

## **JUST HANGING ON**

### **Hanging on**

**125,000**

UNITED WAY REPORT

**number of households in Monroe County struggling to meet basic needs**

**\$6,000**

**amount median household incomes in Monroe County are below average**

**Mary Jo Newtown with her granddaughter A’Niya Holmes, 2, left, and grandson Deveon Timmons, 7, right, in their Rochester apartment. She is among the 63 percent of Americans who don’t have enough saved to cover a \$500 financial setback.**

ALICE statistics give new look at life of working poor

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In Monroe County, making ends meet is a struggle in roughly two out of every five households. In Rochester, that number skyrockets to seven out of every 10 — the highest ratio in the state — highlighting increasing pressures on working-class families who face increasing costs for the needs of daily life, a new United Way report has found. [h](#)

The report, made public Sunday, found that Monroe County overall has an unemployment rate slightly lower than the state average, but a median household income nearly \$6,000 less than average. At the same

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SHAWN DOWD/@SDOWDPHOTO/STAFF PHOTOGRAPHER 69%

percentage of city households living below a bare-minimum budget

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time, the cost of living here has left more than 125,000 households either below the poverty line or with income that doesn't meet their basic needs.

And nearly 84,000 of those are concentrated within city borders. And stress in the suburbs is clear, too: more than half of households are struggling in communities that include the villages of Brockport and Webster and portions of Gates. At least a third of households struggle in Chili, Brighton, Greece, Hamlin and Irondequoit. Only in Rush, Mendon and Pittsford are fewer than one in four households below the poverty line or living with incomes that don't meet basic needs.

The data comes from the latest United Way ALICE report — an acronym for asset limited, income constrained, employed — that is designed to classify residents and households that struggle despite being employed. Researchers used demographic and cost-of-living statistics from 2014 to arrive at an ALICE threshold.

The threshold is the average level of income a household needs to afford basic necessities, with the figure calculated based on local data.

"I think we all already know ALICE, and you probably interacted with several ALICES before you got to work today," said Stephanie Hoopes, director of the United Way ALICE project and the lead researcher in the New York Report. "You bought your coffee from an ALICE. Your parking attendant was ALICE. The child-care worker when you dropped off your child was ALICE. And then we all have ALICE in our lives, in

our families, they're our neighbors, and many of us have been ALICE.”

Statewide, the report found that 15 percent of New York households live below the federal poverty level and another 29 percent, or 2.1 million, qualify as ALICE. Of the 2 million families with children in the state, more than 864,000, or 44 percent, have incomes below the ALICE threshold and the poverty line, the report said.

Here, one of the most significant pressures was housing affordability, which the report rated as “poor.” According to the report, the cost of providing housing for a family of four is about \$834 a month. Another major expense: day care. According to the report, monthly day care costs for a family that includes one infant and a preschooler are close to double the cost of housing, in excess of \$1,400 a month.

For Robin Marshall, who lives in the new, affordable housing development Stadium Estates off Jay Street (she says having her application to live there accepted was “like winning the Lotto”) having her children become old enough to no longer need paid day care has been a godsend.

“That is such a big savings,” said Marshall, who works as a housekeeper at the Holiday Inn in Rochester. Her income has ebbs and flows, depending on business, but stretching those paychecks is a constant challenge. “It’s hard, but I do what I’ve got to do.”

### ‘Real people’

ALICE New Yorkers are a diverse group, and fall into financial straits through varying circumstances.

Sidelined by injury and surgeries on her wrist, former Burger King shift manager Melanie Broome of Rochester has slipped multiple times in her life between poverty and ALICE. Picking up a Thanksgiving food basket earlier this week at Charles Settlement House, she said she’s on a downward swing, but looking

### By the numbers

Launched in 2009 as a pilot program in Morris County, N.J., ALICE projects have now covered 15 states, with New York as the latest. The release of the New York report coincides with an extension in the hours of United Way’s 211 phone service. The service helps those in need connect with local resources. The New York analysis examined all of the state’s 62 counties and individual communities within the counties based on census parcels and local subdivisions. Researchers used regional housing and cost of living data to establish a monthly “household survival budget” for households in each community. The report provides two threshold figures, one for a single adult and a second for a family of four. Households with incomes between the federal poverty level — \$11,670 in annual income for a single adult and \$23,850 for a family of four — and the household survival budget are classified as ALICE. Unsurprisingly, Rochester fared poorly in ALICE rankings. Indeed, more households in the city — 69 percent — fall under the ALICE-plus poverty threshold than in any other of the state’s largest cities. In Buffalo and Syracuse, 60 percent of households are under the threshold and 52 percent are under the threshold in New York City. For Monroe County, the report found: » The median household income is \$51,217, below the state average of \$58,878.

» Thirteen percent of households are below the U.S. poverty level, which ranges from \$11,880 in annual income for a single person to \$40,890 for a family of eight. » Twenty-nine percent of households are below the ALICE threshold, defined here as \$20,280 for a single person and \$63,864 for a family of four. » The unemployment rate is 7.2 percent, slightly less than the state average of 7.3 percent. But, within Monroe County there are some striking numbers, including a 59 percent ALICE-plus poverty figure in the village of Webster, 54 percent in Brockport, 55 percent in portions of Gates, 39 percent in Irondequoit and 37 percent in

Greece. The data also reflects some more affluent communities, including Pittsford, with 13 percent, Perinton at 26 percent and Parma at 28 percent. Counties surrounding Monroe also have a diversity of ALICE-plus household percentages: Wayne, 47 percent; Orleans, 45 percent; Livingston, 39 percent; Ontario, 37 percent; and Genesee 35 percent. The lowest ALICE-plus poverty percent in the state comes in Saratoga County, where 28 percent of households live under the ALICE and poverty thresholds.

forward to working again once her carpal tunnel problems resolve.

