

# Financial Insecurity in the California Capital Region: A Data Profile



## California Capital Region Households

### LIQUID ASSET POVERTY

**39%**

Don't have enough savings to live above the poverty line for three months

### ASSET POVERTY

**24%**

Don't have enough net worth to live above the poverty line for three months

### UNBANKED

**5%**

Don't have a checking or savings account

### UNDERBANKED

**21%**

Have a bank account but still use check-cashing or pay day loans

Income poverty is a way of life for 12% of households in the California Capital Region, which includes Sacramento, Yolo, Placer and El Dorado Counties. As sobering as this statistic is, we know that a far higher share of our neighbors (39%) are truly financially vulnerable. Though many earn above-poverty wages, these “liquid asset poor” households do not have enough savings to live above the poverty line for just three months if they lose a job, face a medical crisis or suffer another income disruption.

This means that two out of five households in our region live in a state of persistent financial insecurity—one emergency away from falling into debt or even losing a home. ***The inability to bounce back from financial pitfalls not only hurts local individuals and families, it stifles the region's long-term economic growth.***

A closer look at the data reveals that the challenges are even more acute in the City of Sacramento:

- **47% of Sacramento households live in liquid asset poverty. Communities of color in the city fare even worse: 66% of both African-American and Hispanic households are liquid asset poor.**
- **80% of households in income poverty, 71% of single-parent households, 57% of households with children, 64% of renters, 30% of homeowners and 63% of households with no education above a high school diploma live in liquid asset poverty in the City of Sacramento. Even among those earning between \$50,000 and \$75,000 annually, 40% percent are liquid asset poor.**
- **14% of Sacramento households do not have a checking or savings account, nearly twice the national rate. Even among those households that have bank accounts, a full 23% still relied on alternative financial services such as check cashing or payday loans in the last year. This means they are paying far too much in fees and interest just to access their own hard-earned money.**

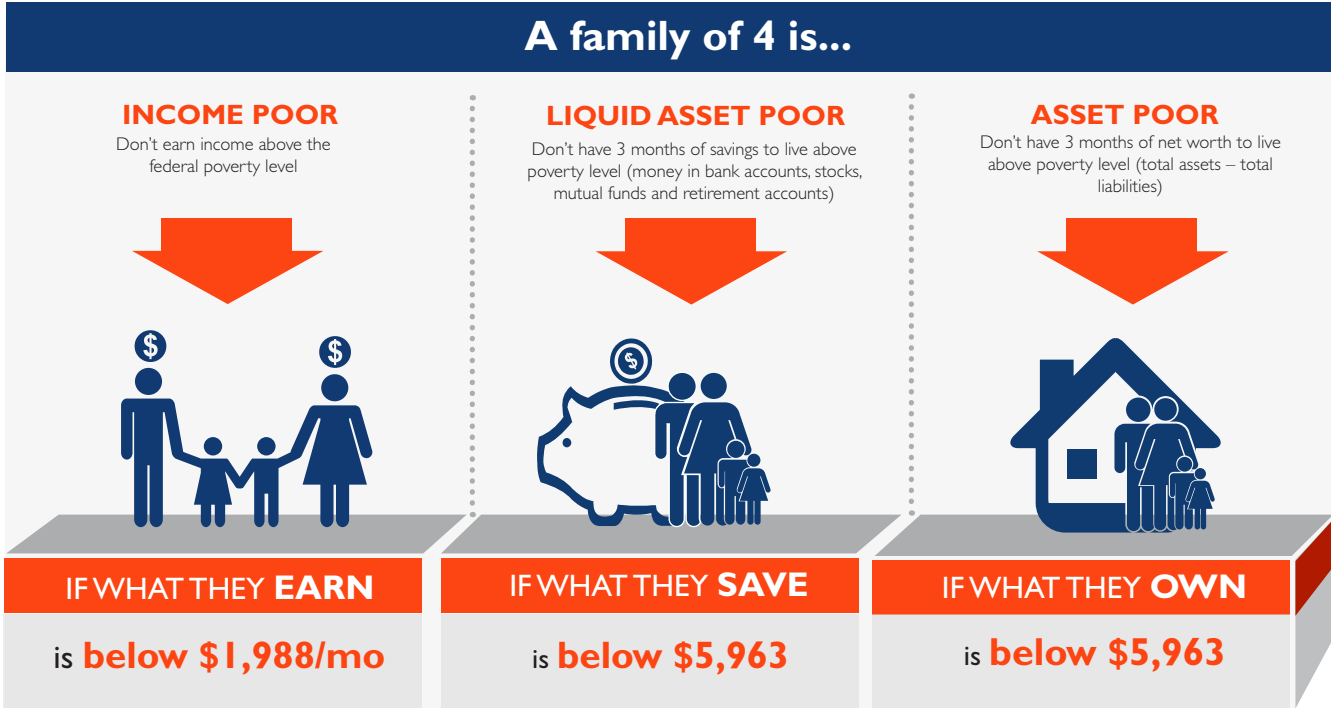
Practitioners, advocates, policymakers and philanthropists must rally together with local individuals and families to strengthen financial stability in our region. Ensuring pathways to earning decent wages, saving for emergencies, investing for future goals and protecting assets are important for households and critical to sustainable economic growth.

