

MAKING CONNECTIONS CROSS-SITE SURVEY  
**INCOME AND EMPLOYMENT, MAKING CONNECTIONS NEIGHBORHOODS**  
The Urban Institute, July 11, 2008

## INTRODUCTION

**The Making Connections Cross-Site Survey** provides a wealth of information about Making Connections neighborhoods. The survey has entailed interviews with large samples of families in the selected neighborhoods of all 10 sites at two points in time: first in 2002 or 2003 (depending on the site), and second in 2005 or 2006.<sup>1</sup> The 2005/06 survey tracked families with children that moved since 2002/03. Accordingly the 2005/06 interviews covered families with children interviewed in the earlier survey (*stayers* and *movers*) and *newcomers* (those who moved into the neighborhood between surveys)

**These fact sheets** provide selected data on the income and employment of Making Connections neighborhoods and how the relevant indicators changed between the two surveys. We expect these basic indicators to inform understanding of many other branches of research using the survey data. The topics covered are:

- Work Effort
- Joblessness and Unemployment
- Employability
- Job Quality
- Income Levels
- Income Sources

**Throughout these fact sheets**, we focus on families with children. The term “family” here does not include extended families; we use the nuclear family definition, including the survey respondent and his or her partner (if any) and children.

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<sup>1</sup> Louisville is included in these groupings in these sheets even though its first survey was actually conducted in 2004 and its second in 2007.

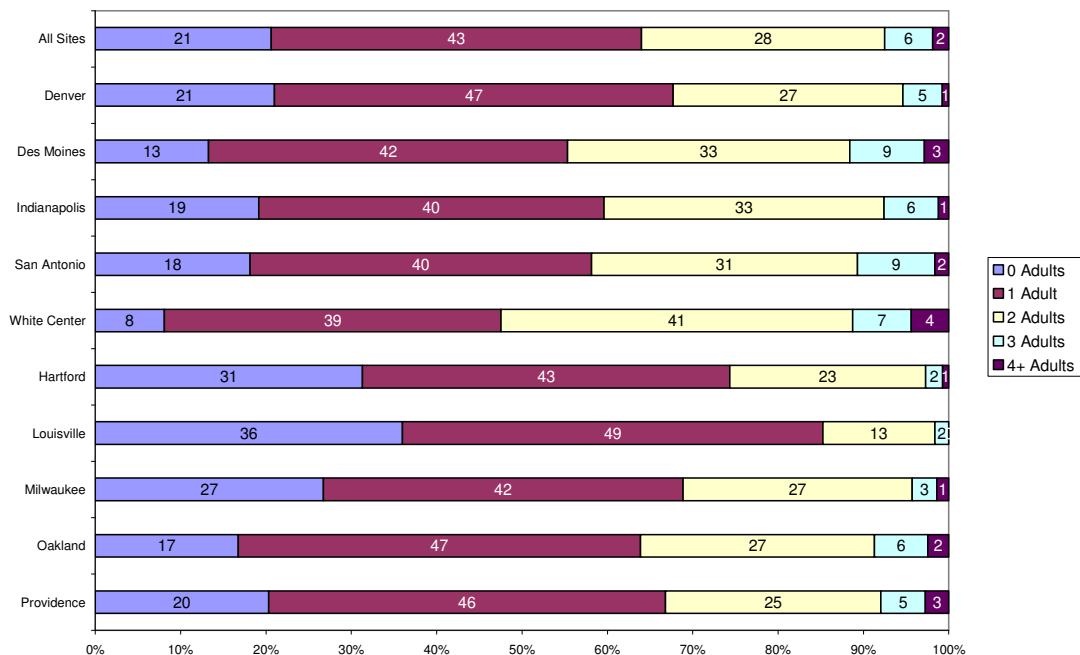
## MAKING CONNECTIONS CROSS-SITE SURVEY INCOME AND EMPLOYMENT, MAKING CONNECTIONS NEIGHBORHOODS

### WORK EFFORT

This fact sheet presents findings on the employment levels of adults in households with children. The first table presents the employment status of all adults in the household. The Making Connections survey does not ask for detailed information on the employment of all adults in the household, instead focusing on the survey respondent and his or her partner. For this reason, the remaining tables in this fact sheet focus only on the employment of the respondent and partner. The term “family” refers to the nuclear definition: parents and their children.

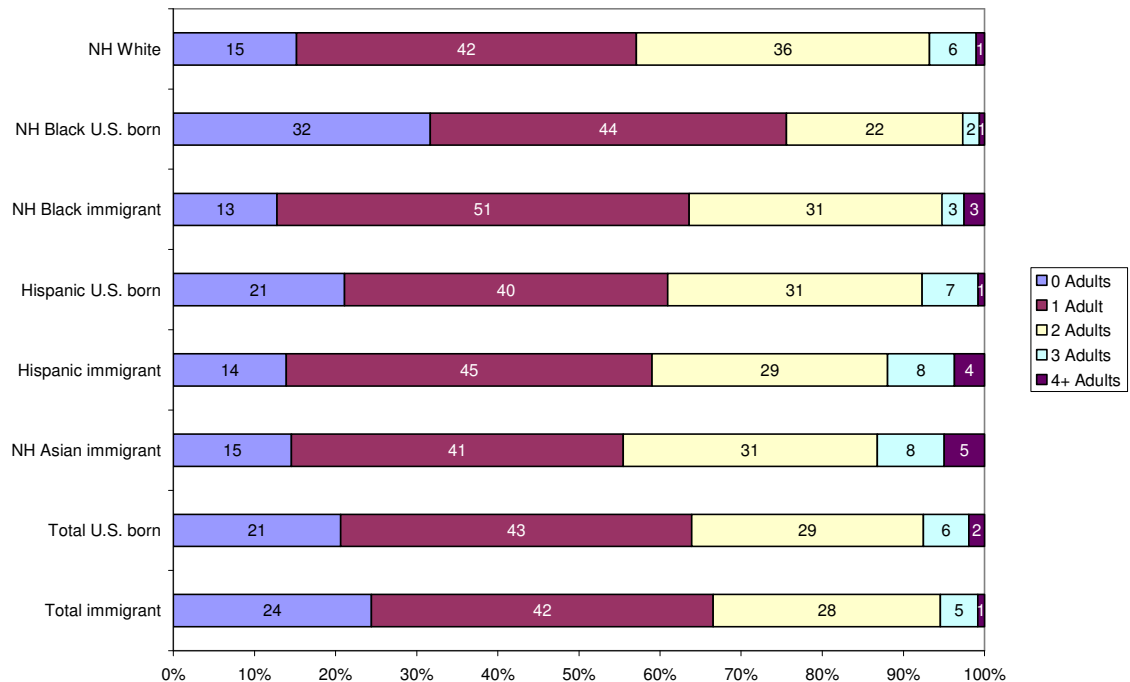
- Most households with children in the Making Connections neighborhoods have one or two employed adults, but in some sites a sizable minority of families have no employed adults**
  - Across all sites, 1 in 5 households have no employed adults, and 71% have 1-2 employed adults.
  - White Center has the highest employment levels, with 1-2 employed adults in 80% of households, 3-4 employed adults in 11% of households, and no adults employed in only 8% of households.
  - At the other end of the spectrum, 36% of all households in Louisville have no adults employed, and 62% have 1-2 employed adults.

A1 - Percent of All Households by Number of Employed Adults, 2005/06



- **Overall, immigrant and U.S. born households have similar levels of employment, but employment levels vary widely between individual groups**
  - Black immigrant households have the highest employment levels, with 1-2 adults employed in 82% of all households.
  - White households are the most likely to have 2 employed adults (36%).
  - U.S. born black households have the lowest employment levels; nearly a third have no employed adults, and only 66% have 1-2 employed adults.

A1a - Percent of All Households by Number of Employed Adults, by Race/Nativity, 2005/06



- **The 10 Making Connections neighborhoods differ dramatically in their levels of employment**
  - Across sites, the average percent of families with at least one employed parent is 74%, and 64% of families have at least one parent employed full-time.
  - At the high end, in White Center, 9 in 10 families have an employed parent, and 8 in 10 have a parent employed full-time.
  - At the low end, in Hartford and Louisville, only 63% of families have an employed parent, and less than half of all families have a parent who is employed full-time.
  - Among minorities/immigrants, black immigrant families are the most likely to have employed parents (83%), while U.S. born black families are the least likely (63%).
  - White families have the highest rate of parents employed full-time (75%), while at the low end, just over half of U.S. born black families have a parent employed full-time (53%).

- Families with U.S. born respondents are more likely to have an employed parent (74%) than families with immigrant respondents (69%), and are more likely to have a parent employed full-time (64% vs. 60%).

**A2 - Percent of All Families by Employment Status of Parent(s), 2005/06**

	At Least One Parent Employed	At Least One Parent Employed Full-Time	Parent(s) Only Employed Part-Time
<i>10 site average</i>	74	64	9
<i>By site</i>			
Denver	74	60	14
Des Moines	81	75	6
Indianapolis	75	71	4
San Antonio	76	68	7
White Center	90 +	80	10
Hartford	63	48	15
Louisville	60	47	12
Milwaukee	67	56	10
Oakland	77	66	10
Providence	71	62	9
<i>By race/nativity (10 sites)</i>			
NH White	80	75	5
NH Black U.S. born	63	53	10
NH Black immigrant	83	68	15
Hispanic U.S. born	70	60	10
Hispanic immigrant	81	72	9
NH Asian immigrant	81	70	10
Total U.S. born	74	64	9
Total immigrant	69	60	9

**Statistically significant changes since Wave 1 (2002/03), by site:**

**White Center:** Employment *increased* from 83% to 90%.

- **Single parents in the Making Connections neighborhoods are less likely than parents in two-parent families to be employed, or to be employed full-time**
  - Overall, 56% of single parents are employed, and 43% are employed full-time, compared to two-parent families, where 91% have at least one parent is employed, and 85% have at least one parent employed full-time.
  - Single parents in White Center fare the best on this score, with 75% employed and 63% employed full-time, but here too at least one parent is employed in almost all two-parent families (94%), and most are working full-time (85%).
  - Louisville and Hartford have the lowest rate of employed single parents (49% and 51%, respectively), with 36% and 31% employed full-time, respectively. By contrast, nearly 9 in 10 two-parent families in both sites have at least one parent employed, and over three-quarters have a full-time worker.

