



***Mayor David N. Cicilline's  
Providence Poverty, Work and Opportunity Taskforce***

**Resident Focus Group Results**

Conducted June 2007

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## **Introduction**

During June 2007, Mayor David N. Cicilline's Providence Poverty, Work and Opportunity Task Force initiated a series of five (5) focus groups with low-income residents of Providence to find out what they see as the biggest challenges low-income residents face in achieving financial security and to ask their opinion on how to reduce poverty in Providence. These focus groups are a part of an overall effort by the taskforce to address the problem of poverty in Providence and to identify potential strategies the City can use to reduce poverty and increase opportunity in Providence. The Mayor and the Task Force initiated these focus groups because they value the input of low-income residents and recognize that the knowledge and perspectives of those affected by poverty will be essential in deciding which strategies will be most effective and useful for achieving the Task Force's goals.

A focus group uses a qualitative research methodology used to collect information. Focus groups allow for more in-depth reporting by participants than a paper and pencil survey. The focus groups were not designed to reach a consensus among the participants. They were designed to collect feedback from each participant to identify common themes.

## **Composition and Process**

Rhode Island KIDS COUNT (which is facilitating the work of the Mayor's Task Force) hired Kristin Lehoullier, an independent consultant, to design and facilitate the focus groups. Four (4) of the five (5) focus groups were facilitated by Ms. Lehoullier in English with translation when needed. A fifth focus group was facilitated in Spanish by another independent consultant, Miguel Guzmán. The same format and questions were used for all the focus groups. Martha Cedeño (an independent consultant fluent in Spanish and with experience in facilitation and interpretation) and Elaine Farber (a research analyst at Rhode Island Kids Count) served as note takers. In some focus groups there was also an observer from the Resident Leadership Program of Making Connections Providence.

The focus groups were hosted by the following local community organizations: Dorcas Place Adult and Family Learning Center, John Hope Settlement House, Making Connections Providence (MCP), Socio-Economic Development Center for Southeast Asians (SEDC), and the Center for Hispanic Policy and Advocacy (ChisPA). Each organization recruited a diverse set of Providence residents to participate in the focus group – residents that are different ages, residents from different backgrounds, residents with different jobs and careers, residents living in different family structures, etc. Group size ranged from 10-15 people. All participants received a \$25 grocery store gift certificate in appreciation for their time.

A total of 58 people participated in the focus groups. Of the total participants:

- 60% were female.
- 10% were ages 18-24, 50% were 25-44, 28% were 45-64, and 12% were 65 and over.
- 34.5% reported being employed.
- 60.3% reported an annual income under \$15,000 and 15.5% has an annual income between \$15,000 and \$30,000.
- 19% were Asian, 17% were Black or African American, 15.5% were White, 22% were Other, and 26% did not report race.
- 65% were of Hispanic, Spanish or Latin descent.

A complete self-reported profile of the participants can be found in the Appendix.

The participating residents were encouraged to be honest and forthright. The facilitators reminded participants that their responses would remain anonymous. Each focus group lasted for approximately one and one-half to two hours. In the introduction, the facilitators explained the purpose and format of the session. The facilitators led participants through a set of questions. The purpose of this series of focus groups was to identify what the participants saw as the biggest challenges low-income residents face in achieving financial security and to ask their opinions on how to reduce poverty in Providence.

The key focus group questions included:

- 1) What are some of the things that make it hard for low-income families in Providence to get a job that pays enough to live?
- 2) If it were up to you, what would you do to make sure that people in Providence have enough money to live?
- 3) The group of people with the highest poverty rate in the city is women with children. We also know that there are lots of things that kids and families need to get by. What do you think can be done to help them? (Probe: child care supports, expanded pre-K access, education supports, job training, jobs with family-friendly practices, etc?)
- 4.) Do you think families need more help to enroll in State assistance programs like Food Stamps, child care subsidies, and Rte Care health insurance? Do you think families know whether or not they are eligible and how to enroll?
- 5.) The task force is considering ways to make regular banking services more available to families (checking accounts, education about finances, small business loans). It is also considering ways to reduce the use of high-cost financial services (check-cashing, payday loan services, tax refund anticipatory loans, high cost mortgages, furniture rental centers, etc.). Do you think this will help low-income families in Providence - why or why not?
  - o What would make banking services friendlier?
  - o The taskforce is also considering offering more classes to help people learn more about managing their finances such as how to find low interest loans, budgeting, managing credit, etc. Would this help low-income families in Providence – why or why not?
- 6.) What would help more young people to finish high school with the skills they need to work or go to college?