The findings in this summary and in the following report are part of a new data analysis from Family Assets Count, a project of CFED (the Corporation for Enterprise Development) and the Assets & Opportunity Initiative, in partnership with Citi Community Development and the California Capital Region Assets & Opportunity Network. For more data on local families, visit [www.familyassetscount.org](http://www.familyassetscount.org).

*Through cutting edge data, tools and resources Family Assets Count leverages the power of cities to improve financial stability for families and advances programs and policies that reduce barriers and encourage families to save and build assets.*

## MEASURING FINANCIAL INSTABILITY

The concept of asset poverty serves to broaden our definition of financial instability to include not only what a family earns, but also what it saves and owns. Rates of liquid asset and asset poverty are typically far higher than income poverty demonstrating the pervasiveness of the issue.



## ECONOMIC OPPORTUNITY AGENDA FOR THE CALIFORNIA CAPITAL REGION

The California Capital Region Assets & Opportunity Network is a coalition of public and private organizations, institutions and individuals working to increase the number of households that are asset-secure through innovative partnerships, programs and policies that reduce economic insecurity by building financial stability and success.

We envision striving and thriving families able to weather financial crisis, and we want all residents of our region to participate in local economic vitality. To realize this vision, we will help households not only to get by, but to get ahead.

Our Network is fulfilling its purpose by focusing on three areas:

### Growing strategic partnerships to:

- Enhance the capacity and skills of organizations to deliver services that promote financial wellness.
- Strengthen existing referral partnerships to more efficiently and effectively serve more households.
- Attract new resources for collective impact at the regional level.

### Developing catalytic programs that:

- Encourage financial knowledge and capability, savings and asset-building; are both time-tested and innovative; and are integrated with existing employment, housing, education, health and other social services.
- Create public awareness of the critical role of assets in stemming poverty.

### Advancing local and regional policies that:

- Reduce liquid asset poverty, asset poverty and other barriers to financial security.
- Strengthen the efficacy of existing programs and services.

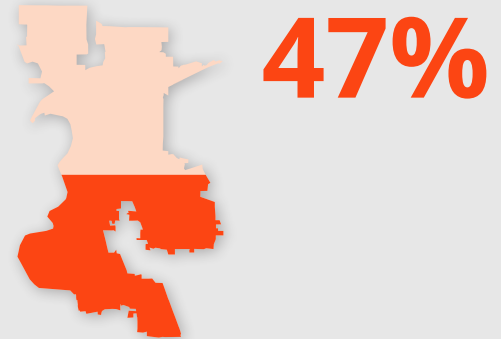
The data make clear that many Sacramento families, especially low-income families and families of color, are living on the brink of financial catastrophe. As the Sacramento economy grows, we must ensure that we are not leaving vulnerable families behind. Whatever the measure—whether it be income, liquid asset poverty, income poverty, unemployment, homeownership or educational attainment—geographic, racial and ethnic disparities must be addressed. The California Capital Region Assets & Opportunity Network is committed to working with the full diversity of Sacramento families to pave pathways to prosperity.

## WHO IS LIQUID ASSET POOR IN THE CITY OF SACRAMENTO, CA?

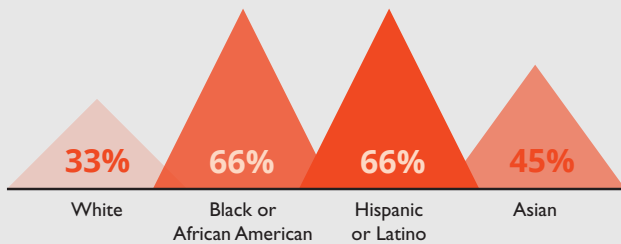
Liquid asset poverty means there is no "slack" in a family's budget. If a liquid asset poor family faces an unforeseen expense, such as a broken down car or a medical bill, they may have to borrow to cover the tab. Liquid asset poverty also means deferring future financial security—whether that is saving for retirement or investing in a home or college education.

