

**THE CULTURE AND POLICY INSTITUTE**

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## **A Methodological Assessment of the Family Security Index**

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**UTSA**

# **A Methodological Assessment of the Family Security Index**

**The Culture and Policy Institute**

**University of Texas at San Antonio**

**A Local Learning Partner**

**Of the**

**Making Connections Initiative of San Antonio**

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## **Chapter 1: Introduction**

This report is based on a survey of four hundred and twenty households in Westside San Antonio, Texas. The survey was supported by a grant from the Annie E. Casey Foundation in 2002. Data were collected during the summer and fall of 2002 by a team of researchers from the Hispanic Research Center/Metropolitan Research and Policy Institute at the University of Texas at San Antonio.

### **Objectives:**

The objectives of the study were as follows:

- Field test the Family Security Index (FSI),
- Survey a random sample of households located in the Making Connections target area, which consists of twenty-six census tracts in Westside San Antonio,
- Determine the basic cost of living among the families surveyed,
- Identify sources of social capital likely to influence living standards across Westside San Antonio households, and
- Compare findings from this study with the Family Security Index and Family Security Portfolio (FSP) produced by the Center for Public Policy Priorities.

### **Background**

Early in 2002, representatives from the Center for Public Policy Priorities (CPPP) gave several talks on the Family Security Index and the Family Security Portfolio to public and private organizations in San Antonio. A relationship was developed between the CPPP and the Site Team of Making Connections – San Antonio (MC), the Department of Community Initiative of the City of San Antonio, and the Hispanic Research Center/Metropolitan Research Institute (HRC/MRPI) of the University of Texas at San Antonio. The relationship between these different organizations led to a collaborative effort to field test the FSI for the Center for Public Policy Priorities. The Hispanic Research Center/Metropolitan Research and Policy Institute of

the University of Texas was selected to field test the FSI through a community survey of the Making Connections – San Antonio target area, the Westside.

**Family Security Index:** To document the income that Texas Families need to support their essential needs, the Center for Public Policy Priorities (CPPP) developed the Family Security Index (FSI) and the Family Security Portfolio (FSP).<sup>1</sup> The FSI was designed to facilitate a fact-based, productive discussion of strategies for helping working families across the state of Texas. According to the CPPP, the FSI is a useful tool for the following reasons:

- It can enhance public understanding of the constraints that low- and moderate-income families regularly confront.
- The FSI can serve as a benchmark to evaluate public policies and programs affecting low- and moderate-income working families.
- The FSI can help guide the planning and coordination of local efforts to create or refine the mix of wages, benefits, programs and services that will guarantee family security in communities throughout the state.

The FSI is described as follows:

- The Family Security Index uses a “market-basket” approach to determine how much income the working families require to meet their basic needs.
- The Family Security Index provides the most current available data detailing the specific costs faced by families of various size and composition, and documents variation in cost across different regions of the state.
- The Family Security Index provides a realistic, yet conservative, estimate of the income needed to support working families in Texas.

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<sup>1</sup> *Making it: What it really takes to live in Texas*, Center for Public Policy Priorities, Austin, Texas, December 15, 2001, page 77

**Table 1. Texas Family Security Index for San Antonio Metropolitan Statistical Area**

San Antonio Metropolitan Statistical Area				Texas Family Security Index				
Expenses	One Adult No Children	Two Adults No Children	Single Parent One Child	Single Parent Two Children	Single Parent Three Children	Two Parents One Child	Two Parents Two Children	Two Parents Three Children
Housing <sup>1</sup>	\$399	\$461	\$596	\$596	\$829	\$596	\$596	\$829
Food <sup>2</sup>	\$147	\$270	\$206	\$295	\$361	\$327	\$418	\$484
Child Care <sup>3</sup>			\$306	\$492	\$840	\$306	\$492	\$840
Medical <sup>4</sup>	\$241	\$463	\$390	\$390	\$390	\$612	\$612	\$612
Transportation <sup>5</sup>	\$278	\$391	\$278	\$278	\$278	\$391	\$391	\$391
Other Necessities <sup>6</sup>	\$177	\$217	\$294	\$294	\$351	\$285	\$321	\$334
<b>Monthly Expenses</b>	<b>\$1,243</b>	<b>\$1,802</b>	<b>\$2,070</b>	<b>\$2,345</b>	<b>\$3,047</b>	<b>\$2,516</b>	<b>\$2,830</b>	<b>\$3,489</b>
<i>Federal Taxes</i>								
Payroll Tax	\$95	\$138	\$158	\$179	\$233	\$192	\$216	\$267
Income Tax	\$111	\$129	\$183	\$193	\$272	\$210	\$225	\$297
Earned Income Tax Credit			(\$9)					
Child Care Credit			(\$42)	(\$83)	(\$125)	(\$42)	(\$83)	(\$125)
Child & Dependent Care Credit			(\$42)	(\$80)	(\$80)	(\$40)	(\$80)	(\$80)
<b>Tax Payments and Credits</b>	<b>\$206</b>	<b>\$267</b>	<b>\$249</b>	<b>\$209</b>	<b>\$300</b>	<b>\$320</b>	<b>\$278</b>	<b>\$358</b>
<b>Necessary Monthly Income</b>	<b>\$1,449</b>	<b>\$2,069</b>	<b>\$2,319</b>	<b>\$2,554</b>	<b>\$3,347</b>	<b>\$2,836</b>	<b>\$3,108</b>	<b>\$3,847</b>
<b>Household Hourly Wage <sup>7</sup></b>	<b>\$9</b>	<b>\$12</b>	<b>\$14</b>	<b>\$15</b>	<b>\$20</b>	<b>\$17</b>	<b>\$19</b>	<b>\$23</b>
<b>Necessary Annual Income</b>	<b>\$17,383</b>	<b>\$24,831</b>	<b>\$27,823</b>	<b>\$30,652</b>	<b>\$40,165</b>	<b>\$34,037</b>	<b>\$37,300</b>	<b>\$46,166</b>
<b>Poverty Threshold <sup>8</sup></b>	<b>\$8,959</b>	<b>\$11,531</b>	<b>\$11,869</b>	<b>\$13,874</b>	<b>\$17,524</b>	<b>\$1,3861</b>	<b>\$17,463</b>	<b>\$20,550</b>
<b>Percent Poverty Threshold</b>	<b>194%</b>	<b>215%</b>	<b>234%</b>	<b>221%</b>	<b>229%</b>	<b>246%</b>	<b>214%</b>	<b>225%</b>

<sup>1</sup> Source: 2001 Fair Market Rents, US Department of Housing and Urban Development

<sup>2</sup> Source: July 2001 Thrifty Food Plan, US Department of Agriculture

<sup>3</sup> Source: 1999 Texas Child Care Portfolio, Texas Association of Child Care Resource and Referral Agencies

<sup>4</sup> Source: 2001-2002 Full-Time Employees Premium Rates, Texas Employee Retirement System and 1998-1999 Consumer Expenditure Survey, Bureau of Labor Statistics, US Department of Labor

<sup>5</sup> Source: 1995 National Personal Transportation Survey, Federal Highway Administration, US Department of Transportation

<sup>6</sup> Source: 1998-1999 Consumer Expenditure Survey, Bureau of Labor Statistics, US Department of Labor

<sup>7</sup> Represents the combined hourly wages of all workers in household

<sup>8</sup> Source: 2000 Poverty Thresholds, US Bureau of the Census



Table 1 is a graphic depiction of the FSI developed for the San Antonio Metropolitan Statistical Area. Because FSI is based on pre-collected data, the CPPP asked that this study be conducted to learn how well their FSI description of San Antonio compares with how some San Antonio families actually survive on their income.

**Family Security Portfolio:** The Family Security Portfolio (FSP) “represents a comprehensive approach to insure the well being of all working families in Texas, anchored by both private and public commitments.”<sup>2</sup> It is a repair kit that envisions a mix of wages, employment benefits, non-profit, faith-based and local governmental services and state and federal resources mobilized in a deliberate and coordinated manner to fill the sizeable gap between actual wages and the income necessary to support even an austere standard of family life.

Table 2 is a graphic depiction of an FSP for a family of two working parents with two children residing in the Houston, Metropolitan Statistical Area (MSA). The CPPP asked that the study be conducted to learn what help families received and what families did if the help received was not enough to provide a secure standard of living.

As seen in Table 2, the FSP is an identification and description of the actual resources/services that fill the gaps experienced by working families who do not earn enough to produce family economic security. Implied in both the FSI and FSP are these two questions: How does a family manage when there is not enough income to produce economic security? Do family members have to rely on their social capital to reach economic security?

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<sup>2</sup> *Making it: What it really takes to live in Texas*, Center for Public Policy Priorities, Austin, Texas, December 15, 2001, Page 4.

**Table 2. The Family Security Portfolio: A Monthly Scenario for Houston Family**

The Family Security Portfolio: A Monthly Scenario Two working parents and two children residing in Houston MSA				
Family Security Index Household wage is \$3,389 monthly—combined wages from two adults equal \$20 per hour (\$40,669 in annual income, which is 233% of the federal poverty level).		Family Security Portfolio Public and private subsidies or benefits and remaining costs for a family earning \$2,583 monthly, based on each adult working full time at \$7.75 per hour (\$31,000 in annual income, which is 178% of the federal poverty level).		
Expenses		Public or Private Subsidy	Remaining cost to family	Description
Housing	\$684	\$48	\$636	Not eligible for Section 8 or Public Housing. Eligible for the Affordable Housing Disposition Program, but few properties are available (only 41 in Houston).
Food	\$418		\$418	Not eligible for Food Stamps; might be eligible for the Women, Infants and Children (WIC) program if nutritional needs are identified, could see emergency aid through a local food pantry.
Child Care	\$606	\$322	\$284	Eligible for subsidized childcare, with a co-pay, but waiting lists are very long (41, 000 statewide).
Medical	\$652	\$591	\$61	Subsidy includes Children's Health Insurance Program for the two children (valued at \$173) and employer-paid insurance for the adults (\$209 each).
Transportation	\$376		\$376	No specific public or private assistance; some community organizations offer emergency transportation assistance.
Other Necessities	\$321		\$321	No specific public or private assistance; might be eligible for emergency assistance through community organizations.
Subsidies/Benefits		\$961		If the family received every subsidy or benefit for which it qualified <i>and</i> their employers provided health coverage, this would be the total value.
<i>Monthly Expenses</i>	\$3,057		\$2,096	
<i>Federal Taxes</i>				
Payroll Taxes	\$234		\$198	While income taxes are reduced by more than \$106, payroll taxes only decline by \$36. Also, at this wage level the household is just barely eligible for the Earned Income Tax Credit (EITC) – about \$2 monthly or \$27 for the year. The child tax credit remains the same and at this income level, the household's co-pay for child care still makes it eligible for the child & dependent care credit.
Income Taxes	\$262		\$156	
Earned Income Tax Credit	\$0		(\$2)	
Child Tax Credit	(\$83)		(\$83)	
Child & Dependent Care Credit	(\$80)		(\$59)	
<i>Tax Payments and Credits</i>	\$332		\$209	
After-Tax Income	\$3,389		\$2,374	
Subsidies/Benefits			\$961	
Total Resources (Income & Subsidies)	\$3,389		\$3,335	\$2,583 in wages minus \$209 in net taxes paid plus \$961 in subsidies/benefits = \$3,335.
Balance			\$278	Receiving <i>all</i> available public and private assistance leaves this family with \$278 per month above basic expenses (\$3,057), allowing it to save or pay for some of the many expenses not included in the FSI. However, losing health care or childcare benefits would throw this family below the FSI threshold.

**Social Capital:** Although social capital has been defined in many ways (Portes, 1998; Sandefur & Laumann, 1998), it is conceptualized here as social resources produced through relationships (Coleman, 1990). Rose and Clear (1998) characterize social capital as social skills and resources needed to improve neighborhood life. Social capital is a social good embodied in the *structure* of social networks (Coleman, 1990), and it increases the capacity of individuals, families, and communities for social action (Hagan, 1994).

Social capital is an important factor in the pursuit of a safe existence by economically distressed neighborhoods and communities. Too often in research and community development, economic factors are the central focus of attention and social capital gets overlooked. As a consequence, not much is known about what neighborhood residents need and about how they manage their economic situation.

This study was undertaken to learn about the existence and use of social capital in West Side San Antonio. The purpose of this research was to assess the utility of the FSI and FSP to capture the economic survival strategies used by poor heads of households and to assess the effectiveness of the survey method (i.e., use of structured questionnaire) to identify the existence of private/public subsidies and social capital within the economic lives of poor families.

## **Methodology**

Because all the interviews were face-to-face interviews, a special effort was made to hire experienced bilingual interviewers. All interviewers were trained in using the survey instrument in face-to-face interviews, with particular attention paid to the completion of the instrument. Interviewers were required to wear UTSA identification cards visible to the respondents. To ensure the safety of interviewers and respondents, security forces (San Antonio Police and/or

UTSA Police) were notified of the study in case some undesired event occurred during the collection of data. Fortunately, no incidents occurred.

**Recruitment and Informed Consent:** Before an interview began, the interviewer determined whether or not the potential respondent was 18 years of age or older. If the potential respondent was at least 18 years of age, the interviewer read either in English or Spanish a prepared consent form covering the following items: (1) brief overview of the study, (2) the voluntary nature of participation, (3) option not to answer any question asked, (4) notice that he/she may stop the interview at any time, and (5) confidentiality of data. The method of documenting consent consisted of asking the potential respondent if he or she was willing to participate in the study and then entering the respondent's response on a form. If the individual consented to participate, the interviewer began to ask the questions on the survey instrument. Interviewers were required to sign a confidentiality form stating that data collected would not be shared with anyone outside of the research project, and that responses would be aggregated and the anonymity of the respondents would be protected.

**Protection Against Risk:** To ensure data protection and quality, data were turned in to the research supervisor at the end of each day. The data were kept in a secured and locked location. While interviewers were privileged to street addresses, the research supervisor emphasized the importance of confidentiality. Interviewers were repeatedly reminded that data about respondents and their households were not to be shared with anyone. At all times, the research supervisor was in the field with interviewers.

## **Research Design**

To accomplish the study objectives, a modified World Health Organization (WHO) rapid assessment procedure was employed. Using ArcView-GIS, 60 Westside San Antonio blocks

were randomly sampled. Seven households from each block were systematically interviewed, yielding a total of 420 households ( $7 \times 60 = 420$ ). Each of the 420 households were nested in the 60 randomly selected blocks.

For the survey instrument, survey questions were gathered and modified with a goal of creating an instrument that sufficiently addresses each of the six topics the FSI specifies as being of interest to family security (housing, food, childcare, medical, transportation and other), as well as addressing related areas. Further, the survey questionnaire was pre-tested using focus groups consisting of residents from San Antonio's Westside community in July 2002. These focus group interviews aided in the refinement of the survey questionnaire. In the final survey instrument, the questions were organized into nine sections and the following topics:

- Section 1. Family and Household Members (2 questions)
- Section 2. Neighborhood and Cost of Housing ((27 questions, including funnel questions pertaining to owners and renters)
- Section 3. Sources of Income Including Employment (12 questions)
- Section 4. Sources of Food (5 questions)
- Section 5. Childcare Resources (10 questions)
- Section 6. Medical Resources (25 questions with funnel items)
- Section 7. Transportation Resources (11 questions)
- Section 8. Other Resources (6 questions)
- Section 9. Demographics (7 questions)

A copy of the questionnaire is provided in Appendix A.

## **Data Collection**

The data collection was carried out over a two-week period in August 2002. The data collection procedure consisted of approximately 6 teams of trained interviewers (e.g., students and community residents). The interviewers began at the east end of the Westside location and moved westward. A typical interview took about 90 minutes to administer and was administered according to the following process:

A team would locate the block and approach the first house. The team would continue to move clockwise, around the block, until seven interviews were completed. In the event that seven interviews were not completed, the team would move westward to the next block. Movement toward the west ensured that interviewers' were moving in a unified direction.

To ensure data quality, senior researchers supervised the daily operations in the field. On average, 5 teams were in the field per day, and interviews were conducted Monday-Thursday from 6-8:30pm and Saturday and Sunday 12:00-5:00pm.

## **Data Presentation**

This report is dividend into eight chapters. In general, the chapter headings correspond to the nine sections of the survey questionnaire. The respondents' demographic characteristics are discussed in Chapter 2. The information on housing and neighborhood residence is discussed in Chapter 3. Chapter 4 is a presentation on respondents' sources of income. Information on food, childcare and medical resources and expenditures is discussed in Chapter 5. Information on transportation and other resources respondents' use is discussed in Chapter 6. The survey's ability to analyze the FSI scale and apply the scale to the survey responses is discussed in chapter 7. The report is concluded with Chapter 8, which is a discussion on the methodological advantages and disadvantages of using survey research to learn about respondents' strategies for

coping with limited resources and on the FSI and FSP as a strategy to help families reach economic security.

## **Chapter 2: Demographic Profile of Study Sample**

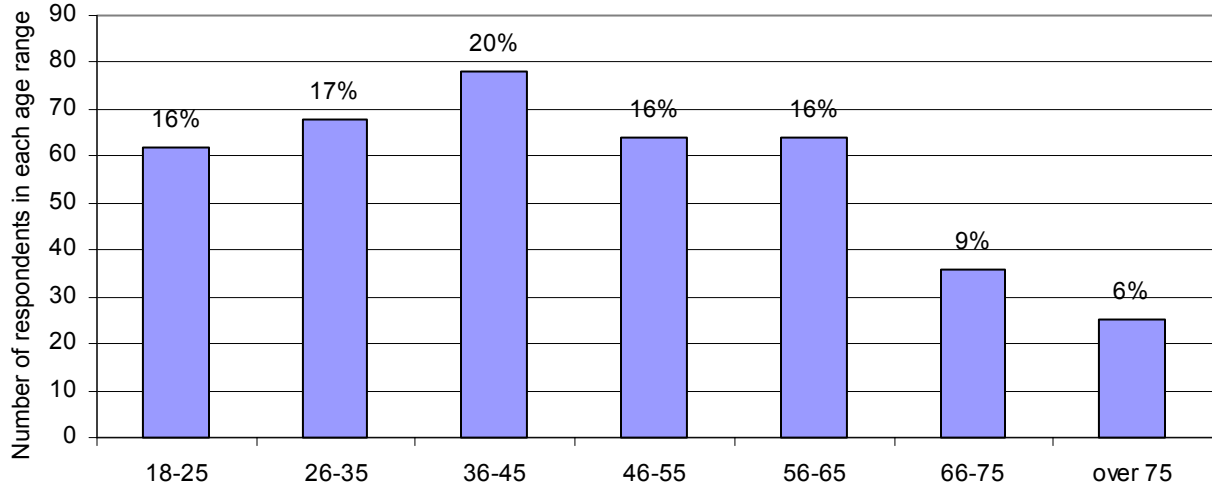
### **Demographic Characteristics**

**Age, Gender and Ethnicity:** The average age of the respondents was forty-three years. Approximately eighty-five percent of the respondents were between eighteen and sixty-five years of age and fifteen percent were over sixty-five years of age. The largest group of respondents (19.6%) was between the ages of 36 and 45; followed by those between 26 and 35 years of age (17.1%). These numbers generally reflect the population. The majority of the respondents were female (66%), even though the areas surveyed tend to be from 51% to 53% female. Women were such a majority primarily because women were the respondents in seventy-two percent of households with children. The majority (91%) of the respondents were Hispanic, while only 3.3% were White Americans, and 2.8% were African Americans. These numbers also reflect the actual population. The age range of the respondents is depicted in Figure 1. Figure 2 depicts the gender of respondents, further showing how gender differences were primarily within households with children. Figure 3 depicts the respondents' race/ethnicity.



