17.39%	34.78%	100.00%	
\$100k - \$125k	14.29%	57.14%	0.00%	0.00%	14.29%	14.29%	100.00%	
\$125k - \$150k	0.00%	0.00%	50.00%	0.00%	0.00%	50.00%	100.00%	
\$175k - \$200k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	0.00%	33.33%	33.33%	0.00%	0.00%	33.33%	100.00%	
\$50k - \$70k	14.29%	0.00%	14.29%	0.00%	14.29%	57.14%	100.00%	
\$70k - \$100k	0.00%	0.00%	33.33%	0.00%	33.33%	33.33%	100.00%	
Black or African American	13.89%	25.00%	8.33%	0.00%	19.44%	33.33%	100.00%	
\$100k - \$125k	25.00%	25.00%	8.33%	0.00%	8.33%	33.33%	100.00%	
\$125k - \$150k	0.00%	14.29%	14.29%	0.00%	42.86%	28.57%	100.00%	
\$15k - \$25k	20.00%	0.00%	0.00%	0.00%	0.00%	80.00%	100.00%	
\$200k +	0.00%	75.00%	0.00%	0.00%	0.00%	25.00%	100.00%	
\$25k - \$35k	0.00%	33.33%	0.00%	0.00%	33.33%	33.33%	100.00%	
\$35k - \$50k	25.00%	18.75%	6.25%	0.00%	31.25%	18.75%	100.00%	
\$50k - \$70k	14.29%	28.57%	28.57%	0.00%	0.00%	28.57%	100.00%	
\$70k - \$100k	7.14%	21.43%	7.14%	0.00%	28.57%	35.71%	100.00%	
Under \$15k	0.00%	50.00%	0.00%	0.00%	0.00%	50.00%	100.00%	
Some other race	25.00%	25.00%	0.00%	25.00%	25.00%	0.00%	100.00%	
\$100k - \$125k	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
\$35k - \$50k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$50k - \$70k	0.00%	50.00%	0.00%	50.00%	0.00%	0.00%	100.00%	
Two or more races	0.00%	66.67%	0.00%	0.00%	0.00%	33.33%	100.00%	
\$15k - \$25k	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
\$35k - \$50k	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$50k - \$70k	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
White	23.37%	19.59%	20.62%	0.34%	15.81%	20.27%	100.00%	
\$100k - \$125k	22.22%	14.81%	25.93%	0.00%	18.52%	18.52%	100.00%	
\$125k - \$150k	27.45%	19.61%	23.53%	0.00%	11.76%	17.65%	100.00%	
\$150k - \$175k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	0.00%	0.00%	50.00%	0.00%	0.00%	50.00%	100.00%	
\$175k - \$200k	0.00%	0.00%	0.00%	0.00%	33.33%	66.67%	100.00%	
\$200k +	12.50%	12.50%	0.00%	0.00%	37.50%	37.50%	100.00%	
\$25k - \$35k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$35k - \$50k	18.52%	18.52%	20.37%	0.00%	14.81%	27.78%	100.00%	
\$50k - \$70k	26.56%	23.44%	17.19%	0.00%	15.63%	17.19%	100.00%	
\$70k - \$100k	23.08%	23.08%	21.15%	1.92%	15.38%	15.38%	100.00%	
Under \$15k	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
Grand Total	20.81%	21.07%	17.77%	0.51%	16.50%	23.35%	100.00%	

Table 4.20. I have participated in debt relief programs (Hispanic Ethnicity and Income)

I have participated in debt relief programs								
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
\$100k - \$125k		0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%
\$175k - \$200k		0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%
\$25k - \$35k		100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$35k - \$50k		37.50%	12.50%	0.00%	0.00%	50.00%	0.00%	100.00%
\$50k - \$70k		30.00%	30.00%	10.00%	10.00%	20.00%	0.00%	100.00%
\$70k - \$100k		0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
Under \$15k		0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
Grand Total		32.00%	24.00%	4.00%	4.00%	32.00%	4.00%	100.00%

Table 4.21. Results - I have participated in debt relief programs

- Overall, more than 1 in 3 (36%) of women indicate they have participated in at least one debt relief program;
- For Asian women, 1 in 4 (25%) indicate they have participated in at least one debt relief program;
- For Black women, nearly 1 in 3 (32%) indicate they have participated in at least one debt relief program;
- For White women, nearly 2 in 5 (38%) indicate they have participated in at least one debt relief program;
- For Hispanic women, nearly 2 in 3 (64%) indicate they have participated in at least one debt relief program;

Income Results:

- Across all income groups, 36% (1 in 3) indicated they have participated in debt relief programs;
- For women in the lowest income range, none (0) indicated they have participated in a debt relief program;
- For women in the highest income range(s), No less than 30% indicated they have participated in debt relief programs, the highest indications coming from those in the \$150k-\$175k income range (100%);
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k); 36% of women indicated they have participated in a debt relief program.

Section 5. Debt Management (Degree attainment)

Table 5.1. I have outstanding debt

I have outstanding debt		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
Associate's Degree	22.73%	21.82%	20.00%	0.00%	14.55%	20.91%	100.00%	
Bachelor's Degree	19.49%	18.64%	17.80%	0.00%	27.12%	16.95%	100.00%	
Graduate or Terminal Degree	20.83%	12.50%	4.17%	0.00%	41.67%	20.83%	100.00%	
High school diploma or equivalency	64.29%	7.14%	14.29%	0.00%	7.14%	7.14%	100.00%	
Some college no degree	28.26%	20.29%	18.84%	0.72%	18.84%	13.04%	100.00%	
Grand Total	25.00%	19.31%	17.82%	0.25%	21.04%	16.58%	100.00%	

Table 5.2. Results - I have outstanding debt

- Overall, less than half (46%) of women in our survey indicated (agreed + strongly agreed) they have some level of outstanding debt, with nearly half of them expressing strongest agreement;
- For associates degree holders, more than 1 in 3 (36%) indicate they have some level of outstanding debt;
- For bachelor's degree holders, nearly half (46%) indicate they have some level of outstanding debt;
- For graduate and terminal degree holders, slightly more than 3 in 5 (61%) indicate they have some level of outstanding debt;
- For those with a high school diploma/or equivalency, nearly 3 in 4 (71%) indicate they have some level of outstanding debt;
- For those with some college/no degree, nearly half (46%) indicate they have some level of outstanding debt;

Table 5.3. I have outstanding student loan debt

I have student loan debt		Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
Associate's Degree	21.10%	22.02%	21.10%	21.10%	14.68%	100.00%	
Bachelor's Degree	18.49%	20.17%	17.65%	21.01%	22.69%	100.00%	
Graduate or Terminal Degree	20.83%	4.17%	4.17%	29.17%	41.67%	100.00%	
High school diploma or equivalency	0.00%	15.38%	23.08%	46.15%	15.38%	100.00%	
Some college no degree	14.71%	21.32%	22.06%	22.79%	19.12%	100.00%	
Grand Total	17.46%	19.95%	19.45%	22.94%	20.20%	100.00%	

Table 5.4. Results - I have student loan debt

- 40% of respondents overall - across all racial groups - indicate they have some level of outstanding student debt;
- For Hispanic respondents, more than half (56%) have indicate they have some level of outstanding student debt;
- For associates degree holders, more than 2 out of 5 (42%) indicate they have some level of outstanding student debt;
- For bachelor's degree holders, 2 out of 5 (39%) indicate they have some level of outstanding student debt;
- For graduate and terminal degree holders, nearly half (49%) indicate they have some level of outstanding student debt;
- For those with high school diploma or equivalency, nearly half (46%) indicate they have some level of outstanding student debt;
- Survey respondents across all education levels experienced some level of student debt, but the response intensity was highest among those whose highest degree is a high school diploma and those with graduate/terminal degrees.