The facilitators used additional questions to clarify what each participant was saying. The following summary includes items that had general agreement (not necessarily a consensus) among all the focus groups and highlights unique findings from individual focus groups where appropriate.

### **Findings**

Using the questions as a framework, the participants articulated numerous barriers that they faced in earning enough to live. They also shared many ideas for how the City of Providence could support them in their efforts to break out of poverty. While the following items are numbered for clarity, no priority order was established for the themes and ideas that emerged from the discussions. The major themes are as follows:

- 1) The high cost of living in Rhode Island makes it difficult to get ahead:** Through many personal stories, examples and comments, focus group participants clearly illustrated the struggles they face daily to provide for their basic needs and those of their families. While participants pointed to the high cost of many necessities such as health care, insurance and childcare, the lack of affordable housing emerged as a consistent theme among all the focus groups. Participants said that the waiting list for housing subsidies was too long and that people who needed housing the most (such as women and children) were not given priority over others with less urgent needs. Residents pointed out that jobs that cover the high cost of living in Rhode Island are very difficult to find and that often multiple jobs are needed just to make ends meet. This reality makes it difficult to earn enough to live much less build a financial reserve, be an involved parent, and/or pursue additional education and training to support career or job advancement.

Specific improvement suggestions from participants included:

- Lower taxes.
- Raise minimum wage and ensure equal wages for both men and women.
- Provide more affordable housing and Section 8 programs.

- 2) Residents feel that there are not enough job opportunities for them:** Several participants commented that it was hard, in general, to get a job in Rhode Island. A couple of participants in one focus group felt that the state does not make it attractive for companies to come to Rhode Island and is driving employers and jobs out of state, requiring residents to go further and further away to find good jobs. This creates another financial challenge, particularly for those who lack personal, reliable transportation. Long commutes also take time and keep people away from their families.

They also felt that there were not enough companies willing to open up opportunities for people graduating from job training programs and expressed frustration that many opportunities were not available to them because they lacked the right networks or connections. For example, participants mentioned that it was difficult to get construction jobs unless you “knew the right person” and that qualifications and work ethic were secondary. Some participants who had worked hard to complete job training programs or education programs were frustrated to be told that they needed experience in order to get a job. Several participants in multiple focus groups said, “You can’t get a job without experience but you can’t get experience without a job. It’s a big circle.”

Many participants felt that race also played a clear role in limiting their opportunities. There is a perception that there are lots of opportunities for white Americans who often do not value these opportunities or take advantage of them. Yet people of color, who participants felt were ready to work hard and take advantage of the opportunity, were “shut out”. This prevents them from accessing opportunities that would help them get ahead and perpetuates poverty in certain racial groups. Participants felt that the “Whites have a different system and better schools” that allowed them to get ahead and further disadvantage people of color. There was a similar sentiment expressed in the Southeast Asian focus group. One young man said that jobs are mostly designed for “mainstream” people (which he defined as White people when asked), not Southeast Asian people.

Specific improvement suggestions from participants included:

- Create more jobs in Rhode Island – particularly more jewelry or manufacturing jobs for people who do not have skills for other jobs.

- Get employers to provide on the job training – both before the job starts and continued training after it starts.
- Create more job training programs or apprenticeships and link those programs with employers.