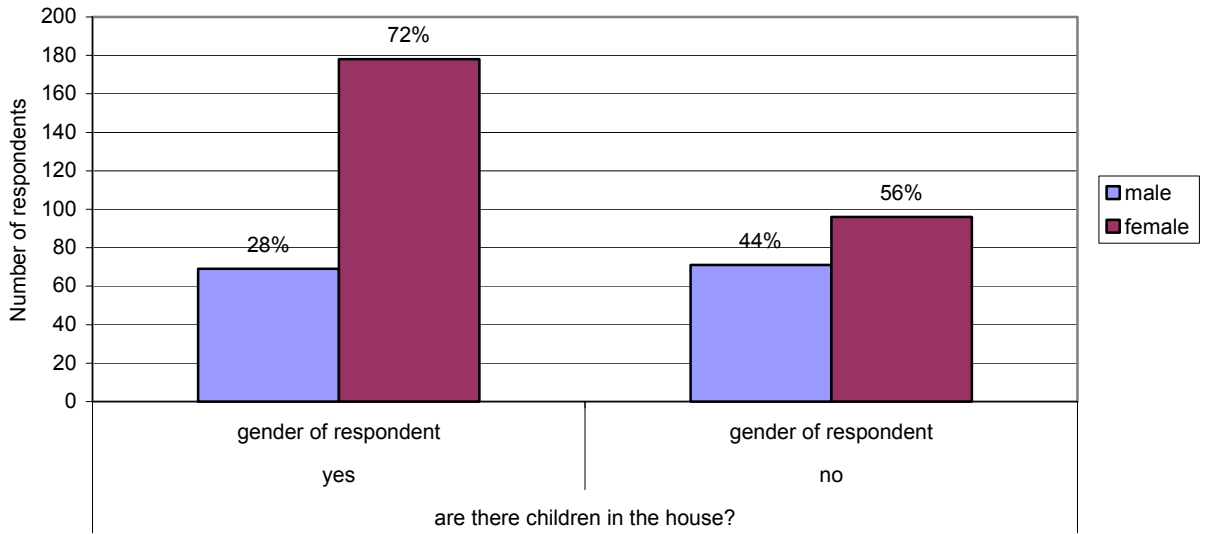
**Figure 1. Age Range**

**age-ranges of the respondents**

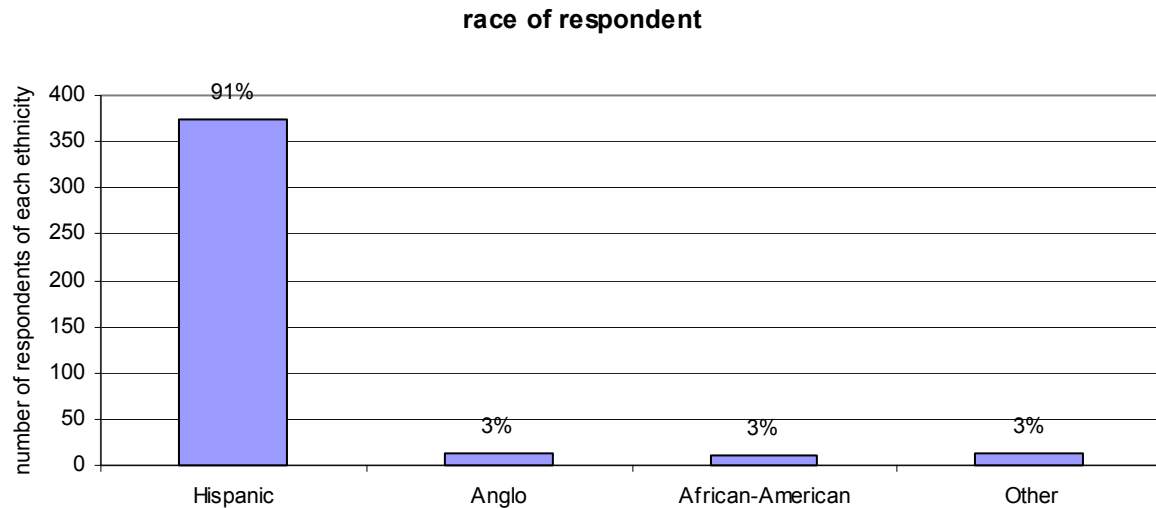


**Figure 2. Gender**

**Gender representation between households with or without children**

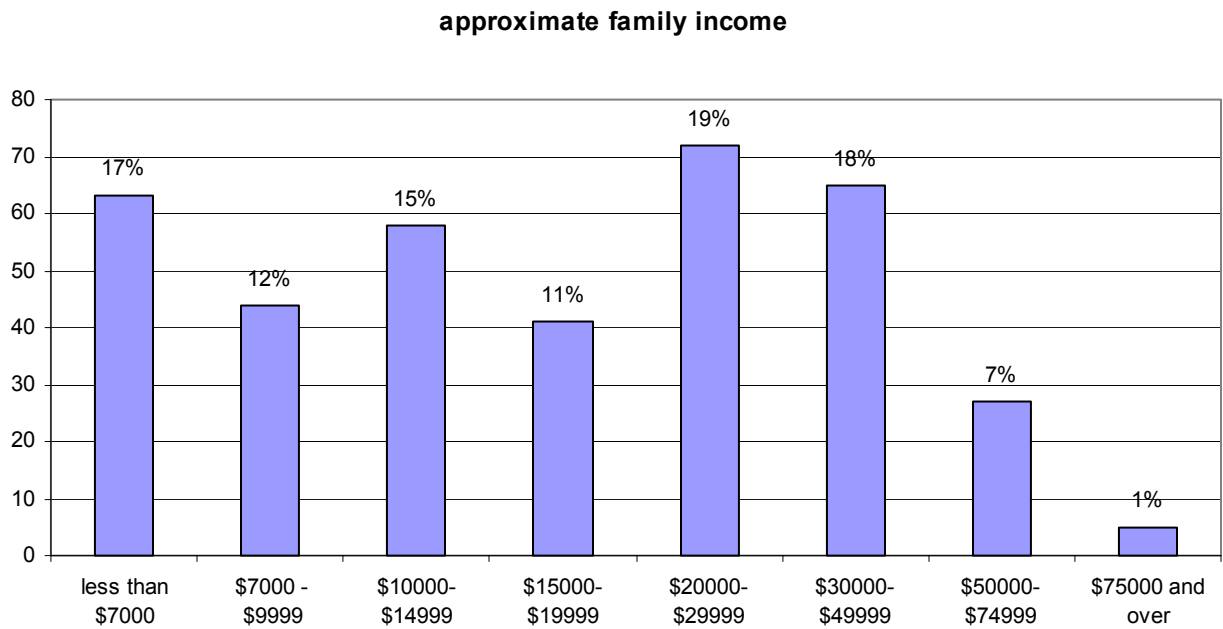


**Figure 3. Race/Ethnicity**

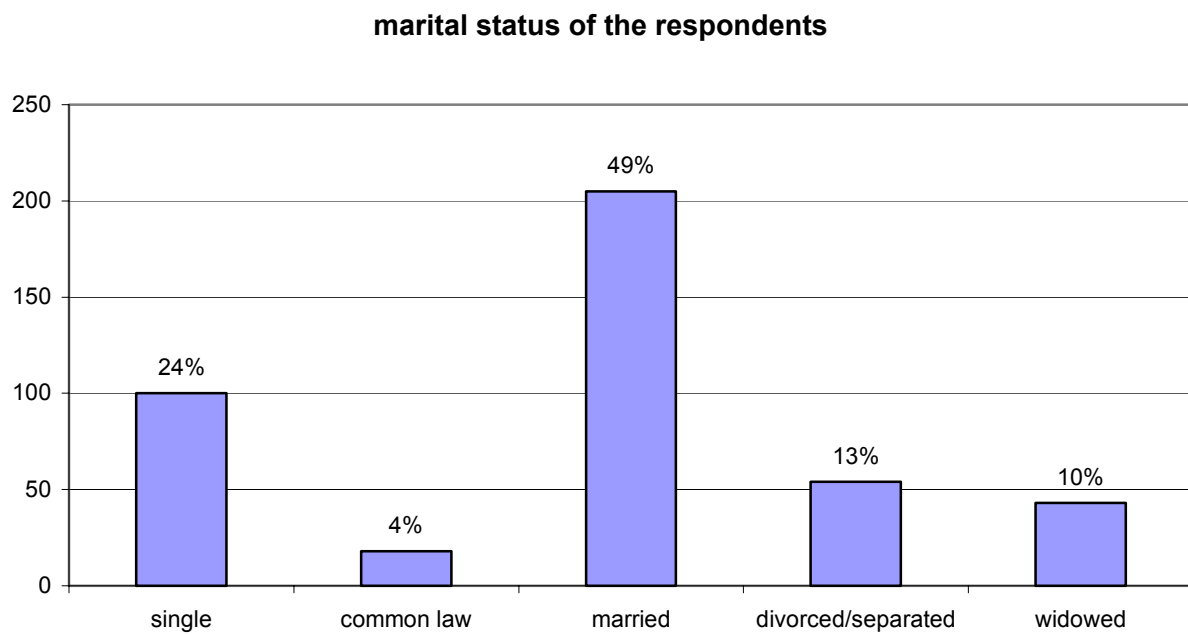


**Income, Marital Status, Education and Language Use:** More than half of the respondents reported an income of less than \$20,000 in 2001. Almost thirty percent of the respondents had an income of less than ten thousand dollars and eight percent had incomes above \$50,000. Approximately half of the respondents were either married or had a common law status. Approximately fifty percent of the respondents had less than a high school education and fifty percent had at least a high school education. Twenty-one percent had some schooling or training beyond their high school education. Approximately two-thirds of the respondents reported speaking primarily English at home and one-third reported speaking primarily Spanish in the home. Figure 4 depicts the household income levels of the respondents. Figure 5 depicts the respondents' marital status. Figure 6 depicts the highest grade-level the respondents achieved. Figure 7 depicts the primary language spoken in the respondents' households.

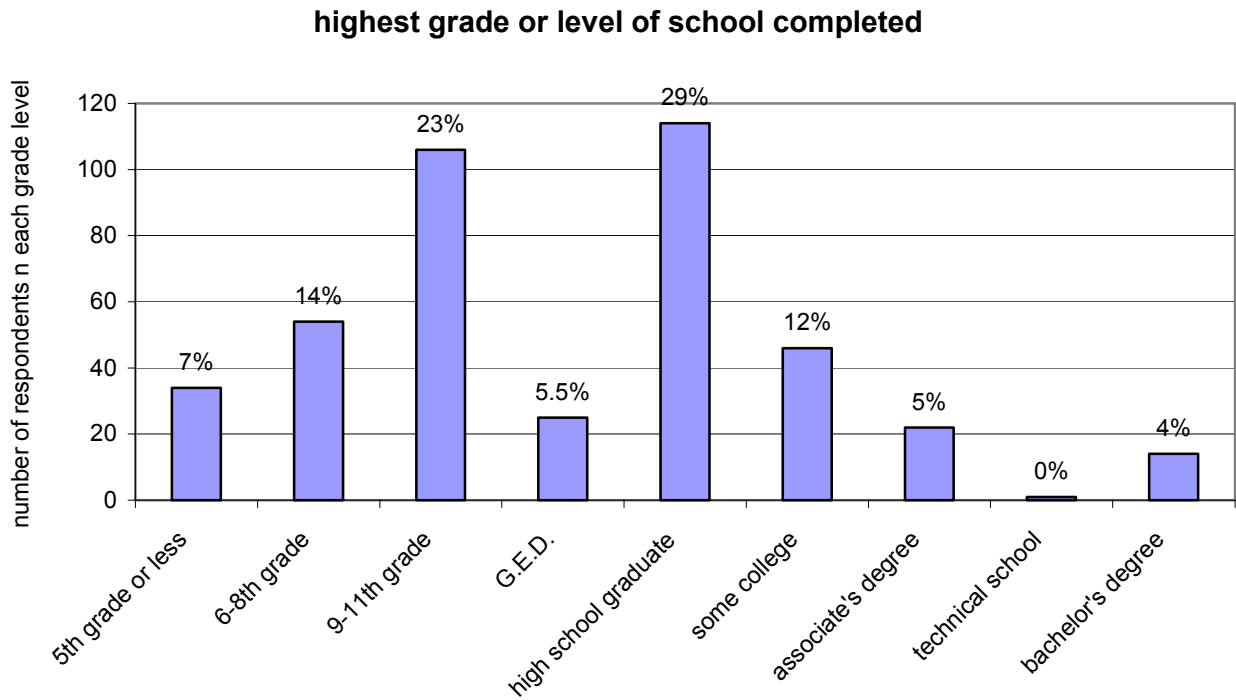
**Figure 4. Respondents' Approximate Family Income**



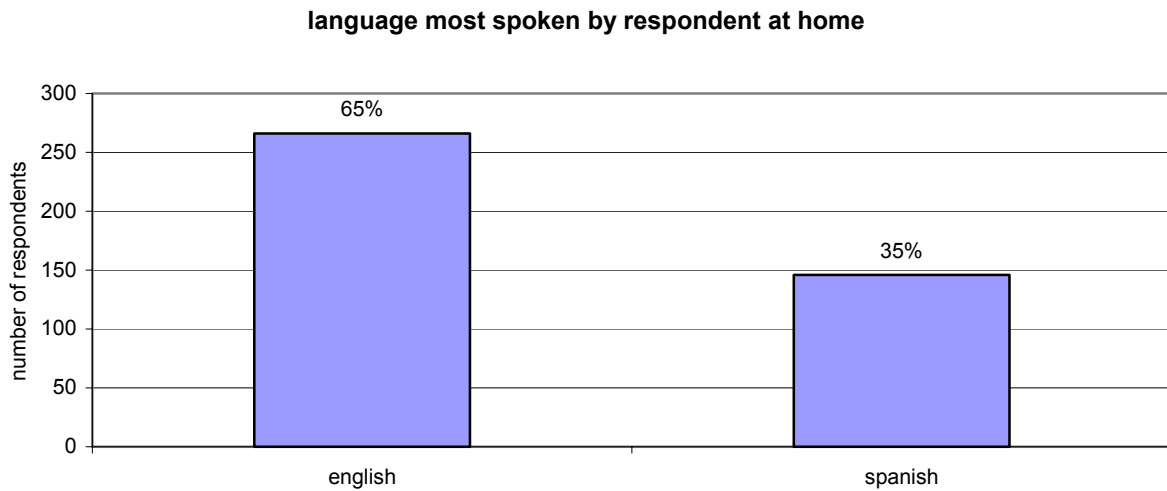
**Figure 5. Marital Status**



**Figure 6. Educational Attainment**



**Figure 7. Language Use**



## **Conclusion**

In general, the demographic characteristics of the sample reflect the characteristics of West Side San Antonio, with the exception of the gender distribution. The age distribution and race distributions reveal that there are no sampling biases, and further reveal no survey bias in the manner that age or race groups responded to questions. The gender distribution did not reveal the same thing. The gender distribution, however, is primarily a bias toward women responding to surveys more often than men within the households that have children living at the house. When treating these two households differently, the responses reveal no survey bias between males and females in the manner that they responded to questions. Further, because the survey is oriented towards the household and not the respondent, together with the lack of survey bias between genders of each household type, the survey can be considered uninfluenced by the over-representation of females in households with children.

### **Chapter 3: Housing and Neighborhood Residence**

To learn about the respondents' housing situation, respondents were asked a series of questions on the number of people that live in the house and their relationship to the respondent, as well as questions related to their home ownership or rental. Useful information was also gathered regarding length of residence in San Antonio and length of residence in the neighborhood.

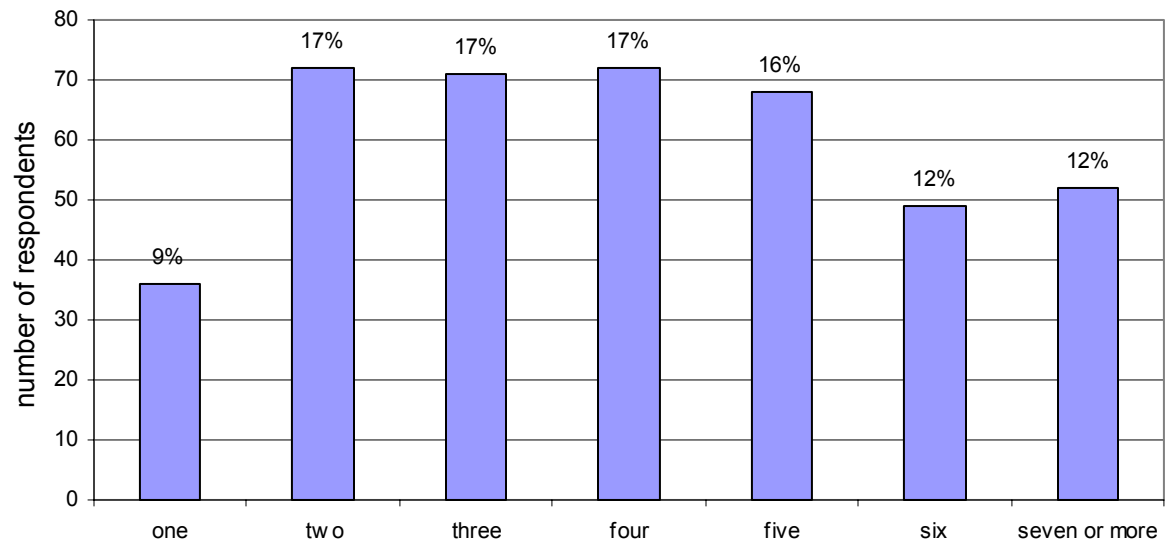
#### **Number of People in Household**

On average, four people live in a home in West Side San Antonio. Fifty-one percent of the respondents lived with a spouse. The modal number of children in a home was one. Sixty percent of households had children living in them. Among households with children, sixty-three percent of households had more than one child and thirty-eight percent had more than two children. In the other direction, approximately thirteen percent of respondents had one parent living in the home and seven percent had two parents. Forty-four percent of households had at least one friend or other relative in the home, with twenty-five percent having more than one friend or other relative living in the home. Nine percent of respondents lived alone.

Figure 8 depicts the number of people in the house. Figure 9 depicts the number of children in the house. Figure 10 depicts the number of both spouse and children in a household. In regards to Figure 10, the FSI is based on both the number of parents and children in the household. Although a spouse and a child are based on different needs, both in the real world and in the FSI, Figure 10 reflects the number of people in the household (plus the respondent) that are accounted for in the FSI.

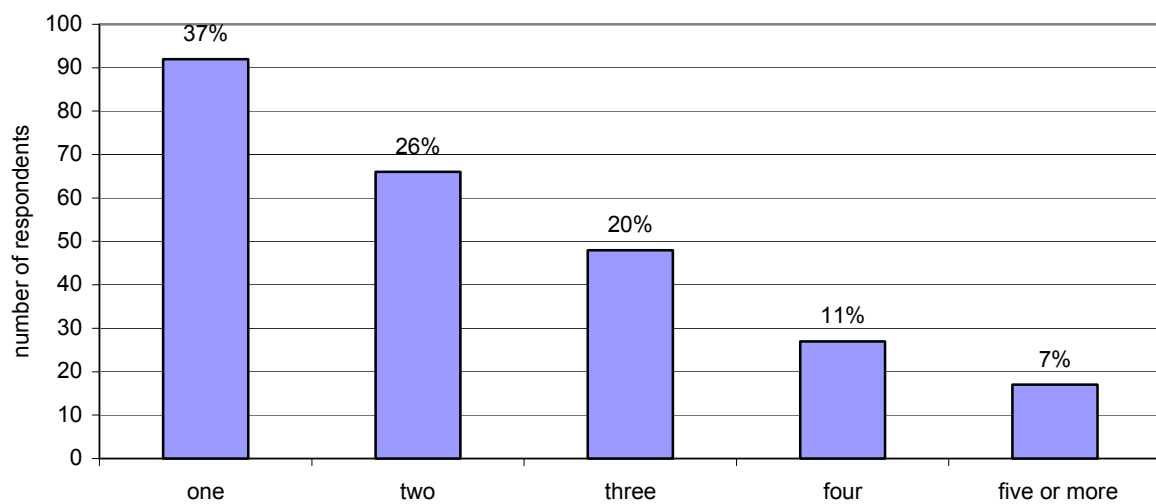
**Figure 8. House Population**

**"Including yourself, how many live in your home?"**

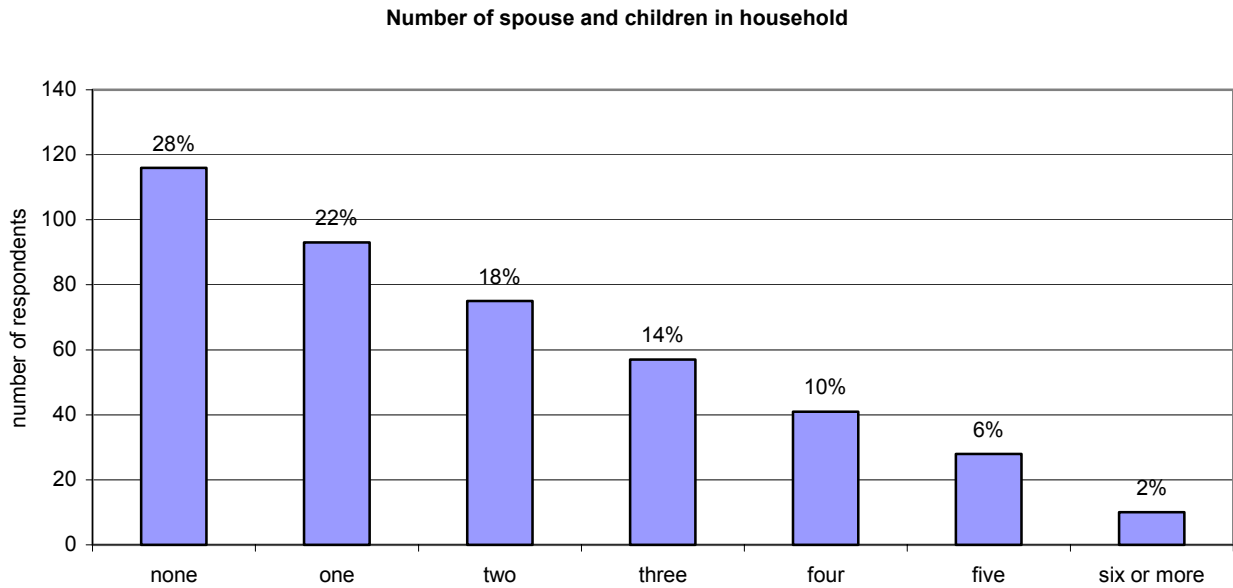


**Figure 9. Number of Children**

**Number of children reported in households with children.**



**Figure 10. Both Spouse and Children are accounted for by the FSI**

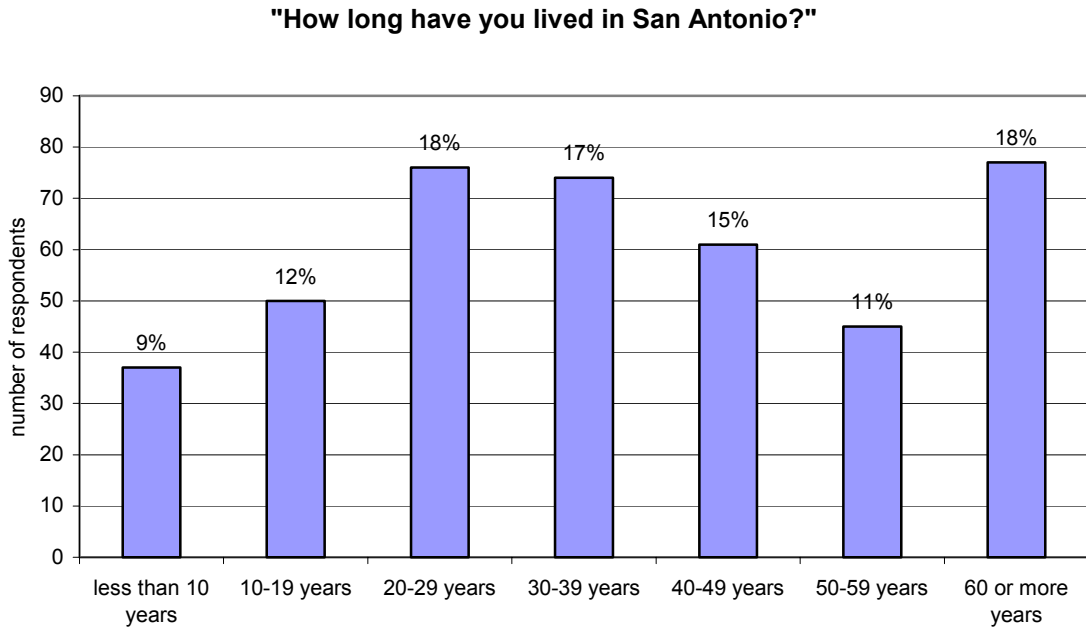


### **Length of Residence**

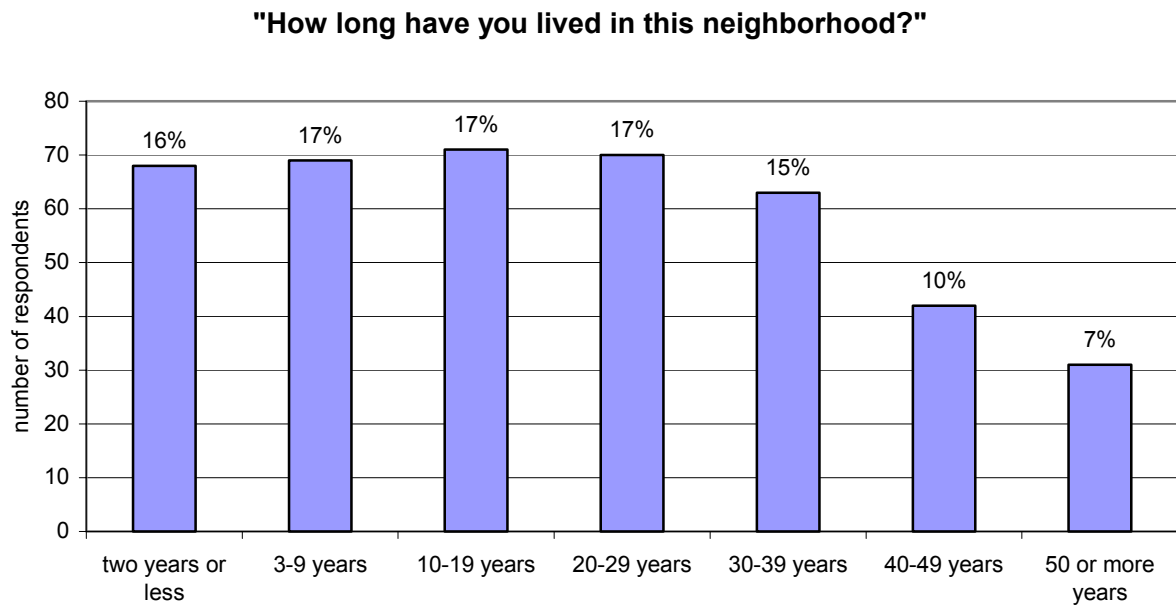
The respondents' average number of years living in San Antonio was slightly over 37 years. Nearly thirty percent had lived in San Antonio fifty or more years. The average length of time for living in the neighborhood was twenty-two years. About a third of the respondents knew the name of their neighborhood, and over ninety percent declared that they like their neighborhood. Figure 11 depicts the duration of San Antonio residency and Figure 12 depicts the duration of neighborhood residence.



**Figure 11. Length of San Antonio Residence**



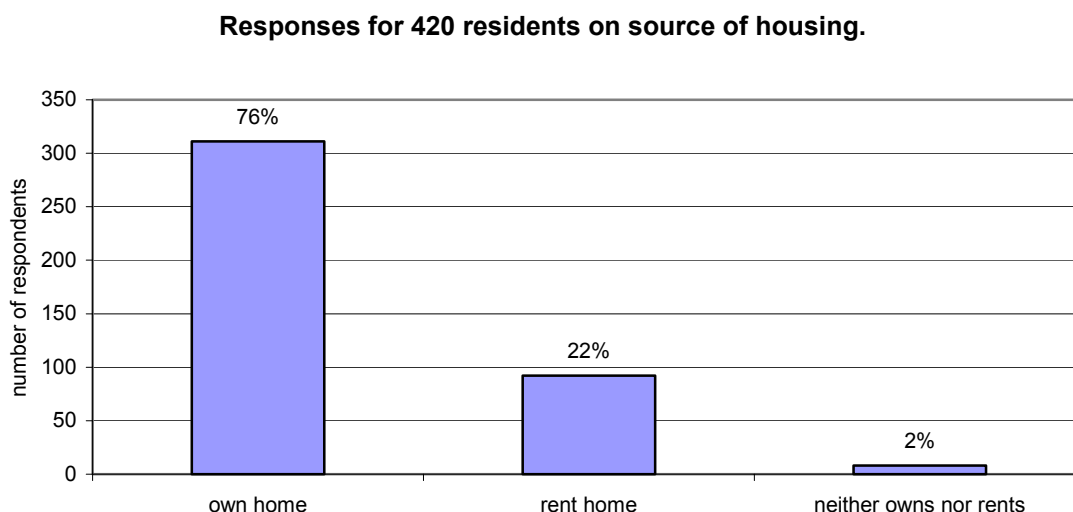
**Figure 12. Length of Neighborhood Residence**



## Home Ownership

Approximately seventy-six percent of the respondents indicated that they owned their homes, while twenty-two percent indicated that they rented their homes. Fifteen percent of the owners received their home as a gift. Seventy-five percent of these gifts were from family, twenty-five percent from friends. Of those who owned their homes, almost nineteen percent purchased their home from family, forty percent purchased from a friend, six percent from a neighbor, and seventeen percent from a real estate agent. Figure 13 shows the data on home ownership and the number of people who rent.