Table 5.5. I have debt due to fines, penalties or legal fees

I have debt due to fines, penalties or legal fees							
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
Associate's Degree	20.91%	17.27%	14.55%	0.00%	23.64%	23.64%	100.00%
Bachelor's Degree	15.97%	22.69%	13.45%	0.00%	18.49%	29.41%	100.00%
Graduate or Terminal Degree	13.04%	13.04%	0.00%	0.00%	8.70%	65.22%	100.00%
High school diploma or equivalency	41.67%	16.67%	0.00%	0.00%	16.67%	25.00%	100.00%
Some college no degree	17.65%	22.06%	16.18%	0.74%	25.00%	18.38%	100.00%
Grand Total	18.50%	20.25%	13.50%	0.25%	21.50%	26.00%	100.00%

Table 5.6. Results - I have debt due to fines, penalties or legal fees

- For associates degree holders, more than 2 in 5 (43%) indicate they have debt due to fines and penalties;
- For bachelor's degree holders, 1 in 3 (33%) indicate they have debt due to fines and penalties;
- For graduate degree holders, just over 1 in 5 (21%) indicate they have debt due to fines and penalties;
- For those with a high school diploma or equivalency, nearly 3 in 5 (57%) indicate they have debt due to fines and penalties;

- For those with some college but no degree, more than 2 in 5 (42%) indicate they have debt due to fines and penalties;

Table 5.7. I make regular payments on my debt

I make regular payments on my deb Column Labels							
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
Associate's Degree	21.62%	19.82%	14.41%	18.02%	26.13%	100.00%	
Bachelor's Degree	27.59%	18.10%	18.97%	12.93%	22.41%	100.00%	
Graduate or Terminal Degree	50.00%	15.00%	0.00%	35.00%	0.00%	100.00%	
High school diploma or equivalency	38.46%	7.69%	23.08%	23.08%	7.69%	100.00%	
Some college no degree	22.22%	20.74%	18.52%	22.22%	16.30%	100.00%	
Grand Total	25.57%	18.99%	16.71%	18.99%	19.75%	100.00%	

Table 5.8. Results - I make regular payments on my debt

- Overall, more than 2 in 5 women (~44%) indicate that they make regular payments on their debt;
- For Asian women, more than 2 in 5 (43%) indicate that they make regular payment on their debt;
- For Black women, more than half (55%) indicate that they make regular payments on their debt;
- For White women, 2 in 5 (40%) indicate that they make regular payments on their debt;
- For Hispanic women, 4 in 5 (80%) indicate that they make regular payments on their debt;

Table 5.9. Paying my debt restricts the money I have for other expenses

Paying my debt restricts the money Column Labels							
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
Associate's Degree	21.62%	20.72%	17.12%	23.42%	17.12%	100.00%	
Bachelor's Degree	22.61%	18.26%	19.13%	23.48%	16.52%	100.00%	
Graduate or Terminal Degree	38.10%	9.52%	14.29%	33.33%	4.76%	100.00%	
High school diploma or equivalency	69.23%	7.69%	15.38%	7.69%	0.00%	100.00%	
Some college no degree	21.48%	24.44%	21.48%	20.00%	12.59%	100.00%	
Grand Total	24.30%	20.25%	18.99%	22.28%	14.18%	100.00%	

Table 5.10. Results - Paying my debt restricts the money I have for other expenses

- For associates degree holders, more than 2 in 5 (44%) indicate that paying debt restricts spending on other obligations;
- For bachelor's degree holders, more than 2 in 5 (45%) indicate that paying debt restricts spending on other obligations;
- For graduate degree holder, more than 2 of every 3 (71%) indicate that paying debt restricts spending on other obligations;
- For those with a high school diploma or equivalency, more than 3 in 4 (76%) indicate that paying debt restricts spending on other obligations;
- For those with some college and no degree, more than 2 in 5 (41%) indicate that paying debt restricts spending on other obligations;

Table 5.11. I am aware of debt relief programs

I am aware of debt relief programs								
Row Labels	Column Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
Associate's Degree		27.03%	14.41%	19.82%	0.00%	19.82%	18.92%	100.00%
Bachelor's Degree		16.38%	16.38%	21.55%	0.86%	22.41%	22.41%	100.00%
Graduate or Terminal Degree		30.43%	30.43%	4.35%	4.35%	13.04%	17.39%	100.00%
High school diploma or equivalency		38.46%	0.00%	46.15%	0.00%	15.38%	0.00%	100.00%
Some college no degree		27.74%	19.71%	19.71%	0.00%	14.60%	18.25%	100.00%
Grand Total		24.75%	17.25%	20.25%	0.50%	18.25%	19.00%	100.00%

Table 5.12. Results - I am aware of debt relief programs

- For associates degree holders, nearly half (46%) indicate their awareness of debt relief programs;
- For bachelor's degree holders, nearly 2 in 5 (38%) indicate their awareness of debt relief programs;
- For graduate degree holders, more than 2 in 5 (43%) indicate their awareness of debt relief programs;
- For those with a high school diploma or equivalency, more than half (53%) indicate their awareness of debt relief programs;
- For those with some college and no degree, more than 2 in 5 (41%) indicate their awareness of debt relief programs;

Table 5.13. I have participated in debt relief programs

I have participated in debt relief pro Column Labels							
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
Associate's Degree	24.55%	22.73%	16.36%	0.91%	12.73%	22.73%	100.00%
Bachelor's Degree	19.13%	18.26%	19.13%	0.87%	20.00%	22.61%	100.00%
Graduate or Terminal Degree	17.39%	21.74%	0.00%	0.00%	8.70%	52.17%	100.00%
High school diploma or equivalency	41.67%	16.67%	16.67%	0.00%	16.67%	8.33%	100.00%
Some college no degree	17.91%	22.39%	20.90%	0.00%	17.91%	20.90%	100.00%
Grand Total	20.81%	21.07%	17.77%	0.51%	16.50%	23.35%	100.00%

Table 5.14. Results - I have participated in debt relief programs

- For associates degree holders, more than 1 in 3 (36%) indicate they have participated in at least one debt relief program;
- For bachelor's degree holders, nearly 2 in 5 (39%) indicate they have participated in at least one debt relief program;
- For graduate degree holders, a quarter (25%) indicate they have participated in at least one debt relief program;
- For those with a high school diploma or equivalency, nearly 3 in 5 (57%) indicate they have participated in at least one debt relief program;
- For those with some college and no degree, more than 1 in 3 (~35%) indicate they have participated in at least one debt relief program;

Section 6. Care Economy. Respondents answered questions relating to caregiver support, responsibilities, and financial impact.