**A3 - Percent of Families with Employed Parent(s), by Family Composition, 2005/06**

	Single-Parent Families			Two-Parent Families		
	Parent Employed	Parent Employed Full-Time	Parent Employed Part-Time	At Least One Parent Employed	At Least One Parent Employed Full-Time	Parent(s) Only Employed Part-Time
<i>10 site average</i>	56 +	43	13	91	85	6
<i>By site</i>						
Denver	59	40	18 +	92	83	9
Des Moines	61	50	11	96	94	2 -
Indianapolis	53	48	4	93	89	3
San Antonio	53	41	11	92	88	5
White Center	75 +	63	12	94	85	9
Hartford	51 -	31	19	85	78	7
Louisville	49	36	13	87	76	11
Milwaukee	60 +	45 +	15	78 -	76	2 -
Oakland	57	43	14	91	82	8
Providence	57	45	12	89	84	6

**Statistically significant changes since Wave 1 (2002/03), by site:** **Overall:** Single-parent employment *increased* from 52% to 56%. **Denver:** Single-parent part-time employment *increased* from 11% to 18%. **Des Moines:** Two-parent part-time employment *decreased* from 6% to 2%. **White Center:** Single-parent employment *increased* from 61% to 75%. **Hartford:** Single-parent employment *decreased* from 64% to 51%. **Milwaukee:** Single-parent employment *increased* from 40% to 60%, with full-time employment *increasing* from 30% to 45%. Two-parent employment *decreased* from 87% to 78%, with two-parent part-time employment *decreasing* from 9% to 2%.

- **Non-Hispanic black immigrant families have the highest employment levels, while Hispanics and U.S. born black families have among the lowest**
  - Over two-thirds (69%) of black immigrant single parents are employed, and 51% have full-time employment.
  - Hispanic and U.S. born black single parents have the lowest rates, around 55%, with only 2 in 5 employed full-time.
  - Among two-parent families, black immigrant families again have the highest rate of employment (95%), but white families are the likeliest to have a parent working full-time (88%).
  - The lowest rates among two-parent families are seen in U.S. born black families, where 84% have an employed parent and 80% have a parent working full-time.

**A4 - Percent of Families with Employed Parent(s), by Family Composition and Race/Nativity, 2005/06**

	Single-Parent Families			Two-Parent Families		
	Parent Employed	Parent Employed Full-Time	Parent Employed Part-Time	At Least One Parent Employed	At Least One Parent Employed Full-Time	Parent(s) Only Employed Part-Time
<i>By race/nativity (10 sites)</i>						
NH White	60	52	8	91	88	3 -
NH Black U.S. born	55 +	42 +	13 +	84 -	80	4
NH Black immigrant	69	51	18	95	83	12 +
Hispanic U.S. born	54	40	13	91	86	6
Hispanic immigrant	55	39	15	93	87	7
NH Asian immigrant	60	48 +	11	90	80	9
Total U.S. born	56	43	13	91	85	6
Total immigrant	56 +	43	13 +	88	84	4

**Statistically significant changes since Wave 1 (2002/03), by race/nativity:** **White:** Two-parent part-time employment decreased from 6% to 3%. **Black U.S. born:** Among single parents, employment increased from 46% to 55%, full-time employment increased from 37% to 42%, and part-time employment increased from 9% to 13%. Among two-parent families, employment decreased from 91% to 84%. **Black immigrant:** two-parent part-time employment increased from 2% to 12%. **Asian immigrant:** single-parent employment increased from 31% to 49%. **Total immigrant:** among single parents, employment increased from 51% to 56%, and part-time employment increased from 9% to 13%.

- **In many families with parents working full-time, at least one full-time parent has multiple jobs<sup>1</sup>**
  - Parents in about 15% of all families are working full-time and have multiple jobs.
  - Generally, two-parent families are more likely than single-parent families to have a parent working full-time in multiple jobs (18% vs. 11%).
  - At the highest end of the range, in Hartford, more than one in five families with full-time employment has one or more parents working multiple jobs, while in Oakland, about 1 in 10 are working multiple jobs.

<sup>1</sup> In Milwaukee, the percent of families with parents working full-time who have multiple jobs declined from 32% in 2002/03 to 17% in 2005/06, a statistically significant change.

- Foreign born black households are the most likely race/immigrant group to be working multiple jobs (24%), and foreign born Hispanics the least likely (8%).

**A5 - Percent of Families with Full-Time Working Parent(s) with Multiple Jobs, 2005/06**

	Families with At Least One Full-Time Working Parent with Multiple Jobs		
	All Families	Single-Parent Families	Two-Parent Families
<i>10 site average</i>	15	11	18
<i>By site</i>			
Denver	18	16	19
Des Moines	19	14	21
Indianapolis	13	5	18
San Antonio	11	8	13
White Center	15	10	17
Hartford	21	21	21
Louisville	14	11	21
Milwaukee	17 -	14 +	22
Oakland	10	8	11
Providence	13	9	17
<i>By race/nativity (10 sites)</i>			
NH White	16	5 -	23
NH Black U.S. born	18	14	24
NH Black immigrant	24	22	26
Hispanic U.S. born	13	10	16
Hispanic immigrant	8	3	11
NH Asian immigrant	9	5	11
Total U.S. born	15	11	18
Total immigrant	17	13	22

***Statistically significant changes since Wave 1 (2002/03), by site:***

**Milwaukee:** Rate for all households *decreased* from 32% to 17%; single-parent rate *decreased* from 28% to 14%. **By race/nativity: White:** Single-parent rate *decreased* from 16% to 5%.

- **The majority of families employed full-time are also stably employed, but important differences appear across sites.<sup>2</sup>**
  - Across sites, 57% of all families have at least one parent stably employed, and in 55% a stably employed parent has also been in the same job for the last year.
  - The highest rate of stable employment is in White Center (76%), and the lowest rate is in Hartford (40%).<sup>3</sup>
  - Close to 76% of families in White Center have a parent who has been in the same job for the past year, compared to a low of 38% in Hartford.<sup>4</sup>
  - Among race/immigrant groups, U.S. born black families are the least likely to have a parent who is stably employed (43%) or who has had the same job for the past year (41%), while white families are the most likely (70% stably employed and 68% in the same job for the past year).

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<sup>2</sup> A family is stably employed if the respondent or partner is working full-time (at least 35 hours) and was not unemployed at all over the previous year.

<sup>3</sup> White Center's rate is a statistically significant improvement from 2002/03 (67%).

<sup>4</sup> This is a significant change (from 65% in 2002/03).

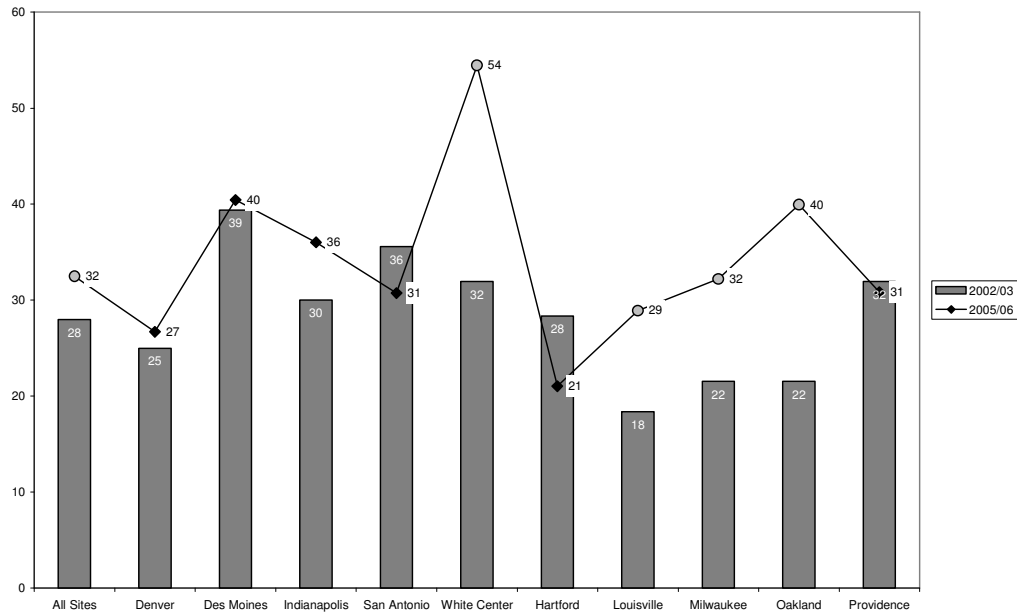
**A6 - Percent of All Families with Stably Employed Parent(s),  
2005/06**

	At Least One Parent Stably Employed	At Least One Parent Stably Employed in Same Job >1 Year
<i>10 site average</i>	57	55
<i>By site</i>		
Denver	51	48
Des Moines	68	66
Indianapolis	62	61
San Antonio	62	60
White Center	76 +	76 +
Hartford	40	38
Louisville	41	39
Milwaukee	47	45
Oakland	63	61
Providence	52	49
<i>By race/nativity (10 sites)</i>		
NH White	70	68
NH Black U.S. born	43	41
NH Black immigrant	62	60
Hispanic U.S. born	54	51
Hispanic immigrant	66	64
NH Asian immigrant	66	64
Total U.S. born	57	55
Total immigrant	52	50

***Statistically significant changes since Wave 1 (2002/03), by site: White Center:*** Stable employment rate for all households increased from 67% to 76%; share in same job for past year increased from 65% to 76%.