**3) Limited skills, education and language barriers make it difficult to compete for the few jobs that are available:** Participants felt that lack of English language skills along with the lack of the right education and training made it difficult to compete for jobs. Several participants emphasized that education is important for everyone, not just our young people. They were appreciative of the available, culturally accessible, free job training, ESL classes and adult education programs in Providence but felt that there needed to be a lot more space available in the free programs (some programs charge a fee). Some participants also commented on the lack of time to participate in further education because of the need to work and support their families and the difficulty in finding child care coverage while they were attending classes. Some participants suggested that more adult education and ESL classes available after work in the evenings would improve access.

Language barriers were cited as a major barrier to finding work by participants in almost every focus group. Hispanic participants felt that it was almost impossible to find a job if you could not speak English and some wished that there were more interpretation services available. Southeast Asian participants felt that speaking English was not enough to find jobs. They said in their experience they needed to speak Spanish as well as English to be able to effectively compete for jobs.

Specific improvement suggestions from participants included:

- Provide more ESL classes.
- Have interpreters at employment sites.
- Provide more training around marketable job skills (e.g. computers); don't rush the training programs.
- Train people on the how to get jobs – e.g. soft skills like resume building, interviewing, etc.
- Develop a system that will make it easier for professionals from other countries to find a job in their particular field.
- Offer adult education classes at night so that people that work can attend them.
- Develop clear job paths with related training that people can follow.
- Have people from the community conduct trainings and education classes.
- Provide single moms both a place to go for training and child care so they can learn the skills they need to secure a good job.

**4) These challenges are complicated by other factors like age, psychological barriers, lack of legal papers, criminal records and a history of incarceration:** The focus groups included people of all age ranges and many of the older participants felt that there were no options for them, especially if they didn't speak English. Participants felt that there was a need for a manual skills training program for people over age 50 to help them find work.

Another theme that emerged repeatedly was the difficulty in finding a job for people with a criminal record. Participants felt that the length of time a criminal record remained on their background check was unfair and disproportionately punished them (especially for minor crimes) making it even more difficult to find work. Similarly, participants said that the lack of job opportunities and support for people coming out of prison significantly increases the

likelihood that they will go right back into the activities that put them in jail in the first place (out of the need for financial survival).

Also, one participant felt that the psychological barriers to finding a job and overcoming poverty were not being acknowledged and addressed. She talked from personal experience about the “psychological baggage that is tied to being poor and the cycle of poverty and lack of dignity that comes from being someone who is raised poor.” She also said, “socially it is very difficult to get over those hurdles, especially if you don’t realize that it is a barrier” and “you were born into that sort of life.”

Finally, a few participants mentioned that they could not seek work because they did not have legal work papers and they were afraid to get in trouble.

Specific improvement suggestions from participants included:

- Offer manual skills classes or other training programs for people over age 50.
- Reduce the amount of time a minor crime remains on record.
- Provide transition support to people exiting the prison system – help them find jobs and start their lives over.
- Help people overcome the psychological barriers to finding work.

**5) Residents feel strongly that the current system of state assistance programs is not designed to promote financial independence:** A common theme among the focus groups was a feeling of helpless frustration that state assistance programs were as much, if not more, of a barrier to breaking the cycle of poverty as the difficulty in finding and competing for jobs. Participants feel like the system does not want them to get ahead. Specifically, they feel that just when they are starting to get ahead, the support is taken away. One woman said, “you get a job, but then your lose childcare and rent subsidies go down. So you can’t keep the job because rent and child care costs are too high and you aren’t earning enough to cover it, so you end up back on welfare.” Another woman said, “There is no incentive to keep working – especially if you need child care. We are doing worse when we are working.”

Also, a few participants pointed out that the welfare system doesn’t help people get what they really need to get ahead - higher education. Rather, it provides job training, which often falls short in helping people get jobs that pay enough to live. For example, participants mentioned that there aren’t enough employers who “trust the people coming out of job training programs” and that without actual job experience, it is hard to get a job.