Almost half of Sacramento households are liquid asset poor, and those most likely to be affected are households of color, low-income households, single parents and those with less than a college degree. However, the makeup of this financially vulnerable group often confounds the stereotypes. Nearly a third of homeowners and 15% of those people with advanced degrees are liquid asset poor. More than one in four households earning between \$75,000 and \$100,000 have less than three months of savings.

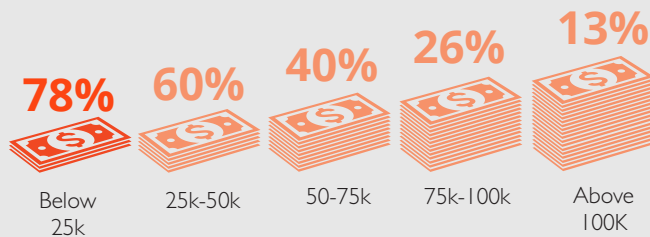
## HOUSEHOLDS IN LIQUID ASSET POVERTY ...



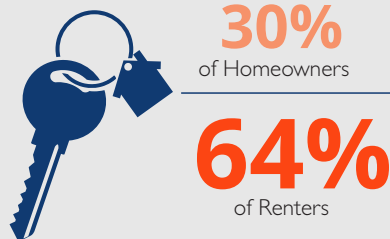
### BY RACE & ETHNICITY



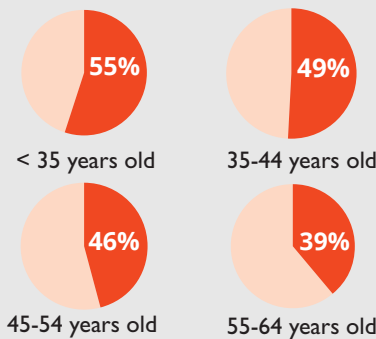
### BY HOUSEHOLD INCOME



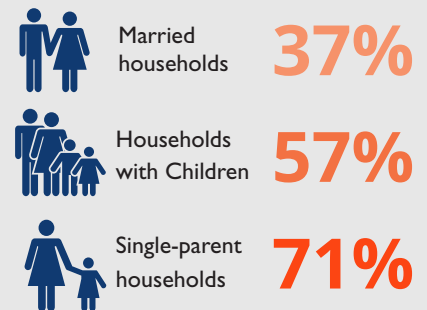
### BY HOUSING



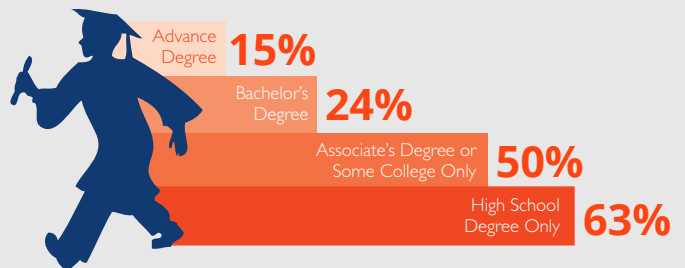
### BY AGE OF HOUSEHOLDER



### BY FAMILY STATUS



### BY EDUCATION



### BY POVERTY STATUS

**42%** Households above the poverty line

2011 POVERTY LINE (family of 4): **\$23,850**

**80%** Households below the poverty line

Note: Liquid asset poverty estimates at the city level are derived from CFED's statistical modeling process using the Census Bureau's Survey of Income and Program Participation and the 2008-2012 American Community Survey data. Caution should be used in interpreting the local estimates as the statistical model is based on national surveys of fewer than 50,000 households.

## POPULATION AND DEMOGRAPHICS

Measure	Sacramento	Sacramento County	El Dorado County	Placer County	Yolo County	Sacramento Metro*	California	United States
<b>Total Population</b>	471,552	1,436,233	180,866	356,331	202,473	2,175,903	37,686,586	311,609,369
<b>Total Households</b>	175,723	513,594	67,209	132,525	70,114	783,442	12,474,950	115,241,776
<i>White</i>	79,778	293,271	57,134	108,406	41,419	500,230	6,351,581	80,883,267
<i>Black or African American</i>	26,090	53,356	326	1,233	1,771	56,686	817,221	13,872,302
<i>American Indian and Alaska Native</i>	1,639	4,817	828	803	868	7,316	93,118	818,268
<i>Asian</i>	26,996	61,802	1,837	6,796	7,731	78,166	1,546,905	4,704,838
<i>Native Hawaiian and Other Pacific Islander</i>	1,338	3,703	-	-	351	4,223	37,604	136,582
<i>Hispanic or Latino</i>	35,777	84,432	6,021	12,580	16,325	119,358	3,440,538	13,627,997
<b>Population with Disability</b>	13.3%	12.8%	11.4%	10.6%	10.3%	12.1%	10.0%	12.1%
<b>U.S. Citizenship Rate</b>	89.5%	90.6%	96.2%	95.3%	87.9%	91.6%	85.5%	92.8%
<b>Speak English Less Than "Very Well"</b>	16.1%	13.5%	4.7%	5.4%	15.2%	11.6%	19.4%	8.7%