Table 6.1. I am the primary caregiver for at least one child/minor (not for work) (Race)

I am the primary caregiver for at least one child/minor (not for work) Column Labels							
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
Asian American	23.81%	9.52%	14.29%	28.57%	23.81%	100.00%	
Black or African American	19.44%	18.06%	11.11%	26.39%	25.00%	100.00%	
Some other race	33.33%	0.00%	0.00%	33.33%	33.33%	100.00%	
Two or more races	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
White	23.10%	16.90%	17.93%	22.07%	20.00%	100.00%	
Grand Total	22.68%	16.49%	16.24%	23.45%	21.13%	100.00%	

Table 6.2. I am the primary caregiver for at least one child/minor (not for work) (Ethnicity)

I am the primary caregiver for at least one child/minor (not for work) Column Labels						
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total
Non-Hispanic	20.28%	17.50%	17.50%	23.89%	20.83%	100.00%
Hispanic	65.22%	4.35%	0.00%	17.39%	13.04%	100.00%
Grand Total	22.98%	16.71%	16.45%	23.50%	20.37%	100.00%

Table 6.3. Results - I am the primary caregiver for at least one child/minor (not for work)

- 55% of respondents overall indicated that they were the primary caregiver for at least one child/minor
- For Asian respondents, more than half (52%) indicated they are the primary caregivers for at least one minor;
- For Black respondents, nearly half (45%) indicated they are the primary caregivers for at least one minor;
- 82% of Hispanic respondents indicated they have caregiving responsibilities for at least one minor (pulled from adjacent table);
- For White respondents, almost half (45%) indicated they have caregiving responsibilities for at least one minor;

Table 6.4. I am the primary caregiver for at least one family member (Race)

I am the primary caregiver for at least one family member						
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total
American Indian or Alaska Native	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%
Asian American	26.09%	21.74%	21.74%	21.74%	8.70%	100.00%
Black or African American	17.81%	16.44%	15.07%	28.77%	21.92%	100.00%
Some other race	50.00%	0.00%	0.00%	50.00%	0.00%	100.00%
Two or more races	50.00%	50.00%	0.00%	0.00%	0.00%	100.00%
White	26.13%	17.42%	16.38%	17.07%	23.00%	100.00%
Grand Total	24.87%	17.44%	16.15%	20.00%	21.54%	100.00%

Table 6.5. I am the primary caregiver for at least one family member (Ethnicity)

I am the primary caregiver for at least one family member						
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total
Non-Hispanic	24.22%	17.45%	15.36%	16.41%	20.31%	93.75%
Hispanic	1.04%	0.26%	1.04%	3.13%	0.78%	6.25%
Grand Total	25.26%	17.71%	16.41%	19.53%	21.09%	100.00%

Table 6.6. Results - I am the primary caregiver for at least one family member

- Overall, more 2 in 5 women (44%) overall indicated they are the primary caregiver for at least one family member;
- For Asian women, nearly half (47%) indicate they are the primary caregiver for at least one family member;
- For Black women, more than 2 in 5 (45%) indicate they are the primary caregiver for at least one family member;
- For White women, more than 2 in 5 (43%) indicate they are the primary caregiver for at least one family member;

- For Hispanic women, just shy of 1 in 20 (4%) indicate they are the primary caregiver for at least one family member;

Table 6.7. My caregiver arrangement is a financial burden (Race)

My caregiver arrangement is a financial burden		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
Asian American	18.18%	22.73%	13.64%	0.00%	22.73%	22.73%	100.00%	
Black or African American	25.37%	28.36%	13.43%	0.00%	16.42%	16.42%	100.00%	
Some other race	25.00%	25.00%	25.00%	0.00%	25.00%	0.00%	100.00%	
Two or more races	50.00%	50.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
White	23.21%	19.64%	21.79%	0.71%	17.50%	17.14%	100.00%	
Grand Total	23.67%	21.54%	19.68%	0.53%	17.55%	17.02%	100.00%	

Table 6.8. My caregiver arrangement is a financial burden (Ethnicity)

My caregiver arrangement is a financial burden		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
Non-Hispanic	23.14%	22.00%	19.14%	0.29%	17.43%	18.00%	100.00%	
Hispanic	36.36%	13.64%	22.73%	4.55%	22.73%	0.00%	100.00%	
Grand Total	23.92%	21.51%	19.35%	0.54%	17.74%	16.94%	100.00%	

Table 6.9. Results - My caregiver arrangement is a financial burden

- Overall, 2 in 5 (40%) indicate that their caregiving arrangements are a financially burdensome;
- For Asian women, 2 in 5 (40%) indicate that their caregiving arrangements are a financially burdensome;
- For Black women, more than 2 in 5 (41%) indicate that their caregiving arrangements are a financially burdensome;
- For White women, 2 in 5 (40%) indicate that their caregiving arrangements are a financially burdensome;
- For Hispanic women, nearly 3 in 5 (58%) indicate that their caregiving arrangements are a financially burdensome

Table 6.10. I have the financial help and support I need to fulfill my caregiver role (Race)

I have the financial help and support I need to fulfill my care		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
Asian American	22.73%	13.64%	31.82%	0.00%	9.09%	22.73%	100.00%	
Black or African American	20.59%	19.12%	26.47%	1.47%	26.47%	5.88%	100.00%	
Some other race	0.00%	0.00%	50.00%	0.00%	25.00%	25.00%	100.00%	
Two or more races	50.00%	0.00%	50.00%	0.00%	0.00%	0.00%	100.00%	
White	22.42%	20.64%	20.28%	0.36%	13.88%	22.42%	100.00%	
Grand Total	21.96%	19.58%	22.75%	0.53%	15.87%	19.31%	100.00%	

Table 6.11. I have the financial help and support I need to fulfill my caregiver role (Ethnicity)

I have the financial help and support I need to fulfill my caregiver role								
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
Non-Hispanic	20.74%	20.45%	21.88%	0.28%	16.19%	20.45%	100.00%	
Hispanic	40.91%	9.09%	36.36%	4.55%	4.55%	4.55%	100.00%	
Grand Total	21.93%	19.79%	22.73%	0.53%	15.51%	19.52%	100.00%	

Table 6.12. Results - I have the financial help and support I need to fulfill my caregiver role

- Overall, more than 1 in 3 (37%) indicate they have the financial support they need to fulfill their caregiving responsibilities;
- For Asian women, just shy of 1 in 3 (31%) indicate they have the financial support they need to fulfill their caregiving responsibilities;
- For Black women, nearly half (46%) indicate they have the financial support they need to fulfill their caregiving responsibilities;
- For White women, more than 1 in 3 (35%) indicate they have the financial support they need to fulfill their caregiving responsibilities;
- For Hispanic women, less than half (45%) indicate they have the financial support they need to fulfill their caregiving responsibilities

Table 6.13. I have a network of support to help reduce the burden of caregiving (Race)