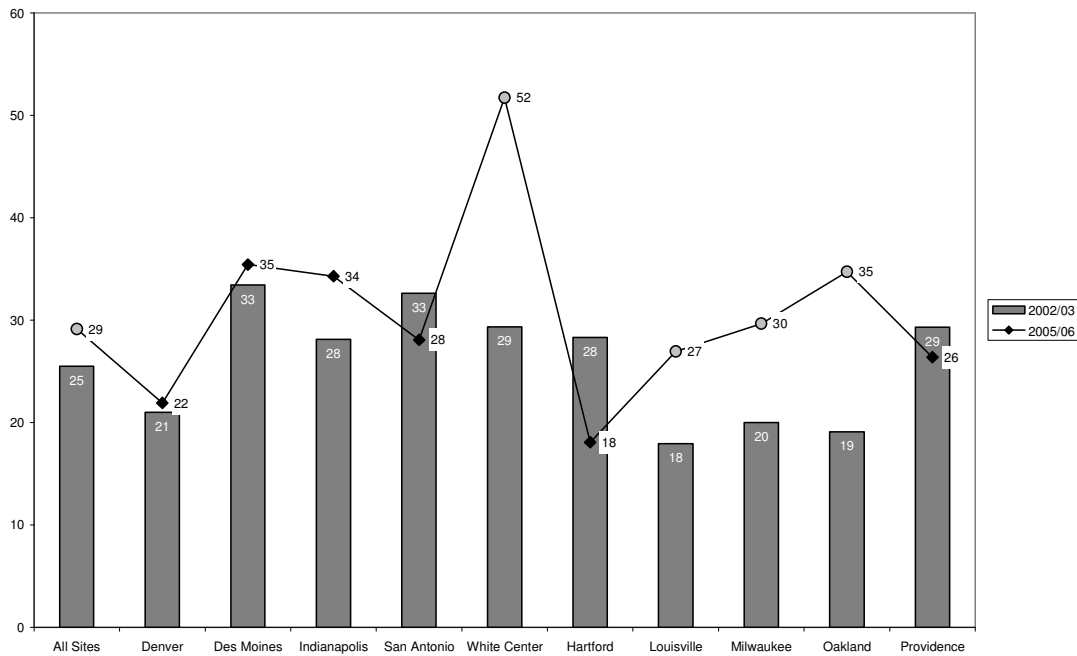
- **Single-parent families are much less likely to have a stably employed parent than two-parent families, but the proportion of single parents who are stably employed increased significantly overall, and in 4 sites (White Center, Louisville, Milwaukee, and Oakland)**
  - Overall, 32% of all single parents are stably employed, and 29% also have been in the same job for the past year.
  - On the high end, 54% of single parents in White Center are stably employed (52% in the same job for the past year).
  - On the low end, barely a fifth (21%) of single parents in Hartford are stably employed (18% in the same job for the past year).

**A7 - Percent of Single-Parent Families with Parent Stably Employed**



Note: A light-colored dot indicates that there was a statistically significant change between 2002/03 and 2005/06.

**A8 - Percent of Single-Parent Families with Parent Stably Employed in Same Job for Past Year**



Note: A light-colored dot indicates that there was a statistically significant change between 2002/03 and 2005/06.

- **Among minority/immigrant groups, white and Asian single parents are the most likely to be stably employed, and Hispanic immigrants the least likely**
  - About 43% of white and Asian single parents are stably employed, and about 2 in 5 also have been in the same job for the past year.

- Just over a quarter of Hispanic immigrant single parents are stably employed, with slightly fewer also in the same job for the past year.

**A9 - Percent of Single-Parent Families with Stably Employed Parent, 2005/06**

	Stably Employed	Stably Employed in Same Job >1 Year
<i>By race/nativity (10 sites)</i>		
NH White	43	39
NH Black U.S. born	31	29
NH Black immigrant	38	35
Hispanic U.S. born	31	26
Hispanic immigrant	28	26
NH Asian immigrant	43	40
Total U.S. born	32	29
Total immigrant	32	29

**Statistically significant changes since Wave 1 (2002/03), by race/nativity:** **Black U.S. born:** Stable employment rate increased from 25% to 31%; share in same job for past year increased from 23% to 29%. **Asian immigrant:** Stable employment rate increased from 21% to 43%; share in same job for past year increased from 19% to 40%. **Total immigrant:** Stable employment rate increased from 28% to 32%.

- **Most two-parent families have at least one stably employed parent**
  - Overall, 4 in 5 two-parent families have a stably employed parent, with virtually all of them in the same job for the past year.
  - Des Moines has the highest rates (88% for each), and Louisville and Milwaukee have the lowest, with around 7 in 10 stably employed.
  - Among minority/immigrant groups, the highest rates are among white families (84%), and the lowest among U.S. born black families (about three-quarters).

**A10 - Percent of Two-Parent Families by Stable  
Employment Status of Parents, 2005/06**

	At Least One Parent Stably Employed	At Least One Parent Stably Employed in Same Job >1 Year
<i>10 site average</i>	81	80
<i>By site</i>		
Denver	81	81
Des Moines	88	88
Indianapolis	84	84
San Antonio	84	82
White Center	83	83
Hartford	74	73
Louisville	72	70
Milwaukee	72	72
Oakland	79	78
Providence	81	80
<i>By race/nativity (10 sites)</i>		
NH White	84	84
NH Black U.S. born	74	73
NH Black immigrant	83	83
Hispanic U.S. born	83	82
Hispanic immigrant	83	81
NH Asian immigrant	77	75
Total U.S. born	81	80
Total immigrant	80	80

Note: No statistically significant changes since Wave 1 (2002/03).

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## JOBLESSNESS AND UNEMPLOYMENT

This fact sheet focuses on joblessness and unemployment spells among families.<sup>1</sup> The findings below are among families with children with one adult in the labor force (the respondent or the Partner) who were unemployed at all over the past year.

- **The proportion of families with no parent working varies drastically across neighborhoods**
  - Overall, a quarter of all families (26%) in the Making Connections neighborhoods have no employed parent.
  - While only 1 in 10 families in White Center has no employed parent, as many as 4 in 10 of all families in Louisville have no parents working.
  - Black immigrant families have the lowest rate of joblessness (17%), while U.S. born black households have the highest rate (37%).
  - The rate of joblessness among single-parent families (44%) is more than four times the rate for two-parent families (9%).

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<sup>1</sup> The term “family” here refers to the survey respondent, his or her partner (if any), and their children.

**B1 - Percent Jobless Families, 2005/06**

	Parent(s) Not Working		
	All Families	Single-Parent Families	Two-Parent Families
<i>10 site average</i>	26	44 -	9
<i>By site</i>			
Denver	26	41	8
Des Moines	19	39	4
Indianapolis	25	47	7
San Antonio	24	47	8
White Center	10 -	25 -	6
Hartford	37	49 +	15
Louisville	40	51	13
Milwaukee	33	40 -	22 +
Oakland	23	43	9
Providence	29	43	11
<i>By race/nativity (10 sites)</i>			
NH White	20	40	9
NH Black U.S. born	37	45 -	16 +
NH Black immigrant	17	31	5
Hispanic U.S. born	30	46	9
Hispanic immigrant	19	45	7
NH Asian immigrant	19	40	10
Total U.S. born	26	44	9
Total immigrant	31	44 -	12

**Statistically significant changes since Wave 1 (2002/03), by site: Overall:**

Single-parent jobless rate *decreased* from 48% to 44%. **White Center:** Jobless rate *decreased* from 17% to 10%; single-parent rate *decreased* from 39% to 25%. **Hartford:** Single-parent jobless rate *increased* from 36% to 50%.

**Milwaukee:** Single-parent rate *decreased* from 60% to 40%; two-parent rate *increased* from 13% to 22%. **By race/nativity: Black U.S. born:** Single-parent rate *decreased* from 54% to 45%; two-parent rate *increased* from 10% to 16%.

**Total immigrant:** Single-parent rate *decreased* from 50% to 44%.

The next four bar charts focus on how long parents were unemployed in the past year. The Making Connections survey asks whether each adult in the household is employed, in job training, temporarily laid off, unemployed, retired, permanently disabled, a homemaker, or a student. While the survey data are insufficient for defining labor force participation, we concluded that adults who are retired, permanently disabled, a homemaker, or a student are less likely to pursue employment than those who are not.<sup>2</sup>

The analysis of unemployment spells focuses only on families where at least one parent is *not* retired, permanently disabled, a homemaker, or a student. We refer to these parents as people who “could be expected to work.” The bar charts below distinguish between families with one parent who could be expected to work and those with two. Families with one parent who could be expected to work include both single-parent families as well as two-parent families where only one of the two parents could be expected to work. Excluded from the analysis are all families where no parent could be expected to work under our definition.