## HOUSEHOLD FINANCES

Measure	Sacramento	Sacramento County	El Dorado County	Placer County	Yolo County	Sacramento Metro*	California	United States
<b>Asset Poverty</b>	30.7%	26.1%	15.2%	15.9%	26.9%	23.5%	29.2%	25.4%
<i>For Homeowners</i>	53.7%	52.7%	47.6%	44.9%	51.0%	-	-	-
<i>For Renters</i>	6.9%	6.3%	4.4%	4.5%	5.8%	-	-	-
<b>Liquid Asset Poverty</b>	47.2%	42.1%	28.7%	28.6%	41.7%	38.6%	45.9%	43.5%
<b>Households with Zero Net Worth</b>	20.8%	17.9%	11.0%	11.7%	18.3%	-	17.8%	17.0%
<b>Median Household Income</b>	\$48,692	\$53,970	\$67,003	\$70,030	\$53,275	\$57,384	\$59,368	\$51,771
<i>White</i>	\$57,599	\$60,580	\$68,824	\$71,431	\$65,816	\$63,986	\$69,150	\$56,699
<i>Black or African American</i>	\$34,972	\$37,450	\$108,750	\$79,583	\$57,361	\$38,760	\$42,339	\$34,406
<i>American Indian and Alaska Native</i>	\$35,228	\$42,664	\$30,137	\$56,726	\$50,493	\$43,638	\$42,869	\$36,096
<i>Asian</i>	\$51,615	\$60,801	\$94,591	\$93,176	\$44,397	\$62,012	\$74,665	\$70,207
<i>Native Hawaiian and Other Pacific Islander</i>	\$50,577	\$46,444	-	\$86,188	\$41,250	\$45,887	\$59,891	\$52,832
<i>Hispanic or Latino</i>	\$40,279	\$42,109	\$43,356	\$47,949	\$42,023	\$42,666	\$45,680	\$40,857
<b>Income Poverty Rate</b>	18.0%	13.8%	6.4%	6.4%	10.6%	11.5%	12.3%	11.6%
<i>White</i>	7.6%	7.5%	5.5%	5.0%	5.4%	6.5%	6.0%	7.2%
<i>Black or African American</i>	26.9%	25.2%	-	-	-	24.6%	20.2%	23.8%
<i>American Indian and Alaska Native</i>	32.5%	19.3%	-	-	-	17.5%	19.8%	24.1%
<i>Asian</i>	17.9%	14.2%	-	2.5%	13.0%	12.7%	8.8%	9.5%
<i>Hispanic or Latino</i>	17.8%	18.0%	-	-	-	17.8%	14.2%	17.3%
<b>Unbanked Households</b>	14.1%	7.5%	3.9%	3.6%	7.4%	5.4%	7.8%	8.2%
<b>Underbanked Households</b>	22.8%	22.9%	18.2%	18.1%	20.9%	21.2%	18.0%	20.1%
<b>Average Credit Card Debt</b>	-	\$8,889	\$14,623	\$13,717	\$9,340	\$10,888	\$11,940	\$9,920
<b>Average Installment Debt</b>	-	\$23,798	\$26,490	\$25,374	\$25,613	\$24,462	\$24,581	\$26,198
<b>Borrowers 90+ Days Overdue</b>	-	3.1%	1.9%	2.0%	2.0%	2.8%	2.6%	3.3%

\* The Sacramento-Arden-Arcade-Roseville metropolitan statistical area consists of El Dorado, Placer, Sacramento and Yolo Counties in California.