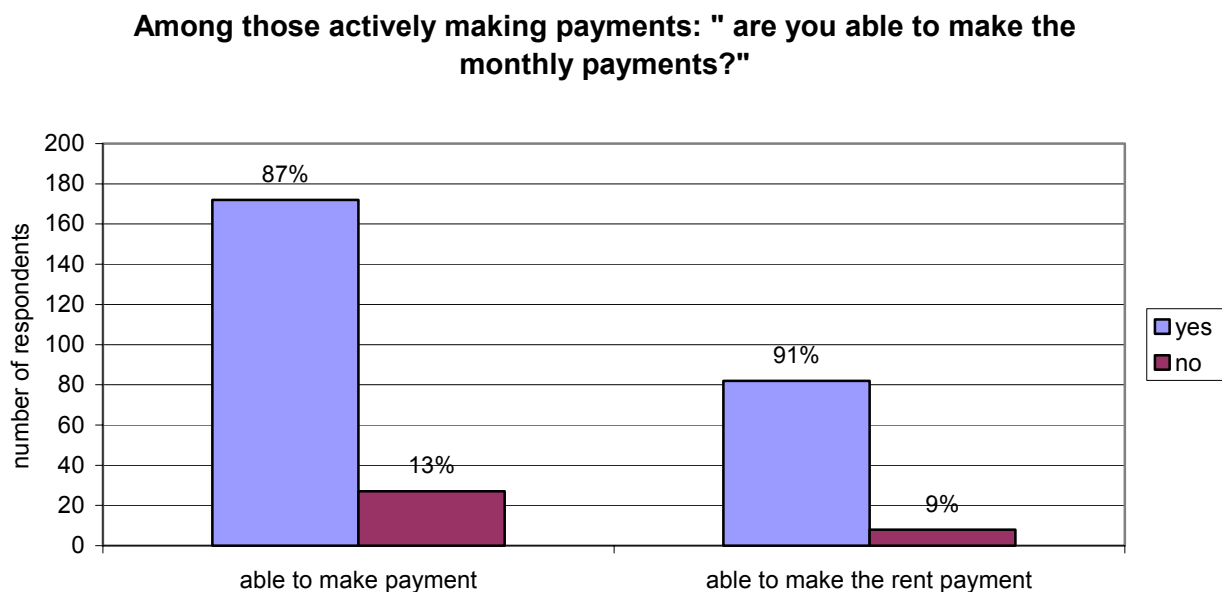
**Figure 13. Home Ownership and Rental**



In regards to financial issues, among those who owned their homes, thirty-three percent (105 respondents) were currently making payments to a bank or a mortgage company. Thirteen percent of these respondents were also having some difficulty making payments. Only about three percent of the respondents still making house payments were receiving payment assistance from family members or friends, while nineteen percent were receiving some form of payment assistance from sources other than family or friends. Fifteen percent of all homeowners

participated in a government program such as FHA, VA, or HUD to purchase the home. Five percent of all homeowners earned money by renting a room of the house to a non-family member. Figure 14 depicts the number of respondents who were able to make their monthly payments (both owners and renters).

**Figure 14. Number of People Able to Make Monthly Payments**



Of those who rent their homes, approximately eighty-six percent (74 respondents) paid rent to an individual. Of these, twenty-two percent paid a friend, twenty percent paid a family member, and twelve percent made payments to a company. Of the latter, only about a third were rental companies in the neighborhood. Over a third of respondents who rent from a company also know the company owner.

Fewer than nine percent of those who rented were unable to make the monthly rental payments. Of these, twenty percent received payment assistance from either a friend or family. Approximately nineteen percent of renters participated in a government rent assistance program. A little over three percent of the renters sublet a room to a non-family member.

## **Conclusion**

Data on housing and neighborhood characteristics indicate that the respondents tend to be long-time residents of San Antonio and their neighborhoods. They tend to know the name of their neighborhood and enjoy living there. Data on home ownership show that the majority of the respondents are homeowners, and that they obtained their homes through a variety of means, including as gifts from family. Most of the homeowners are no longer making payments on their homes, and a relatively small percent of respondents were unable to make their monthly payments. A similar pattern prevails with those who rent their housing. The data further show that relatively few respondents receive government assistance.

## **Chapter 4: Income**

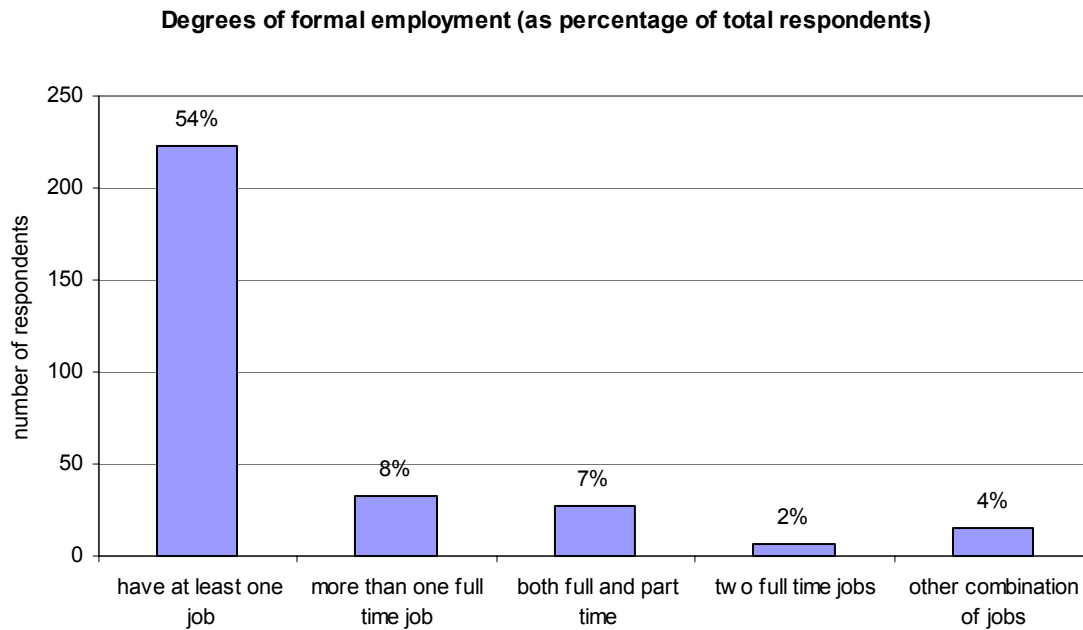
To understand how well the FSI and FSP models developed by the CPPP described “reality” in San Antonio, the respondents were asked a series of question on employment. There were three purposes underlying the questions. One purpose was to learn who was employed. A second purpose was to learn if individuals had more than one job. The third purpose was to learn the degree to which people participated in “informal” jobs, or jobs that stand outside of formal employment. Together, these two forms of income helped us understand how people who have less than enough were making it.

### **Formal Employment**

Fifty-four percent of the respondents were employed with an average of just less than eight years at their current place of employment. Twelve percent of the respondents were previously employed somewhere else in the last two years. Seventy-five percent of those respondents that were recently employed somewhere else had three years or less of an employment duration at the place of previous employment. Figure 15 depicts the number of employed respondents and the number of respondents holding down more than one job.

Seventy-six percent of the respondents reported making enough money to cover household expenses. Sixteen percent of the employed had more than one full time job to make ends meet. Almost thirteen percent of the employed had both full-time and part-time employment. Seven percent of the employed reported having a different combination of jobs (such as two part-time jobs). Overall, twenty-three percent of the employed, eleven percent overall, reported having a combination of various types of formal employment.

**Figure 15. Degrees of Formal Employment**



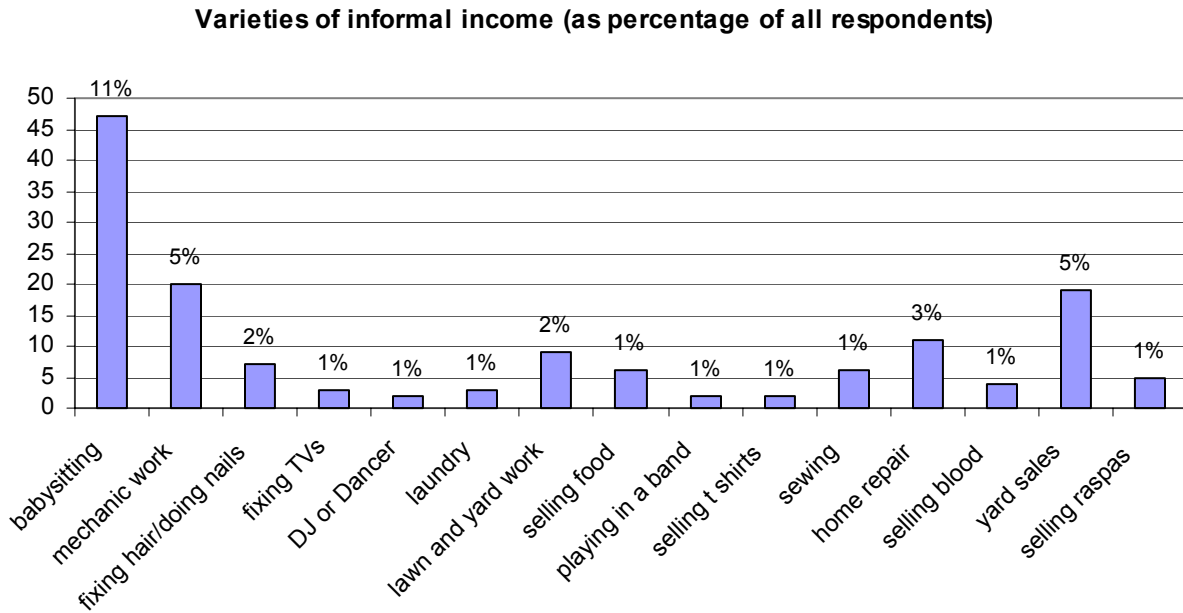
### **Informal Jobs**

In terms of performing additional work to earn money, twenty-five percent reported having a second “informal” job to earn money. Of those who did report doing extra jobs, eleven percent of the respondents babysat. Five percent of respondents did automobile mechanic work or had yard sales. Three percent performed home repairs, and two percent did lawn and yard work or performed hair/nail care. Approximately one percent fixed televisions, worked as a DJ/dancer, did laundry, sold food, worked in a musical band, sold T-shirts, sewed, sold their blood or sold raspas [snowcones]. Figure 16 shows the number of respondents that engage in each type of informal job and figure 17 shows number of informal jobs a respondent works.

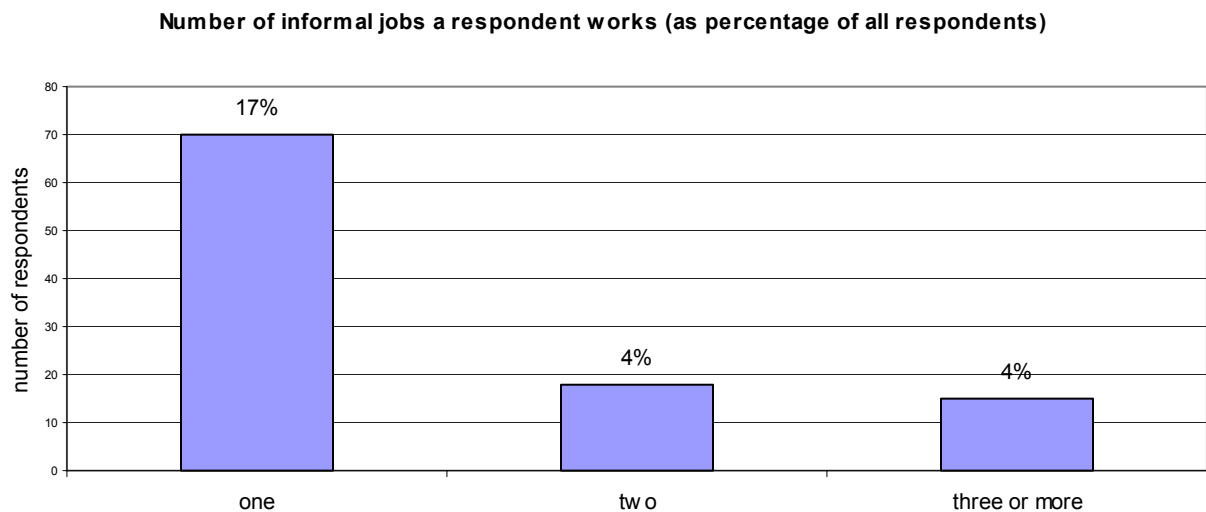
Of further interest, respondents participating in an informal job were just a little more likely to do so without having a formal job. Among those having formal employment, twenty-three percent performed an informal job and twenty-seven percent of the formally unemployed

had an informal job. Also, seven percent of the formally employed performed more than one informal job while eight percent of the “unemployed” had more than one informal job. Further, thirty-three percent of the respondents reported neither formal employment nor an informal job.

**Figure 16. Informal Employment**



**Figure 17. Number of Informal Jobs per Respondent**



## **Conclusion**

In general, the data show that a slight majority (approximately 54%) of respondents are formally employed in one form or another, but the majority of those who are employed do not hold more than one job. Further, approximately twenty-five percent of West Side San Antonians participate in an informal economy, doing odd jobs here and there where they either are or can be paid in cash. As will be discussed in the final chapter, the survey does not reflect qualitative data, so these numbers do not reflect the importance of the informal jobs for the respondent. Nor do the numbers reflect if informal jobs are more important for the formally unemployed.



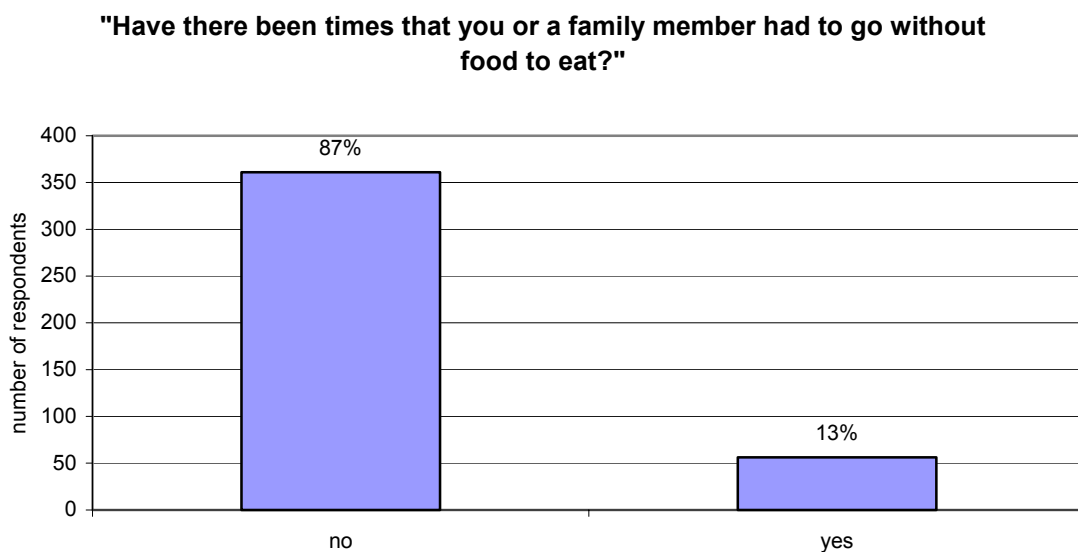
## Chapter 5 Food, Childcare, Medical

Food, childcare and medical needs are three areas addressed by the FSI to determine a family's "necessary annual income" needed for family security. These three aspects of family economic security are each examined for their unique roles as necessities within family security. The food section includes information on the family as well as food availability. The childcare section includes information on both needing and providing childcare. The medical section includes information on coverage, need, and alternative medical care.

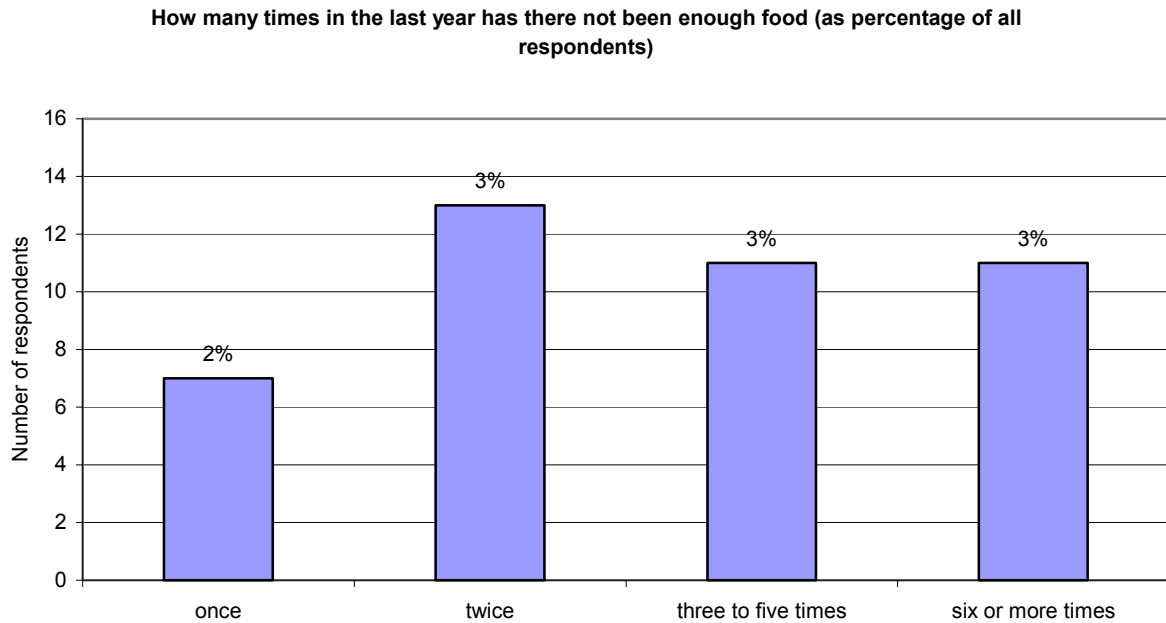
### Food

Most respondents (95%) reported that they had enough food to eat, but thirteen percent of respondents reported that there have been times in the last year when either the respondent or a family member had gone without food. Figure 18 depicts how many respondents reported having times in which there was not enough food to eat. Figure 19 depicts how many times in the last year respondents reported not having enough food.

**Figure 18. Having Enough Food**

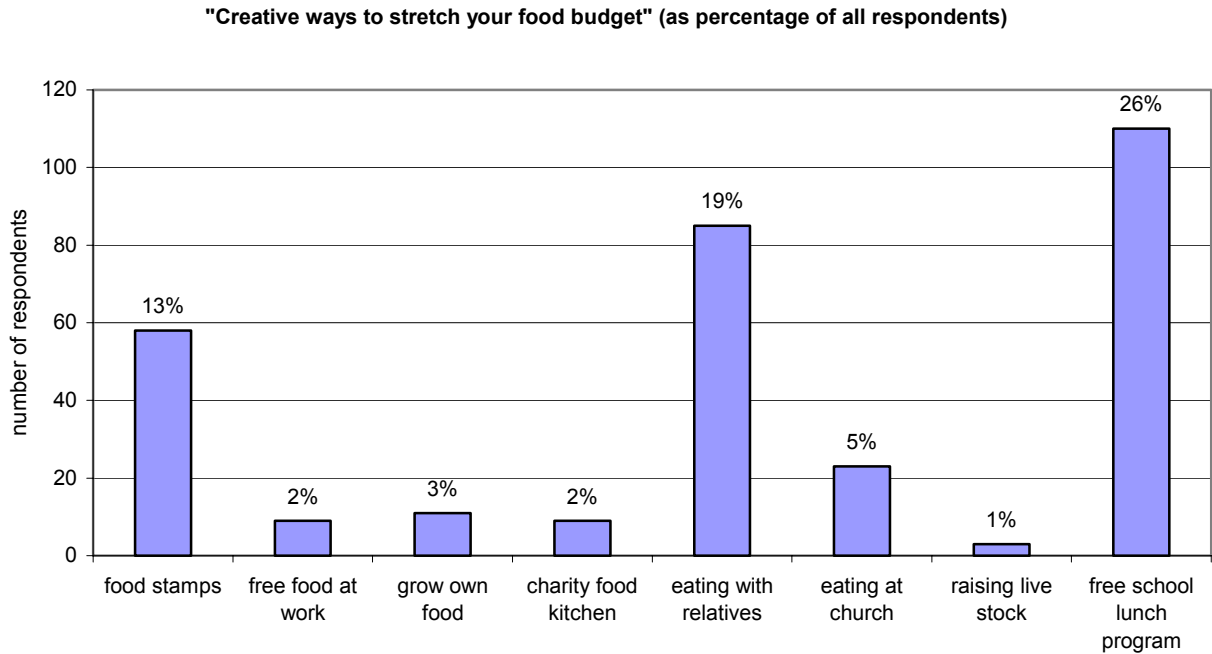


**Figure 19. Times in Last Year There Was Not Enough Food**

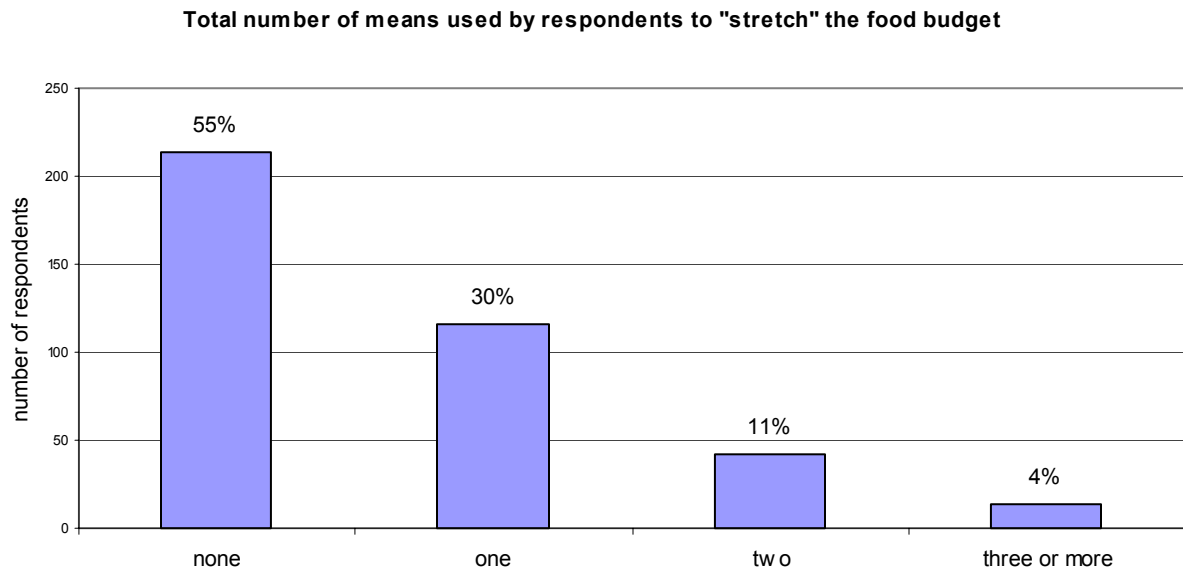


To stretch the food budget, 45% of respondents found some means for free food. Twenty-six percent had family members participating in the free school lunch program, nineteen percent would eat with a relative, and thirteen percent would use food stamps. Participants would also get food at charity kitchen, church or work, or grow their own livestock or vegetables. Figure 20 shows the degree that respondents used different means that families can use to obtain food. Figure 21 shows how many of these different means a respondent's family uses.

**Figure 20. Stretching the Food Budget**



**Figure 21. Number of Ways to Stretch the Food Budget**



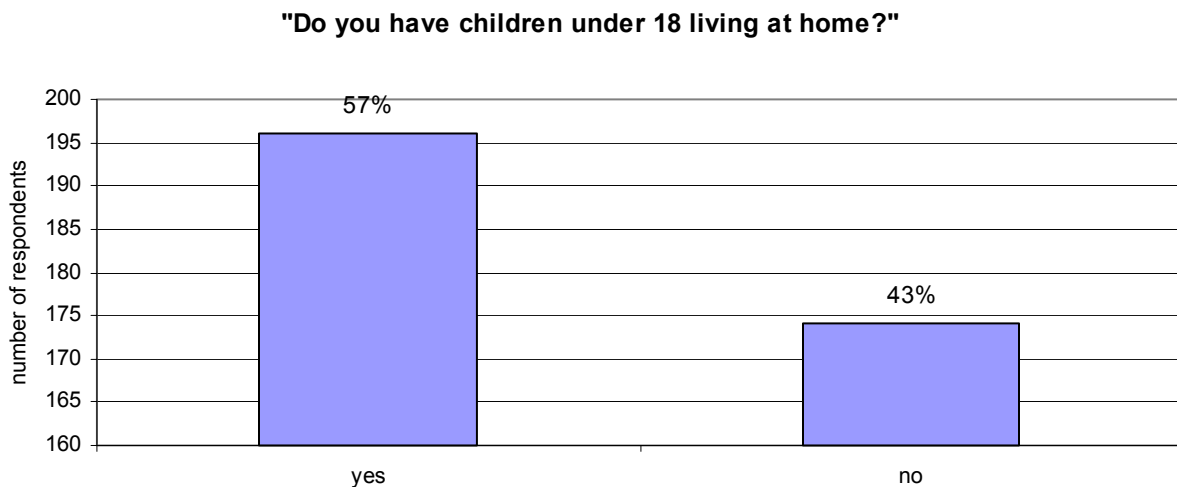
## Childcare

Fifty-three percent of the households interviewed had children less than eighteen years of age. Twenty-eight percent of households (118 households) had at least one child still needing

childcare. Of those children needing childcare, forty-two percent of the children received childcare outside the home. Thirty-nine percent of respondents provide childcare in their home, even though, as mentioned, only twenty-eight percent need childcare.