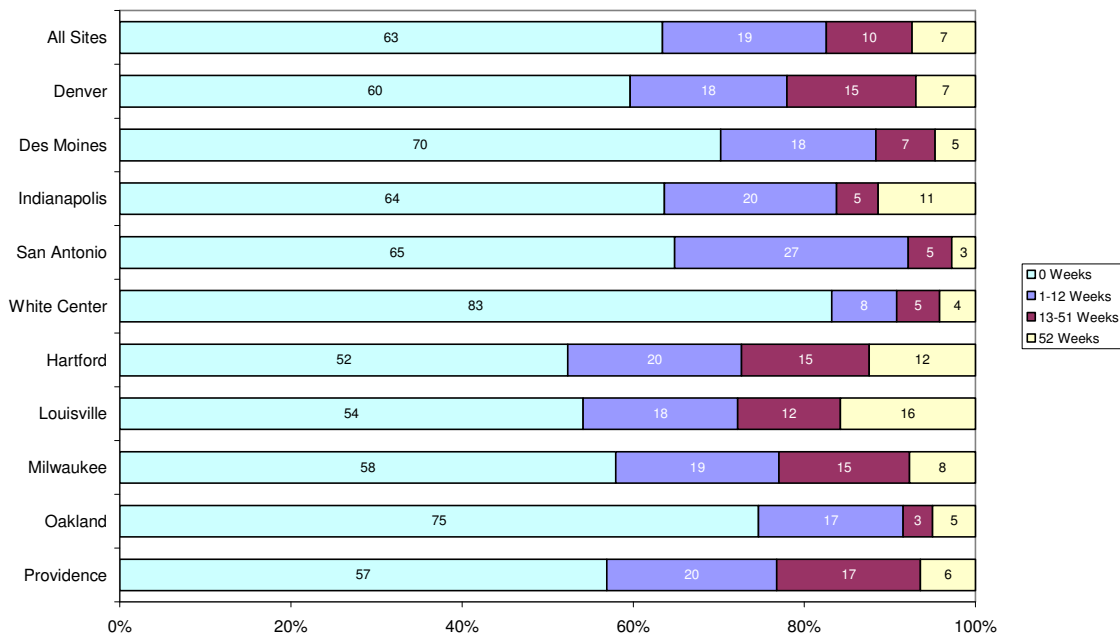
The first two bar charts, B2 and B3, focus on families with one such parent, and B4 and B5 focus on two-parent families with both parents expected to be able to work. B4 and B5 display the average number of weeks the two parents were unemployed over the year.

- **Most families in Making Connections neighborhoods with 1 parent who could be expected to work had no unemployment in the prior year, and unemployment spells were likely to last less than 3 months**
  - Across all sites, 63% had no unemployment, another 1 in 5 had less than 3 months, and the remaining 17% were unemployed more than 3 months.
  - Families in White Center experienced less unemployment than in any other site—83% had no unemployment at all, and only 9% were unemployed longer than 3 months.
  - At the other end of the range, only 52% of families in Hartford were not unemployed at all, 1 in 5 were unemployed up to 3 months, and 1 in 4 were unemployed over 3 months.

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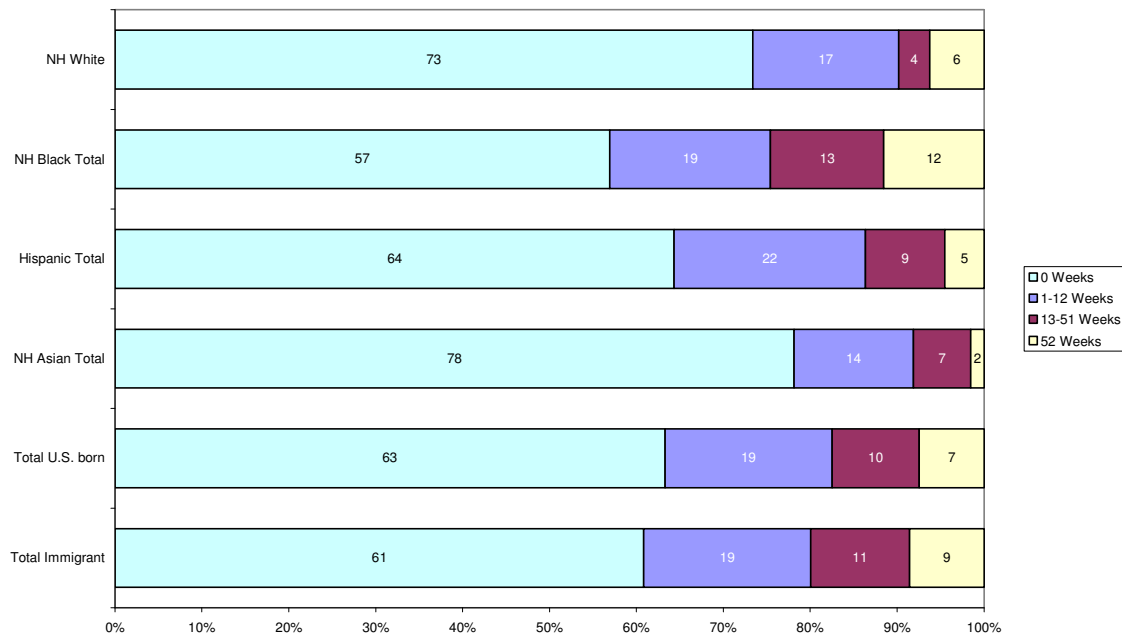
<sup>2</sup> It is certainly possible for someone who is retired, disabled, a homemaker, or a student to work, but this is the best proxy the data allowed for labor force participation.

**B2 - Percent of All Families Where  
One Parent Could Be Expected to Work,  
by Number of Weeks Parent Was Unemployed, 2005/06**



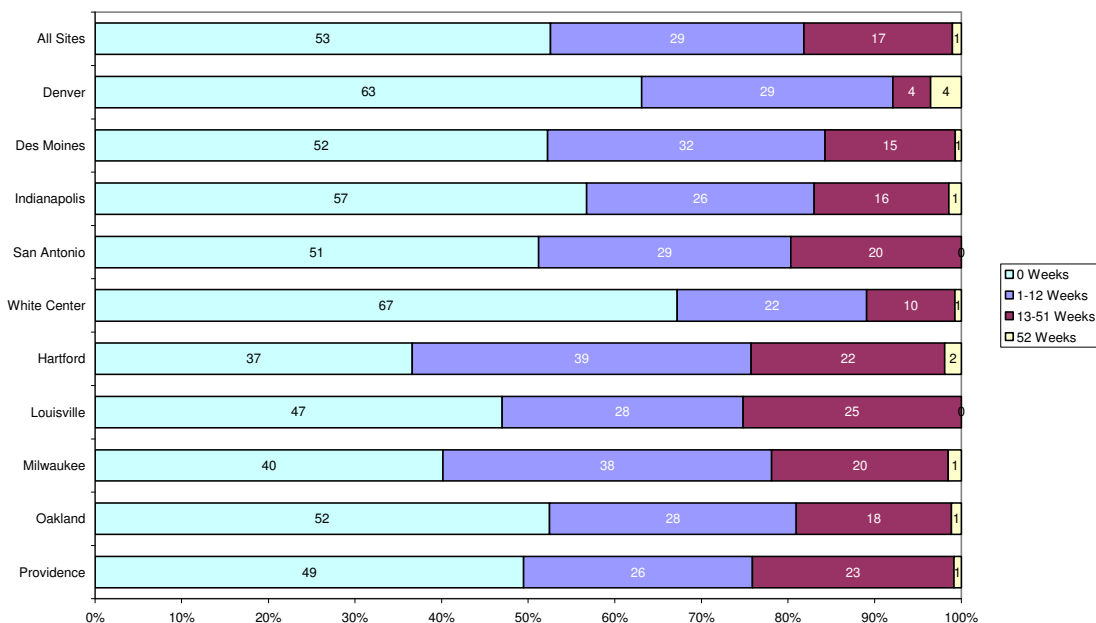
- **The majority of families with 1 parent who could be expected to work in each immigrant/minority group had no unemployment in the prior year**
  - Asian families experienced the least unemployment—78% had no unemployment in the prior year, and only 9% were unemployed over 3 months.
  - Non-Hispanic black families suffered the most unemployment, and also the longest spells:
    - Only 57% escaped unemployment entirely
    - 1 in 5 were unemployed up to 3 months
    - 1 in 4 were unemployed over 3 months

**B3 - Percent of All Families where  
One Parent Could Be Expected to Work,  
by Number of Weeks Parent Was Unemployed, by Race/Nativity, 2005/06**



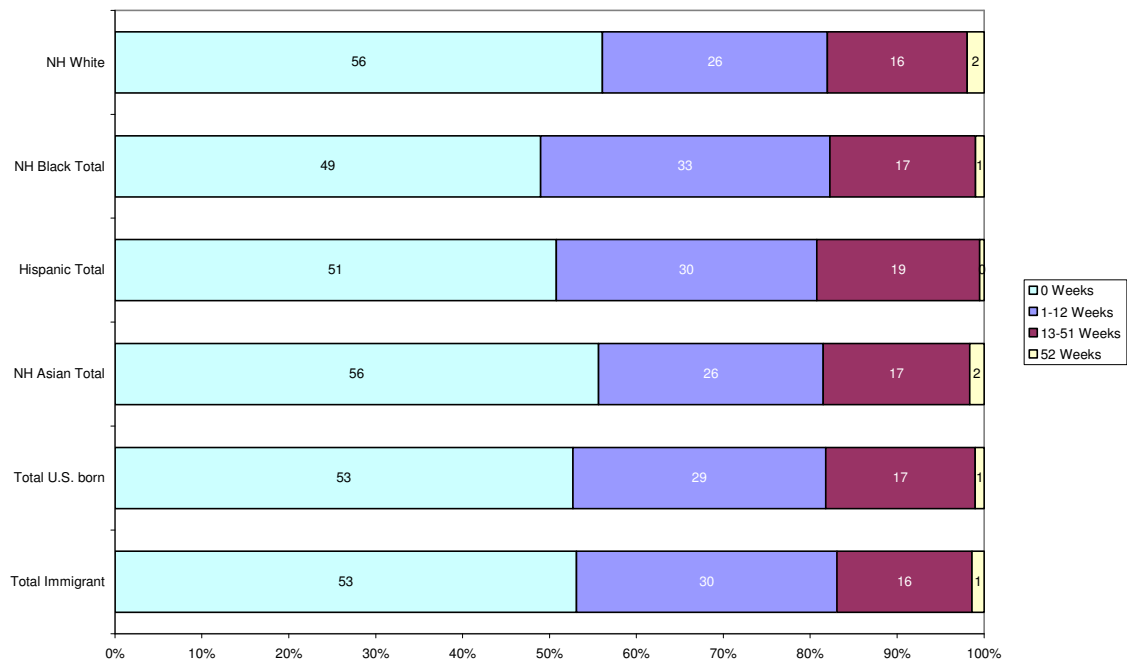
- **Two-parent families where both parents could be expected to work are more likely than families with one parent expected to work to have at least some unemployment, and for unemployment spells to last longer**
  - Almost half of such families across sites experienced some unemployment: 29% were unemployed an average of less than 3 months, and close to 1 in 5 were unemployed for longer.
  - Again, families in White Center had the least unemployment, with only a third experiencing any, and two-thirds of those unemployed less than 3 months.
  - At the other end, Hartford is almost a mirror image of White Center, with nearly two-thirds unemployed and over a third of these unemployed *longer* than 3 months.