In addition, participants felt that state assistance programs did not do enough to prevent problems and did not always provide the help that was most needed. In multiple focus groups, participants pointed to young teen mothers. They felt that this population needed early intervention and more intensive support to help them move towards independence rather than dependency on welfare. Another woman spoke of her struggle to support her own two (2) children along with her deceased sister’s two (2) children and because she was a relative, she could not access state financial support for the children. [Note that this may be misinformation as relatives can apply for assistance for children in their care.]

Participants were also frustrated by food stamp fraud and thought that there should be a better way to make sure that people who got food stamps really needed them.

Finally, difficulty in accessing and paying for health care, especially for adults without children under age 18, was a recurring theme. Several of the participants mentioned that they had not been to the doctor or dentist in years because of lack of healthcare coverage and the inability to pay out of pocket. Many participants were worried about the lack of coverage and preventative care for themselves and their older children and the implications for their health.

Specific improvement suggestions from participants included:

- Increase access to rent subsidies, child care subsidies and high education assistance for low-income people.
- Provide more supports and interventions for low-income teen mothers.
- Change the criteria and design of the state and federal assistance programs to encourage independence and get help to those who need it most (also do a better job in reducing food stamps fraud).
- Expand health care coverage to low-income adults without children; include prescription, lab and dental coverage.

**6) *The process to enroll in state assistance programs is onerous and confusing:***

Participants shared numerous stories about long waits, costly mistakes, rude, disrespectful and intimidating personnel and a confusing gauntlet of applications and paperwork required to access state assistance – all complicated by language and literacy barriers. Participants said that they thought that the people who really need assistance are often denied and there are some people who can do without assistance who are abusing the system. They think that the guidelines are confusing and that often people do not realize that they may be qualified for some other services even if they were denied from another state or federal assistance program. They pointed out that people who get public housing have a caseworker that helps them access other services but if they don't have public housing, then they are on their own. They specifically pointed to the need for more bilingual caseworkers to help people find support resources and enroll in state assistance programs. Participants also brought up the need for advocates and mentors from within diverse low-income communities to help get people the services they need (this was mentioned for both state assistance programs and for adult education and training programs).

Specific improvement suggestions from participants included:

- Hire more people in state and city departments who are from different communities who can help bridge cultural barriers, build trust and assist people.
- Hire more bi-lingual caseworkers, advocates and recruiters.
- Get more information out in the community about how to access state assistance programs (free employment papers, Spanish newspapers).

**7) *Residents feel that the lack of quality education perpetuates poverty in Providence:***

Despite the fact that public K-12 education was not a core topic of the focus group, the perceived lack of quality public education in Providence was repeatedly raised and seen as a fundamental barrier to reducing poverty in Providence. Participants pointed out that quality education for both parents and children is essential to level the playing field. One man said, "we have to teach people to fish – not just give them fish", speaking specifically of the need for quality public education. They also tied the lack of quality education to negative outcomes such as teen pregnancy and high drop out rates. One woman, who works with students in a Providence school, said that schools were "pushing kids out" and letting kids graduate who didn't know how to read. She said that the options for these kids were

extremely limited and most likely they would end up in jail because they would resort to crime to earn a living. She asked how much the state spent on an inmate compared to a student in school and said, "We need to prevent these outcomes, not promote them."

Participants spoke to how important it was to keep kids in school. They complained that teachers in Providence schools do not care, do not expect much from the students and do not try to make classes interesting or relevant for kids. They told numerous stories of kids being told that they were not smart enough to graduate and teachers telling kids that they could choose to drop out when they turned sixteen. They also felt that dropout rates were increasing because of pressure from peers and gangs. Participants clearly felt that the school needed to work more closely with parents and other community members to prevent this from happening.

Participants also feel that parents are not encouraged or welcome to get involved in the schools and that there is no established channel of communication between parents and teachers. For example, a couple of participants said that they had not been notified about excessive absences of their child. Other participants who were trying to organize parents and get them involved in a Providence school said that they were having a difficult time "getting inside of the school". Specifically, they said that requests for public information were not being honored and that they felt that the school board was protecting uncooperative leadership at the school.