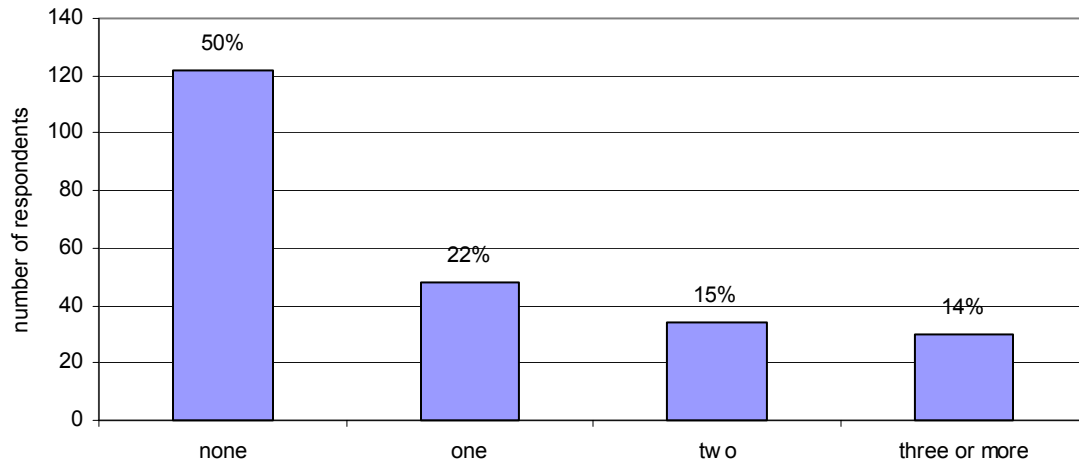
Among respondents using a source of childcare outside the home, only one-third pay for childcare. This corresponds with the fact that, among all respondents with children needing childcare, ten percent use a relative's home and another ten percent use a church for childcare, whereas seven percent use babysitters and two percent use childcare facilities. Seven percent of respondents needing childcare say they can't afford their childcare, and ninety percent of respondents are pleased with their childcare. Figure 22 shows the number of households with children under 18 years of age. Figure 23 shows the number of children requiring childcare in each household. Figure 24 shows the degree that respondents used various places that can be used for childcare. Figure 25 depicts the general lack of seeking money for childcare needs.

**Figure 22. Households with Children under 18**



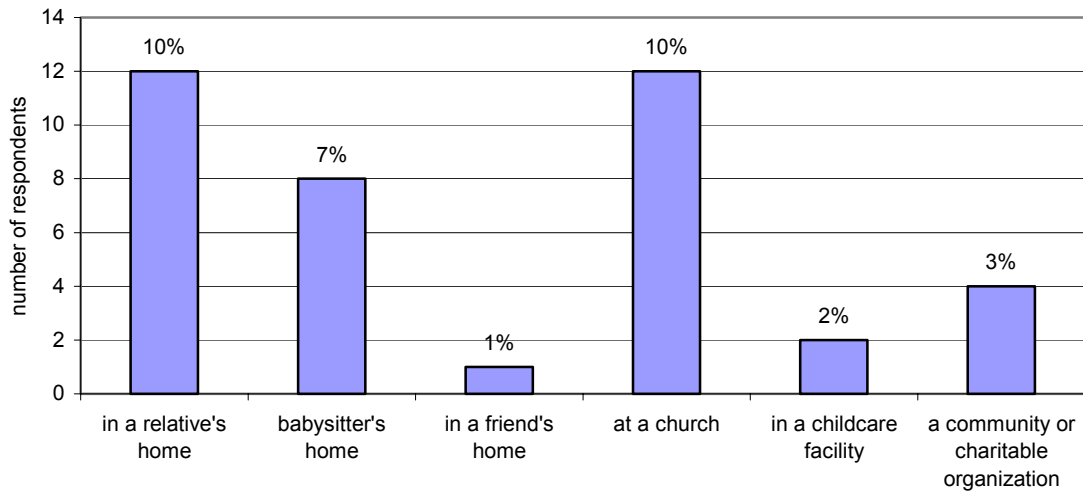
**Figure 23. Children Receiving Childcare**

**"How many children receive child care?" (as percentage of households with children)**

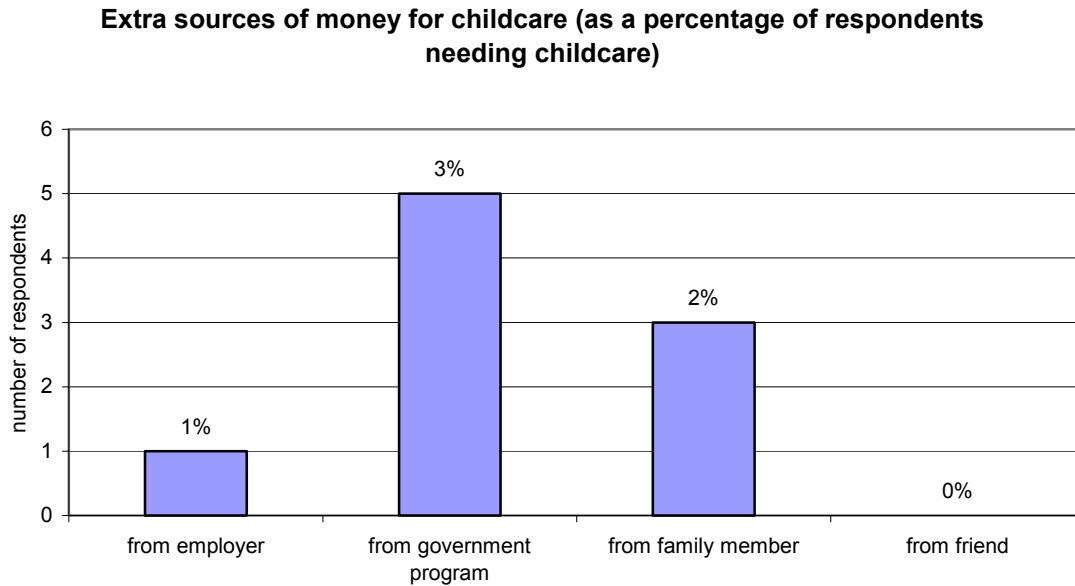


**Figure 24. Parents Finding Places for Childcare**

**Places used for child care outside the home (as a percentage of respondents needing childcare)**



**Figure 25. Not Many Parents Seek Money for Childcare Needs**



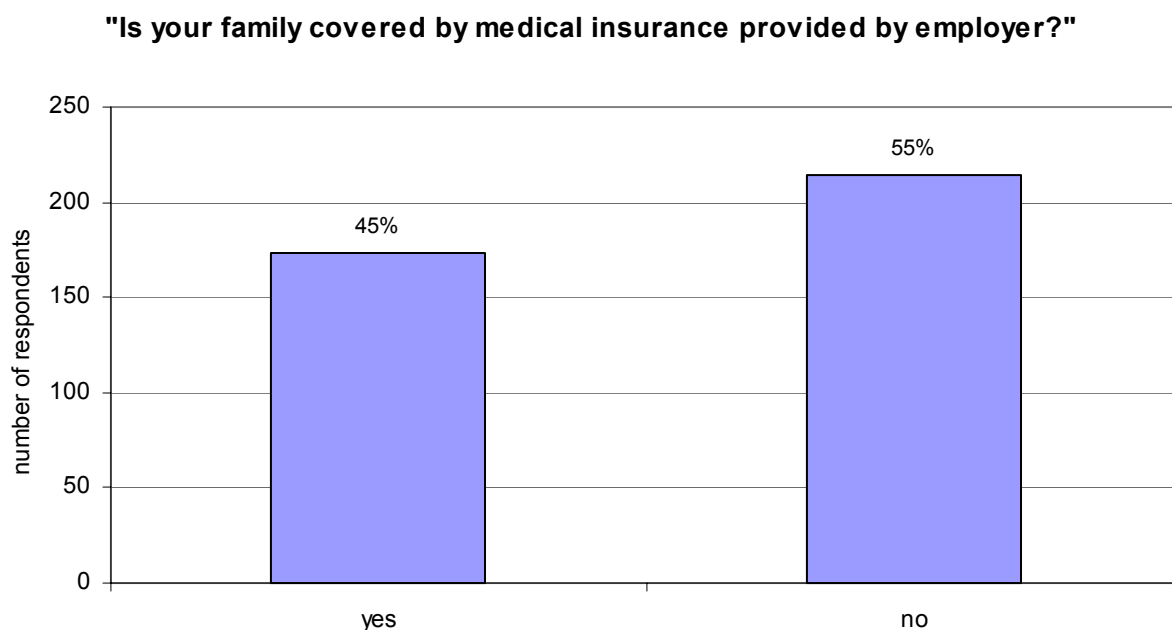
## **Medical**

Forty-five percent of the respondents reported having medical insurance that is provided by an employer. Among those insured at work, sixty-nine percent reported the coverage was adequate for the respondent's entire family. Stated differently, seventy-one percent of respondents reported not having adequate work-related medical coverage. Eighty-one percent of respondents reported having to pay for at least a part of the medical insurance expenses. The majority (54%) reported paying with cash, sometimes with a check (20%) and sometimes with installment payments (22%). Forty-four percent of respondents acquired medical insurance by means unrelated to work, and seven percent had more than one outside source. Government programs were the most frequently identified other source (88%), followed by community clinics (16%) and emergency room based insurance (7%). Thirty percent of the respondents were currently paying a medical bill.

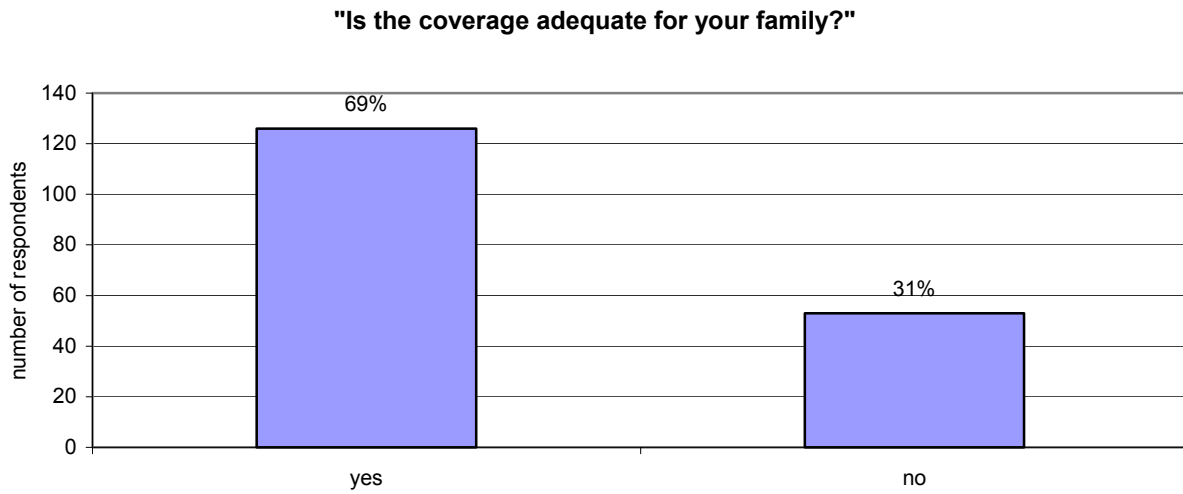
Respondents usually were willing to take their annual examinations. Sixty-five percent of the respondents receive an annual physical examination. Fifty-seven percent obtained an annual eye exam, and just under half obtained an annual dental check-up. About half of the respondents reported their family's health as Good with the remaining half split evenly between Excellent on the one hand and Fair to Very Poor on the other.

Respondents also reported regular use of alternative and traditional medicines. Forty-one percent of the respondents reported using traditional remedies rather than seeking medical care. Of these, thirty-eight percent did so because the traditional remedies cost less. Fifty-five percent believed that traditional remedies were just as good as going to a medical care professional. Figures 26 and 27 provide information on household medical insurance. Figures 28 and 29 provide information on how respondents seek alternative medical coverage. Figures 30 - 32 provide information on respondents seeking alternative/traditional medicines. Figure 33 depicts the number of respondents still paying a medical bill.

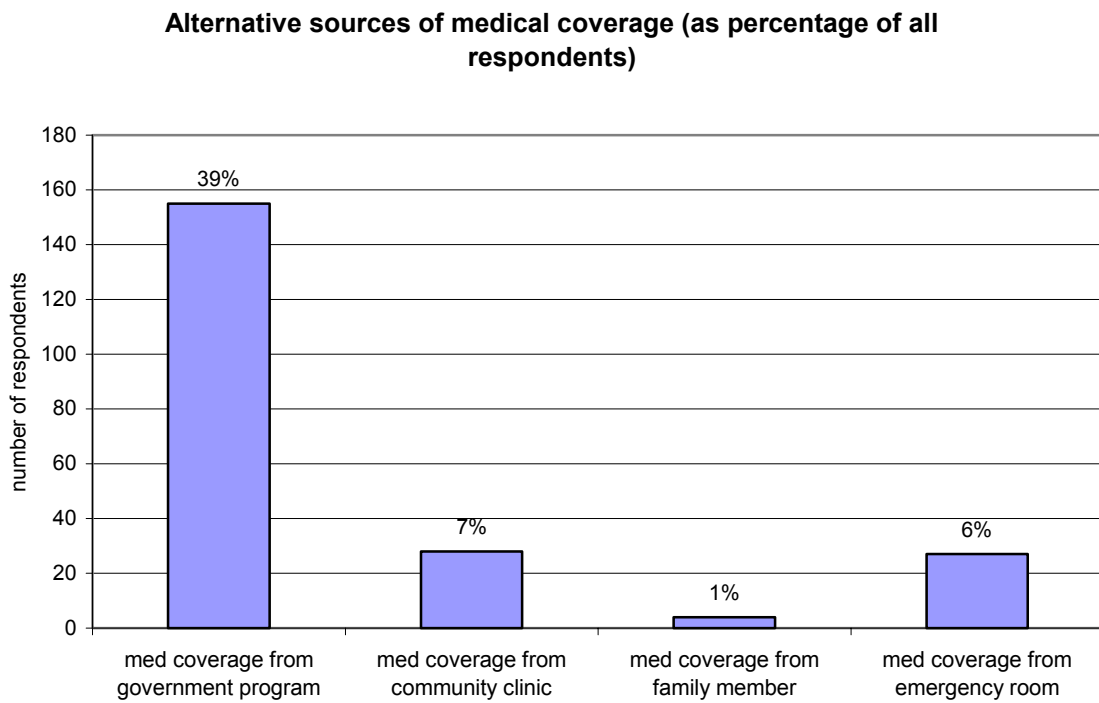
**Figure 26. Employer-Provided Medical Insurance**



**Figure 27. Number of Families with Adequate Medical Insurance Coverage**

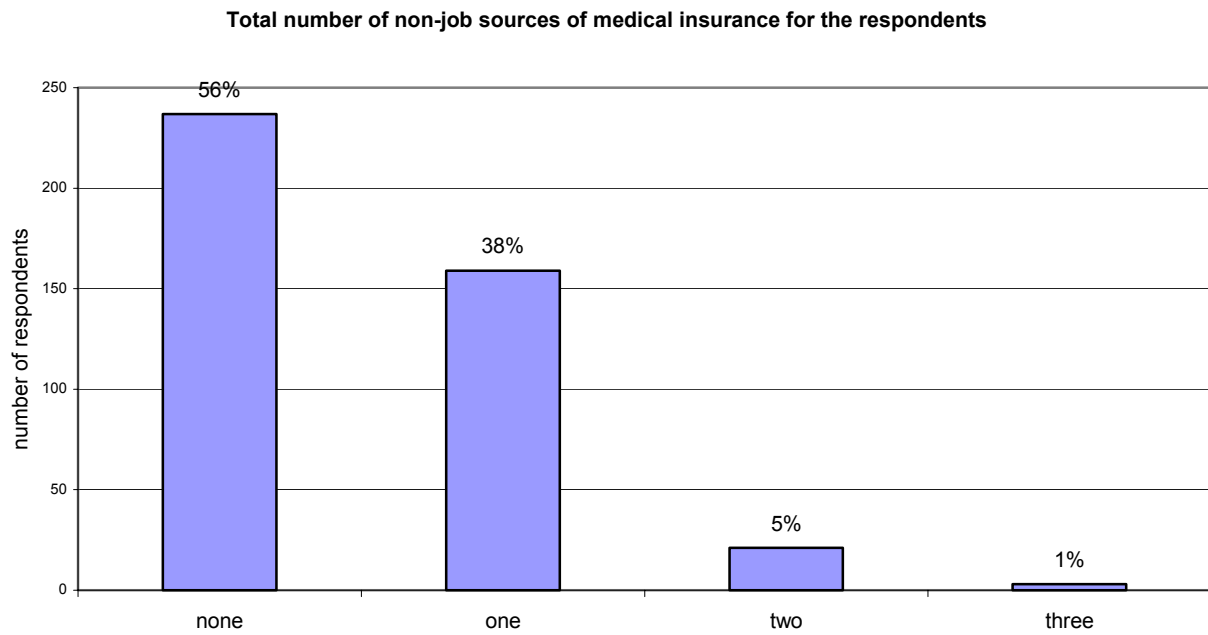


**Figure 28. Alternative sources of Medical Insurance Coverage**

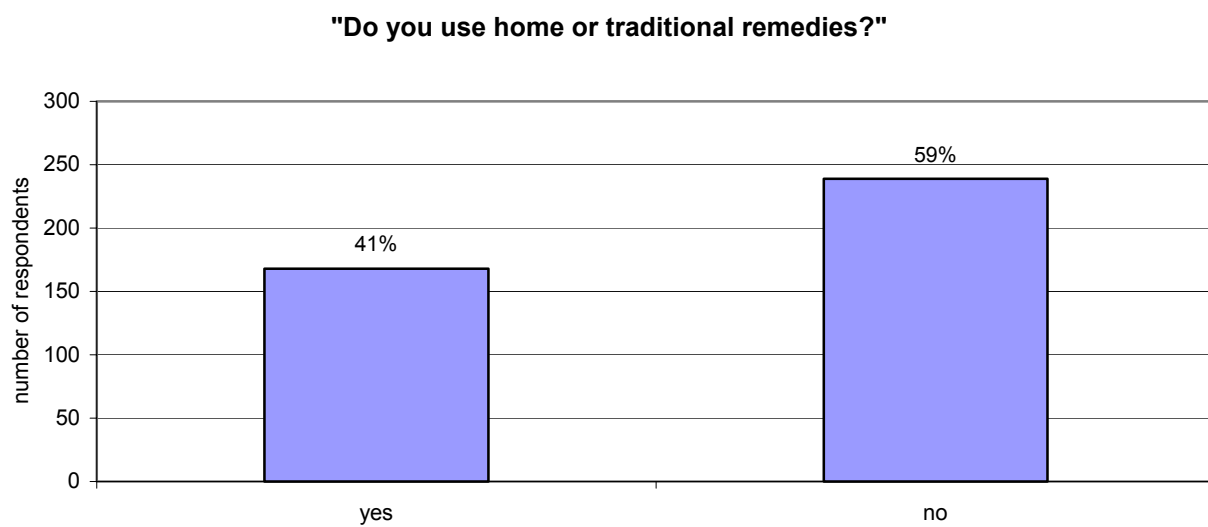




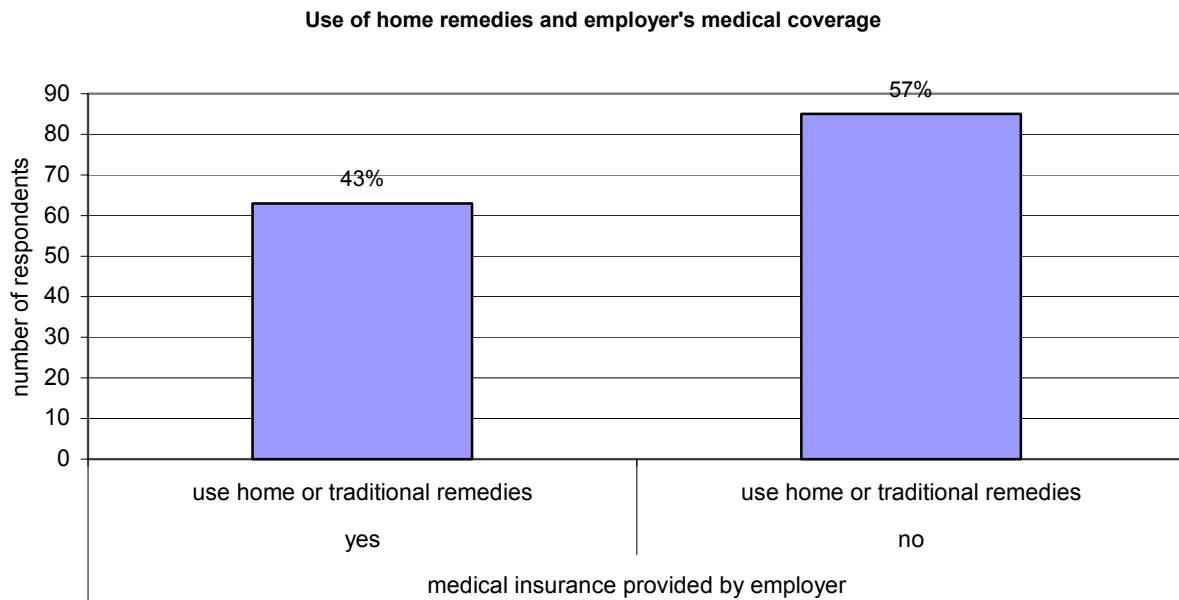
**Figure 29. Number of Alternative Sources of Medical Insurance**



**Figure 30. Number of Respondents Using Home Remedies**

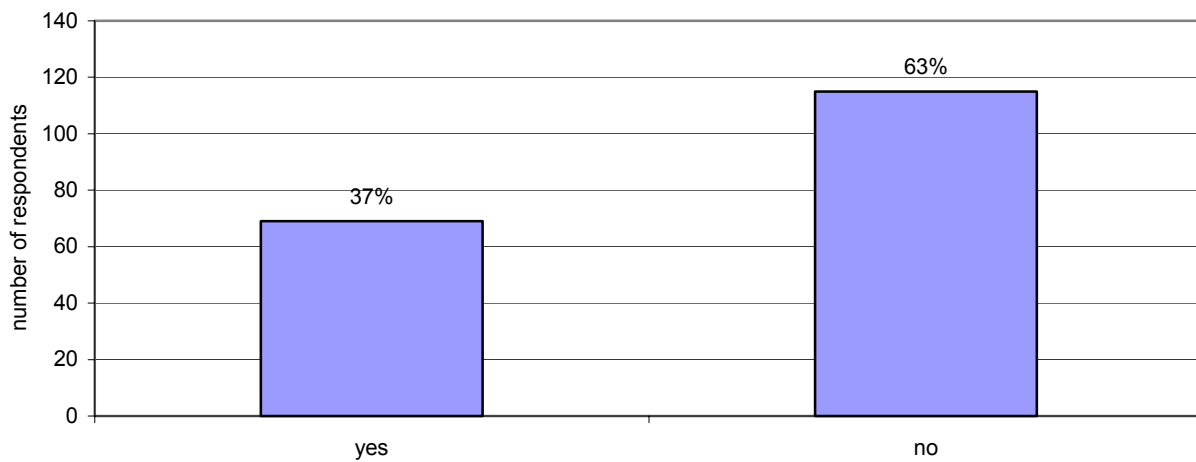


**Figure 31. Use of Home Remedies among Respondents that are Insured and Uninsured by an Employer**

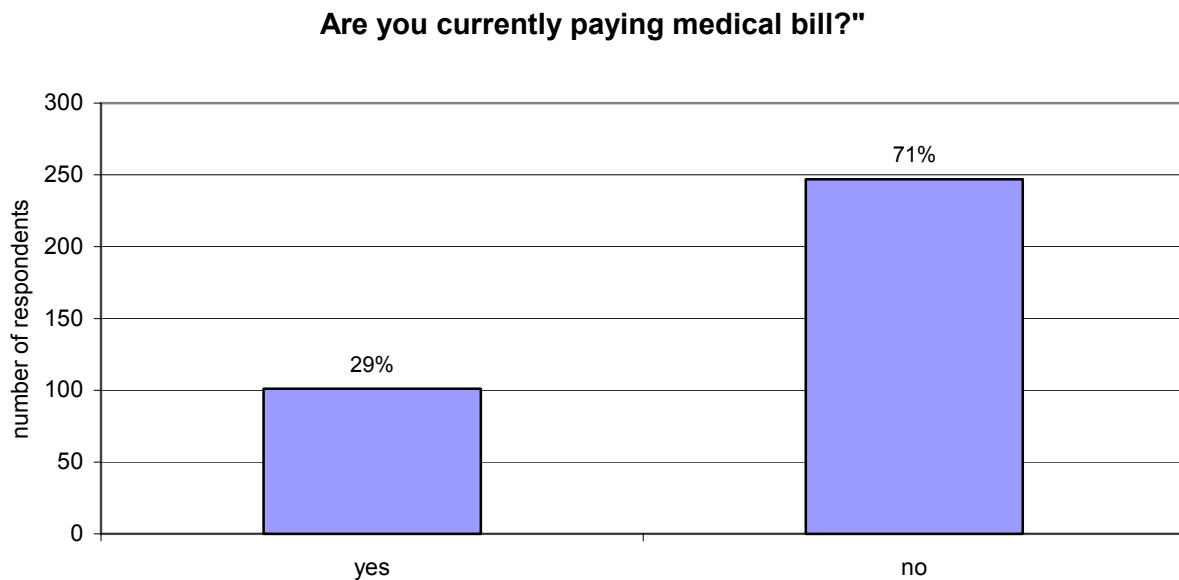


**Figure 32. Using Home Remedies to Save Money**

**"Do you use traditional medicine because it costs less?"**



**Figure 33. Number of Respondents Currently Paying Medical Bills**



## **Conclusion**

The data indicate that adequate access to food is a significant problem to respondents, but not so much for adequate childcare and medical services. To stretch the food budget, respondents reported resorting to a range of activities, ranging from growing/raising their own food sources to eating at the homes of relatives. However, thirteen percent of households have experienced not having enough food to eat in the past year. This shows that even with the various efforts to bring home food for the family, many households still experience not having food to eat. Childcare was not a major issue to the respondents, with the vast majority approving of their childcare situation. Most of those needing childcare had childcare provided either in their homes or through someone whom they did not have to pay. This shows social capital is strongly at work in childcare needs. Medical needs are more difficult to access, but much was revealed about meeting medical needs. The majority of respondents do not have access to “adequate”

health insurance through work. Among these respondents, efforts to provide medical care to their family is seen through efforts to find alternative sources of medical insurance and seeking alternative/traditional medical care. Although these efforts can be seen as improving the health of families that need alternative means of medical care, these families do not report as much satisfaction with their health-status as with their childcare-status (75% approval, compared to 90% approval of childcare). Respondents also reported a modest level of access to annual health, vision and dental exams.