**B4 - Percent of Two-Parent Families Where Both Parents Could Be Expected to Work, by Average Number of Weeks Parents Were Unemployed, 2005/06**



- **Among immigrant/minority groups, Asian families were unemployed the least and black families the most**
  - 78% of two-parent Asian families experienced no unemployment, with only 9% unemployed an average of over 3 months.
  - 57% of two-parent black families had no unemployment, with 1 in 4 black families unemployed over 3 months.

**B5 - Percent of Two-Parent Families Where Both Parents Could Be Expected to Work, by Average Number of Weeks Parents Were Unemployed, by Race/Nativity, 2005/06**



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## EMPLOYABILITY

This fact sheet presents findings on how employable respondents are—how many of them have high school degrees and how many have a reliable car and a valid driver's license. As in the other fact sheets, families are defined as parents and their children.

- **Single-parent respondents with jobs are more likely to have at least a high school degree (75%) than single parents with no job (52%)<sup>1</sup>**
  - Milwaukee and Denver have the highest rates of employed single parents with a high school degree (86%), and San Antonio has the lowest (47%).
  - Among jobless single parents, the highest rate is in White Center (74%) and the lowest in San Antonio (33%).
  - Among employed minorities and immigrants, 86% of U.S. born black single parents have a high school degree, while at the low end, 46% of Hispanic immigrant single parents do.<sup>2</sup>
  - Among jobless minorities and immigrants, the percent with a high school degree ranges from 34% (Hispanic immigrants) to 61% (U.S. born blacks).

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<sup>1</sup> The analysis focuses on single-parent families because the survey only reports educational attainment for the respondent; since the respondent is the primary caretaker, the partner's educational attainment in a 2-parent family is more likely to be an indicator of an employment barrier than the respondent's.

<sup>2</sup> The rate for Hispanic immigrants dropped from 64% in 2002/03, a nontrivial change.

**C1 - Percent Single-Parent Families Where Respondent Has High School Degree, 2005/06**

	Respondent Has at Least a HS Degree	
	Parent Has a Job	Parent Has No Job
<i>10 site average</i>	75	52
<i>By site</i>		
Denver	86	59
Des Moines	81	71
Indianapolis	63	49
San Antonio	47	33
White Center	75	74
Hartford	75	52
Louisville	85	63
Milwaukee	86	45
Oakland	77	47
Providence	68	43
<i>By race/nativity (10 sites)</i>		
NH White	81	51
NH Black U.S. born	86	61
Hispanic U.S. born	67	41
Hispanic immigrant	46 -	34
Total U.S. born	75	51
Total immigrant	82	55

**Statistically significant changes since Wave 1 (2002/03), by race/nativity: Hispanic immigrant:** Rate decreased from 64% to 46%. Note: no significant changes by site.

- **Most employed families own a reliable vehicle and have a license, but this varies considerably across the sites**
  - On average, 67% of employed families across the sites have a reliable car and a valid driver's license; at the high end, 88% of employed families in White Center have a reliable car and valid license, compared to 56% in Milwaukee and Oakland at the low end.
  - On average, 30% of jobless families have a reliable car and valid license. This ranges from 10% in Milwaukee to 56% in White Center.

**C2 - Percent of All Families with Parent(s) Employed by Presence of Reliable Car and Whether Respondent Has Valid License, 2005/06**

	Parent(s) Employed			Parent(s) Not Employed		
	Reliable Vehicle	Valid License	Reliable Vehicle and Valid License	Reliable Vehicle	Valid License	Reliable Vehicle and Valid License
<i>10 site average</i>	79	75	67	41	47	30
<i>By site</i>						
Denver	80	72	65	35	46	28
Des Moines	89 +	78	73	74 +	60	51
Indianapolis	77	73	63	47	50	35
San Antonio	85	78	71	48	47	32
White Center	94 +	91	88 +	68	66	56
Hartford	65	69	57	22	32	16
Louisville	71	77	64	30	56	26
Milwaukee	69	63	56	29	18 -	10
Oakland	72	67	56	47	58	39
Providence	77	78	68	46	64	39

**Statistically significant changes since Wave 1 (2002/03), by site:** **Des Moines:** Share of employed families with reliable vehicle *increased* from 83% to 89%; share increased from 51% to 74% for jobless families. **White Center:** Share of employed families with reliable vehicle *increased* from 88% to 94%; share with both reliable vehicle and valid license *increased* from 77% to 88% for jobless families. **Milwaukee:** Share of jobless families where respondent has a valid license decreased from 28% to 18%.

- **The rate of owning a reliable car and having a valid license varies widely by immigrant/minority group as well.**
  - At the high end, 82% of black immigrant and Asian employed families own a reliable car and have a valid license, compared to a low of 55% among Hispanic immigrant families.
  - Among jobless families, the rate ranges from just 22% among U.S. born black families to 49% among white families.

**C3 - Percent of All Families with Parent(s) Employed by Presence of Reliable Car and Whether Respondent Has Valid License, by Race/Nativity 2005/06**

	Families with Any Job			Families with No Job		
	Reliable Vehicle	Valid License	Reliable Vehicle and Valid License	Reliable Vehicle	Valid License	Reliable Vehicle and Valid License
<i>By race/nativity (10 sites)</i>						
NH White	86	86	78	61	61	49
NH Black U.S. born	69	69	59	30	42	22
Hispanic U.S. born	80	82	73	43	48	31
Hispanic immigrant	80	60	55	39	39	25
NH Asian immigrant	88	92	82	60	69	43
Total U.S. born	79	75	67	41	47	30
Total immigrant	77	79	69	40	47	30

Note: No statistically significant changes since Wave 1 (2002/03).

## MAKING CONNECTIONS CROSS-SITE SURVEY INCOME AND EMPLOYMENT, MAKING CONNECTIONS NEIGHBORHOODS

### JOB QUALITY

This fact sheet examines the quality of jobs held by families in Making Connections neighborhoods, based on employment-related benefits such as health benefits and sick leave, and whether the respondent received a raise in the prior year. As in the other fact sheets, families refer to parents and their children. A parent is considered stably employed if the parent works at least 35 hours per week and has not been unemployed over the prior year.

- **Families with at least one employed parent—stable employment or not—are more likely to have worker health benefits than benefits for the whole family**
  - Across the sites, 55% of families with employed parents have family health benefits, compared to 69% with worker health benefits.

**D1 - Percent Families with Employed Parent(s) by Worker and Family Health Benefits, 2005/06**

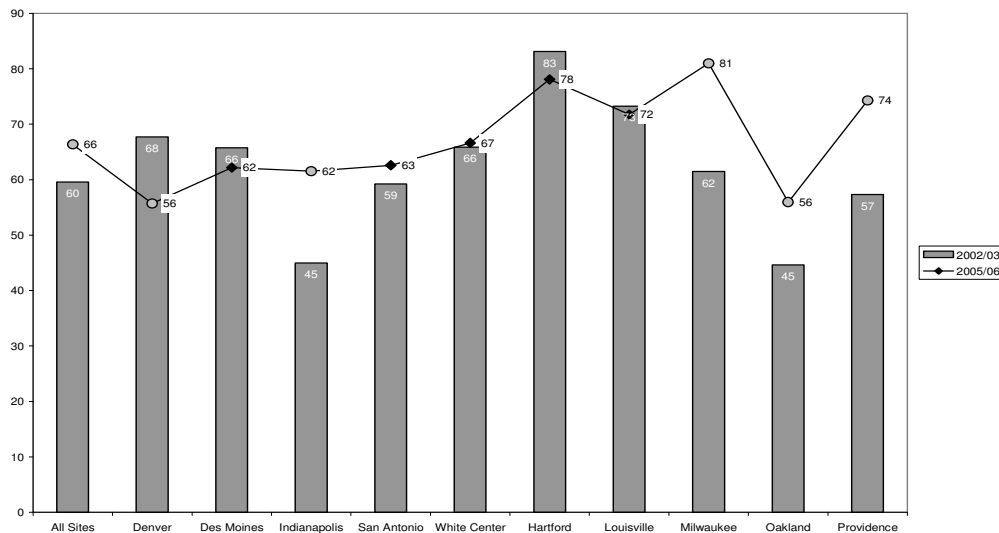
	Employed Parent(s) With:		Stably Employed Parent(s) With:	
	Family Health Benefits	Worker Health Benefits	Family Health Benefits	Worker Health Benefits
<i>10 site average</i>	55	69 +	56 -	71 +
<i>By site</i>				
Denver	49	65	49	69
Des Moines	58 +	68	61 -	70
Indianapolis	48	62	50	64
San Antonio	44	61	45	63
White Center	59	82 +	65	87
Hartford	69	78	69	79
Louisville	57	69	62	72
Milwaukee	69	80 +	63	77 +
Oakland	45	60	48	62
Providence	59	67	60	68
<i>By race/nativity (10 sites)</i>				
NH White	57 -	72 +	61	76 +
NH Black U.S. born	77 +	85 +	76	85 +
NH Black immigrant	66	85	69	82
Hispanic U.S. born	57	73 +	59	76 +
Hispanic immigrant	34	47	34	49
NH Asian immigrant	59	71	66	77
Total U.S. born	55	69	56	71
Total immigrant	64	77 +	65	79 +