I have a network of support to help reduce the burden of caregiving								
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
American Indian or Alaska Native	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%	
Asian American	9.09%	9.09%	27.27%	0.00%	27.27%	27.27%	100.00%	
Black or African American	25.00%	17.65%	19.12%	1.47%	20.59%	16.18%	100.00%	
Some other race	0.00%	25.00%	0.00%	0.00%	50.00%	25.00%	100.00%	
Two or more races	50.00%	0.00%	50.00%	0.00%	0.00%	0.00%	100.00%	
White	19.86%	21.28%	15.25%	0.35%	21.63%	21.63%	100.00%	
Grand Total	20.05%	19.79%	16.62%	0.53%	22.16%	20.84%	100.00%	

Table 6.14. I have a network of support to help reduce the burden of caregiving (Ethnicity)

I have a network of support to help reduce the burden of caregiving								
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
Non-Hispanic	18.98%	20.40%	17.00%	0.28%	21.25%	22.10%	100.00%	
Hispanic	31.82%	13.64%	9.09%	4.55%	36.36%	4.55%	100.00%	
Grand Total	19.73%	20.00%	16.53%	0.53%	22.13%	21.07%	100.00%	

Table 6.15. Results - I have a network of support to help reduce the burden of caregiving

- Overall, more than 2 in 5 (42%) indicate they have satisfactory support for their caregiving responsibilities;
- For Asian women, more than 1 in 3 (36%) indicate they have satisfactory support for their caregiving responsibilities;
- For Black women, less than half (45%) indicate they have satisfactory support for their caregiving responsibilities;
- For White women, 2 in 5 (40%) indicate they have satisfactory support for their caregiving responsibilities;
- For Hispanic women, 2 in 3 (67%) indicate they have satisfactory support for their caregiving responsibilities;

Table 6.16. Overall, I feel supported as a caregiver (Race)

Overall, I feel supported as a caregiver		Column Labels					Grand Total
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	
American Indian or Alaska Native	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%
Asian American	22.73%	18.18%	18.18%	0.00%	22.73%	18.18%	100.00%
Black or African American	27.94%	14.71%	19.12%	1.47%	20.59%	16.18%	100.00%
Some other race	25.00%	0.00%	25.00%	0.00%	25.00%	25.00%	100.00%
Two or more races	50.00%	0.00%	50.00%	0.00%	0.00%	0.00%	100.00%
White	17.79%	18.86%	21.00%	0.36%	22.78%	19.22%	100.00%
Grand Total	20.11%	17.72%	20.90%	0.53%	22.22%	18.52%	100.00%

Table 6.17. Overall, I feel supported as a caregiver (Ethnicity)

Overall, I feel supported as a caregiver		Column Labels					Grand Total
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	
Non-Hispanic	18.47%	18.75%	21.02%	0.28%	21.88%	19.60%	100.00%
Hispanic	40.91%	4.55%	18.18%	4.55%	27.27%	4.55%	100.00%
Grand Total	19.79%	17.91%	20.86%	0.53%	22.19%	18.72%	100.00%

Table 6.18. Results - Overall, I feel supported as a caregiver

- Overall, more than 2 in 5 (42%) indicate they are satisfied with their overall support system for caregiving;
- For Asian women, more than 2 in 5 (44%) indicate they are satisfied with their overall support system for caregiving;
- For Black women, less than half (47%) indicate they are satisfied with their overall support system for caregiving;
- For White women, nearly 2 in 5 (39%) indicate they are satisfied with their overall support system for caregiving;

- For Hispanic women, 2 in 3 (67%) indicate they are satisfied with their overall support system for caregiving;

Section 7. Community Ownership. This series of questions evaluates homeownership experience, financial impact, and affordability.

Table 7.1. I am a homeowner (Income)

I am a homeowner	Column Labels					Grand Total
Row Labels	Agree	Disagree	Neutral	agree	Strongly Disagr	Grand Total
\$100k - \$125k	19.18%	16.44%	12.33%	32.88%	19.18%	100.00%
\$125k - \$150k	20.00%	15.00%	21.67%	25.00%	18.33%	100.00%
\$150k - \$175k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$15k - \$25k	16.67%	16.67%	0.00%	33.33%	33.33%	100.00%
\$175k - \$200k	40.00%	0.00%	0.00%	40.00%	20.00%	100.00%
\$200k +	16.67%	0.00%	0.00%	75.00%	8.33%	100.00%
\$25k - \$35k	75.00%	0.00%	0.00%	25.00%	0.00%	100.00%
\$35k - \$50k	25.00%	19.74%	13.16%	23.68%	18.42%	100.00%
\$50k - \$70k	18.52%	13.58%	23.46%	22.22%	22.22%	100.00%
\$70k - \$100k	18.31%	18.31%	25.35%	23.94%	14.08%	100.00%
Under \$15k	20.00%	40.00%	0.00%	40.00%	0.00%	100.00%
Grand Total	21.07%	15.99%	17.51%	27.41%	18.02%	100.00%

Table 7.2. Results - I am a homeowner

- Across all income groups, nearly half (48%) show some indication they are home owners;
- For those in the lowest income group, 3 in 5 (60%) indicate they are home owners;
- For those in the highest income group(s), at least 4 in 5 (80%) indicate they are home owners;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), 2 in 5 (40%) indicate they are home owners.

Table 7.3. My monthly housing expenses (for example mortgage, rent, utilities) are affordable (Income)

My monthly housing expenses (for example mortgage, rent, utilities) are affordable							
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total	
\$100k - \$125k	28.00%	18.67%	12.00%	17.33%	24.00%	100.00%	
\$125k - \$150k	13.33%	23.33%	28.33%	18.33%	16.67%	100.00%	
\$150k - \$175k	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	30.00%	20.00%	20.00%	10.00%	20.00%	100.00%	
\$175k - \$200k	60.00%	0.00%	0.00%	40.00%	0.00%	100.00%	
\$200k +	50.00%	0.00%	8.33%	41.67%	0.00%	100.00%	
\$25k - \$35k	16.67%	0.00%	33.33%	33.33%	16.67%	100.00%	
\$35k - \$50k	24.68%	16.88%	15.58%	14.29%	28.57%	100.00%	
\$50k - \$70k	24.39%	13.41%	20.73%	15.85%	25.61%	100.00%	
\$70k - \$100k	25.35%	19.72%	18.31%	19.72%	16.90%	100.00%	
Under \$15k	12.50%	25.00%	25.00%	12.50%	25.00%	100.00%	
Grand Total	24.57%	17.44%	18.43%	17.94%	21.62%	100.00%	

Table 7.4. Results - My monthly housing expenses (for example mortgage, rent, utilities) are affordable

- Across all income groups, more than 2 in 5 (41%) indicate that monthly housing expenses are affordable;
- For the lowest income group, a quarter (25%) indicate that monthly housing expenses are affordable;
- For those in the highest income groups, almost all (90%+) indicate that their monthly housing expenses are affordable;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k) nearly 2 in 5 (39%) indicate that their monthly expense are affordable;