“When the bills come, it’s hard to make ends meet,” she said. “There’s diapers and utilities and food, and transportation and my son is in Boy Scouts, and you want to be able to buy things to do that.”

The shift from making it to struggling can be sudden.

“I’m a successful businesswoman and my life fell apart,” said Brittany Alvarez, a 31-year-old homeowner and Realtor who lives in Putnam County. Alvarez, her husband and their two children were just starting out their lives when he died suddenly in July. Shortly after his death, she found out that she was pregnant with her third child.

“Going from losing one income to now another mouth to feed in a few months is a little scary, to say the least,” Alvarez said.

“We didn’t really have an emergency fund. You know, living the American dream, living beyond our means,” she said. “When you’re 29 years old, you don’t really have your will. You don’t really have all of that information sorted out and together; because you’re 29 years old.”

What savings the couple had, went into the down payment on the home they bought three years ago.

“I have to be smart about things,” she said. “If something comes along it could be absolutely catastrophic to our budget. There’s just a lot that I’ve had to address and handle in the past few months and thank God I was able to do so. But if anything else happens I don’t know what I would do.”

Same goes for Mary Jo Newtown of Rochester, who said she couldn’t imagine how she’d come up with \$500 to take care of an emergency expense. She’s in the same circumstance as most Americans: according to a Bankrate report released earlier this year that found 63 percent of Americans don’t have enough saved to cover a \$500 financial setback.

“Oh my gosh, it took me four years or more just to save up the security deposit to move to a new apartment,” said Newtown, who works part-time at Charles Settlement House and for the first time in years has the occasional cash to treat her family to a restaurant, and can regularly use a laundromat rather than wash her clothes in the bathtub. “If I hadn’t gotten my income tax check, I couldn’t have done it.”

### **Low wages, high rents**

According to the United Way analysis, New York City counties were among the most challenged in the state. The Bronx topped the statewide list, with 71 percent of households under the poverty line or classified as ALICE. Kings County, or Brooklyn, was second with 56 percent.

Closer to home, Wayne County came in 10th at 47 percent, while Orleans County was 22nd with 45 percent.

Other regional counties are apparently more affluent: Livingston, in 47th place out of the state’s 62 counties

had an ALICE-plus rate of 39 percent; Ontario, 37 percent; and Genesee 35 percent. The lowest ALICE-plus percent in the state comes in Saratoga County, where 28 percent of households live under the ALICE and poverty thresholds.

The United Way says several factors account for New York state's high ALICE population, including the high number of low-wage jobs in the state.

Many families are struggling, even as the country continues to come out of the Great Recession. That's largely due to the continuing loss of high-paying jobs.

Indeed, more than 55 percent of jobs in the state pay less than \$20 per hour, and half of those pay between \$10 and \$15 per hour, which would add up to \$30,000 per year in full-time wages. Of the top 20 largest occupations in terms of number of jobs in the state, only three, or just 14 percent of those occupations pay enough to support the state's average annual survival budget of \$31.24 per hour.

Most of those jobs are upstate, in areas surrounding Elmira, Binghamton, Kingston and other upstate cities, where 65 percent of the jobs pay less than \$20 per hour. Around Rochester, more than 60 percent of all jobs pay less than \$20 per hour.

### **Recession still hurts**

ALICE households also were hit hard during the Great Recession, and despite gains in job opportunities, the report said the cost of housing, the availability of jobs, and access to community resources have not returned to pre-recession levels. In addition, the report found that government assistance for the needy, which consists of more than \$83 million in aid from government, nonprofits and health care organizations, increasingly has focused on health care, and has not addressed needs in other areas such as housing affordability and child care.

Scott Benjamin, president of Charles Settlement House, a neighborhood service center in Northeast Rochester, said the biggest issue is an economy that provides fewer and fewer middle-class incomes.

"We struggle with that," he said. "The unemployment rate has gone down, but many of the jobs are paying less, especially when you adjust for inflation. People want to work and they are taking what's available, but those jobs just aren't paying."

Bonnie DuVinney, director of operations at United Way of Greater Rochester, said the ALICE report will help inform her agency's ongoing work and that of the Rochester-Monroe Anti-Poverty Initiative, a collaboration of government, education, business, health care, faith groups and individuals living in poverty, which seeks to reduce poverty in the region. The aim is to help those agencies that seek to help reduce poverty and increase self-sufficiency better understand the people living in their communities, so they can tailor services and programs to better meet their needs.

Benjamin said some of those broader systems that need attention are those that help provide people who are working with quality, affordable choices in day care and an education system that truly prepares people for higher-paying jobs.

"But the bottom line is unless there's a way to bring up the numbers of jobs that pay more than minimum wage or \$10, \$12 an hour, the problem isn't going to end anytime soon," he said.



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**Mary Jo Newtown looks over a video game with her granddaughter A'Niya Holmes, 2, center, and grandson Deveon Timmons, 7, in the living room of their Rochester apartment on Friday.**

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**Mary Jo Newtown helps grandson Deveon Timmons, 7, with his tie in the dining room of their Rochester apartment on Friday.**

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