## **Chapter 6: Transportation and Other Resources**

Transportation and Other Resources are the last two areas addressed by the FSI as relevant to a family's financial security. These areas were examined for their more general roles in family security. The transportation section includes information on how respondents fulfill their general need for transportation. The Other Resources section includes information on more general means of acquiring various resources.

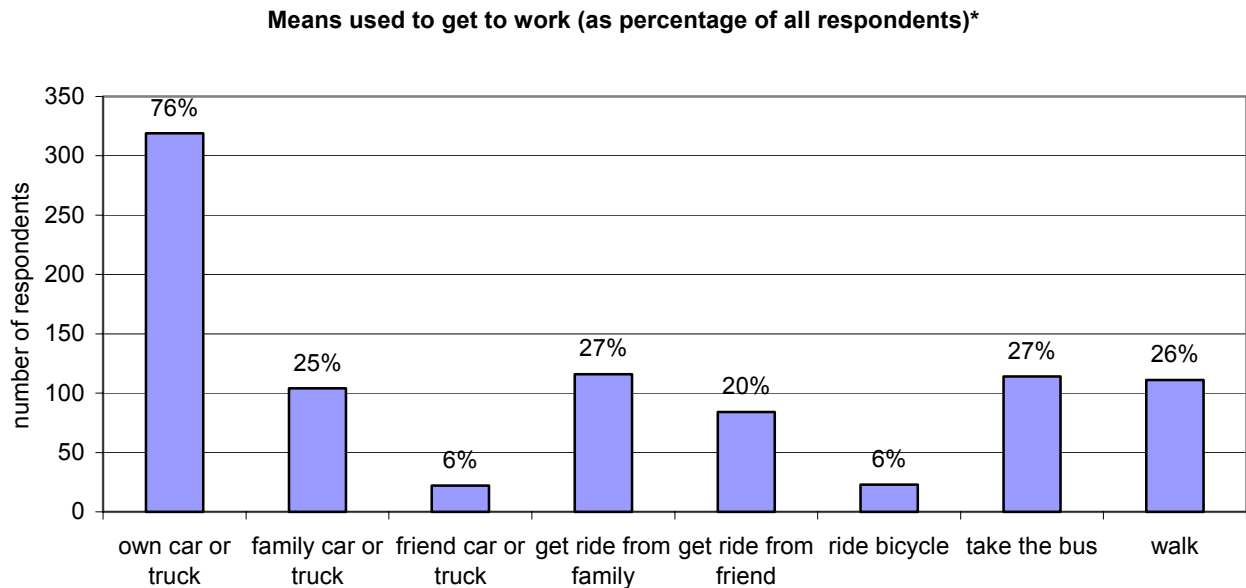
### **Transportation**

Respondents reported a variety of ways they use to fill their transportation needs. Seventy-six percent of the respondents drove their own vehicle (i.e., car or truck) to work. Other means of transportation, in order of their popularity, were getting a ride from family, taking the bus, walking, driving the family car/truck, getting a ride from a friend, riding a bicycle and driving a friend's car or truck. Further, using "other" means of getting to work was almost as frequent for those that drive their own vehicle as for those that do not drive their own vehicle. Respondents that drove their own car outnumbered respondents that did not drive their own car by a 3-to-1 ratio, and in using other means of transportation respondents that drove their own car still outnumbered respondents that did not drive their own car by a 2-to-1 ratio. Twenty-seven percent of the respondents reported having problems with transportation at least once a week, and sixteen percent reported having problems more than once a week. Seventy-nine percent of respondents felt that their transportation was at least reliable, and another fifteen percent felt it was sometimes reliable.

Figure 34 shows the extent to which respondents utilize a variety of means of transportation to get to work. Figure 35 shows how frequently respondents experience

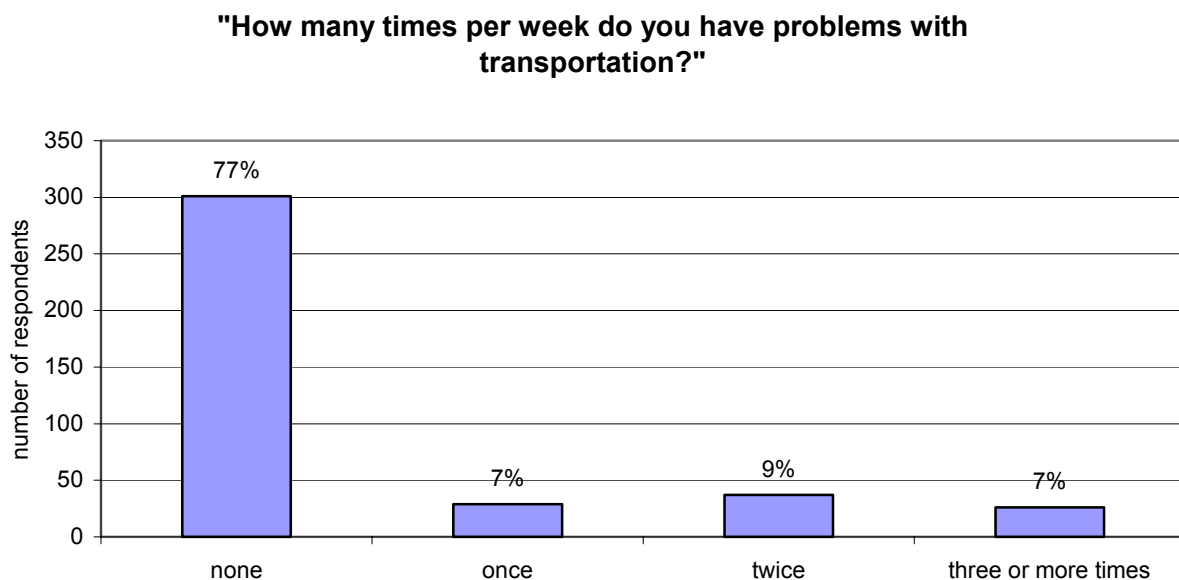
transportation problems on a weekly basis. Figure 36 shows the respondents' opinion of the reliability of their means of transportation.

**Figure 34. Means of Transportation Used to get to Work**

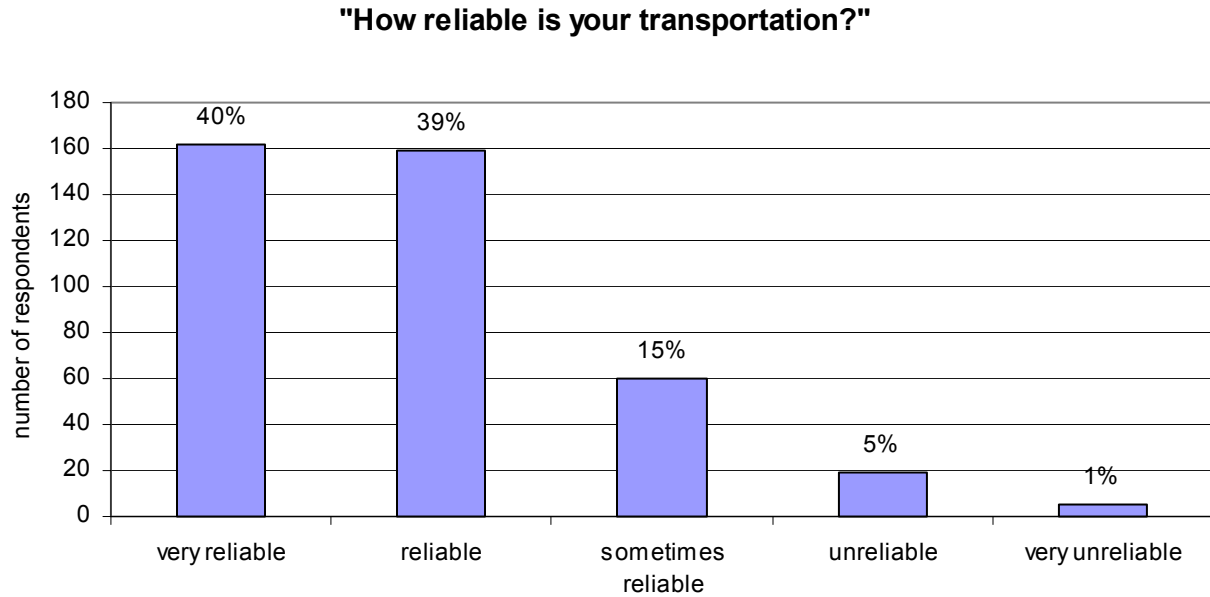


\* Respondents were asked about each form of transportation separately. The numbers do not reflect the respondents' primary source of transportation, but whether or not the respondent uses the specified source of transportation to get to work.

**Figure 35. Number of Transportation Problems Experienced Per Week**



**Figure 36. Reliability of Transportation**

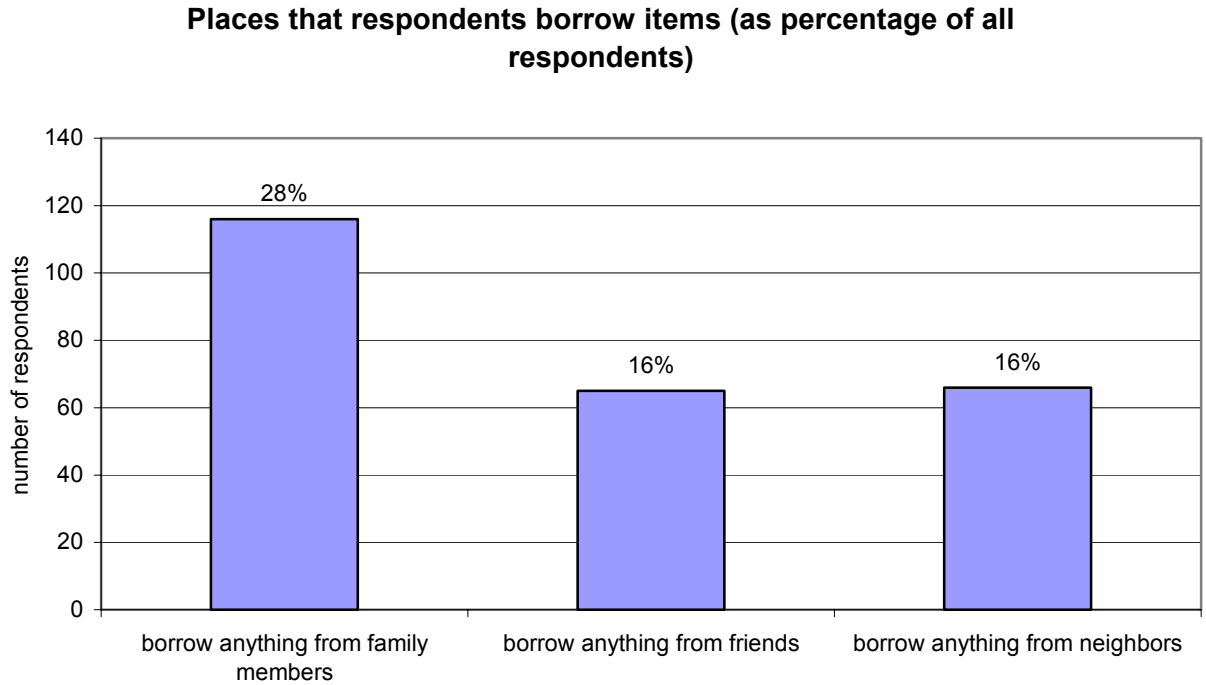


### **Other Resources**

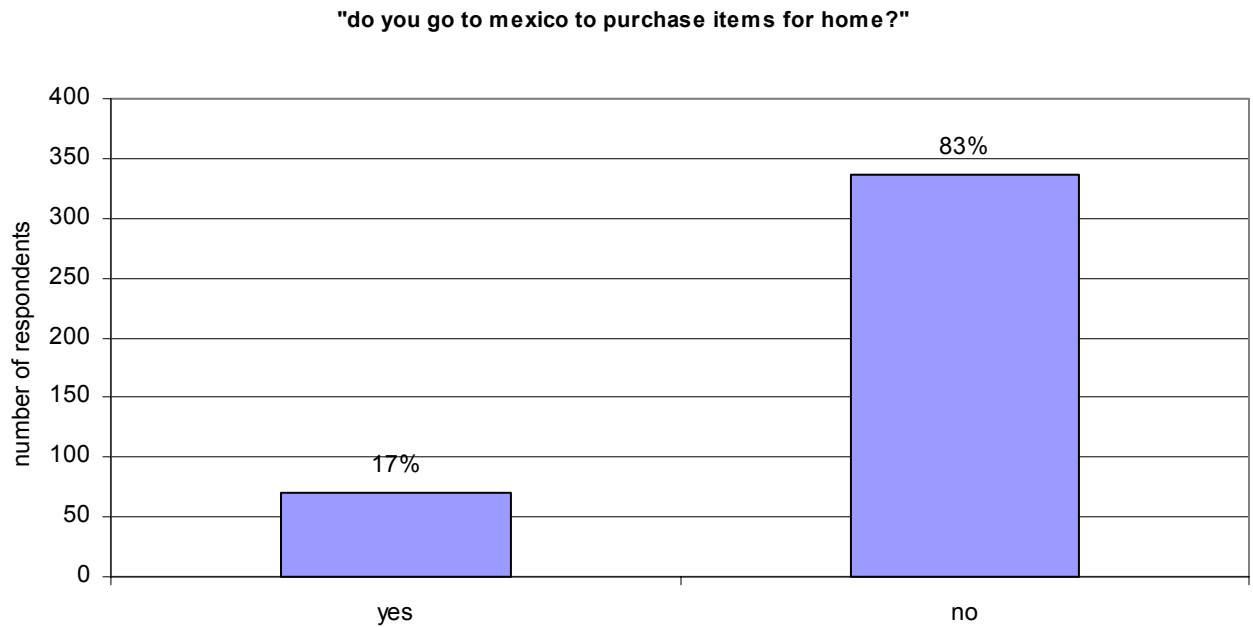
**Trading and Borrowing:** In the other sections on resources, the survey addressed the means for acquiring a wide variety of resources, such as borrowing from family members. In terms of trading or borrowing things (clothing, tools, etc.), twenty eight percent of the respondents reported having done so with family members, fifteen percent reported having done so with friends, and sixteen percent reported having done so with neighbors.

**Purchasing in Mexico:** In terms of using Mexico as a resource, seventeen percent of respondents reported going to Mexico to make purchases for the household. Of these, 53% took multiple trips to Mexico each year and thirteen percent went to Mexico at least monthly for purchases. Figure 37 shows the number of respondents that borrowed from different sources. Figures 38 and 39 show the degree that respondents go to Mexico for consumer goods.

**Figure 37. A Place to Borrow Items**

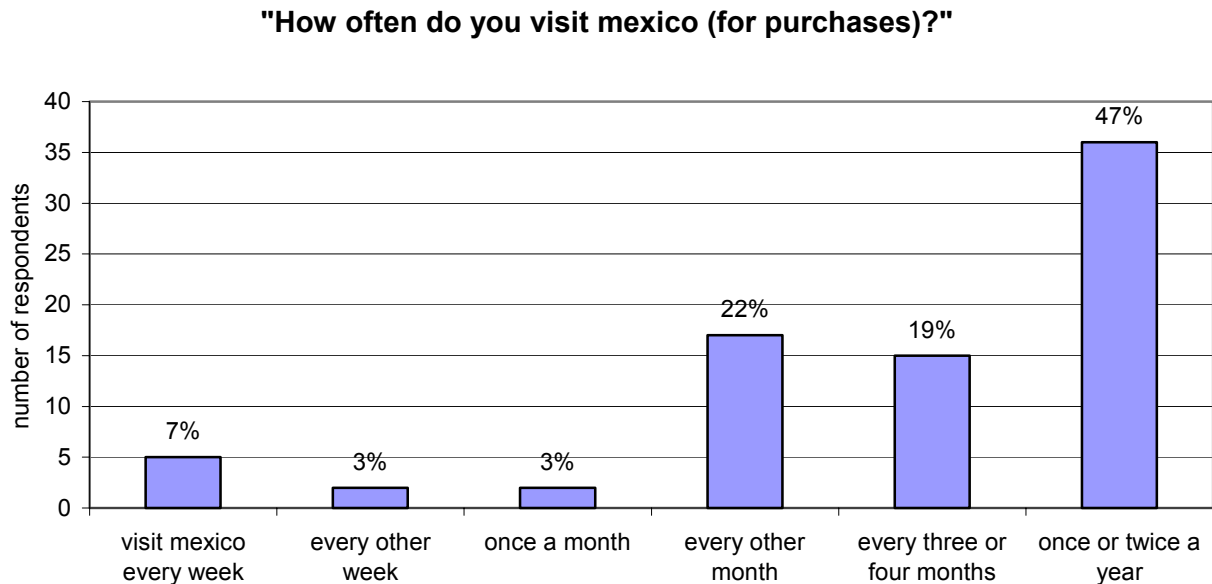


**Figure 38. Traveling to Mexico to Purchase Goods**





**Figure 39. Frequency of Trips to Mexico to Purchase Goods**



## **Conclusion**

The data show that respondents used a variety of means for transportation, ranging from an automobile to a bicycle. Even with the varied means for transportation, respondents still frequently had transportation needs that were not satisfied by alternative means. As with food, respondents were able to fulfill their transportation needs with alternative means, but still there were times when they were without needed transportation. In terms of having access to other resources, approximately one-fourth of the respondents indicated relying on family members for support, with respondents also relying on friends and neighbors to a lesser degree. Many respondents reported going to Mexico several times a year for purposes of making purchases.

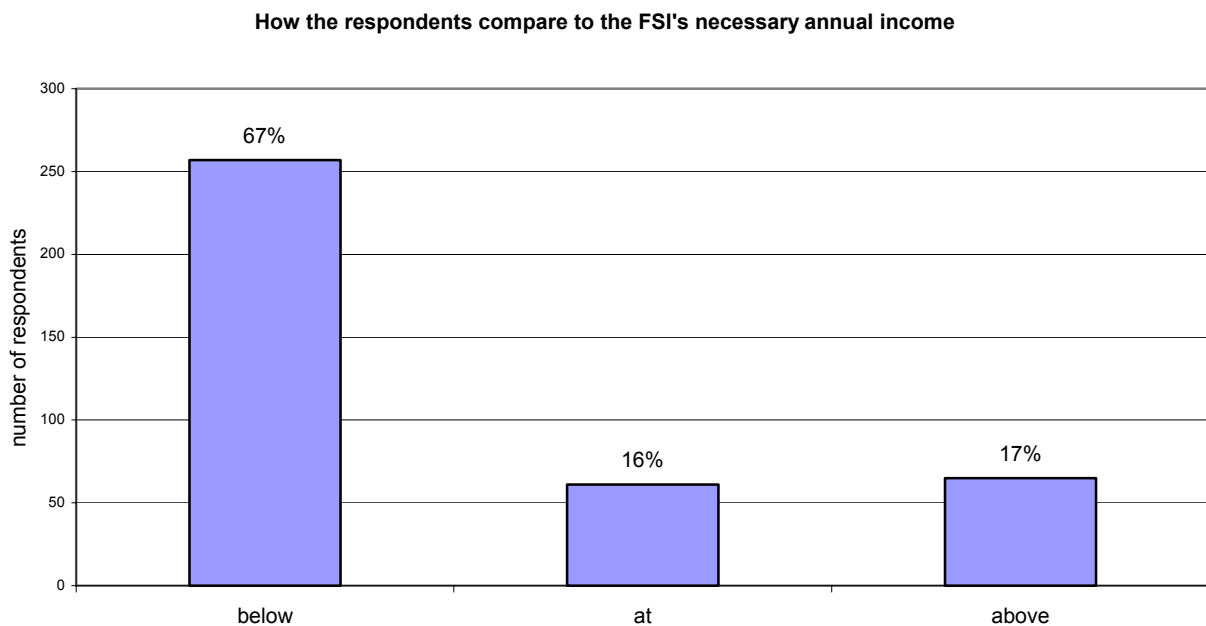
## Chapter 7: Respondents and the FSI Scale

An objective of this project was to compare the research findings with the different FSI levels that determine a secure family. A scale was created that assigned respondents to the following categories: Above, At, or Below the FSI’s “necessary annual income,” the level needed for a family’s financial security (Table 3). The respondents’ placement on the FSI scale was then compared to information provided in each of the sections of the survey.

### FSI Scale

Unlike the income reported in chapter 2, the respondents’ placement on the FSI scale shows how the respondents relate to the assumed “necessary annual income” (NAI). Two-thirds of respondents had incomes that were below the FSI’s NAI. Sixteen percent of respondents were at the NAI. Seventeen percent of respondents had incomes that were above the NAI – the “level needed for family security.” Figure 40 shows the number of respondents at each level.

**Figure 40. Respondents Income on the FSI Scale**



**Table 3. Distribution of Respondents on the Family Security Index, Based on the Necessary Annual Income (NAI).**

	Households with a single adult.						Households with two adults (married or not)						
	Number of children						Number of children						
	None	One	Two	Three	Four	Five or more	None	One	Two	Three	Four	Five or more	Total
Above NAI	32% (33)	11% (4)	0% (0)	8% (1)	0% (0)	0% (0)	22% (10)	15% (7)	8% (3)	17% (6)	0% (0)	0% (0)	17% (64)
At NAI	8% (8)	14% (5)	0% (0)	8% (1)	33% (2)	17% (1)	24% (11)	29% (14)	26% (10)	26% (9)	5% (1)	0% (0)	16% (62)
Below NAI	60% (61)	75% (26)	100% (19)	84% (11)	66% (4)	83% (5)	53% (24)	56% (27)	67% (26)	57% (20)	95% (20)	100% (9)	67% (252)
Total	27% (102)	9% (35)	5% (19)	3% (13)	1½ % (6)	1½ % (6)	12% (45)	13% (48)	10% (39)	9% (35)	6% (21)	2% (9)	N=378

The table shows the breakdown of the respondents according to the three criteria that the FSI uses for families. The first six columns are for households with only one adult, the second six columns are for households with two adults (whether they are married or otherwise together). The FSI scale uses the number of spouses and children to determine the necessary annual income for a given family. This table reflects the number of respondents that are above, at or below their necessary annual income. (Percentages are shown first, with actual numbers in parentheses).

## **FSI Scale Placement and Survey Information**

With the respondents being given a place on the FSI scale, their placement was compared to the sections of the FSI survey. Respondent placement on the FSI scale revealed to relate strongly to questions about housing, food and transportation. Their placement on the FSI scale also related to childcare, medical and “other” resources, but not as strongly as housing, food and transportation.