Table 7.5. I am satisfied with my current housing arrangement (Income)

I am satisfied with my current housing arrangement							
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
\$100k - \$125k	18.67%	29.33%	21.33%	0.00%	16.00%	14.67%	100.00%
\$125k - \$150k	15.00%	23.33%	18.33%	0.00%	23.33%	20.00%	100.00%
\$150k - \$175k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$15k - \$25k	41.67%	8.33%	8.33%	8.33%	8.33%	25.00%	100.00%
\$175k - \$200k	60.00%	0.00%	0.00%	0.00%	40.00%	0.00%	100.00%
\$200k +	41.67%	8.33%	0.00%	0.00%	50.00%	0.00%	100.00%
\$25k - \$35k	66.67%	0.00%	16.67%	0.00%	16.67%	0.00%	100.00%
\$35k - \$50k	25.97%	18.18%	16.88%	0.00%	25.97%	12.99%	100.00%
\$50k - \$70k	23.17%	12.20%	20.73%	0.00%	18.29%	25.61%	100.00%
\$70k - \$100k	25.35%	16.90%	19.72%	0.00%	16.90%	21.13%	100.00%
Under \$15k	25.00%	25.00%	25.00%	0.00%	12.50%	12.50%	100.00%
Grand Total	24.45%	18.58%	18.34%	0.24%	20.54%	17.85%	100.00%

Table 7.6. Results - I am satisfied with my current housing arrangement

- Across all income groups, more than 2 in 5 (44%) indicate they are satisfied with their current housing arrangement;
- For those in the lowest income group, more than 1 in 3 (37%) indicate they are satisfied with their current housing arrangement;
- For those in the highest income group(s), most (90%+) indicate they are satisfied with their current housing arrangement;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), more than 2 in 5 (41%) indicate they are satisfied with their current housing arrangement;

Table 7.7. Overall my home ownership experience has been positive (Income)

Overall my home ownership experience has been positive						
Row Labels	Column Labels					Grand Total
	Agree	Disagree	Neutral	Strongly a	Strongly Disagr	
\$100k - \$125k	13.89%	12.50%	27.78%	26.39%	19.44%	100.00%
\$125k - \$150k	18.33%	20.00%	21.67%	20.00%	20.00%	100.00%
\$150k - \$175k	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$15k - \$25k	66.67%	0.00%	0.00%	0.00%	33.33%	100.00%
\$175k - \$200k	25.00%	0.00%	50.00%	25.00%	0.00%	100.00%
\$200k +	27.27%	0.00%	18.18%	54.55%	0.00%	100.00%
\$25k - \$35k	25.00%	0.00%	50.00%	25.00%	0.00%	100.00%
\$35k - \$50k	28.17%	15.49%	18.31%	18.31%	19.72%	100.00%
\$50k - \$70k	17.72%	15.19%	26.58%	25.32%	15.19%	100.00%
\$70k - \$100k	23.94%	12.68%	22.54%	22.54%	18.31%	100.00%
Under \$15k	40.00%	0.00%	20.00%	20.00%	20.00%	100.00%
Grand Total	21.52%	13.91%	23.62%	23.36%	17.59%	100.00%

Table 7.8. Results - Overall my home ownership experience has been positive

- Across all income groups, more than 2 in 5 (44%) indicate that their overall home ownership experience has been positive;
- For those in the lowest income group, 3 in 5 (60%) indicate that their overall home ownership experience has been positive;
- For those in the highest income group, 4 in 5 (81%) indicate that their overall home ownership experience has been positive;
- For those with incomes consistent with Philadelphia's self-sufficiency standard(\$50-\$70k), more than 2 in 5 (42%) indicate that their overall home ownership experience has been positive

Table 7.9. My housing expenses have increased over the past year (Income)

My housing expenses have increased over the past year Column Labels								
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
\$100k - \$125k	14.67%	14.67%	18.67%	0.00%	36.00%	16.00%	100.00%	
\$125k - \$150k	21.67%	18.33%	16.67%	0.00%	20.00%	23.33%	100.00%	
\$150k - \$175k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	40.00%	10.00%	0.00%	10.00%	40.00%	0.00%	100.00%	
\$175k - \$200k	20.00%	20.00%	0.00%	0.00%	40.00%	20.00%	100.00%	
\$200k +	41.67%	8.33%	0.00%	0.00%	33.33%	16.67%	100.00%	
\$25k - \$35k	33.33%	0.00%	33.33%	0.00%	33.33%	0.00%	100.00%	
\$35k - \$50k	22.08%	20.78%	16.88%	0.00%	27.27%	12.99%	100.00%	
\$50k - \$70k	24.39%	14.63%	21.95%	0.00%	24.39%	14.63%	100.00%	
\$70k - \$100k	36.62%	14.08%	8.45%	0.00%	23.94%	16.90%	100.00%	
Under \$15k	42.86%	0.00%	0.00%	0.00%	57.14%	0.00%	100.00%	
Grand Total	25.37%	15.52%	15.52%	0.25%	27.83%	15.52%	100.00%	

Table 7.10. Results - My housing expenses have increased over the past year

- Across all income groups, more than half (52%) indicate that their housing expenses have increased over the past year;
- For those in the lowest income group, nearly all (99%) indicate that their housing expenses have increased over the past year;
- For those in the highest income group, nearly 3 in 4 (74%) indicate that their housing expenses have increased over the past year;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k) indicate that their housing expenses have increased over the past year;

Section 8. Community Investment and Job Creation. This series of questions examines job opportunities, outcomes, and personal/communal projections.

Table 8.1. There has been at least one(1) business in my neighborhood that shut down during the last two(2) years (Income)

There has been at least one(1) business in my neighborhood that shut down during the last two(2) years Column Labels								
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
\$100k - \$125k	20.00%	17.33%	18.67%	0.00%	34.67%	9.33%	100.00%	
\$125k - \$150k	20.00%	16.67%	23.33%	0.00%	25.00%	15.00%	100.00%	
\$150k - \$175k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	41.67%	0.00%	0.00%	16.67%	41.67%	0.00%	100.00%	
\$175k - \$200k	40.00%	0.00%	20.00%	0.00%	40.00%	0.00%	100.00%	
\$200k +	25.00%	0.00%	0.00%	0.00%	75.00%	0.00%	100.00%	
\$25k - \$35k	75.00%	0.00%	0.00%	0.00%	0.00%	25.00%	100.00%	
\$35k - \$50k	31.58%	9.21%	11.84%	1.32%	26.32%	19.74%	100.00%	
\$50k - \$70k	30.00%	20.00%	11.25%	1.25%	13.75%	23.75%	100.00%	
\$70k - \$100k	16.90%	18.31%	16.90%	0.00%	23.94%	23.94%	100.00%	
Under \$15k	25.00%	0.00%	0.00%	0.00%	62.50%	12.50%	100.00%	
Grand Total	25.50%	14.60%	14.60%	0.99%	27.23%	17.08%	100.00%	

Table 8.2. Results - There has been at least one(1) business in my neighborhood that shut down during the last two(2) years