**Statistically significant changes since Wave 1 (2002/03), by site:** **Overall:** Worker health benefits rate for employed families *increased* from 62% to 69%. **Des Moines:** Family health benefits rate *decreased* from 69% to 58% for employed families, and from 72% to 61% for stably employed families. **White Center:** Worker health benefits rate *increased* from 74% to 82%. **Milwaukee:** Worker health benefits rate for employed families *increased* from 52% to 80%; for stably employed families, the rate *increased* from 53% to 77%.

**By race/nativity:** **White:** Family health benefits rate for employed families *decreased* from 65% to 57%, while the worker health benefits rate *increased* from 65% to 72%. For stably employed white families, the worker health benefits rate *increased* from 68% to 76%. **Black U.S. born:** Family health benefits rate for employed families *increased* from 70% to 77%; worker health benefits rate for stably employed families *increased* from 69% to 85%. **Hispanic U.S. born:** Worker health benefits rate for employed families *increased* from 64% to 73%, the rate for stably employed families *increased* from 67% to 76%. **Total immigrant:** Worker health benefits rate for employed families *increased* from 66% to 77%; for stably employed families, the rate *increased* from 68% to 79%.

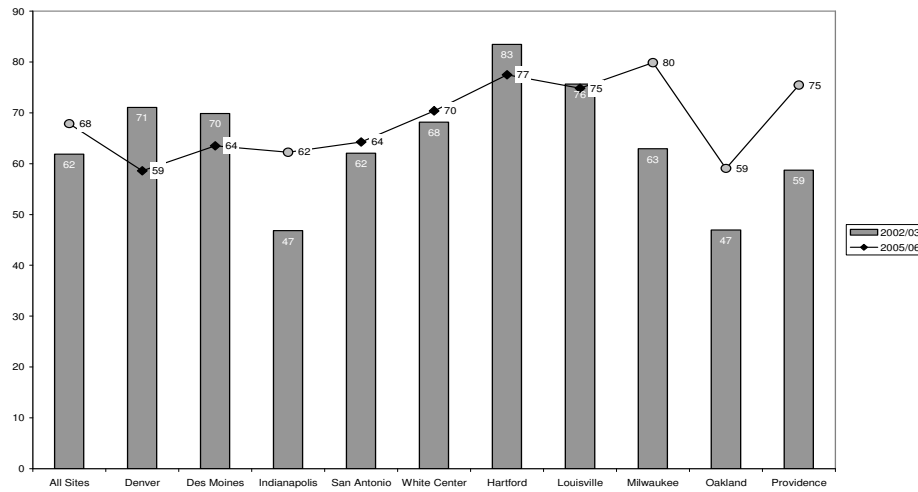
- At the high end of the range, 69% of all families with employed parents in Hartford and Milwaukee have family health benefits, and about 8 in 10 families have worker health benefits in Hartford, Milwaukee, and White Center.
  - At the low end, less than half of employed families in San Antonio have family health benefits, and 61% have worker health benefits.
  - Among minority/immigrant groups, U.S. born black families are the most likely to have health benefits—77% have family coverage, and 85% have worker coverage.
  - At the other end, just a third of Hispanic immigrant families have family health coverage, and less than half have worker coverage.
- **Across the sites, about two-thirds of families with employed parents have paid sick leave, but the rate swings dramatically from site to site**
    - Milwaukee has the highest rate of families with sick leave (81%)
    - Denver and Oakland have the lowest rates (56%).
    - Among stably employed families, 68% have sick leave across sites.
      - The highest rate is in Milwaukee (80%) and the lowest rates are in Denver and Oakland (59%).

D2 - Percent Families with Employed Parent(s) with Paid Sick Leave



Note: A light-colored dot indicates that there was a statistically significant change between 2002/03 and 2005/06.

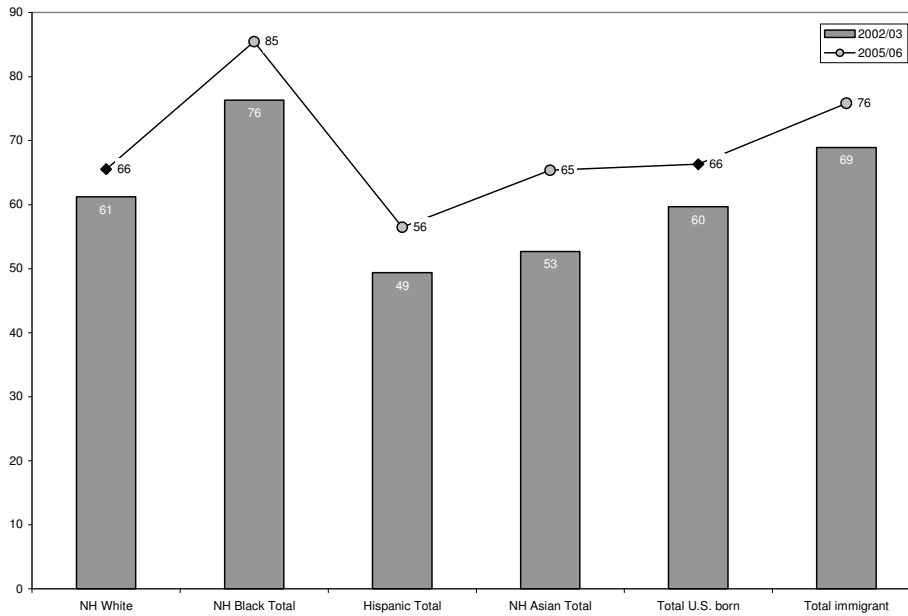
D3 - Percent Families with Stably Employed Parent(s) with Paid Sick Leave



Note: A light-colored dot indicates that there was a statistically significant change between 2002/03 and 2005/06.

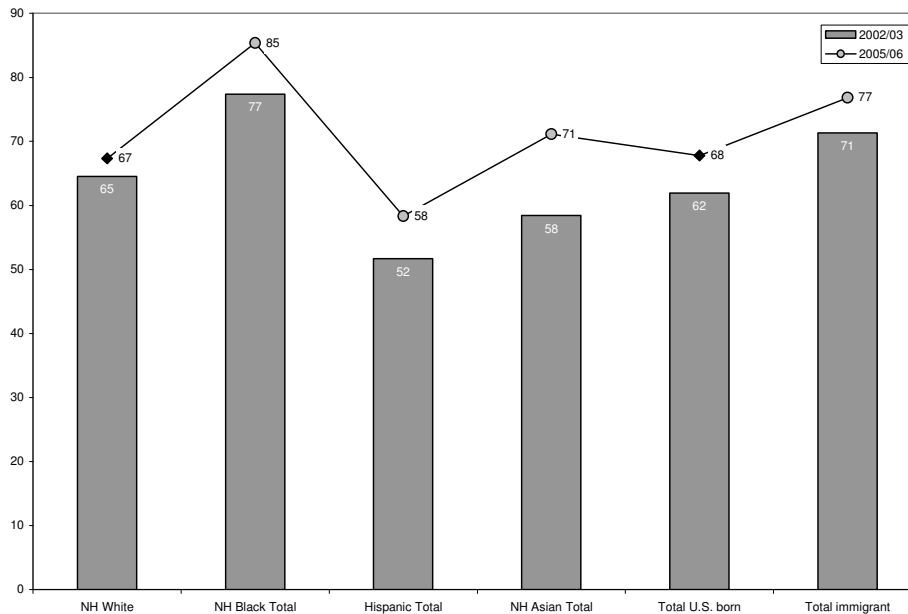
- **Among minority/immigrant groups, black families with employed parents—stably employed or not—are the most likely to have paid sick leave (85%)**
  - Hispanic families are the least likely—56% among employed families and 58% among stably employed families.

D4 - Percent Families with Employed Parent(s) with Paid Sick Leave, by Race/Nativity



Note: A light-colored dot indicates that there was a statistically significant change between 2002/03 and 2005/06.

D5 - Percent Families with Stably Employed Parent(s) with Paid Sick Leave, by Race/Nativity



Note: A light-colored dot indicates that there was a statistically significant change between 2002/03 and 2005/06.

- **Families with stably employed parents are more likely to have both family health benefits and paid sick leave**
  - Across sites, 34% of families with employed parents, and 40% of families with stably employed parents, have both family health coverage and paid sick leave.
  - White Center has the highest rates (42% overall and 49% among stably employed families), and Denver has the lowest (23% and 27%, respectively).
  - Black immigrant families are the most likely to have both benefits (47% overall and 55% among stably employed families), and Hispanic immigrant families the least likely (21% and 24%, respectively).