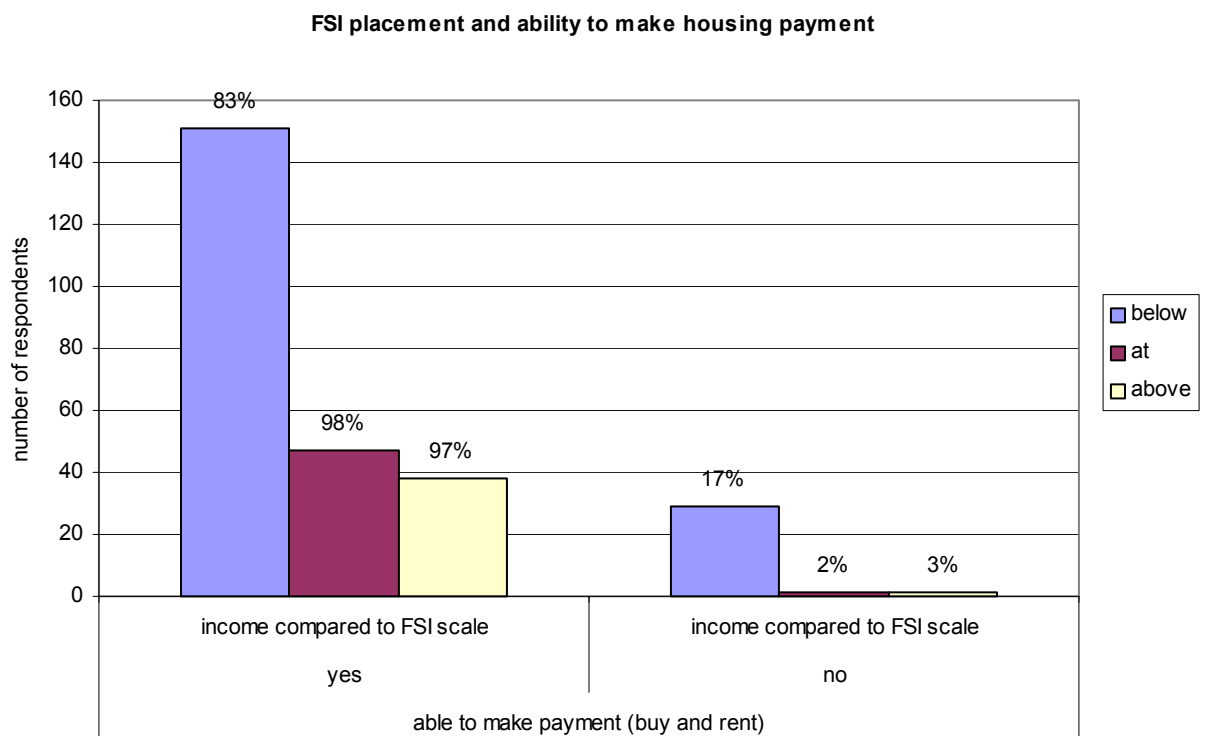
Housing issues were strongly related to the FSI scale. For example, seventeen percent of respondents below the FSI’s necessary annual income (NAI) said they were unable to make payments, while only two percent of respondents at or above the level said they were unable to make payments. Food and transportation showed similar relation to the FSI’s NAI. Fifteen percent of the respondents below the NAI reported not having food at least once, while only three percent of those either at or above the NAI reported not having food at least once. Transportation also showed similar patterns. People below the necessary annual income were far more likely to not only find alternative sources for these needs, but also do without transportation.

Paying for childcare related to the FSI scale, but filling childcare needs did not. Specifically, childcare was being handled through no-cost means. While most respondents reported having their childcare needs met, twenty five percent of “below” respondents paid for childcare compared to fifty percent of respondents “at” and “above” the NAI. As with childcare, the FSI does not directly relate to filling medical needs, but relates to finding alternative sources of these needs. With medical needs, most respondents have some form of medical coverage, whether it comes from employers, the government or clinics. The FSI scale does relate to both respondents using alternative sources of medical coverage and to the use of alternative/traditional medical practices to fill minor medical needs. For example, among respondents using traditional

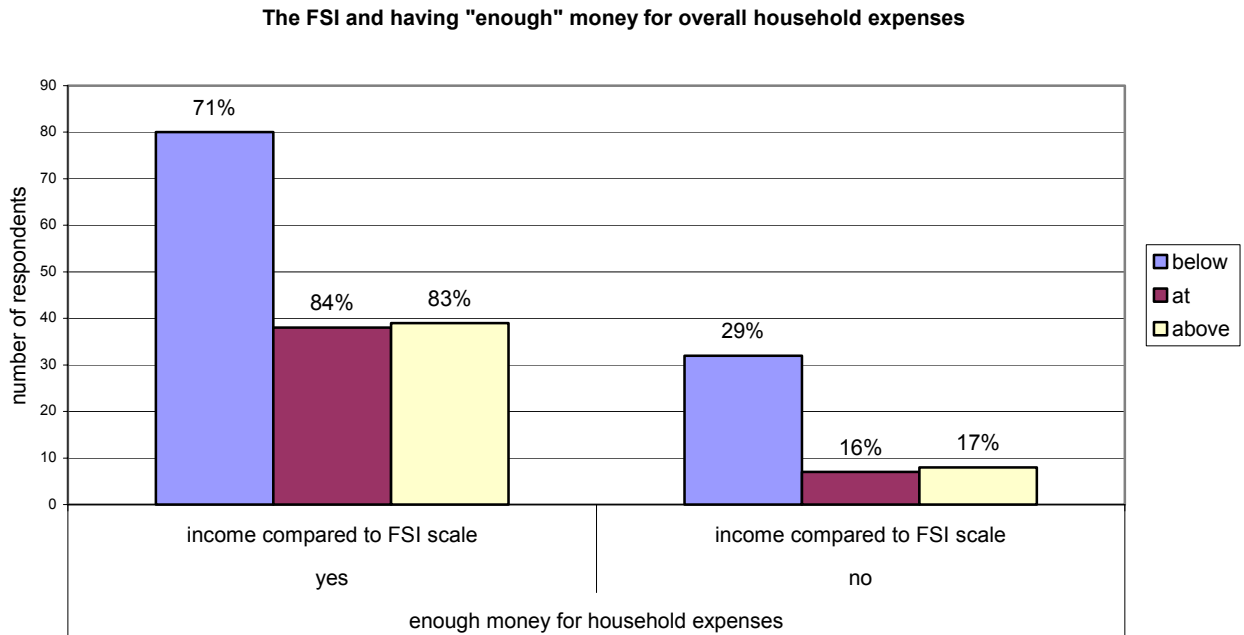
medicines, fifty-two percent of “below” respondents used it because of lower cost, while the same was true for only twenty-five percent of “at” and nineteen percent of “above” necessary income respondents. “Other resources” is also indirectly related to the respondent’s placement on the FSI scale. Household resources are commonly shared regardless of respondents’ placement on the FSI scale, but visiting Mexico for purchases is related to the FSI placement.

Figure 41 shows how the FSI scale relates to the respondents’ ability to make their housing payments, Figure 42 shows how The FSI relates to respondents’ personal opinion as to whether or not they have enough money for their needs, Figure 43 shows how the FSI relates to having unfulfilled transportation needs, and Figure 44 offers an example of how the FSI scale relates to alternative means of filling medical needs.

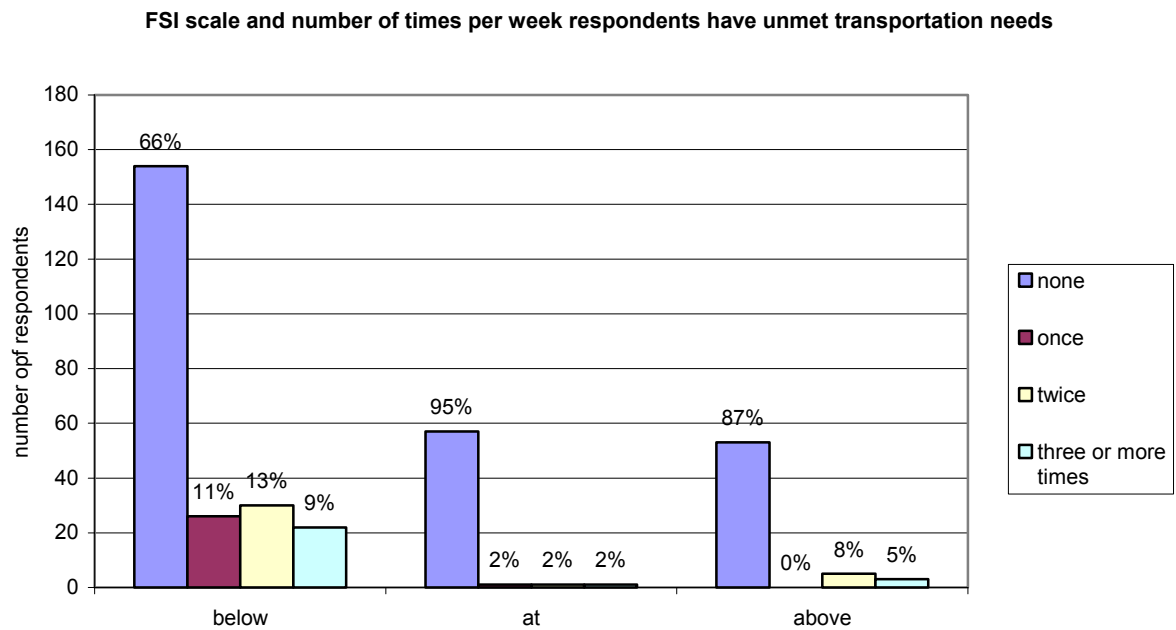
**Figure 41. Respondents’ Ability to Make Housing Payments**



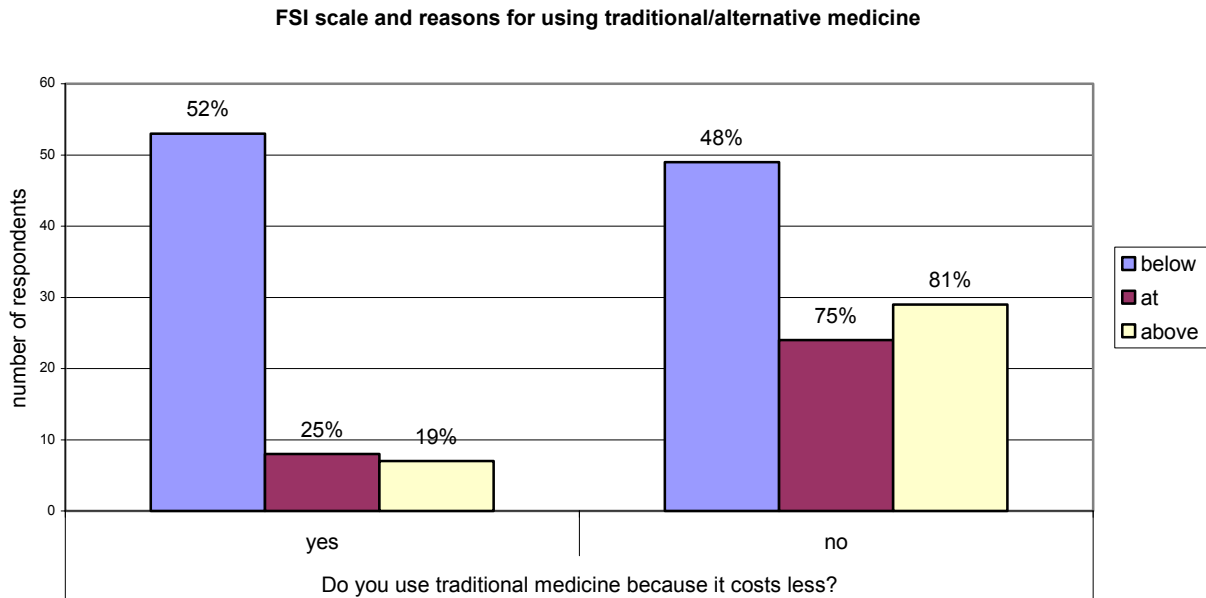
**Figure 42. Do Respondents Think they Make Enough Money?**



**Figure 43. How Frequently a Respondent has Transportation Problems**



**Figure 44. Respondents using Traditional Medicine to Save Money**



## Conclusion

Respondent information can be successfully used to place respondents below, at or above the necessary annual income of the FSI scale. Participant responses in the sections of housing, food and transportation indicate that these three sections are directly related to the necessary annual income of the FSI scale. Specifically, the FSI predicts the use of social capital/alternative resources and going without these needs. Participant responses in the sections of childcare, medical and other resources indicate that they are related to necessary annual income, but more indirectly. Specifically, the FSI predicts the use of social capital/alternative resources, but not being without these needs. Respondents are likely to not afford housing and do without food and transportation when they are below the necessary annual income. They tend to be more able to adjust to childcare, medical and other needs when they are below the necessary annual income.

## **Chapter 8: Study Findings, and Methodological Implications of Survey**

### **Research on Use of FSI and FSP**

Both the FSI and FSP provide a framework to describe the way things are supposed to be for a family to have economic security. The FSI identifies the expenses that different types of families incur and the income necessary to produce economic security. The FSP identifies the resources and/or services needed to fill the gaps created by inadequate income.

This study asked questions to obtain information on family expenses, income, and ways of coping when there are limited resources. As discussed in the previous chapters documenting this study's findings, the survey produced useful information to develop an FSI and provide information for an FSP for the respondents and perhaps all West Side San Antonians in the Making Connections target area. The study also produced useful information to understand how people who have less than enough are making it. However, the survey data are not rich enough to provide a detailed understanding on how family members actually make decisions on the creation of strategies for coping with limited resources and when to use them. To obtain that type of data, ethnographic (i.e., qualitative) data need to be collected. What sort of information did this survey produce that is useful to understand how people with limited resources make it? The survey produced enough numerical data to reveal some of the differences between the different needs, as well as revealing some of the different means that respondents use to manage these different needs when faced with limited resources.

#### **Employment**

Discussed in Chapter 4, employment is, of course, the primary means towards family security. This topic was further approached for both formal and informal means of employment. With formal employment, the majority of respondents have some form of employment, but many



do not. Some respondents had more than one job to make ends meet, ranging from multiple part-time jobs to multiple full-time jobs. In addition to having formal jobs, many respondents earned money by doing additional “informal” work. Individuals earned extra money by doing informal jobs such as babysitting, lawn and yard work, mechanical work, home repairs and yard sales. One in every four respondents reported doing an informal job to earn extra income, and one in twelve reported doing more than one informal job for income. Further, informal jobs are only slightly more important to people that do not have a formal job in comparison to those that do have a formal job.

### **Housing**

Discussed in chapter 3, housing issues proved to be related to both social capital and needs that are unmet by social economy. Friendships and family relationships play a strong part on how individuals acquire their homes. Of those having some difficulty making their house payments, many individuals received financial help from family, friends, and public programs. For example, roughly one-in-four of these individuals received payment assistance from family or a friend, while another one-in-four received some form of payment assistance from entities other than family or friends. Some homeowners also earned money to pay their mortgage by renting a room of the house to a non-family member. Housing issues further revealed to be the most related to the FSI’s necessary annual income (NAI). The vast majority of respondents reporting an inability to make housing payments were below the FSI’s NAI

### **Food**

Discussed in chapter 5, food revealed to be an issue in which people not only sought means of coping, but also commonly had to do without. In the area of food consumption, respondents did not always have enough food either for themselves or their family and had to rely on friends, relatives, and social organizations to help them. Respondents found many

sources to help with their needs, but many respondents still had to go without food at least one in the last year.

### **Childcare**

Also discussed in chapter 5, childcare is an issue in which people are generally capable of fulfilling their needs even without personal resources. Some respondents received assistance from government sponsored childcare services, but many respondents depended on the help of family (and some depended on friends) for childcare support. Although there was a need for childcare support, this need revealed to not be a financial issue. Respondents showed that, even when depending on family, friends and community for childcare, they were still very satisfied with their childcare situation.

### **Medical**

The final topic of chapter 5, medical needs is also an issue in which people are generally capable of fulfilling their needs. Although people are not as satisfied with their medical needs as with their childcare needs, they are generally able to find means of filling those needs. People revealed to not be well provided with medical coverage through their employment, and these needs are not as easily satisfied through turning to family and friends. People revealed many efforts to find alternatives for both medical insurance and medical needs, and in some cases resorted to payment plans to fill their medical needs.

### **Transportation**

Discussed in chapter 6, transportation is an issue in which people are commonly able to rely on social capital, and commonly needing to do without. As with other needs, people regularly depended on friends and relatives for help with transportation. For example, getting a ride in a family member's car or truck was the most popular source of alternative transportation. Even with other means of transportation, many respondents still frequently had transportation

needs that did not get met. Most respondents, however, still considered their transportation to be at least reliable.

### **Other Needs**

Other needs (clothing, tools, etc.) were commonly met through trading or borrowing. Again, friends and relatives played a prominent part on who respondents went to for help. As shown in Chapter 6, respondents reported the extent they borrowed or traded with others, and revealed to use family, friends, and neighbors as resources almost equivalently. Many respondents also saw Mexico as a resource for needed items ranging from medicine to clothing.

### **Relation to FSI Scale**

Discussed in chapter 7, the survey was successful in gathering enough data to place the respondents on a scale that related to the FSI's necessary annual income (NAI). Two out of three respondents were below the FSI's necessary annual income. One out of six were at that level and one out of six were above it. Further, responses to issues in each of the six areas addressed by the FSI revealed that these six issues related differently to the FSI's NAI.

Comparing the respondent's placement on the FSI to their needs for housing, food and transportation revealed that these three issues are directly related to NAI. All three issues revealed that being below the NAI relates to more effort to find alternative means of coping with these needs. Being below the NAI further relates to people not being able to meet these needs at one time or another. Housing issues showed the strongest relation to NAI, followed by food and transportation.

Comparing the respondent's placement on the FSI to their childcare, medical and other needs revealed that these three issues are not as related to NAI. These three issues revealed that being below the NAI relates to efforts to find alternative means of coping with these needs. Being below the NAI, however, did not notably relate to people not being able to meet these

needs. In these less direct relationships to the NAI, childcare showed the strongest relationship, followed by medical needs and other needs.

### **Survey Analysis**

The findings from the survey produced numerical data that indicated what respondents earned and what needs were being met adequately. These data can be compared with what the Center for Public Policy Priorities suggests an FSI should have. It was found that most of the respondents do not earn enough to meet the amount needed to produce family economic security as indicated by the CPPP's FSI.

The survey data also did not yield information that indicated what services respondents qualified for and how and who would see that respondents would actually get what they need. The information allowed for the development of an FSI scale for the respondents, but further information would be needed to develop an FSP for the respondents. To get that sort of information, two goals would need to be achieved. One goal would be to ask a case manager in a social service agency to indicate the qualifications for services needed by the respondents of this survey. To achieve this goal, service providers would need to be included in the sampling process – focusing on information that would describe what services respondents qualified for. The second goal would be to ask the respondents if they knew if they qualified for the help they needed. To achieve this goal, this study would need to include a component wherein a subsample of 20-30 households is studied in greater depth.

### **Conclusion**

The results of this survey show that the data were collected scientifically and the findings apply to the population sampled. This study provided an indication of how people in the West Side of San Antonio who have less than enough are able to cope. In general, respondents were willing to share with interviewers information about the economic status of the household and

the economic strategies employed to “make it” in San Antonio. The data show that an active informal economy exists in the Westside of San Antonio and that families are participants in it as a means of surviving economically.

The survey addressed all six of the “living expenses” contained in the FSI’s scale for determining the necessary annual income. Responses show that the respondents are willing to give informal information to a face-to-face interviewer and the information gives insight into the ways that people in the target area address their needs. This information is also useful for determining respondents’ household position on the FSI scale. With this, the survey can be analyzed for both the individual issues within the FSI and their relation to the respondents’ overall position on the FSI.

Overall, the survey instrument has the capacity to effectively gather information from respondents, to generate information on each of the six issues of the FSI, and to place the respondents on the FSI scale. With this information, the survey shows the ability to analyze every aspect of the FSI and relate it to the population. For future research of the FSI, the needs addressed by the FSI, and the needs of society, it appears that the best option is to continue in the direction of this survey.

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## **Appendix 1**

### **Westside San Antonio Family Security Index/Portfolio Project**

#### **Survey Instrument**

**Hispanic Research Center  
University of Texas at San Antonio  
Westside San Antonio Family Security Index/Portfolio Project**

Surveyor ID # \_\_\_\_\_

Respondent's Address: \_\_\_\_\_

Start Time: \_\_\_\_\_

Date: \_\_\_\_\_

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***Hello, my name is \_\_\_\_\_ from the Hispanic Research Center, University of Texas at San Antonio. We are interviewing people in your neighborhood about issues concerning family, income, housing, medical services, transportation, and living expenses. We would like to speak to someone 18 years of age or older please.***

If the individual does not look like they are 18, ask them their age.

If they are not 18 or older please ask: **Is there someone home who is 18 years old or older? \_\_\_\_\_(yes or no) May I please speak with them?**

**Here is my identification, and I have a letter explaining the survey. Would you like one in English or would you like one in Spanish? (Please select a Spanish or English survey instrument)**

**May I continue with the interview? \_\_\_\_\_. (Yes or No)**  
***(If refused please follow the skip sampling instructions!)***

**For your participation with this survey we will give you \$10.00 upon completion.**

**The survey will take about 15 minutes to 20 minutes to complete. All of your information will remain strictly confidential.**



## **SECTION I: IDENTIFICATION OF FAMILY AND HOUSEHOLD MEMBERS**

1. Including you, how many people live in your home? Number = \_\_\_\_\_.

2. Please identify their relationship to you, for example: spouse, child, sister, brother, mother, father, aunt, uncle, cousin, friend.

a. Person #1 _____	h. Person #8 _____
b. Person #2 _____	i. Person #9 _____
c. Person #3 _____	j. Person #10 _____
d. Person #4 _____	k. Person #11 _____
e. Person #5 _____	l. Person #12 _____
f. Person #6 _____	m. Person #13 _____
g. Person #7 _____	n. Person #14 _____

## **SECTION II: IDENTIFICATION OF NEIGHBORHOOD AND COST OF HOUSING**

3. How long have you lived in San Antonio? \_\_\_\_\_ (Years)

4. Does your neighborhood have a name? \_\_\_\_\_ (yes or no)

5. IF YES, what is your neighborhood's name? \_\_\_\_\_.

6. How long have you lived in this neighborhood? \_\_\_\_\_ (years).

7. Do you like your neighborhood? \_\_\_\_\_ (yes or no)

*For the next several questions I want you to think about your home.*

8. Do you:

Own this home? \_\_\_\_\_ (yes or no)

Rent this home? \_\_\_\_\_ (yes or no)

(IF THE INDIVIDUAL RENTS THEIR HOME, SKIP TO THE RENT SECTION ON THE NEXT PAGE, QUESTION 20.)

Neither \_\_\_\_\_

If neither, please explain: \_\_\_\_\_

9. Did you receive your home as a gift? \_\_\_\_\_ (yes or no)
10. If YES, from whom did you receive it? \_\_\_\_\_ (family or friend)
11. If NO, are you still making payments to a bank or mortgage company? \_\_\_\_\_ (yes or no)
12. Did you purchase your home from a member of your family or did you purchase it using a Real Estate Agent? \_\_\_\_\_ Family \_\_\_\_\_ Real Estate Agent
13. Are you and your family members that live in this home able to make the monthly payment using your household resources? \_\_\_\_\_ (yes or no)
14. IF NO, who helps you pay for the home? \_\_\_\_\_
15. How much money does this individual give you for your house payment?
- |                      |                      |
|----------------------|----------------------|
| _____ Less than \$25 | _____ \$76-100       |
| _____ \$25-50        | _____ \$101-125      |
| _____ \$51-75        | _____ \$126 and over |
16. Is there anybody else that helps you make your house payment? \_\_\_\_\_ (yes or no).
17. Did you participate in a governmental program (like FHA, VA, HUD) in order to purchase your home? \_\_\_\_\_ (yes or no)
18. If YES, what is the name of the program? \_\_\_\_\_.
19. Sometimes families charge rent to non-family members for a room in their house. Does your family rent a room to anyone? \_\_\_\_\_ (yes or no).

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**BEGIN HERE FOR RENTERS ONLY. IF THE INDIVIDUAL OWNS A HOME, SKIP TO SECTION III.**

20. Do you pay your monthly rent to an individual or a company?  
       \_\_\_\_\_ individual \_\_\_\_\_ company
21. If you pay an individual, is this individual:  
       A friend \_\_\_\_\_.  
       A family member \_\_\_\_\_.  
       An independent businessperson \_\_\_\_\_.
22. If you pay a company, does this company have its office in this neighborhood? \_\_\_\_\_ (yes or no)
23. Do you know the owner of the company? \_\_\_\_\_ (yes or no?)

24. Are you and your family members that live in this home able to make the monthly rent using you household resources? \_\_\_\_\_(yes or no)

25. If NO, who helps you pay for the home? \_\_\_\_\_.

26. How much money does this individual give you for your house payment?

_____ Less than \$25	_____ \$76-100
_____ \$25-50	_____ \$101-125
_____ \$51-75	_____ \$126 and over

27. Do you participate in a governmental program (e.g., Section 8) in order to pay your rent? \_\_\_\_\_(yes or no).

28. If YES, what is the name of the program? \_\_\_\_\_.

29. Sometimes families charge rent to non-family members for a room in their home. Does your family rent a room to anyone? \_\_\_\_\_ (yes or no).