Specific improvement suggestions from participants included:

- Make classes interesting for students.
- Provide interesting electives such as music, art and sports.
- Hire younger teachers that can relate to kids.
- Demand more of students; give homework assignments.
- Develop incentive programs for kids who are at risk of dropping out.
- Provide legal assistance for parents of 16 year olds who want to drop out of school, so they can try to prevent their children from dropping out.
- Get rid of ineffective teachers.
- Require schools to have in-school suspension rather than out-of-school suspension.
- Eliminate school bullying and violence.
- Require uniforms for students– it is cheaper for parents and it eliminates the pressure on kids to have expensive clothes. Participants also suggested that the uniforms be color-coded by school and age to make it easier to identify and address kids skipping school.
- Get rid of early dismissal and keep kids in school longer so working parents do not have to worry about supervision and kids stay off the streets.
- Locate after-school programs on school grounds.
- Value and appreciate the different cultures of the students – keep them from feeling disconnected.
- Provide training and alternative activities for gang-involved kids so they can see other ways.
- Get serious about not allowing cell phones in school.
- Question the practice of putting police officers in the school – educators and the police department should sit together and develop strategies to keep kids from dropping out of school.

- Overhaul the Providence school system from top to bottom; give parents a voice and create more parent-school collaboration.

**8) Parents face a difficult tension between advocating for their children's education and meeting the family's basic needs:** A large number of participants agreed that school and life success starts at home and that it was essential that parents pay attention to what is going on at school and with their child. Yet they also pointed out that many working parents cannot get involved with their children's school or spend a lot of quality time with their children because they have to work long and inflexible hours and often multiple jobs to earn enough to live. Many participants felt strongly that parents needed flexibility in their jobs to be able to be involved at school and with their child and that there should be more ways to help parents spend more time with their children. One participant said, "Kids whose parents work a lot, substitute family with gangs." They also noted that working parents need more quality after-school opportunities for their children to keep them engaged in positive activities and off the streets. Several participants talked about their struggles to find affordable child care for their children, especially for children with special needs.

Some participants discussed alternatives for mothers with young children, like more opportunities to work from home and job creation that is family friendly as ways to help families balance home and work.

Specific improvement suggestions from participants included:

- Provide ongoing education to families about resources that can help them – pregnancy prevention, mental health, parenting etc.
- Provide families with positive recreation activities on an ongoing basis.
- Provide more family-friendly job opportunities for women with children.
- Provide opportunities for parents to learn how they can be better involved with their children's education in ways that acknowledge the competing demands facing low-income parents.
- Ensure that school administrators and teachers are partners in working with parents to improve outcomes for children.

**9) Youth need more opportunity to prepare for work and positive alternatives to the street:** Participants felt strongly that the greatest opportunity to break the cycle of poverty is with the youth. Participants said that their children needed clear alternatives to the status quo of the streets and positive ways for them to use their intelligence and talents to learn life skills and prepare them for work. One woman said, "Drug dealing is so lucrative and requires intelligence and skill – we need to show people how to transfer these skills into legal skills [jobs] in a way that offers real opportunity." Participants felt that this was true for older people as well as young people but specifically pointed to the need to "get them young." They felt that there were not enough positive after-school opportunities (especially for older kids) where young people could learn life skills such as responsibility and the value of money and prepare for work. In one focus group, they talked about several projects in Boston that they felt did this well (ABCD program, The Latin Project and South 10). One participant said, "Teens want to make money, we need to have programs that give them a way to earn money and pay for their own things so they can learn about the value of money." Participants also raised the need to include more opportunities both in and after school for arts, music and sports – areas that could help a child develop a special talent and help them resist street culture.

One major theme was the lack of career and technical education opportunities for youth who are not bound for college. They feel that the gap in this area creates an incentive for young people who are not college bound and who have limited opportunities to turn to drug dealing and other criminal activities to make a living.