"-" indicates that no data is available

## USE OF SERVICES

Measure	Sacramento	Sacramento County	El Dorado County	Placer County	Yolo County	Sacramento Metro*	California	United States
Households Receiving SNAP	12.6%	11.1%	5.0%	4.3%	8.6%	9.2%	8.3%	12.8%
Households Receiving Public Assistance	6.7%	6.0%	3.3%	2.3%	3.3%	4.9%	4.1%	2.9%
Households Receiving SSI	9.5%	8.1%	4.1%	3.2%	6.5%	6.8%	6.1%	5.3%
Total Tax Filers Receiving EITC	23.7%	20.8%	12.6%	10.8%	16.3%	18.0%	19.9%	19.9%
Average EITC Received	\$2,443	\$2,359	\$1,858	\$1,889	\$2,117	\$2,262	\$2,335	\$2,359
EITC Returns Prepared By Volunteer	2.7%	2.5%	3.0%	2.5%	3.8%	2.6%	2.3%	2.6%
EITC Returns Prepared by Paid Preparer	54.4%	54.1%	50.8%	49.3%	54.8%	53.5%	67.1%	57.1%
EITC Refunds Received through Direct Deposit	77.7%	76.0%	72.4%	72.8%	72.3%	75.2%	72.7%	82.8%

## EMPLOYMENT AND BUSINESS OWNERSHIP

Measure	Sacramento	Sacramento County	El Dorado County	Placer County	Yolo County	Sacramento Metro*	California	United States
Unemployment Rate	12.5%	12.3%	13.9%	7.9%	9.0%	11.4%	10.0%	8.4%
White	10.0%	10.8%	14.0%	7.5%	8.0%	10.2%	8.4%	6.8%
Black or African American	22.5%	22.5%	-	-	-	21.6%	18.0%	15.2%
American Indian and Alaska Native	-	17.7%	-	-	-	15.5%	15.4%	14.8%
Asian	8.1%	8.9%	-	3.8%	11.0%	8.5%	7.5%	6.5%
Native Hawaiian and Other Pacific Islander	-	-	-	-	-	17.0%	14.3%	12.9%
Hispanic or Latino	15.0%	13.8%	10.9%	11.4%	10.1%	12.8%	11.5%	10.0%
Average Annual Pay	-	\$53,952	\$41,379	\$47,962	\$49,482	\$51,295	\$56,784	\$49,289
Microenterprise Ownership Rate	-	15.4%	19.8%	19.2%	13.8%	16.3%	18.3%	17.3%
Self-Employed Workers	8.1%	9.6%	15.1%	12.6%	9.4%	10.5%	11.9%	9.8%
Vehicle Non-Availability by Working Household	4.3%	3.3%	2.1%	1.8%	3.9%	1.6%	4.2%	5.2%

## HOUSING AND HOMEOWNERSHIP

Measure	Sacramento	Sacramento County	El Dorado County	Placer County	Yolo County	Sacramento Metro*	California	United States
Homeownership Rate	48.2%	56.3%	73.4%	70.4%	53.3%	59.9%	54.9%	64.7%
White	55.0%	63.7%	76.9%	72.6%	62.1%	67.0%	63.8%	72.1%
Black or African American	32.0%	33.8%	94.5%	51.9%	31.3%	34.4%	35.6%	43.5%
American Indian and Alaska Native	38.6%	48.4%	45.5%	76.6%	44.1%	50.7%	46.4%	54.1%
Asian	57.1%	61.8%	78.5%	76.5%	42.6%	61.6%	56.8%	57.7%
Native Hawaiian and Other Pacific Islander	43.5%	48.5%	-	-	30.5%	49.1%	42.2%	41.8%
Hispanic or Latino	39.1%	42.7%	40.4%	52.3%	40.6%	43.3%	42.9%	46.4%
Cost Burdened Renters	56.8%	57.8%	53.8%	55.3%	63.2%	57.9%	57.5%	52.8%
Cost Burdened Owners	45.5%	44.4%	47.8%	46.4%	39.2%	44.7%	48.7%	36.2%
Affordability of Homes	4.5	4.2	5.2	4.7	5.6	4.6	6.0	3.4
Seriously Delinquent Mortgages	-	2.5%	1.4%	1.7%	1.6%	2.2%	2.1%	2.8%