- Across all income levels, more than half (52%) indicate there has been at least one recent business shut down in their neighborhood;
- For those at the lowest income levels, more than 4 in 5 (87%) indicate there has been at least one recent business shut down in their neighborhood;
- For those in the highest income levels, no less than 4 in 5 (80%) indicate there has been at least one recent business shut down in their neighborhood;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), more than 2 in 5 (43%) indicate there has been at least one recent business shut down in their neighborhood;

Table 8.3. There has been at least one(1) new business started in my community (that is not my own) over the past two(2) years (Income)

There has been at least one(1) new business started in my community (that is: Column Labels)								
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
\$100k - \$125k	18.67%	20.00%	14.67%	1.33%	18.67%	26.67%	100.00%	
\$125k - \$150k	21.67%	21.67%	20.00%	0.00%	16.67%	20.00%	100.00%	
\$150k - \$175k	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	41.67%	0.00%	0.00%	25.00%	33.33%	0.00%	100.00%	
\$175k - \$200k	60.00%	0.00%	20.00%	0.00%	20.00%	0.00%	100.00%	
\$200k +	33.33%	8.33%	8.33%	0.00%	50.00%	0.00%	100.00%	
\$25k - \$35k	33.33%	0.00%	0.00%	0.00%	66.67%	0.00%	100.00%	
\$35k - \$50k	29.87%	14.29%	16.88%	1.30%	23.38%	14.29%	100.00%	
\$50k - \$70k	23.75%	21.25%	21.25%	1.25%	23.75%	8.75%	100.00%	
\$70k - \$100k	23.94%	16.90%	21.13%	0.00%	16.90%	21.13%	100.00%	
Under \$15k	42.86%	14.29%	14.29%	14.29%	14.29%	0.00%	100.00%	
Grand Total	25.37%	17.24%	17.49%	1.97%	21.92%	16.01%	100.00%	

Table 8.4. Results - There has been at least one(1) new business started in my community (that is not my own) over the past two(2) years (Income)

- Across all income groups, more than 2 in 5 (46%) indicate there has been at least one recent new business started in their neighborhood;
- For those in those at the lowest income range, more than half (56%) indicate there has been at least one recent new business started in their neighborhood;
- For those in the highest income range(s), no less than 4 in 5 (80%) indicate there has been at least one recent new business started in their neighborhood;
- For those in the income range consistent with Philadelphia's self-sufficiency standard (\$50-\$70K); more than 2 in 5 (46%) indicate there has been at least one recent new business started in their neighborhood;

Table 8.5. I see a diverse group of people when I walk into a business in my neighborhood (Income)

I see a diverse group of people when I walk into a business in my neighborhood								
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
\$100k - \$125k	16.00%	13.33%	28.00%	0.00%	28.00%	14.67%	100.00%	
\$125k - \$150k	23.73%	32.20%	20.34%	0.00%	16.95%	6.78%	100.00%	
\$150k - \$175k	0.00%	0.00%	#####	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	50.00%	8.33%	8.33%	0.00%	33.33%	0.00%	100.00%	
\$175k - \$200k	40.00%	0.00%	0.00%	0.00%	60.00%	0.00%	100.00%	
\$200k +	50.00%	0.00%	16.67%	0.00%	33.33%	0.00%	100.00%	
\$25k - \$35k	50.00%	0.00%	16.67%	0.00%	33.33%	0.00%	100.00%	
\$35k - \$50k	19.74%	22.37%	14.47%	0.00%	25.00%	18.42%	100.00%	
\$50k - \$70k	26.25%	20.00%	21.25%	1.25%	15.00%	16.25%	100.00%	
\$70k - \$100k	26.76%	22.54%	25.35%	1.41%	9.86%	14.08%	100.00%	
Under \$15k	50.00%	12.50%	25.00%	0.00%	0.00%	12.50%	100.00%	
Grand Total	25.19%	19.75%	21.23%	0.49%	20.25%	13.09%	100.00%	

Table 8.6. Results - I see a diverse group of people when I walk into a business in my neighborhood

- Across all income levels, more than 2 in 5 (45%) indicate that their neighborhood businesses are diverse;
- For those in the lowest income range, half (50%) indicate that their neighborhood businesses are diverse;
- For those in the highest income range(s), no less than 4 in 5 (83%) indicate that their neighborhood businesses are diverse;
- For those in the income range consistent with Philadelphia's self-sufficiency standard (\$50-\$70K), slightly more than 2 in 5 (41%) indicate that their neighborhood businesses are diverse

Table 8.7. I have created jobs in my community (Income)

I have created jobs in my community								
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
\$100k - \$125k	16.67%	31.94%	20.83%	0.00%	20.83%	9.72%	100.00%	
\$125k - \$150k	25.42%	5.08%	22.03%	0.00%	16.95%	30.51%	100.00%	
\$15k - \$25k	12.50%	12.50%	12.50%	12.50%	12.50%	37.50%	100.00%	
\$175k - \$200k	40.00%	0.00%	20.00%	0.00%	20.00%	20.00%	100.00%	
\$200k +	20.00%	10.00%	0.00%	0.00%	50.00%	20.00%	100.00%	
\$25k - \$35k	0.00%	0.00%	50.00%	0.00%	50.00%	0.00%	100.00%	
\$35k - \$50k	29.58%	26.76%	11.27%	0.00%	11.27%	21.13%	100.00%	
\$50k - \$70k	19.48%	23.38%	22.08%	0.00%	20.78%	14.29%	100.00%	
\$70k - \$100k	33.85%	23.08%	15.38%	0.00%	13.85%	13.85%	100.00%	
Under \$15k	0.00%	66.67%	0.00%	0.00%	0.00%	33.33%	100.00%	
Grand Total	24.00%	22.40%	17.60%	0.27%	17.60%	18.13%	100.00%	

Table 8.8. Results - I have created jobs in my community

- Across all income ranges, more than 2 in 5 (41%) indicate they have created jobs in their community;
- For those in the lowest income range, none indicated job creation activities;
- For those in the highest income range(s), more than 2 in 3 (70%) indicate they have created jobs in their community;
- For those in income ranges consistent with Philadelphia's self-sufficiency standard (\$50-\$70K), nearly 2 in 5 (39%) indicate they have created jobs in their community;

Table 8.9. I have participated in job training or placement programs in my community (Income)

I have participated in job training or placement programs in my community							Column Labels
Row Labels	Agree	Disagree	Neutral	Strongly a	Strongly Disagr	Grand Total	
\$100k - \$125k	27.78%	12.50%	19.44%	23.61%	16.67%	100.00%	
\$125k - \$150k	26.67%	16.67%	16.67%	21.67%	18.33%	100.00%	
\$15k - \$25k	25.00%	25.00%	25.00%	12.50%	12.50%	100.00%	
\$175k - \$200k	40.00%	0.00%	0.00%	40.00%	20.00%	100.00%	
\$200k +	18.18%	18.18%	9.09%	27.27%	27.27%	100.00%	
\$25k - \$35k	33.33%	33.33%	33.33%	0.00%	0.00%	100.00%	
\$35k - \$50k	26.39%	25.00%	13.89%	19.44%	15.28%	100.00%	
\$50k - \$70k	30.38%	10.13%	18.99%	24.05%	16.46%	100.00%	
\$70k - \$100k	18.46%	27.69%	23.08%	15.38%	15.38%	100.00%	
Under \$15k	25.00%	25.00%	50.00%	0.00%	0.00%	100.00%	
Grand Total	26.12%	18.21%	18.47%	20.84%	16.36%	100.00%	

Table 8.10. Results - I have participated in job training or placement programs in my community

- Across all income ranges, less than half (46%) indicate they have participated in job training or placement programs
- For the lowest income range, a quarter (25%) indicate they have participated in job training or placement programs;
- For the highest income range, less than half (45%) indicate they have participated in job training or placement programs;
- For those in income ranges consistent with Philadelphia's self-sufficiency standard (\$50-\$70K), more than half (54%) indicate they have participated in job training or placement programs.