**D6 - Percent Families with Employed Parent(s) with Family Health Benefits AND Paid Sick Days, 2005/06**

	Family Health Benefits and Paid Sick Days	
	Employed Parent(s)	Stably Employed Parent(s)
<i>10 site average</i>	34	40
<i>By site</i>		
Denver	23 -	27 -
Des Moines	38	45
Indianapolis	32	35
San Antonio	29	35
White Center	42	49
Hartford	41	49
Louisville	28	38
Milwaukee	37	43
Oakland	31	36
Providence	36	42
<i>By race/nativity (10 sites)</i>		
NH White	37	41
NH Black U.S. born	41	52 +
NH Black immigrant	47	55
Hispanic U.S. born	35	42
Hispanic immigrant	21	24
NH Asian immigrant	43 +	52
Total U.S. born	34	40
Total immigrant	38	46

***Statistically significant changes since Wave 1 (2002/03), by site:***

**Denver:** Share of employed families with both family health benefits and paid sick leave *decreased* from 33% to 23%; share *decreased* from 40% to 27% for stably employed families. **By race/nativity:**

**Black U.S. born:** Share of stably employed families with both benefits *increased* from 44% to 52%. **Asian foreign born:** Rate *increased* from 32% to 43%.

- **The majority of employed respondents received a raise in the last year in most sites, and a higher share of respondents received a raise if they were stably employed.**
  - Over half (57%) of employed respondents in all sites received a raise in the last year, as did 63% of stably employed respondents.
  - The percent of employed respondents receiving a raise ranged from 43% in Denver to 72% in Louisville.
  - Among stably employed respondents, the range was from 55% (Oakland) to 81% (Louisville).

**D7 - Percent Families with Employed Parent(s) by Whether Respondent Received Raise in Last Year, 2005/06**

	Received Raise in Last Year	
	Any Job	Stable Job
<i>10 site average</i>	57	63
<i>By site</i>		
Denver	43	58
Des Moines	61	65
Indianapolis	54	59
San Antonio	57	59
White Center	56	59
Hartford	55	64
Louisville	72 +	81
Milwaukee	63	71
Oakland	49	55
Providence	56	65

**Statistically significant changes since Wave 1 (2002/03), by site:** Louisville: Rate increased from 59% to 72%.

- **U.S. born black respondents were the most likely to receive a raise, and Hispanic immigrants the least likely**
  - At the high end of the spectrum, 62% of employed and 72% of stably employed U.S. born black families received a raise in the last year.
  - At the low end of the spectrum, just under half of employed Hispanic immigrants (48%) received a raise, as did 52% of stably employed Hispanic immigrants.

**D8 - Percent Families with Employed Parent(s) by Whether Respondent Received Raise in Last Year, by Race/Nativity, 2005/06**

	Received Raise in Last Year	
	Any Job	Stable Job
<i>By race/nativity (10 sites)</i>		
NH White	54 -	57 -
NH Black U.S. born	62	72
NH Black immigrant	55	67
Hispanic U.S. born	60	67
Hispanic immigrant	48	52
NH Asian immigrant	59	65
Total U.S. born	57	63
Total immigrant	60	67

**Statistically significant changes since Wave 1 (2002/03), by race/nativity:** White: Rate decreased from 65% to 54%; among stably employed families, the rate decreased from 67% to 57%.

MAKING CONNECTIONS CROSS-SITE SURVEY  
**INCOME AND EMPLOYMENT, MAKING CONNECTIONS NEIGHBORHOODS**

## INCOME LEVELS

This fact sheet presents data on the average annual household income in the Making Connections neighborhoods, as well as the ability of families to meet their basic needs, as measured by the Economic Policy Institute's Basic Family Budget Threshold, the Department of Housing and Urban Development's Area Median Family Income Limits, and the federal poverty thresholds (described in the Appendix). Only wave 2 (2005/06) data are presented, because the income data in the Making Connections survey are not comparable between waves 1 (2002/03) and 2.

- **Overall, the average annual household income in Making Connections neighborhoods is \$25,121**
  - White Center has the highest average income (\$41,002), and Louisville the lowest (\$17,627).
  - Non-Hispanic white families have the highest average incomes, about \$35,000.
  - U.S. born black and Hispanic immigrant families have the lowest average incomes, just under \$21,000.

**E1 - Average Income of Families in Making Connections Neighborhoods, 2005/06**

	Average Income (\$)
<i>10 site average</i>	25,121
<i>By site</i>	
Denver	25,178
Des Moines	28,656
Indianapolis	25,732
San Antonio	21,447
White Center	41,002
Hartford	19,873
Louisville	17,627
Milwaukee	21,368
Oakland	26,432
Providence	23,498
<i>By race/nativity (10 sites)</i>	
NH White	34,666
NH Black U.S. born	20,968
NH Black immigrant	27,971
Hispanic U.S. born	23,519
Hispanic immigrant	20,621
NH Asian immigrant	32,941
Total U.S. born	25,168
Total immigrant	25,694

- **Families' ability to meet basic needs varies widely among the Making Connections neighborhoods.<sup>1</sup>**
  - About 85% of families have incomes that fall below the Economic Policy Institute's Basic Family Budget threshold (EPI threshold) for their metro area and family size.
  - The sites range from 67% of families below the EPI threshold in White Center to 94% in Hartford.
  - Similarly, about 9 in 10 families fall below the HUD "low" income limit (80% of area median income), ranging from 74% in White Center to 94% in Hartford.
  - In many sites, the 200% of poverty threshold falls roughly in between the EPI and HUD "very low" income limit.

## E2 - Percent Families by Poverty Status, 2005/06<sup>1</sup>

	Household Income Below:				
	EPI Basic Family Budget Threshold	"Low" HUD Area Median Income <sup>2</sup>	"Very Low" HUD Area Median Income <sup>3</sup>	200% of Poverty Level	Poverty Level
<i>10 site average</i>	85	89	75	80	53
<i>By site</i>					
Denver	84	88	76	74	58
Des Moines	81	90	70	77	42
Indianapolis	83	88	70	77	49
San Antonio	86	88	71	86	60
White Center	67	74	57	58	29
Hartford	94	94	89	88	58
Louisville	90	93	81	88	66
Milwaukee	88	92	81	85	63
Oakland	89	93	79	80	49
Providence	87	92	80	83	56
<i>By race/nativity (10 sites)</i>					
NH White	72	81	61	67	36
NH Black U.S. born	88	91	81	84	60
NH Black immigrant	81	90	72	73	38
Hispanic U.S. born	85	87	70	80	54
Hispanic immigrant	93	94	86	88	64
NH Asian immigrant	84	88	65	73	42
Total U.S. born	85	89	75	80	53
Total immigrant	83	87	72	78	51

<sup>1</sup> Since income data in the two Waves of the Making Connections survey are not comparable, only Wave 2 data are analyzed.

<sup>2</sup> "Low" HUD area median income equals 80% of the HUD area median income.

<sup>3</sup> "Very Low" HUD area median income equals 50% of the HUD area median income.

<sup>1</sup> Because the official federal poverty thresholds are uniform across the country and do not account for local variations in the cost of living, this analysis also compares families' income to HUD's Area Median Family Income Limits, and to the Economic Policy Institute's (EPI) Basic Family Budget threshold, which calculates the cost of housing, food, transportation, child care, health care, other necessities, and taxes. See the Appendix for more details and a table displaying the EPI, HUD, and poverty thresholds.

- Three in 4 families are below the HUD “very low” income limit (50% of area median income), from a low of 57% in White Center to 89% in Hartford.
- Just over half of all families have incomes below of the official federal poverty threshold, ranging from 29% in White Center to 66% in Louisville.
  
- **The majority of all immigrant/minority groups are below the EPI threshold, and many are below poverty as well.**
  - Hispanic immigrants have the highest poverty levels, with 93% below the EPI threshold, 86% below the HUD “very low” income limit, and 64% below poverty.
  - Whites have the lowest poverty levels, with 72% below the EPI threshold, 61% below the HUD “very low” income limit, and 36% below poverty.

MAKING CONNECTIONS CROSS-SITE SURVEY  
**INCOME AND EMPLOYMENT, MAKING CONNECTIONS NEIGHBORHOODS**

## INCOME SOURCES

This fact sheet examines where families derive their income. Families here are defined as parents and their children.

- **The vast majority of all families have earned income.**
  - Overall, 85% of families have earned income.
  - The share of families with earnings ranges from 74% in Hartford to 93% in White Center.
  - Among minority/immigrant groups, the range is from 80% (U.S. born black families) to 92% (black immigrant families).

### F1 - Percent Families with Earnings, 2005/06

	Earnings
<i>10 site average</i>	85
<i>By site</i>	
Denver	90 +
Des Moines	89
Indianapolis	88
San Antonio	86 -
White Center	93
Hartford	74
Louisville	78
Milwaukee	79
Oakland	87
Providence	85

**Statistically significant changes since Wave 1 (2002/03), by site:** **Denver:** Rate increased from 85% to 90%. **San Antonio:** Rate decreased from 91% to 86%.