### **SECTION III: IDENTIFICATION OF SOURCES OF INCOME INCLUDING EMPLOYMENT**

*For the next few questions please think of your job (employment) and other ways of generating money for your household.*

30. Do you have a job? \_\_\_\_\_(yes or no)  
(IF NO, SKIP THIS SECTION AND GO TO QUESTION 40.)

31. How long have you worked there? \_\_\_\_\_(Years)

32. IF LESS THAN 2 YEARS: Where did you work before this job?  
Name: \_\_\_\_\_

33. How long did you work there? \_\_\_\_\_.

34. Thinking about your job, do you make enough money to cover household expenses?  
\_\_\_\_\_ (yes or no)

35. Do you have to work more than one FULL TIME job in order to make ends meet?  
\_\_\_\_\_ (yes or no)

36. Do you work a FULL TIME job and work a part-time side job? \_\_\_\_ (yes or no)

37. Do you work two FULL TIME jobs? \_\_\_\_\_ (yes or no)

38. Do you work a combination of jobs? \_\_\_\_\_ (yes or no)

**39. If YES, List types of jobs:**

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**40. Who else in the home has a job? (Please list relationship)**\_\_\_\_\_

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**41. Besides formally working, people sometimes have other ways of making money such as baby-sitting, taking in laundry, and other sources. Do you do any of these to make extra money:**

**PLEASE CHECK ALL THAT APPLY**

- |                                     |                                      |                         |
|-------------------------------------|--------------------------------------|-------------------------|
| a. Baby-sitting _____               | f. Laundry_____                      | k. Sewing _____         |
| b. Mechanic work _____              | g. Lawn and Yard work_____           | l. Home repair____      |
| c. Fixing hair or doing nails _____ | h. Selling Food _____                | m. Selling blood_____   |
| d. Fixing TV's _____                | i. Playing or singing in a band_____ | n. Yard Sales _____     |
| e. D.J. or Dancer _____             | j. Selling T-shirts_____             | o. Selling Rapsas _____ |
| p. Other: _____                     |                                      |                         |
| q. I don't do any of these _____    |                                      |                         |

**SECTION IV: IDENTIFICATION OF SOURCES OF FOOD**

*Now I would like to ask you a few questions about the food your family eats.*

**42. On a weekly average, how many meals does your family eat together? \_\_\_\_\_(number)**

**43. When you eat, do all of you family members have enough food to eat? \_\_\_\_\_(yes or no).**

**44. Have there been times when you or a family member had to go without food? \_\_\_\_\_(yes or no)**

**45. If YES, please indicate how many times during the last year? \_\_\_\_\_**

*There are different ways by which people expand their supply of food. This includes receiving aid from a government program, eating with relatives, eating at church or charity kitchens, growing fruit and vegetables in your yard, raising chickens or other animals, getting free food as part of your work or your children's school program.*

**46. Do you use any of these or other creative ways to “stretch” you food budget:**

<b>PLEASE CHECK ALL THAT APPLY</b>	
a. Food Stamps _____	e. Eating with relatives _____
b. Free food at work _____	f. Eating at church _____
c. Growing fruit or vegetables _____	g. Raising livestock _____
d. Charity food kitchen _____	h. Free School lunch program _____
i. Other: _____	j. I don't use any of these _____

#### **SECTION V: IDENTIFICATION OF CHILDCARE RESOURCES**

*Now let us think about the children, those younger than 18 years of age that live in your home.*

**47. Are there any children younger than 18 years old in your home? \_\_\_\_\_ (yes or no)**  
**(IF NO, SKIP THIS SECTION AND GO TO SECTION VI ON THE NEXT PAGE. IF YES, GO ON TO THE NEXT QUESTION.)**

**48. How many of these children receive childcare? \_\_\_\_\_ (number)**

**49. How many of them receive childcare outside the home? \_\_\_\_\_ (number)**

**50. Do you provide care for the young children in your home? \_\_\_\_\_ (yes or no)**

**51. Of the children that receive childcare outside the home, where do they usually stay:**

<b>PLEASE CHECK ALL THAT APPLY</b>	
a. A relative's home _____	c. A friend's home _____
b. A babysitter's home _____	d. A childcare facility _____
e. A church _____	f. A community or charitable organization _____
g. Other: _____	

**52 Thinking about their childcare service, are you pleased with the quality of the care they receive?** \_\_\_\_\_ (yes or no)

**53 Please explain why:** \_\_\_\_\_  
\_\_\_\_\_

**54. Do you pay for this childcare?** \_\_\_\_\_ (yes or no)

**55. If YES, can you afford it?** \_\_\_\_\_ (yes or no)

**56. Do you receive money for childcare from an (Check all that apply):**

- a. \_\_\_\_\_ Employer
- b. \_\_\_\_\_ Government program
- c. \_\_\_\_\_ Family member
- d. \_\_\_\_\_ Friend
- e. \_\_\_\_\_ None of the above

## **SECTION VI: IDENTIFICATION OF MEDICAL RESOURCES**

*This group of questions concerns your family's health and the resources you have for medical care.*

**57. Is your family covered by medical insurance provided by an employer?** \_\_\_\_\_ (yes or no)  
**(IF NO, SKIP TO QUESTION 62. IF YES, ANSWER THE NEXT QUESTION.)**

**58. Is the coverage adequate for all of your family members?** \_\_\_\_\_ (yes or no)

**59. Do you have to pay for part of the medical insurance expenses?** \_\_\_\_\_ (yes or no)

**60. Does the employer pay for the insurance expenses?** \_\_\_\_\_ (yes or no)

**61. Thinking about your medical insurance, do you have to pay a large amount of money when receiving medical services?** \_\_\_\_\_ (yes or no)

**62. How do you pay for your medical services (Check all that apply)?**

- a. \_\_\_\_\_ Credit card
- b. \_\_\_\_\_ Cash
- c. \_\_\_\_\_ Check
- d. \_\_\_\_\_ Payments

**63. If you do not receive medical insurance from your employer, do you receive coverage from another source?** \_\_\_\_\_ (yes or no)

**IF YES, is this medical coverage provided by:**

**CHECK ALL THAT APPLY**

- a. Government program \_\_\_\_\_ c. Family member \_\_\_\_\_  
b. Community Clinic \_\_\_\_\_ d. Emergency room \_\_\_\_\_  
e. We have no medical coverage \_\_\_\_\_

**64. Do you get an annual physical?** \_\_\_\_\_ (yes or no)

**65. If NO, please explain** \_\_\_\_\_

**66. Do you get an annual eye exam?** \_\_\_\_\_ (yes or no)

**67. If NO, please explain** \_\_\_\_\_

**68. Do you get an annual dental check-up?** \_\_\_\_\_ (yes or no)

**69. If NO, Please explain** \_\_\_\_\_

**70. Do you consider your family's health to be (Circle One):**

Excellent

Good

Fair

Poor

Very Poor

**71. Do you use any home or traditional remedies rather than seeking medical care?**  
\_\_\_\_\_ (yes or no) (IF NO, SKIP THIS SECTION AND GO TO QUESTION 77.)

**72. For what health problems:**

\_\_\_\_\_  
\_\_\_\_\_

**73. Do you use these because they cost less?** \_\_\_\_\_ (yes or no)

**74. Do you think this approach is just as good as going to a medical care professional?** \_\_\_\_ (yes or no)

**75. Have you or any member of your family had to go to a hospital because a home or traditional remedy did not work?** \_\_\_\_\_ (yes or no)

**76. If yes, what was the treatment for?** \_\_\_\_\_.

**77. How many times in the past year have you or one of your family members gone to the emergency room for medical treatment?** \_\_\_\_\_ (number)

**78. How many times in the past year did you or one of your family members go to the hospital for surgery? \_\_\_\_\_ (number)**

**79. Are you currently paying a medical bill? \_\_\_\_\_ (yes or no)**

**80. IF YES, for what? \_\_\_\_\_.**

**81. How long will it take to pay this bill? \_\_\_\_\_ (years or months)**

## **SECTION VII: IDENTIFICATION OF TRANSPORTATION RESOURCES**

*Now it is time to think about how you and your family commute. Some people have their own car, or cars, others depend upon friends for transportation, or use the bus, while others walk.*

**82. Thinking about how you get to work (or how the primary wage earner gets to work) would you say you usually get there by:**

**83. Driving your own car or truck? \_\_\_\_\_ (yes or no)**

**84. Driving your family's car or truck? \_\_\_\_\_ (yes or no)**

**85. Driving your friend's car or truck? \_\_\_\_\_ (yes or no)**

**86. Getting a ride with family? \_\_\_\_\_ (yes or no)**

**87. Getting a ride with friends? \_\_\_\_\_ (yes or no)**

**88. Riding your bicycle? \_\_\_\_\_ (yes or no)**

**89. Taking the bus? \_\_\_\_\_ (yes or no)**

**90. Walking? \_\_\_\_\_ (yes or no)**

**91. How many times a week do you or a family member have problems getting to where you want to go because of problems with transportation? \_\_\_\_\_ ( times per week)**

**92. Would you say that your family's transportation is (Circle One):**

Very reliable    Reliable    Sometimes reliable    Unreliable    Very Unreliable



## **SECTION VIII: IDENTIFICATION OF OTHER RESOURCES**

**93. Do you ever trade, exchange or borrow things (e.g., food, clothing, tools) with family members? \_\_\_\_ (yes or no)**

**94. Do you ever trade, exchange or borrow things (e.g., food, clothing, tools) with friends? \_\_\_\_ (yes or no)**

**95. Do you ever trade, exchange or borrow things (e.g., food, clothing, tools) with neighbors? \_\_\_\_ (yes or no)**

**96. What do you or members of your household trade?**

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**97. Do you ever go to Mexico to make purchases for your household? \_\_\_\_ (yes or no)**  
**IF YES, check all that apply:**

### **CHECK ALL THAT APPLY**

- |  |   |                                   |
|--|---|-----------------------------------|
| <b>a. Every week ____</b>                              | <b>b. Every other Week ____</b>           | <b>c. Once a Month ____</b>       |
| <b>d. Every other Month ____</b>                       | <b>e. Every three or four Months ____</b> | <b>f. Once or twice/year ____</b> |
| <b>g. I do not go to Mexico to make Purchases ____</b> |   |                                   |

**98. What type of purchases do you make ( e.g., food, materials, medicine) in Mexico?**

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## **SECTION IX: DEMOGRAPHICS**

**99. Finally, I would like to ask some questions about you. What is the highest grade or level of school you completed?**

- ☐ 1. 5<sup>th</sup> Grade or less
- ☐ 2. 6-8<sup>th</sup> Grade
- ☐ 3. 9-11
- ☐ 4. GED
- ☐ 5. High School Graduate
- ☐ 6. Some College
- ☐ 7. Associate's Degree
- ☐ 8. Technical school graduate
- ☐ 9. Bachelor's Degree
- ☐ 10. Don't Know
- ☐ 11. N.A.

**100. What is your current marital status?**

- ☐ 1. Single                      ☐ 4. Divorced/Separated  
☐ 2. Common law              ☐ 5. Widowed  
☐ 3. Married

**101. Please indicate your APPROXIMATE family income (before taxes) in 2001**

**(Check one):**

- ☐ Less than \$7000              ☐ \$20,000-\$29,999  
☐ \$7,000-\$9,999              ☐ \$30,000-\$49,999  
☐ \$10,000-\$14,000              ☐ \$50,000-74,999  
☐ \$15,000-\$19,999              ☐ \$75,000 and over

**102. To assess the level of your caloric intake (i.e., health) we ask that you please indicate your approximate:**

- a. \_\_\_\_\_ Height  
b. \_\_\_\_\_ Weight

**103. What language do you mostly speak at home?**

- ☐ 1. English   ☐ 2. Spanish   ☐ 3. Other   ☐ 8. Don't Know   ☐ 9. N.A/Refused

**104. What is your age? \_\_\_\_\_.**

**105. Instructions for Interviewer: please note the respondent's gender (M or F)**

*Please note the respondent's race or ethnicity (if not apparent, please ask the respondent to self-identify)* \_\_\_\_\_

Time Completed: \_\_\_\_\_

**We have now completed the survey. Thank you so much for your help. Please have a good day/evening.**

## **Appendix 2**

### **Frequency Tables by Instrument Question**

## Section 1. Family

### Question 1. Including yourself, how many live in your home.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid one	36	8.6	8.6	8.6
two	72	17.1	17.1	25.7
three	71	16.9	16.9	42.6
four	72	17.1	17.1	59.8
five	68	16.2	16.2	76.0
six	49	11.7	11.7	87.6
seven or more	52	12.4	12.4	100.0
Total	420	100.0	100.0	

### Question 2. Do you live with a spouse?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid no	204	48.6	48.6	48.6
yes	216	51.4	51.4	100.0
Total	420	100.0	100.0	

### Question 2. Do children live in the house?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	250	59.5	59.5	59.5
no	170	40.5	40.5	100.0
Total	420	100.0	100.0	

### Question 2. Number of children in the house.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid none	170	40.5	40.5	40.5
one	92	21.9	21.9	62.4
two	66	15.7	15.7	78.1
three	48	11.4	11.4	89.5
four	27	6.4	6.4	96.0
five or more	17	4.0	4.0	100.0
Total	420	100.0	100.0	

**Question 2. Number of spouse and children in the house**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	none	116	27.6	27.6	27.6
	one	93	22.1	22.1	49.8
	two	75	17.9	17.9	67.6
	three	57	13.6	13.6	81.2
	four	41	9.8	9.8	91.0
	five	28	6.7	6.7	97.6
	six or more	10	2.4	2.4	100.0
	Total	420	100.0	100.0	

**Question 2. Number of parents in the house**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	337	80.2	80.2	80.2
	1	53	12.6	12.6	92.9
	2	30	7.1	7.1	100.0
	Total	420	100.0	100.0	

**Question 2. Number of other people living in the house**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	236	56.2	56.2	56.2
	1	78	18.6	18.6	74.8
	2	40	9.5	9.5	84.3
	3	35	8.3	8.3	92.6
	4	16	3.8	3.8	96.4
	5	6	1.4	1.4	97.9
	6	5	1.2	1.2	99.0
	7	4	1.0	1.0	100.0
	Total	420	100.0	100.0	

## Section 2. Neighborhood and Housing Costs

### Question 3. How long have you lived in San Antonio?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 10 years	37	8.8	8.8	8.8
	10-19 years	50	11.9	11.9	20.7
	20-29 years	76	18.1	18.1	38.8
	30-39 years	74	17.6	17.6	56.4
	40-49 years	61	14.5	14.5	71.0
	50-59 years	45	10.7	10.7	81.7
	60 or more years	77	18.3	18.3	100.0
	Total	420	100.0	100.0	

### Question 6. How long have you lived in the neighborhood?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	two years or less	68	16.2	16.4	16.4
	3-9 years	69	16.4	16.7	33.1
	10-19 years	71	16.9	17.1	50.2
	20-29 years	70	16.7	16.9	67.1
	30-39 years	63	15.0	15.2	82.4
	40-49 years	42	10.0	10.1	92.5
	50 or more years	31	7.4	7.5	100.0
	Total	414	98.6	100.0	
Missing	System	6	1.4		
Total		420	100.0		

### Question 7. Do you like your neighborhood?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	384	91.4	92.5	92.5
	no	31	7.4	7.5	100.0
	Total	415	98.8	100.0	
Missing	888	2	.5		
	missing	1	.2		
	System	2	.5		
	Total	5	1.2		
Total		420	100.0		

**Question 8. Do you own or rent this home?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	own	311	74.0	76.4	76.4
	rent	87	20.7	21.4	97.8
	other	9	2.1	2.2	100.0
	Total	407	96.9	100.0	
Missing	missing	13	3.1		
Total		420	100.0		

**(Questions 9-18, homeowners only)**

**Question 9. Did you receive this home as a gift?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	63	15.0	20.2	20.2
	no	249	59.3	79.8	100.0
	Total	312	74.3	100.0	
Missing	not applicable	101	24.0		
	missing	5	1.2		
	System	2	.5		
	Total	108	25.7		
Total		420	100.0		

**Question 10. From whom did you receive the gift?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	family	48	11.4	75.0	75.0
	friend	16	3.8	25.0	100.0
	Total	64	15.2	100.0	
Missing	not applicable	348	82.9		
	999	6	1.4		
	System	2	.5		
	Total	356	84.8		
Total		420	100.0		

**Question 11. Are you still making payments?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	105	25.0	38.9	38.9
	no	165	39.3	61.1	100.0
	Total	270	64.3	100.0	
Missing	not applicable	144	34.3		
	missing	4	1.0		
	System	2	.5		
	Total	150	35.7		
Total		420	100.0		

**Question 12. Source of home purchase.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	family	45	10.7	18.4	18.4
	friend	98	23.3	40.0	58.4
	neighbor	14	3.3	5.7	64.1
	real estate	73	17.4	29.8	93.9
	other	13	3.1	5.3	99.2
	8	2	.5	.8	100.0
	Total	245	58.3	100.0	
Missing	not applicable	157	37.4		
	999	6	1.4		
	System	12	2.9		
	Total	175	41.7		
Total		420	100.0		

**Question 13. Are you able to make the monthly payments?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	172	41.0	86.4	86.4
	no	27	6.4	13.6	100.0
	Total	199	47.4	100.0	
Missing	not applicable	215	51.2		
	missing	3	.7		
	System	3	.7		
	Total	221	52.6		
Total		420	100.0		



**Question 14. If not, who helps pay for the home?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	friend	2	.5	50.0	50.0
	family	2	.5	50.0	100.0
	Total	4	1.0	100.0	
Missing	not applicable	406	96.7		
	missing	4	1.0		
	System	6	1.4		
	Total	416	99.0		
Total		420	100.0		

**Question 15. How much money does this person give you?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25 to 50	3	.7	20.0	20.0
	51 to 75	1	.2	6.7	26.7
	76 to 100	1	.2	6.7	33.3
	101 to 125	1	.2	6.7	40.0
	over 126	9	2.1	60.0	100.0
	Total	15	3.6	100.0	
Missing	not applicable	388	92.4		
	missing	5	1.2		
	System	12	2.9		
	Total	405	96.4		
Total		420	100.0		

**Question 16 Is there anyone else that helps you make your house payments?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	22	5.2	14.4	14.4
	no	131	31.2	85.6	100.0
	Total	153	36.4	100.0	
Missing	not applicable	247	58.8		
	missing	12	2.9		
	System	8	1.9		
	Total	267	63.6		
Total		420	100.0		

**Question 17. Did you participate in a government program to purchase your home?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	48	11.4	18.3	18.3
	no	215	51.2	81.7	100.0
	Total	263	62.6	100.0	
Missing	not applicable	150	35.7		
	missing	3	.7		
	System	4	1.0		
	Total	157	37.4		
Total		420	100.0		

**Question 18. (If yes) What is the name of that program?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	va	17	4.0	100.0	100.0
Missing	not applicable	350	83.3		
	missing	3	.7		
	System	50	11.9		
	Total	403	96.0		
Total		420	100.0		

**(Questions 19-29, renters only)**

**Question 19. Does your family rent a room to anyone?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	17	4.0	5.6	5.6
	no	289	68.8	94.4	100.0
	Total	306	72.9	100.0	
Missing	not applicable	110	26.2		
	missing	3	.7		
	System	1	.2		
	Total	114	27.1		
Total		420	100.0		

**Question 20. Do you pay rent to an individual or a company?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	individual	79	18.8	85.9	85.9
	company	13	3.1	14.1	100.0
	Total	92	21.9	100.0	
Missing	not applicable	325	77.4		
	missing	3	.7		
	Total	328	78.1		
Total		420	100.0		

**Question 21. If you pay an individual, who is individual?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	friend	19	4.5	22.1	22.1
	family	17	4.0	19.8	41.9
	business	50	11.9	58.1	100.0
	Total	86	20.5	100.0	
Missing	888	333	79.3		
	System	1	.2		
	Total	334	79.5		
Total		420	100.0		

**Question22. If you pay a company, does it have its office in the neighborhood?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	7	1.7	30.4	30.4
	no	16	3.8	69.6	100.0
	Total	23	5.5	100.0	
Missing	not applicable	393	93.6		
	missing	4	1.0		
	Total	397	94.5		
Total		420	100.0		

**Question23. Do you know the owner of the company?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	8	1.9	36.4	36.4
	no	14	3.3	63.6	100.0
	Total	22	5.2	100.0	
Missing	not applicable	392	93.3		
	missing	6	1.4		
	Total	398	94.8		
Total		420	100.0		

**Question 24. Are you able to make the rent payments?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	82	19.5	91.1	91.1
	no	8	1.9	8.9	100.0
	Total	90	21.4	100.0	
Missing	not applicable	330	78.6		
Total		420	100.0		

**Questions 13 and 24. Are you able to make payments (both own and rent)?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	251	59.8	87.8	87.8
	no	35	8.3	12.2	100.0
	Total	286	68.1	100.0	
Missing	System	134	31.9		
Total		420	100.0		

**Question 25. If no, who helps you pay the rent?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	friend	3	.7	50.0	50.0
	family	3	.7	50.0	100.0
	Total	6	1.4	100.0	
Missing	not applicable	414	98.6		
Total		420	100.0		

**Question 26. How much money does this person give you?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 25	1	.2	14.3	14.3
	25 to 50	2	.5	28.6	42.9
	101 to 125	1	.2	14.3	57.1
	126 and over	3	.7	42.9	100.0
	Total	7	1.7	100.0	
Missing	not applicable	412	98.1		
	System	1	.2		
	Total	413	98.3		
Total		420	100.0		

**Question 27. Do you participate in a government program?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	12	2.9	18.5	18.5
	no	53	12.6	81.5	100.0
	Total	65	15.5	100.0	
Missing	not applicable	351	83.6		
	missing	3	.7		
	System	1	.2		
	Total	355	84.5		
Total		420	100.0		

**Question 29. Does your family rent a room to anyone?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	3	.7	3.4	3.4
	no	85	20.2	96.6	100.0
	Total	88	21.0	100.0	
Missing	not applicable	327	77.9		
	missing	5	1.2		
	Total	332	79.0		
Total		420	100.0		

**Section 3. Identification of Sources of Income**

**Question 30. Do you have a job?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	220	52.4	54.1	54.1
	no	187	44.5	45.9	100.0
	Total	407	96.9	100.0	
Missing	not applicable	11	2.6		
	System	2	.5		
	Total	13	3.1		
Total		420	100.0		

**Question 31. How long have you worked there?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than two years	80	19.0	37.2	37.2
	three to ten years	81	19.3	37.7	74.9
	11-20 years	33	7.9	15.3	90.2
	21-30 years	15	3.6	7.0	97.2
	more than 30 years	6	1.4	2.8	100.0
	Total	215	51.2	100.0	
Missing	System	205	48.8		
Total		420	100.0		

**Do you make enough money to cover household expenses?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	167	39.8	75.9	75.9
	no	53	12.6	24.1	100.0
	Total	220	52.4	100.0	
Missing	not applicable	193	46.0		
	missing	4	1.0		
	System	3	.7		
	Total	200	47.6		
Total		420	100.0		

**Question 35. Do you have more than one full time job?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	33	7.9	15.9	15.9
	no	175	41.7	84.1	100.0
	Total	208	49.5	100.0	
Missing	not applicable	207	49.3		
	missing	2	.5		
	System	3	.7		
	Total	212	50.5		
Total		420	100.0		

**Question 36. Do you work both full-time and part time?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	27	6.4	20.5	20.5
	no	105	25.0	79.5	100.0
	Total	132	31.4	100.0	
Missing	not applicable	281	66.9		
	missing	2	.5		
	System	5	1.2		
	Total	288	68.6		
Total		420	100.0		

**Question 37 Do you work two full time jobs?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	7	1.7	5.9	5.9
	no	112	26.7	94.1	100.0
	Total	119	28.3	100.0	
Missing	888	293	69.8		
	999	2	.5		
	System	6	1.4		
	Total	301	71.7		
Total		420	100.0		

**Question 38. do you work a combination of jobs?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	15	3.6	16.1	16.1
	no	78	18.6	83.9	100.0
	Total	93	22.1	100.0	
Missing	not applicable	309	73.6		
	missing	7	1.7		
	System	11	2.6		
	Total	327	77.9		
Total		420	100.0		

**Question 41. Do you do babysitting to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	45	10.7	100.0	100.0
Missing	not applicable	371	88.3		
	missing	3	.7		
	System	1	.2		
	Total	375	89.3		
Total		420	100.0		

**Question 41. Do you do mechanical work to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	19	4.5	100.0	100.0
Missing	not applicable	400	95.2		
	missing	1	.2		
	Total	401	95.5		
Total		420	100.0		

**Question 41. Do you fix hair/do nails to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	7	1.7	100.0	100.0
Missing	not applicable	412	98.1		
	missing	1	.2		
	Total	413	98.3		
Total		420	100.0		

**Question 41. Do you fix TVs to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	3	.7	100.0	100.0
Missing	not applicable	416	99.0		
	missing	1	.2		
	Total	417	99.3		
Total		420	100.0		

**Question 41. Are you a DJ or Dancer to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	2	.5	100.0	100.0
Missing	not applicable	417	99.3		
	missing	1	.2		
	Total	418	99.5		
Total		420	100.0		

**Question 41. Do you do laundry to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	3	.7	100.0	100.0
Missing	not applicable	416	99.0		
	missing	1	.2		
	Total	417	99.3		
Total		420	100.0		



**Question 41. Do you dolawn and yard work to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	9	2.1	100.0	100.0
Missing	not applicable	410	97.6		
	missing	1	.2		
	Total	411	97.9		
Total		420	100.0		

**Question 41. Do you sell food to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	6	1.4	100.0	100.0
Missing	not applicable	413	98.3		
	missing	1	.2		
	Total	414	98.6		
Total		420	100.0		

**Question 41. Do you make extra money by playing or singing in a band?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	2	.5	100.0	100.0
Missing	not applicable	417	99.3		
	missing	1	.2		
	Total	418	99.5		
Total		420	100.0		

**Question 41. Do you do sell t-shirts to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	2	.5	100.0	100.0
Missing	not applicable	417	99.3		
	missing	1	.2		
	Total	418	99.5		
Total		420	100.0		