\* "-" indicates that no data is available

## EDUCATIONAL ATTAINMENT

Measure	Sacramento	Sacramento County	El Dorado County	Placer County	Yolo County	Sacramento Metro*	California	United States
<b>Less than High School</b>	17.6%	14.3%	7.0%	6.5%	15.1%	12.3%	18.9%	14.1%
<b>High School Degree</b>	82.4%	85.7%	93.0%	93.5%	84.9%	87.7%	81.1%	85.9%
<i>White</i>	93.1%	93.1%	95.4%	95.4%	94.7%	94.0%	93.9%	91.1%
<i>Black or African American</i>	86.4%	87.3%	91.3%	88.5%	89.6%	87.4%	88.0%	82.5%
<i>American Indian and Alaska Native</i>	71.9%	78.5%	79.9%	87.0%	90.8%	81.2%	75.7%	78.3%
<i>Asian</i>	76.8%	78.7%	91.2%	94.5%	88.7%	81.2%	86.0%	85.5%
<i>Native Hawaiian and Other Pacific Islander</i>	70.3%	77.8%	-	-	-	79.2%	83.5%	85.9%
<i>Hispanic or Latino</i>	64.7%	67.9%	71.6%	79.2%	61.6%	68.5%	58.5%	63.1%
<b>Associate's Degree or Some College</b>	33.1%	36.1%	39.3%	38.7%	27.6%	36.1%	29.8%	29.0%
<b>Bachelor's Degree</b>	28.7%	27.6%	31.4%	34.8%	37.7%	30.0%	30.5%	28.6%
<i>White</i>	39.8%	32.2%	32.6%	35.9%	46.3%	34.2%	39.6%	32.0%
<i>Black or African American</i>	16.7%	18.1%	44.5%	31.9%	25.3%	18.9%	21.9%	18.4%
<i>American Indian and Alaska Native</i>	12.5%	15.7%	3.8%	24.6%	20.2%	16.1%	13.8%	13.4%
<i>Asian</i>	32.4%	35.7%	54.1%	54.2%	62.3%	39.8%	48.7%	50.2%
<i>Native Hawaiian and Other Pacific Islander</i>	8.4%	9.2%	-	-	-	9.7%	15.0%	14.4%
<i>Hispanic or Latino</i>	13.6%	13.5%	12.3%	16.5%	10.6%	13.4%	10.7%	13.4%
<b>Graduate or Professional Degree</b>	10.4%	9.2%	10.1%	11.1%	17.9%	10.4%	11.1%	10.7%

"-" indicates that no data is available

## SOLUTIONS

There are many models and practices that can and do work to increase income and asset equality. The Capital Region Assets & Opportunity Network is committed to using powerful partnerships to make real changes for all residents. Economic resilience for Sacramento region households will require coordinated, strategic partnerships to support families and individuals in achieving household financial security.

To strengthen local economic resilience, partners across our region will be coordinating efforts and building on a wealth of existing services, programs, initiatives and policies.

For 2015, we have identified four key areas in which we will be working to both strengthen and integrate existing efforts and to create new collective strategies and solutions:

### Earned Income Tax Credit outreach and free tax preparation

In partnership with the Sacramento Coalition for Working Families, our Network seeks to increase the number of households claiming the Earned Income Tax Credit and to raise awareness of free tax preparation services. Large refunds means that tax time is a ripe opportunity to build financial security. We plan to encourage the integration of asset-building products and services in sites across the region.

### Financial Coaching

We are fortunate in our region to have several strong partners working with families to set financial goals and to connect them with the information, resources and encouragement they need to achieve those goals. These programs are available in multiple languages and are implemented in ways that are culturally-appropriate for various communities and encourage personal and community leadership. We are working to expand the scale of local financial coaching programs and to integrate them with a wide array of local social services.

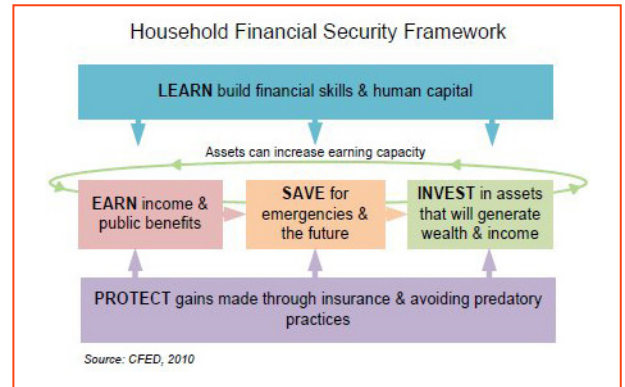
### Matched savings programs for youth and adults

Savings cushions can greatly reduce stress and increase hope and security for families in our region. While we have a few small programs locally, there is great potential to add new and innovative programs here that build savings reserves needed to help families weather financial crises.

### Public Policy

Programs and services are key to boosting the financial security of local families, but we also know that to ensure sustained change on a regional level, we must advocate for public policies that help families earn, save, invest and protect sufficient financial resources. Initially we are exploring how to support local efforts to boost wages and to restrict the impact of predatory financial services, and we are seeking other ideas for how we can reach our goals through public policy work.

These areas are just the beginning for our work together. To learn more and to sign up for updates, visit <http://www.yourlocalunitedway.org/assets>.