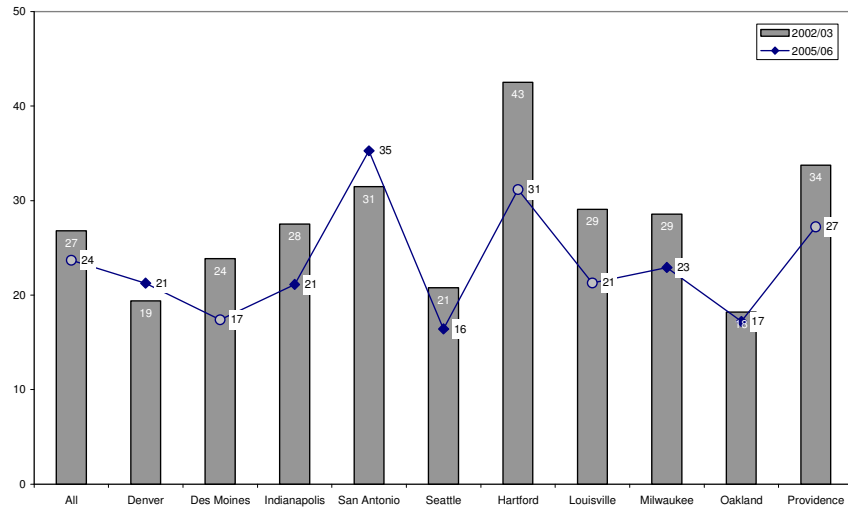
### F2 - Percent Families with Earnings, by Race/Nativity, 2005/06

	Earnings
<i>By race/nativity (10 sites)</i>	
NH White	89
NH Black U.S. born	80
NH Black immigrant	92
Hispanic U.S. born	85
Hispanic immigrant	87
NH Asian immigrant	87
Total U.S. born	85
Total immigrant	84

Note: No statistically significant changes since Wave 1 (2002/03).

- **About a quarter of all families receive cash assistance.**
  - The percent of families with cash assistance ranges from 16% in White Center to 35% in San Antonio.
  - Among minority/immigrant groups, the range is from 16% (Asian immigrants) to 34% (U.S. born Hispanics).

F3 - Percent Families with Cash Assistance



Note: A light-colored dot indicates that there was a statistically significant change between 2002/03 and 2005/06.

**F4 - Percent Families with Cash Assistance, by Race/Nativity, 2005/06**

Cash Assistance	
<i>By race/nativity (10 sites)</i>	
NH White	21
NH Black U.S. born	26
NH Black immigrant	20
Hispanic U.S. born	34
Hispanic immigrant	18
NH Asian immigrant	16
Total U.S. born	24
Total immigrant	27

**Statistically significant changes since Wave 1 (2002/03), by race/nativity:**

**Total immigrant:** Rate decreased from 30% to 27%.

- **Two in five families across all sites receive food stamps.**
  - The percent of families with food stamps ranges from 25% in White Center to 66% in Louisville.
  - The range among minority/immigrant groups is from 28% (Asian immigrants) to 59% (U.S. born blacks).

**F5 - Percent Families with Food Stamps, 2005/06**

	Food Stamps
<i>10 site average</i>	44 +
<i>By site</i>	
Denver	42
Des Moines	37
Indianapolis	44 +
San Antonio	44 +
White Center	25
Hartford	51
Louisville	66
Milwaukee	62
Oakland	29
Providence	44

***Statistically significant changes since Wave 1***

***(2002/03), by site: Overall:*** Rate increased from 40% to 44%. ***Indianapolis:*** Rate increased from 36% to 44%. ***San Antonio:*** Rate decreased from 37% to 44%.

**F6 - Percent Families with Food Stamps, by Race/Nativity, 2005/06**

	Food Stamps
<i>By race/nativity (10 sites)</i>	
NH White	38 +
NH Black U.S. born	59 +
NH Black immigrant	29
Hispanic U.S. born	49
Hispanic immigrant	35
NH Asian immigrant	28
Total U.S. born	44
Total immigrant	51 +

***Statistically significant changes since Wave 1 (2002/03), by***

***race/nativity: White:*** Rate increased from 31% to 38%. ***Black U.S. born:*** Rate increased from 54% to 59%. ***Total immigrant:*** Rate increased from 44% to 51%.

- **A third of all families with children have both earned income and public benefits.**
  - At the low end of the spectrum, 20% of families in Oakland have both earnings and public benefits.
  - At the other end of the spectrum, over half of all families in Louisville have both forms of income.<sup>1</sup>
  - Asian immigrants are the least likely to have both earnings and public benefits (22%), and U.S. born blacks are the most likely (46%).

**F7 - Percent Families with Earnings and Public Benefits, 2005/06**

	Earnings and Food Stamps or Cash Assistance
<i>10 site average</i>	35 +
<i>By site</i>	
Denver	36
Des Moines	32
Indianapolis	36
San Antonio	35
White Center	25
Hartford	32
Louisville	52 +
Milwaukee	47
Oakland	20
Providence	33

**Statistically significant changes since Wave 1 (2002/03), by site: Overall:** Rate increased from 32% to 35%. **Louisville:** Rate increased from 43% to 52%.

**F8 - Percent Families with Earnings and Public Benefits, by Race/Nativity, 2005/06**

	Earnings and Food Stamps or Cash Assistance
<i>By race/nativity (10 sites)</i>	
NH White	33
NH Black U.S. born	46 +
NH Black immigrant	26
Hispanic U.S. born	38
Hispanic immigrant	26
NH Asian immigrant	22
Total U.S. born	35
Total immigrant	40 +

**Statistically significant changes since Wave 1 (2002/03), by race/nativity: Black U.S. born:** Rate increased from 40% to 46%. **Total immigrant:** Rate increased from 35% to 40%.

<sup>1</sup> This is a significant increase from 43% in 2002/03.

MAKING CONNECTIONS CROSS-SITE SURVEY  
INCOME AND EMPLOYMENT, MAKING CONNECTIONS NEIGHBORHOODS

## APPENDIX A

### Measures of Need – The EPI Basic Family Budget, Federal Poverty Thresholds, and HUD Area Median Family Income

The federal poverty thresholds, set each year by the U.S. Census Bureau, are widely seen as a blunt instrument for measuring the true extent of need in a community. The cost of living in Des Moines is vastly different from that in White Center, and a single set of income thresholds does not tell an accurate story about need in those communities. Two other measures take into account geographic differences in income and the cost of living: the Economic Policy Institute's Basic Family Budget Thresholds (EPI thresholds) and the U.S. Department of Housing and Urban Development's area median family income calculations (HUD area median income).

The federal poverty thresholds are set each year by the U.S. Census Bureau. The present analysis uses the 2005 poverty thresholds. The poverty thresholds differ by household type—the number of people in the family and the number of related children under 18 years of age. In the present analysis, if a partner is in the household, the household is assumed to be a 4-person family with two children, with a federal poverty threshold of \$19,806. If no partner is present, the analysis assumes a 3-person family with two children, with a poverty threshold of \$15,735. These thresholds are national, and therefore the same in all Making Connections neighborhoods.

The EPI Basic Family Budget Thresholds (the EPI thresholds), on the other hand, are based on the cost of living in each metropolitan area. Like the poverty thresholds, the EPI thresholds vary by household type: either one or two parents, and from one to three children. (This analysis only uses the thresholds for one to two children.) The EPI thresholds are based on 2004 data on a range of everyday expenses:<sup>1</sup>

- Housing
- Food
- Child Care
- Transportation
- Health Care
- Other Necessities
- Taxes

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<sup>1</sup> Allegretto, Sylvia A. and Yulia Fungard, "Family Budget Technical Documentation." Economic Policy Institute: [http://www.epinet.org/datazone/fambud/fam\\_bud\\_calc\\_tech\\_doc.pdf](http://www.epinet.org/datazone/fambud/fam_bud_calc_tech_doc.pdf).

EPI provides thresholds for six family sizes—1 parent with 1, 2, or 3 children, and 2 parents with 1, 2, or 3 children. The present analysis incorporates these six family size variations, but two representative levels are displayed below:

**Appendix Table 1 - 2004 EPI Basic Family Budget Thresholds in the Making Connections Neighborhoods**

Casey Places	EPI Basic Family Budget Threshold	
	1 Parent, 2 Children	2 Parent, 2 Children
Denver	\$42,492	\$47,520
Des Moines	35,844	41,580
Indianapolis	35,436	40,584
San Antonio	33,948	39,552
White Center	40,452	45,516
Hartford	44,208	48,684
Louisville	32,124	38,016
Milwaukee	35,244	39,768
Oakland	48,264	53,412
Providence	42,216	47,532

Note: These figures are based on 2004 data and not adjusted for inflation. Making Connections families were interviewed at different points of time; the income level required to meet basic needs at the time of the survey is likely to vary from family to family, depending on when they were surveyed.

Each year, HUD calculates income limits for metropolitan areas and non-metropolitan counties using the Fair Market Rent area definitions, which generally follow the Office of Management and Budget's metropolitan area boundaries. Median family income estimates for metropolitan counties are not developed separately, but rather represent the estimates for the entire metropolitan area of which they are part. HUD uses the Decennial Census to set base income levels, and then updates them with data from the Current Population Survey, the American Community Survey (ACS), and the Bureau of Labor Statistics. HUD then makes adjustments for family size (with estimates for families of up to 8 people, with a calculator for additional family members) and for areas that have unusually high or low income-to-housing cost relationships.

The HUD area median income limits for a 4-person household for 2005 used in this analysis are displayed below:

**Appendix Table 2 - 2005 HUD Area Median Family Income Limits in the Making Connections Neighborhoods**

Casey Places	HUD Area Median Family Income Limits		
	Median Family Income, 4-Person Family	"Low" Income Limit, 4-Person Family <sup>1</sup>	"Very Low" Income Limit, 4-Person Family <sup>2</sup>
Denver	\$71,650	\$57,350	\$35,850
Des Moines	68,050	54,500	34,050
Indianapolis	63,800	51,300	32,050
San Antonio	51,500	41,200	25,750
White Center	72,250	58,000	38,950
Hartford	75,350	58,000	37,700
Louisville	58,200	46,550	29,100
Milwaukee	65,200	53,750	33,600
Oakland	82,200	66,250	41,400
Providence	63,850	58,000	36,600

<sup>1</sup> "Low" income limit is 80% of the area median income.

<sup>2</sup> "Very low" income limit is 50% of the area median income.