Table 8.11. My elected officials keep me informed about job or career opportunities (Income)

My elected officials keep me informed about job or career opportunities		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
\$100k - \$125k	21.62%	14.86%	22.97%	0.00%	16.22%	24.32%	100.00%	
\$125k - \$150k	13.33%	20.00%	28.33%	0.00%	18.33%	20.00%	100.00%	
\$150k - \$175k	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	10.00%	20.00%	30.00%	10.00%	0.00%	30.00%	100.00%	
\$175k - \$200k	0.00%	40.00%	0.00%	0.00%	60.00%	0.00%	100.00%	
\$200k +	16.67%	16.67%	16.67%	8.33%	25.00%	16.67%	100.00%	
\$25k - \$35k	66.67%	0.00%	0.00%	0.00%	0.00%	33.33%	100.00%	
\$35k - \$50k	13.51%	14.86%	24.32%	5.41%	22.97%	18.92%	100.00%	
\$50k - \$70k	13.92%	16.46%	21.52%	1.27%	20.25%	26.58%	100.00%	
\$70k - \$100k	17.39%	23.19%	26.09%	2.90%	18.84%	11.59%	100.00%	
Under \$15k	33.33%	16.67%	16.67%	0.00%	0.00%	33.33%	100.00%	
Grand Total	16.28%	18.07%	23.66%	2.29%	19.08%	20.61%	100.00%	

Table 8.12. Results - My elected officials keep me informed about job or career opportunities

- Across all income ranges, More than 1 in 3 (35%) indicate that their elected officials keep them informed about job and career opportunities;
- For those in the lowest income range, 1 in 3 (33%) indicate that their elected officials keep them informed about job and career opportunities;
- For those in the highest income range, slightly more than 2 in 5 (41%) indicate that their elected officials keep them informed about job and career opportunities;
- For those in income ranges consistent with Philadelphia's self-sufficiency standard (\$50-\$70K), 1 in 3 (33%) indicate that their elected officials keep them informed about job and career opportunities.

Section 9. Community Safety and Mobility. Respondents answered questions about access, quality, and the safety of their community.

Table 9.1. I feel safe in my home and neighborhood (Income)

I feel safe in my home and neighborhood		Column Labels						
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total	
\$100k - \$125k	24.00%	20.00%	17.33%	0.00%	18.67%	20.00%	100.00%	
\$125k - \$150k	20.00%	13.33%	18.33%	0.00%	26.67%	21.67%	100.00%	
\$150k - \$175k	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	
\$15k - \$25k	41.67%	8.33%	33.33%	0.00%	16.67%	0.00%	100.00%	
\$175k - \$200k	60.00%	0.00%	0.00%	0.00%	40.00%	0.00%	100.00%	
\$200k +	33.33%	8.33%	0.00%	0.00%	50.00%	8.33%	100.00%	
\$25k - \$35k	50.00%	16.67%	16.67%	0.00%	16.67%	0.00%	100.00%	
\$35k - \$50k	25.97%	15.58%	22.08%	0.00%	23.38%	12.99%	100.00%	
\$50k - \$70k	26.83%	15.85%	25.61%	0.00%	13.41%	18.29%	100.00%	
\$70k - \$100k	18.31%	21.13%	19.72%	0.00%	19.72%	21.13%	100.00%	
Under \$15k	25.00%	12.50%	37.50%	12.50%	0.00%	12.50%	100.00%	
Grand Total	24.94%	16.38%	20.78%	0.24%	20.54%	17.11%	100.00%	

Table 9.2. Results - I feel safe in my home and neighborhood

- Nearly half (45%) of respondents across all races and income groups report feeling safe in their neighborhoods;
- For those in the lowest income range, a quarter (25%) indicate they feel safe in their home and neighborhood;
- For those in the highest income range(s), at least 4 in 5 (83%) indicate they feel safe in their home and neighborhood;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), nearly 2 in 5 (39%) indicate they feel safe in their home and neighborhood;

Table 9.3. I feel safe when I travel to other neighborhoods in Philadelphia (Income)

I feel safe when I travel to other neighborh Column Labels							
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
\$100k - \$125k	21.33%	17.33%	22.67%	0.00%	26.67%	12.00%	100.00%
\$125k - \$150k	13.33%	18.33%	25.00%	1.67%	16.67%	25.00%	100.00%
\$150k - \$175k	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$15k - \$25k	25.00%	16.67%	33.33%	8.33%	0.00%	16.67%	100.00%
\$175k - \$200k	60.00%	0.00%	0.00%	0.00%	40.00%	0.00%	100.00%
\$200k +	33.33%	16.67%	8.33%	0.00%	25.00%	16.67%	100.00%
\$25k - \$35k	16.67%	16.67%	16.67%	0.00%	16.67%	33.33%	100.00%
\$35k - \$50k	16.88%	28.57%	18.18%	0.00%	19.48%	16.88%	100.00%
\$50k - \$70k	30.49%	20.73%	20.73%	0.00%	13.41%	14.63%	100.00%
\$70k - \$100k	16.90%	21.13%	21.13%	0.00%	16.90%	23.94%	100.00%
Under \$15k	12.50%	25.00%	12.50%	12.50%	0.00%	37.50%	100.00%
Grand Total	21.03%	21.03%	20.78%	0.73%	18.09%	18.34%	100.00%

Table 9.4. Results - I feel safe when I travel to other neighborhoods in Philadelphia

- Across all income groups, nearly 2 in 5 (39%) indicate they feel safe in and around Philadelphia;
- For those in the lowest income group, about 1 in 10 (12%) indicate they feel safe in and around Philadelphia;
- For those in the highest income group, nearly 3 in 5 (58%) indicate they feel safe in and around Philadelphia;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), more than 2 in 5 (43%) indicate they feel safe in and around Philadelphia;

Table 9.5. Public transportation in my neighborhood is reliable (Income)