## ACKNOWLEDGEMENTS

Family Assets Count: California Capital Region would like to thank the following representatives for the substantial asset-building work they are already doing in our region, as well as their commitment to working together to grow our collective capacity. They are the members of our local Assets & Opportunity Network's steering committee.

- Leilani Barnett, Federal Reserve Bank of San Francisco
- Tom Bennett, United Way California Capital Region
- Stephanie Bray, United Way California Capital Region
- Pedar Bruce, Wells Fargo Bank
- Richard Dana, Mutual Assistance Network
- Debra DeBont, Opening Doors, Inc.
- Bob Dugas, Goodwill Industries of Sacramento Valley & Northern Nevada
- Priscilla Enriquez, Sacramento Region Community Foundation
- Mary Hogarty, Citi Community Development
- Cassandra Jennings, Office of Mayor Kevin Johnson
- Angela Jones, Sacramento Housing & Redevelopment Agency
- Spike Keil, Federal Deposit Insurance Corporation (FDIC)
- Bill Kennedy, Legal Services of Northern California
- Kula Koenig, Member At-Large
- Stephanie Nguyen, Asian Resources, Inc.
- Debra Oto-Kent, Health Education Council
- Darryl Rutherford, Sacramento Housing Alliance
- Andrew Sheehy, United Way California Capital Region
- Kim Tucker, 3fold Connect
- Rachel Wickland, Goodwill Industries of Sacramento Valley & Northern Nevada
- Amy Williamson, United Way California Capital Region

Special thanks to Mutual Housing California for incubating our Network in its early stages.

## DATA MEASURES & SOURCES

	Data Measure	Measure Description	Source
Population Demographics	Total Households	Total number of households	U.S. Census Bureau, 2010-2012 American Community Survey
	Total Population	Total population	U.S. Census Bureau, 2010-2012 American Community Survey
	Population with Disability	Percentage of population living with a disability	U.S. Census Bureau, 2010-2012 American Community Survey
	U.S. Citizenship Rate	Percentage of population that are U.S. citizens	U.S. Census Bureau, 2010-2012 American Community Survey
	Speak English Less Than "Very Well"	Percentage of population that speaks English less than "very well"	U.S. Census Bureau, 2010-2012 American Community Survey
Household Finances	Asset Poverty	Percentage of households without sufficient net worth to subsist at the poverty level for three months in the absence of income	2014 Assets & Opportunity Scorecard, Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 10, for US and States (excluding AK, DC, SD, WY). Local Estimates: Estimates at smaller geographies are derived from CFED's statistical modeling process using the SIPP and 2008-2012 American Community Survey data. The figures are geographic estimates and are not meant to directly reflect the SIPP data.
	Liquid Asset Poverty	Percentage of households without sufficient liquid assets to subsist at the poverty level for three months in the absence of income	2014 Assets & Opportunity Scorecard, Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 10, for US and States (excluding AK, DC, SD, WY). Local Estimates: Estimates at smaller geographies are derived from CFED's statistical modeling process using the SIPP and 2008-2012 American Community Survey data. The figures are geographic estimates and are not meant to directly reflect the SIPP data.
	Households with Zero Net Worth	Percentage of households that have zero or negative net worth	2014 Assets & Opportunity Scorecard, Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 10, for US and States (excluding AK, DC, SD, WY). Local Estimates: Estimates at smaller geographies are derived from CFED's statistical modeling process using the SIPP and 2008-2012 American Community Survey data. The figures are geographic estimates and are not meant to directly reflect the SIPP data.
	Median Household Income	Median household income in the past 12 months	U.S. Census Bureau, 2010-2012 American Community Survey
	Income Poverty Rate	Percentage of all families with income in the past 12 months below the federal poverty threshold	U.S. Census Bureau, 2010-2012 American Community Survey
	Unbanked Households	Percentage of households lacking both a checking and savings account	2011 FDIC National Survey of Unbanked and Underbanked Households, for US, States, DC and 71 largest MSAs. Local Estimates: Estimates at smaller geographies are derived from CFED's statistical modeling process using the FDIC and 2008-2012 American Community Survey data. The figures are geographic estimates and are not meant to directly reflect the FDIC data.
	Underbanked Households	Percentage of households that have a checking or savings account but have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years	2011 FDIC National Survey of Unbanked and Underbanked Households, for US, States, DC and 71 largest MSAs. Local Estimates: Estimates at smaller geographies are derived from CFED's statistical modeling process using the FDIC and 2008-2012 American Community Survey data. The figures are geographic estimates and are not meant to directly reflect the FDIC data.
	Average Credit Card Debt	Average amount of revolving debt (including debt from credit cards, private label cards and lines of credit) per revolving borrower	TransUnion (Q2 2014)
	Average Installment Debt	Average amount of installment debt per installment borrower	TransUnion (Q2 2014)
	Borrowers 90+ days overdue	Percentage of borrowers who are 90 days or more past due on any debt payments	TransUnion (Q2 2014)