Another major theme was the need to do more to prevent teen pregnancy so that young girls do not end up on welfare. In more than one focus group, participants said that they were alarmed by the high percentage of pregnant girls that they were seeing in the schools, even in middle schools. They felt that young girls had very unrealistic expectations about parenting and saw babies as cute and fun “like dolls.” They thought that more education was needed in the schools about the realities of parenting.

Finally, participants felt that young people who did go down the wrong path needed more help changing directions. In one group, participants were alarmed that Rhode Island had just lowered the age at which someone would be incarcerated at the Rhode Island Adult Correctional Institute. They felt that once someone gets a criminal record they could not overcome it. The offense stays on their record for a long time and it prevents them from getting further education or work, so they continue with crime and end up back in jail.

Specific improvement suggestions from participants included:

- Have more vocational schools and programs.
- Hire counselors that speak different languages and understand cultural differences who can guide kids and parents through the college enrollment process and help them access scholarships and financial aid.
- Make sure parents understand and know about the options for their kids after high school, especially if parents do not speak English. School cannot rely on children to relay everything to their non-English speaking parent(s).
- Create programs that give kids a way to earn money and help improve their communities.
- Have more mentors for kids.
- Help kids “change direction” if they have already engaged in illegal activity.

**10) Most residents do not see value of accessible banking services and struggle to envision a way that banks could be friendlier and truly meet their needs. They also resent high cost financial services but do not see a clear alternative:** While some participants saw banks as a safe place to keep money, most residents felt like better banking services would not help them. The most common response was that banking services were not a top concern for them in their struggle to get ahead because they did not have any money to put in the bank. One participant said, “Why bother – every dollar earned goes to pay monthly living expenses – there is nothing to put in the bank.” Another commented that people on welfare could not have more than \$1000 in the bank, so there is a disincentive to save money. Another pointed out that banks would not cash checks if you did not have enough in your account to cover the amount of the check (which many participants did not have) and you needed an ID to cash a check at a bank. Some participants also mentioned that money was stolen from their homes, and that having access to affordable banking services could help with that.

Those participants who had experience with banking services felt that banks engaged in practices that presented barriers for low-income people, like failing to take into account a person’s credit history from their native country as well as charging high interest rates and

overdraft fees. Participants pointed out that banks that advertised “free” checking accounts were not really providing free services. For example, people were either required to carry a certain minimum balance or have direct deposit to avoid fees. They also felt like language and cultural barriers discouraged the use of banking services, especially by older people. Many participants expressed a general distrust of banks.

There were mixed opinions about whether financial education classes would help. Some participants felt that if people from the community taught the classes in multiple languages then it would help. But others felt that classes would only help a small number of people and are not the most important strategy needed to reduce poverty in the city. However, it was clear that residents need more intensive help dealing with credit repair, debt management and identity theft.

Finally, participants did not have as much to say about whether efforts to reduce the use of high-cost financial services would be beneficial. Participants felt that the interest mark-up at furniture rental places was excessive and should not be allowed. But they also acknowledged that people used these services because they did not have other means to get low interest loans to buy furniture. Overall, participants saw the presence and use of high cost financial services as inevitable because there are not viable alternatives.

Specific improvement suggestions from participants included:

- Create banking options for low-income people – make accounts truly free, lower minimum balances, run promotions to encourage people to deposit money.
- Figure out a way for banks to issue ID cards to bank customers without state-issued IDs so that they can cash checks.
- Figure out a way to give low-income people more access to computers.
- Employ more bilingual people and people who come from the backgrounds of the local community in local banks.
- Acknowledge and incorporate into marketing and outreach efforts cultural holidays of the local ethnic communities e.g. Asian New Years Celebration.
- Provide financial education to those that want it; train people from the community to give the classes.
- Set limits on the interest rates furniture rental stores can charge.