Public transportation in my neighborhood Column Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
\$100k - \$125k	21.33%	14.67%	22.67%	1.33%	16.00%	24.00%	100.00%
\$125k - \$150k	23.33%	25.00%	15.00%	0.00%	16.67%	20.00%	100.00%
\$150k - \$175k	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%
\$15k - \$25k	33.33%	16.67%	25.00%	0.00%	16.67%	8.33%	100.00%
\$175k - \$200k	20.00%	0.00%	40.00%	0.00%	40.00%	0.00%	100.00%
\$200k +	45.45%	0.00%	9.09%	9.09%	36.36%	0.00%	100.00%
\$25k - \$35k	40.00%	20.00%	20.00%	0.00%	20.00%	0.00%	100.00%
\$35k - \$50k	36.84%	10.53%	15.79%	0.00%	19.74%	17.11%	100.00%
\$50k - \$70k	30.49%	19.51%	8.54%	1.22%	29.27%	10.98%	100.00%
\$70k - \$100k	30.99%	22.54%	14.08%	2.82%	9.86%	19.72%	100.00%
Under \$15k	25.00%	12.50%	37.50%	12.50%	12.50%	0.00%	100.00%
Grand Total	29.31%	17.24%	16.26%	1.48%	19.21%	16.50%	100.00%

Table 9.6. Results - Public transportation in my neighborhood is reliable

- Across all income ranges, nearly half (48%) indicate that their public transportation options are reliable;
- For those in the lowest income range, nearly 2 in 5 (37%) indicate that their public transportation options are reliable;
- For those in the highest income range, no less than 3 in 5 (60%) indicate that their public transportation options are reliable;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), nearly 3 in 5 (59%) indicate that their public transportation options are reliable;

Table 9.7. I am satisfied with the transportation options available to me (Income)

I am satisfied with the transportation optio Column Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
\$100k - \$125k	24.00%	6.67%	26.67%	2.67%	20.00%	20.00%	100.00%
\$125k - \$150k	13.33%	20.00%	13.33%	0.00%	26.67%	26.67%	100.00%
\$150k - \$175k	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%
\$15k - \$25k	50.00%	8.33%	8.33%	0.00%	25.00%	8.33%	100.00%
\$175k - \$200k	80.00%	0.00%	0.00%	0.00%	20.00%	0.00%	100.00%
\$200k +	33.33%	8.33%	16.67%	8.33%	33.33%	0.00%	100.00%
\$25k - \$35k	33.33%	0.00%	33.33%	0.00%	33.33%	0.00%	100.00%
\$35k - \$50k	20.78%	18.18%	23.38%	0.00%	19.48%	18.18%	100.00%
\$50k - \$70k	18.29%	18.29%	25.61%	0.00%	25.61%	12.20%	100.00%
\$70k - \$100k	25.35%	18.31%	15.49%	0.00%	22.54%	18.31%	100.00%
Under \$15k	12.50%	25.00%	25.00%	12.50%	25.00%	0.00%	100.00%
Grand Total	22.49%	15.40%	21.03%	0.98%	23.23%	16.87%	100.00%

Table 9.8. Results - I am satisfied with the transportation options available to me

- Across all income ranges, more than 2 in 5 (45%) indicate overall satisfaction with the transportation options available to them;
- For those in the lowest income range, nearly 2 in 5 (37%) indicate overall satisfaction with their transportation options available to them;
- For those in the highest income ranges, no less than 2 in 3 (66%) indicate overall satisfaction with their transportation options
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), more than 2 in 5 (43%) indicate overall satisfaction with their transportation options.

Table 9.9. Over the past year, people have been moving INTO my neighborhood (Income)

Over the past year, people have been moving into my neighborhood	Column Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
\$100k - \$125k		28.00%	12.00%	18.67%	1.33%	24.00%	16.00%	100.00%
\$125k - \$150k		18.33%	16.67%	20.00%	0.00%	20.00%	25.00%	100.00%
\$150k - \$175k		100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$15k - \$25k		41.67%	8.33%	8.33%	16.67%	25.00%	0.00%	100.00%
\$175k - \$200k		20.00%	0.00%	0.00%	0.00%	80.00%	0.00%	100.00%
\$200k +		41.67%	0.00%	8.33%	0.00%	50.00%	0.00%	100.00%
\$25k - \$35k		60.00%	0.00%	40.00%	0.00%	0.00%	0.00%	100.00%
\$35k - \$50k		35.06%	10.39%	19.48%	1.30%	22.08%	11.69%	100.00%
\$50k - \$70k		15.85%	20.73%	19.51%	1.22%	32.93%	9.76%	100.00%
\$70k - \$100k		18.31%	26.76%	18.31%	0.00%	18.31%	18.31%	100.00%
Under \$15k		25.00%	25.00%	12.50%	12.50%	25.00%	0.00%	100.00%
Grand Total		25.00%	16.18%	18.38%	1.47%	25.00%	13.97%	100.00%

Table 9.10. Results - Over the past year, people have been moving INTO my neighborhood

- Across all income groups, half (50%) indicate there has been recent movement of new residents to their neighborhood;
- For those in the lowest income group, half (50%) indicate there has been recent movement of new residents to their neighborhood;
- For those in the highest income group, no less than 9 in 10 (91%) indicate there has been recent movement of new residents to their neighborhood;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), nearly half (47%) indicate there has been recent movement of new residents to their neighborhood;

Table 9.11. Over the past year, people have been moving OUT of my neighborhood (Income)

Over the past year, people have been moving OUT of my neighborhood							
Row Labels	Agree	Disagree	Neutral	Not Sure	Strongly agree	Strongly Disagree	Grand Total
\$100k - \$125k	20.00%	20.00%	20.00%	0.00%	21.33%	18.67%	100.00%
\$125k - \$150k	23.33%	20.00%	16.67%	0.00%	18.33%	21.67%	100.00%
\$150k - \$175k	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
\$15k - \$25k	63.64%	9.09%	0.00%	18.18%	9.09%	0.00%	100.00%
\$175k - \$200k	20.00%	0.00%	0.00%	0.00%	20.00%	60.00%	100.00%
\$200k +	33.33%	16.67%	16.67%	0.00%	16.67%	16.67%	100.00%
\$25k - \$35k	40.00%	0.00%	40.00%	0.00%	20.00%	0.00%	100.00%
\$35k - \$50k	13.16%	25.00%	19.74%	5.26%	17.11%	19.74%	100.00%
\$50k - \$70k	22.22%	22.22%	23.46%	1.23%	20.99%	9.88%	100.00%
\$70k - \$100k	21.13%	12.68%	19.72%	1.41%	30.99%	14.08%	100.00%
Under \$15k	50.00%	12.50%	12.50%	12.50%	12.50%	0.00%	100.00%
Grand Total	22.47%	19.01%	19.26%	2.22%	20.99%	16.05%	100.00%

Table 9.12. Results - Over the past year, people have been moving OUT of my neighborhood

- Across all income groups, more than 2 in 5 (42%) indicate there has been recent movement of residents out of their neighborhood;
- For those in the lowest income group, more than 3 in 5 (62%) indicate there has been recent movement of residents out of their neighborhood;
- For those in the highest income group, no less than 2 in 5 (40%) indicate there has been recent movement of resident out of their neighborhood;
- For those with incomes consistent with Philadelphia's self-sufficiency standard (\$50-\$70k), more than 2 in 5 (43%) indicate there has been recent movement of resident out of their neighborhood.