**DATA MEASURES & SOURCES**

	Data Measure	Measure Description	Source
Use of Services	Households Receiving SNAP Benefits	Percentage of households that have received SNAP (Supplemental Nutrition Assistance Program) benefits in the past 12 months	U.S. Census Bureau, 2010-2012 American Community Survey
	Households Receiving Public Assistance	Percentage of households that have received Public Assistance income in the past 12 months	U.S. Census Bureau, 2010-2012 American Community Survey
	Households Receiving SSI	Percentage of households that have received SSI (Supplemental Security Income) in the past 12 months	U.S. Census Bureau, 2010-2012 American Community Survey
	Total Tax Filers Receiving EITC	Percentage of tax filers that received an EITC (Earned Income Tax Credit)	Brookings Institute analysis of 2012 tax filing data
	Average EITC Received	Average credit received, in dollars, by tax filers who received an EITC	Brookings Institute analysis of 2012 tax filing data
	EITC Returns Prepared By Volunteer	Percentage of tax returns that received an EITC that were prepared by a volunteer	Brookings Institute analysis of 2012 tax filing data
	EITC Returns Prepared by Paid Preparer	Percentage of tax returns that received an EITC that were prepared by a paid preparer	Brookings Institute analysis of 2012 tax filing data
	EITC Refunds Received through Direct Deposit	Percentage of EITC refunds received through direct deposit	Brookings Institute analysis of 2012 tax filing data
Employment & Business Ownership	Unemployment Rate	Percentage of civilian labor force who are unemployed but actively searching for employment	U.S. Census Bureau, 2013 American Community Survey
	Average Annual Pay	Average annual pay for all workers covered by unemployment insurance	U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (2010)
	Self-Employed Workers	Percentage of workers 16 years and over who are self-employed	U.S. Census Bureau, 2010-2012 American Community Survey
	Microenterprise Ownership Rate	Number of firms with 0-4 employees (non-employer firms plus establishments with 1-4 employees), per 100 people in the labor force	CFED calculation based on U.S. Census Bureau, Nonemployer Statistics (2008), County Business Patterns (2008), and Current Population Survey (2008); U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics (2008)
	Vehicle Non-Availability by Working Household	Percentage of households (with at least one worker) lacking access to a vehicle	U.S. Census Bureau, 2010-2012 American Community Survey
Housing & Homeownership	Homeownership Rate	Percentage of occupied housing units that are owner occupied	U.S. Census Bureau, 2010-2012 American Community Survey
	Cost Burdened Renters	Percentage of renter-occupied units spending 30% or more of household income on rent and utilities	U.S. Census Bureau, 2010-2012 American Community Survey
	Cost Burdened Owners	Percentage of mortgaged owners spending 30% or more of household income on selected monthly owner costs	U.S. Census Bureau, 2010-2012 American Community Survey
	Affordability of Homes	Median housing value divided by median household income	CFED calculation based on U.S. Census Bureau, 2010-2012 American Community Survey data
	Seriously Delinquent Mortgages	Percentage of all mortgage borrowers currently 90 days or more past due on mortgage loans	TransUnion (Q2 2014)
Educational Attainment	Less than High School	Percentage of population 25 and older who have not completed high school	U.S. Census Bureau, 2010-2012 American Community Survey
	High School Degree	Percentage of population 25 and older who have a high school degree, GED or alternative degree only	U.S. Census Bureau, 2010-2012 American Community Survey
	Associate's Degree	Percentage of population 25 and older who have an associate's (2 year college) degree or some college	U.S. Census Bureau, 2010-2012 American Community Survey
	Bachelor's Degree	Percentage of population 25 and older who have at least a bachelor's (4 year college) degree	U.S. Census Bureau, 2010-2012 American Community Survey
	Graduate or Professional Degree	Percentage of population 25 and older who have a graduate or professional degree	U.S. Census Bureau, 2010-2012 American Community Survey

**Family Assets Count** is a national project of CFED and Citi Community Development empowering decision makers and advocates expanding financial security for vulnerable families in major cities across the U.S. By providing local data tools and convening key stakeholders, Family Assets Count helps promote the public dialogue and partnerships necessary to advance data-driven municipal solutions to household economic security.