**Question 41. Do you sew to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	6	1.4	100.0	100.0
Missing	not applicable	413	98.3		
	missing	1	.2		
	Total	414	98.6		
Total		420	100.0		

**Question 41. Do you do home repairs to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	11	2.6	100.0	100.0
Missing	not applicable	408	97.1		
	missing	1	.2		
	Total	409	97.4		
Total		420	100.0		

**Question 41. Do you make extra money by selling blood?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	4	1.0	100.0	100.0
Missing	not applicable	415	98.8		
	missing	1	.2		
	Total	416	99.0		
Total		420	100.0		

**Question 41. Do you do yard sales to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	19	4.5	100.0	100.0
Missing	not applicable	400	95.2		
	missing	1	.2		
	Total	401	95.5		
Total		420	100.0		

**Question 41. Do you sell raspas to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	5	1.2	100.0	100.0
Missing	not applicable	414	98.6		
	missing	1	.2		
	Total	415	98.8		
Total		420	100.0		

**Question 41. Do you do other things to make extra money?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	15	3.6	100.0	100.0
Missing	not applicable	401	95.5		
	missing	2	.5		
	System	2	.5		
	Total	405	96.4		
Total		420	100.0		

**Question 41. Number of informal jobs listed by respondents.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid none	317	75.5	75.5	75.5
one	70	16.7	16.7	92.1
two	18	4.3	4.3	96.4
three or more	15	3.6	3.6	100.0
Total	420	100.0	100.0	

**Section 4. Identification of Sources of Food**

**Question 42. How many meals per week does family have together? (recoded)**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid none	28	6.7	6.9	6.9
one or two	53	12.6	13.0	19.9
three to six	70	16.7	17.2	37.1
seven	97	23.1	23.8	60.9
eight to twenty	71	16.9	17.4	78.4
twenty one or more	88	21.0	21.6	100.0
Total	407	96.9	100.0	
Missing System	13	3.1		
Total	420	100.0		

**Question 43. DO all your family members have enough food to eat?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	402	95.7	96.4	96.4
no	15	3.6	3.6	100.0
Total	417	99.3	100.0	
Missing not applicable	3	.7		
Total	420	100.0		

**Question 44. Have there been times when you had to go without food?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	56	13.3	13.4	13.4
no	361	86.0	86.6	100.0
Total	417	99.3	100.0	
Missing not applicable	3	.7		
Total	420	100.0		

**Question 45. Hhow many times in the last year (has there not been enough food)?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	once	7	1.7	16.7	16.7
	twice	13	3.1	31.0	47.6
	three to five times	11	2.6	26.2	73.8
	six or more times	11	2.6	26.2	100.0
	Total	42	10.0	100.0	
Missing	System	378	90.0		
Total		420	100.0		

**Question 46. Do you "stretch" your food budget by using food stamps?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	58	13.8	100.0	100.0
Missing	not applicable	361	86.0		
	System	1	.2		
	Total	362	86.2		
Total		420	100.0		

**Question 46. Do you "stretch" your food budget by getting free food at work?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	9	2.1	100.0	100.0
Missing	not applicable	411	97.9		
Total		420	100.0		

**Question 46. Do you "stretch" your food budget by growing fruits and vegetables?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	11	2.6	100.0	100.0
Missing	not applicable	409	97.4		
Total		420	100.0		

**Question 46. Do you "stretch" your food budget by using a charity food kitchen?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	9	2.1	100.0	100.0
Missing	not applicable	411	97.9		
Total		420	100.0		

**Question 46. Do you "stretch" your food budget by eating with relatives?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid     yes	85	20.2	100.0	100.0
Missing   not applicable	335	79.8		
Total	420	100.0		

**Question 46. Do you "stretch" your food budget by eating at church?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid     yes	23	5.5	100.0	100.0
Missing   not applicable	397	94.5		
Total	420	100.0		

**Question 46. Do you "stretch" your food budget by raising livestock?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid     yes	3	.7	100.0	100.0
Missing   not applicable	417	99.3		
Total	420	100.0		

**Question 46. Do you "stretch" your food budget by using free school lunch program?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid     yes	110	26.2	100.0	100.0
Missing   not applicable	309	73.6		
System	1	.2		
Total	310	73.8		
Total	420	100.0		

**Question 46. Do you use other ways to stretch your food budget?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid     yes	13	3.1	100.0	100.0
Missing   not applicable	407	96.9		
Total	420	100.0		

**Question 46. Total means a respondent used to stretch the food budget.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	none	214	51.0	55.4	55.4
	one	116	27.6	30.1	85.5
	two	42	10.0	10.9	96.4
	three or more	14	3.3	3.6	100.0
	Total	386	91.9	100.0	
Missing	System	34	8.1		
Total		420	100.0		

**Section 5. Identification of Childcare Resources**

**Question 47. Are there children under 18 years old in your home?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	224	53.3	57.1	57.1
	no	168	40.0	42.9	100.0
	Total	392	93.3	100.0	
Missing	not applicable	25	6.0		
	missing	3	.7		
	Total	28	6.7		
Total		420	100.0		

**Question 48. How many of these children receive child care?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	none	119	28.3	50.2	50.2
	one	51	12.1	21.5	71.7
	two	35	8.3	14.8	86.5
	three or more	32	7.6	13.5	100.0
	Total	237	56.4	100.0	
Missing	System	183	43.6		
Total		420	100.0		

**Question 49. How many children receive childcare outside the home?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00	155	36.9	75.6	75.6
	1.00	24	5.7	11.7	87.3
	2.00	21	5.0	10.2	97.6
	3.00	5	1.2	2.4	100.0
	Total	205	48.8	100.0	
Missing	System	215	51.2		
Total		420	100.0		

**Question 50. Do you provide child care in your home?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	163	38.8	75.8	75.8
	no	52	12.4	24.2	100.0
	Total	215	51.2	100.0	
Missing	not applicable	202	48.1		
	missing	3	.7		
	Total	205	48.8		
Total		420	100.0		

**Question 51. Do your children ever stay in a relative's home?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	12	2.9	80.0	80.0
	no	3	.7	20.0	100.0
	Total	15	3.6	100.0	
Missing	not applicable	397	94.5		
	missing	5	1.2		
	System	3	.7		
	Total	405	96.4		
Total		420	100.0		

**Question 51. Do your children ever stay in a babysitter's home?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	8	1.9	72.7	72.7
	no	3	.7	27.3	100.0
	Total	11	2.6	100.0	
Missing	not applicable	406	96.7		
	missing	3	.7		
	Total	409	97.4		
Total		420	100.0		

**Question 51. Do your children ever stay in a friend's home?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	1	.2	25.0	25.0
	no	3	.7	75.0	100.0
	Total	4	1.0	100.0	
Missing	not applicable	414	98.6		
	missing	2	.5		
	Total	416	99.0		
Total		420	100.0		

**Question 51. Do your children ever stay at a church?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	12	2.9	80.0	80.0
	no	3	.7	20.0	100.0
	Total	15	3.6	100.0	
Missing	not applicable	403	96.0		
	missing	2	.5		
	Total	405	96.4		
Total		420	100.0		

**Question 51. Do your children ever stay in a childcare facility?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	2	.5	40.0	40.0
	no	3	.7	60.0	100.0
	Total	5	1.2	100.0	
Missing	not applicable	413	98.3		
	missing	2	.5		
	Total	415	98.8		
Total		420	100.0		

**Question 51. Do your children ever stay at a community or charitable organization?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	4	1.0	57.1	57.1
	no	3	.7	42.9	100.0
	Total	7	1.7	100.0	
Missing	not applicable	411	97.9		
	missing	2	.5		
	Total	413	98.3		
Total		420	100.0		



**Question 51. Do your children ever stay at other places?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	6	1.4	66.7	66.7
	no	3	.7	33.3	100.0
	Total	9	2.1	100.0	
Missing	not applicable	409	97.4		
	missing	2	.5		
	Total	411	97.9		
Total		420	100.0		

**Question 51. Number of alternate sources respondents used for childcare.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	none	154	36.7	82.4	82.4
	one	30	7.1	16.0	98.4
	two	3	.7	1.6	100.0
	Total	187	44.5	100.0	
Missing	not applicable	233	55.5		
Total		420	100.0		

**Question 52. Are you pleased with the quality of your childcare?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	88	21.0	89.8	89.8
	no	10	2.4	10.2	100.0
	Total	98	23.3	100.0	
Missing	not applicable	316	75.2		
	missing	2	.5		
	System	4	1.0		
	Total	322	76.7		
Total		420	100.0		

**Question 54. Do you pay for this childcare?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	22	5.2	33.3	33.3
	no	44	10.5	66.7	100.0
	Total	66	15.7	100.0	
Missing	not applicable	343	81.7		
	missing	6	1.4		
	System	5	1.2		
	Total	354	84.3		
Total		420	100.0		

**Question 55. If yes, can you afford it?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	20	4.8	71.4	71.4
	no	8	1.9	28.6	100.0
	Total	28	6.7	100.0	
Missing	not applicable	379	90.2		
	missing	7	1.7		
	System	6	1.4		
	Total	392	93.3		
Total		420	100.0		

**Question 56. Do you receive money for childcare from an employer?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	employer	1	.2	100.0	100.0
Missing	not applicable	419	99.8		
Total		420	100.0		

**Question 56. Do you receive money for childcare from a government program?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	5	1.2	100.0	100.0
Missing	not applicable	415	98.8		
Total		420	100.0		

**Question 56. Do you receive money for childcare from a family member?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	3	.7	100.0	100.0
Missing	not applicable	417	99.3		
Total		420	100.0		

**Question 56. Do you receive money for childcare from a friend?**

		Frequency	Percent
Missing	not applicable	420	100.0

**Question 56. Does the respondent receive any financial support for childcare?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no	238	56.7	96.4	96.4
	yes	9	2.1	3.6	100.0
	Total	247	58.8	100.0	
Missing	not applicable	173	41.2		
Total		420	100.0		

**Section 6. Identification of Medical Resources**

**Question 57. Is your family covered by medical insurance provided by an employer?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	179	42.6	44.5	44.5
	no	223	53.1	55.5	100.0
	Total	402	95.7	100.0	
Missing	not applicable	15	3.6		
	missing	3	.7		
	Total	18	4.3		
Total		420	100.0		

**Question 58. Is the coverage adequate for the family?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	123	29.3	68.7	68.7
	no	56	13.3	31.3	100.0
	Total	179	42.6	100.0	
Missing	not applicable	226	53.8		
	missing	13	3.1		
	System	2	.5		
	Total	241	57.4		
Total		420	100.0		

**Question 59. Do you have to pay part of the medical insurance expenses?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	141	33.6	81.5	81.5
	no	32	7.6	18.5	100.0
	Total	173	41.2	100.0	
Missing	not applicable	237	56.4		
	missing	8	1.9		
	System	2	.5		
	Total	247	58.8		
Total		420	100.0		

**Question 60. Does the employer pay for the insurance expenses?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	125	29.8	73.1	73.1
	no	46	11.0	26.9	100.0
	Total	171	40.7	100.0	
Missing	not applicable	237	56.4		
	missing	8	1.9		
	System	4	1.0		
	Total	249	59.3		
Total		420	100.0		

**Question 61. Do you have to pay a large amount of money when receiving medical services?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	40	9.5	23.8	23.8
	no	128	30.5	76.2	100.0
	Total	168	40.0	100.0	
Missing	not applicable	239	56.9		
	missing	9	2.1		
	System	4	1.0		
	Total	252	60.0		
Total		420	100.0		

**Question 62. Do you pay for medical expenses with credit card?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	24	5.7	82.8	82.8
	no	5	1.2	17.2	100.0
	Total	29	6.9	100.0	
Missing	not applicable	375	89.3		
	missing	13	3.1		
	System	3	.7		
	Total	391	93.1		
Total		420	100.0		

**Question 62. Do you pay for medical expenses with cash?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	182	43.3	99.5	99.5
	no	1	.2	.5	100.0
	Total	183	43.6	100.0	
Missing	not applicable	228	54.3		
	missing	6	1.4		
	System	3	.7		
	Total	237	56.4		
Total		420	100.0		

**Question 62. Do you pay for medical expenses with check?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	68	16.2	94.4	94.4
	no	4	1.0	5.6	100.0
	Total	72	17.1	100.0	
Missing	not applicable	336	80.0		
	missing	8	1.9		
	System	4	1.0		
	Total	348	82.9		
Total		420	100.0		

**Question 62. Do you pay medical expenses in payments?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	75	17.9	91.5	91.5
	no	7	1.7	8.5	100.0
	Total	82	19.5	100.0	
Missing	not applicable	324	77.1		
	missing	9	2.1		
	System	5	1.2		
	Total	338	80.5		
Total		420	100.0		

**Question 62. Do you receive medical coverage from a government program?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	163	38.8	100.0	100.0
Missing	not applicable	257	61.2		
Total		420	100.0		

**Question 62. Do you receive medical coverage from a community clinic?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	29	6.9	100.0	100.0
Missing	not applicable	391	93.1		
Total		420	100.0		

**Question 62. Do you receive medical coverage from a family member?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	4	1.0	100.0	100.0
Missing	not applicable	416	99.0		
Total		420	100.0		

**Question 62. Do you receive medical coverage from the emergency room?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	13	3.1	100.0	100.0
Missing	not applicable	407	96.9		
Total		420	100.0		

**Question 62. Total number of non-job sources of medical coverage.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid none	237	56.4	56.4	56.4
one	159	37.9	37.9	94.3
two	21	5.0	5.0	99.3
three	3	.7	.7	100.0
Total	420	100.0	100.0	

**Question 62. We have no medical coverage.**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	13	3.1	100.0	100.0
Missing not applicable	407	96.9		
Total	420	100.0		

**Question 64. Do you get an annual physical?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	272	64.8	64.9	64.9
no	147	35.0	35.1	100.0
Total	419	99.8	100.0	
Missing not applicable	1	.2		
Total	420	100.0		

**Question 66. Do you get an annual eye exam?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	238	56.7	56.8	56.8
no	181	43.1	43.2	100.0
Total	419	99.8	100.0	
Missing not applicable	1	.2		
Total	420	100.0		

**Question 68. Do you get an annual dental checkup**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	220	52.4	52.9	52.9
no	196	46.7	47.1	100.0
Total	416	99.0	100.0	
Missing not applicable	4	1.0		
Total	420	100.0		

**Question 70. Do you consider your family's health to be ...**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	excellent	88	21.0	21.4	21.4
	good	203	48.3	49.3	70.6
	fair	102	24.3	24.8	95.4
	poor	16	3.8	3.9	99.3
	very poor	3	.7	.7	100.0
	Total	412	98.1	100.0	
Missing	888	2	.5		
	999	5	1.2		
	System	1	.2		
	Total	8	1.9		
Total		420	100.0		

**Question 71. Do you use home or traditional remedies rather than medical care?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	168	40.0	41.3	41.3
	no	239	56.9	58.7	100.0
	Total	407	96.9	100.0	
Missing	not applicable	10	2.4		
	missing	1	.2		
	System	2	.5		
	Total	13	3.1		
Total		420	100.0		

**Question 73. Do you use home remedies because cost less?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	72	17.1	38.5	38.5
	no	115	27.4	61.5	100.0
	Total	187	44.5	100.0	
Missing	not applicable	230	54.8		
	System	3	.7		
	Total	233	55.5		
Total		420	100.0		



**Question 74. Do you think home remedies are as good as professional medical care?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	98	23.3	54.7	54.7
	no	81	19.3	45.3	100.0
	Total	179	42.6	100.0	
Missing	not applicable	231	55.0		
	missing	4	1.0		
	System	6	1.4		
	Total	241	57.4		
Total		420	100.0		

**Question 75. Have you or a family member ever gone to the hospital because tradition remedies did not work?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	36	8.6	19.7	19.7
	no	146	34.8	79.8	99.5
	missing	1	.2	.5	100.0
	Total	183	43.6	100.0	
Missing	888	230	54.8		
	999	2	.5		
	System	5	1.2		
	Total	237	56.4		
Total		420	100.0		

**Question 79. Are you currently paying a medical bill?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	116	27.6	29.4	29.4
	no	279	66.4	70.6	100.0
	Total	395	94.0	100.0	
Missing	888	19	4.5		
	999	6	1.4		
	Total	25	6.0		
Total		420	100.0		

## Section 7. Identification of Transportation Resources

**Question 82. Do you get to work by driving your own car or truck?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	319	76.0	76.0	76.0
no	101	24.0	24.0	100.0
Total	420	100.0	100.0	

**Question 83. Do you get to work by driving your family's car or truck?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	104	24.8	100.0	100.0
Missing not applicable	306	72.9		
missing	10	2.4		
Total	316	75.2		
Total	420	100.0		

**Question 84. Do you get to work by driving your friend's car or truck?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	22	5.2	100.0	100.0
Missing not applicable	393	93.6		
missing	5	1.2		
Total	398	94.8		
Total	420	100.0		

**Question 86. Do you get to work by getting a ride from family?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	116	27.6	100.0	100.0
Missing not applicable	298	71.0		
missing	6	1.4		
Total	304	72.4		
Total	420	100.0		

**Question 87. Do you get to work by getting a ride from friends?**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	84	20.0	100.0	100.0
Missing not applicable	332	79.0		
missing	4	1.0		
Total	336	80.0		
Total	420	100.0		

**Question 88. Do you get to work by riding your bicycle?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	23	5.5	100.0	100.0
Missing	not applicable	390	92.9		
	missing	7	1.7		
	Total	397	94.5		
Total		420	100.0		

**Question 89. Do you get to work by taking the bus**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	114	27.1	100.0	100.0
Missing	not applicable	302	71.9		
	missing	4	1.0		
	Total	306	72.9		
Total		420	100.0		

**Question 90. Do you get to work by walking?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	111	26.4	100.0	100.0
Missing	not applicable	302	71.9		
	missing	7	1.7		
	Total	309	73.6		
Total		420	100.0		

**Question 82-90 Total means of transportation used.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	one	181	43.1	44.8	44.8
	two	94	22.4	23.3	68.1
	three	56	13.3	13.9	81.9
	for	29	6.9	7.2	89.1
	five	29	6.9	7.2	96.3
	six or more	15	3.6	3.7	100.0
	Total	404	96.2	100.0	
Missing	System	16	3.8		
Total		420	100.0		

**Question 83-90. Total means of transportation besides personal car or truck.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	none	147	35.0	36.4	36.4
	one	108	25.7	26.7	63.1
	two	59	14.0	14.6	77.7
	three	40	9.5	9.9	87.6
	four	30	7.1	7.4	95.0
	five or more	20	4.8	5.0	100.0
	Total	404	96.2	100.0	
Missing	System	16	3.8		
Total		420	100.0		

**Question 91. How many times per week do you or a family member have problems with transportation**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	none	301	71.7	76.6	76.6
	once	29	6.9	7.4	84.0
	twice	37	8.8	9.4	93.4
	three or more times	26	6.2	6.6	100.0
	Total	393	93.6	100.0	
Missing	System	27	6.4		
Total		420	100.0		

**Question 92. WOUld you say your family's transportation is ...**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very reliable	162	38.6	40.0	40.0
	reliable	159	37.9	39.3	79.3
	sometimes reliable	60	14.3	14.8	94.1
	unreliable	19	4.5	4.7	98.8
	very unreliable	5	1.2	1.2	100.0
	Total	405	96.4	100.0	
Missing	888	14	3.3		
	999	1	.2		
	Total	15	3.6		
Total		420	100.0		

## Section 8. Identification of Other Resources

**Question 93. Do you ever trade, exchange or borrow things with family members?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	116	27.6	28.0	28.0
	no	298	71.0	72.0	100.0
	Total	414	98.6	100.0	
Missing	not applicable	3	.7		
	missing	2	.5		
	System	1	.2		
	Total	6	1.4		
Total		420	100.0		

**Question 94. Do you ever trade, exchange or borrow things with friends?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	65	15.5	16.2	16.2
	no	337	80.2	83.8	100.0
	Total	402	95.7	100.0	
Missing	888	14	3.3		
	999	2	.5		
	System	2	.5		
	Total	18	4.3		
Total		420	100.0		

**Question 95. Do you ever trade, exchange or borrow things with neighbors?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	66	15.7	16.1	16.1
	no	343	81.7	83.9	100.0
	Total	409	97.4	100.0	
Missing	not applicable	6	1.4		
	missing	4	1.0		
	System	1	.2		
	Total	11	2.6		
Total		420	100.0		

**Question 97. Do you ever go to Mexico to make purchases for your household?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	71	16.9	17.4	17.4
	no	336	80.0	82.6	100.0
	Total	407	96.9	100.0	
Missing	not applicable	12	2.9		
	missing	1	.2		
	Total	13	3.1		
Total		420	100.0		

**Question 97. Do you visit Mexico every week?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	5	1.2	100.0	100.0
Missing	not applicable	408	97.1		
	missing	3	.7		
	System	4	1.0		
	Total	415	98.8		
Total		420	100.0		

**Question 97. Do you visit Mexico every other week?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	2	.5	100.0	100.0
Missing	not applicable	417	99.3		
	missing	1	.2		
	Total	418	99.5		
Total		420	100.0		

**Question 97. Do you visit Mexico once a month?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	2	.5	100.0	100.0
Missing	not applicable	417	99.3		
	missing	1	.2		
	Total	418	99.5		
Total		420	100.0		

**Question 97. Do you visit Mexico every other month?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	17	4.0	100.0	100.0
Missing	not applicable	402	95.7		
	missing	1	.2		
	Total	403	96.0		
Total		420	100.0		

**Question 97. Do you visit Mexico every three or four months?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	15	3.6	100.0	100.0
Missing	not applicable	404	96.2		
	missing	1	.2		
	Total	405	96.4		
Total		420	100.0		

**Question 97. Do you visit Mexico once or twice a year?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	36	8.6	100.0	100.0
Missing	not applicable	380	90.5		
	missing	1	.2		
	System	3	.7		
	Total	384	91.4		
Total		420	100.0		

**Question 97. I don't go to Mexico to make purchases.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	43	10.2	100.0	100.0
Missing	not applicable	364	86.7		
	missing	3	.7		
	System	10	2.4		
	Total	377	89.8		
Total		420	100.0		

## Section 9. Demographics

### Question 99. What is the highest grade or level of school you completed?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5th grade or less	30	7.1	7.2	7.2
	6-8th grade	58	13.8	13.9	21.1
	9-11th grade	95	22.6	22.7	43.8
	ged	23	5.5	5.5	49.3
	high school grad	120	28.6	28.7	78.0
	some college	50	11.9	12.0	90.0
	associate's degree	23	5.5	5.5	95.5
	technical school	1	.2	.2	95.7
	bachelor's degree	16	3.8	3.8	99.5
	no answer	2	.5	.5	100.0
	Total	418	99.5	100.0	
Missing	888	2	.5		
Total		420	100.0		

### Question 100. What is your current marital status?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	100	23.8	23.8	23.8
	common law	18	4.3	4.3	28.1
	married	205	48.8	48.8	76.9
	divorced/separated	54	12.9	12.9	89.8
	widowed	43	10.2	10.2	100.0
	Total	420	100.0	100.0	



**Question 101. What is your approximate family income?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than \$7000	63	15.0	16.7	16.7
	\$7000-\$9999	44	10.5	11.6	28.3
	\$10000-\$14999	58	13.8	15.3	43.7
	\$15000-\$19999	41	9.8	10.8	54.5
	\$20000-\$29999	72	17.1	19.0	73.5
	\$30000-\$49999	68	16.2	18.0	91.5
	\$50000-\$74999	27	6.4	7.1	98.7
	\$75000 and over	5	1.2	1.3	100.0
	Total	378	90.0	100.0	
Missing	888	4	1.0		
	999	36	8.6		
	System	2	.5		
	Total	42	10.0		
Total		420	100.0		

**Question 101. Respondent's income compared to the FSI scale.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	below	252	60.0	66.7	66.7
	at	61	14.5	16.1	82.8
	above	65	15.5	17.2	100.0
	Total	378	90.0	100.0	
Missing	System	42	10.0		
Total		420	100.0		

**Question 103. What language do you mostly speak at home?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	english	266	63.3	64.6	64.6
	spanish	146	34.8	35.4	100.0
	Total	412	98.1	100.0	
Missing	888	4	1.0		
	System	4	1.0		
	Total	8	1.9		
Total		420	100.0		

**Question 104. What is your age?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25 years	66	15.7	15.7	15.7
	26-35 years	73	17.4	17.4	33.1
	36-45 years	84	20.0	20.0	53.1
	46-55 years	68	16.2	16.2	69.3
	56-65 years	66	15.7	15.7	85.0
	66-75 years	37	8.8	8.8	93.8
	over 75 years	26	6.2	6.2	100.0
	Total	420	100.0	100.0	

**Question 105. What is the gender of the respondent?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	140	33.3	33.8	33.8
	female	274	65.2	66.2	100.0
	Total	414	98.6	100.0	
Missing	999	2	.5		
	System	4	1.0		
	Total	6	1.4		
Total		420	100.0		

**Question 105. What is the race of the respondent?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Hispanic	375	89.3	91.0	91.0
	Anglo	13	3.1	3.2	94.2
	African-American	11	2.6	2.7	96.8
	Other	13	3.1	3.2	100.0
	Total	412	98.1	100.0	
Missing	missing	8	1.9		
Total		420	100.0		