**11) There is a need to help low-income communities invest in their own development**

**though small business:** Participants talked a lot about the need for members of their community to come together. One participant summed it up when she said. “People who live in these communities need to invest in these communities and know that what they put into it will come back.” She went on to suggest that one way to do that is through micro-enterprise but felt that right now there was not enough funding or support available to people who wanted to develop small community businesses. While minority development corporations and small business development support is out there, it is “missing something.” More specifically, participants felt that the technical support about how to write a business plan was not enough. One participant gave an example of someone they knew who sought help and received a business plan template and minimal help. They suggested that additional support like intensive feedback on the plan and a mentor would be a big help. Participants also mentioned that these small business loans and services should be culturally and linguistically accessible.

### APPENDIX: PARTICIPANT INFORMATION

In total, there were 58 participants in 5 focus groups ranging from 12-15 people per focus group. All participants completed an information form. Some participants did not answer all the questions on the form. Percentages are based on the total number of participants who turned in a form (58). Participants self-reported the following:

#### Participant Information

1. What is your gender? 16 (27.5%) Male 38 (67.8%) Female 2 (3.4%) Did Not Report

2. What is your age?

0 (0%) Under 18  
6 (10.3%) 18-24  
29 (50.%) 25-44  
16 (27.6%) 45-64  
7 (12.1%) 65 or Over  
0 (0%) Did Not Report

3. What is your current education level?

12 (20.7%) Some High School  
19 (32.8%) High School Diploma or GED  
6 (10.3%) Associates Degree  
10 (17.2%) Bachelors Degree  
2 (3.4%) Masters or Doctoral Degree  
10 (15.5%) Did Not Report

4. Are you currently employed?

20 (34.5%) Yes 33 (56.9%) No 5 (8.6%) Did Not Report

5. If you are employed, is medical/health insurance provided by your employer?

(45%) Yes 11 (55%) No 0 (0%) Did Not Report

6. If you are employed, do you receive paid sick time or vacation?

11 (55%) Yes 9 (45%) No 0 (0%) Did Not Report

7. Are you of Hispanic, Spanish or Latin descent?

38 (65.5%) Yes 20 (35.5%) No 0 (0%) Did Not Report

8. What is your race or ethnicity?

9 (15.5%) White  
10 (17.2%) Black/African American  
11 (19%) Asian/Pacific Islander  
0 (0%) Native American  
13 (22%) Other  
15 (25.9%) Did Not Report

9. What is your current annual income?

35 (60.3%) Under \$15,000  
9 (15.5%) \$15,000-\$30,000  
4 (6.9%) \$30,000-\$45,000  
1 (1.7%) \$45,000-\$60,000  
0 (0%) \$60,000-\$75,000  
0 (0%) Over \$75,000  
9 (15.5%) Did Not Report

10. Do you have a bank checking account?

33 (56.9%) Yes 23 (39.7%) No 2 (3.4%) Did Not Report

11. Do you have a bank savings account?

26 (44.8%) Yes 30 (51.7%) No 2 (3.4%) Did Not Report

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12. Have you ever taken a class about finances and money?

14 (24.1%) Yes    42 (72.4%) No    2 (3.4%) Did Not Report

13. Do you know about the earned income tax credit?

27 (46.6%) Yes    29 (50%) No    2 (3.4%) Did Not Report

14. Have you ever used the earned income tax credit?

18 (31%) Yes    37 (63.8%) No    3 (5.2%) Did Not Report

15. Do you receive child support?

14 (24.1%) Yes    43 (74.1%) No    1 (1.7%) Did Not Report

16. Have you ever used? (See note)

- 21 (36.2%) Check-cashing services?
- 5 (8.6%) A short-term or payday loan?
- 4 (6.9%) Received a tax fund anticipatory loan?
- 15 (25.9%) Used remittance services to send money to family members in other countries?

17. Have you ever used? (See note)

- 20 (34.5%) Rite Care?
- 9 (15.5%) Child Care Subsidies?
- 29 (50%) Food Stamps?
- 15 (25.9%) Family Independence Program (FIP)?
- 13 (22.4%) Unemployment Insurance Benefits?

Note: Answers to question #16 and #17 do not add up to 100% of the total respondents because respondents were asked to check all answers that applied to them.