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Rochester No. 45 in nation for stress

WalletHub study cites high rates of poverty, divorce

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New York has four of the most stressed cities in the country, a new study released by WalletHub reveals.

Rochester, Buffalo, Yonkers and New York City made the list, which compared more than 180 cities across 39 key metrics like average weekly work hours, unemployment rates and divorce rates.

“Some stress is out of our control ... However, where you live can play a big role in how stressed you are,” WalletHub analyst Cassandra Happe says.

“Cities with high crime rates, weak economies, less effective public health and congested transportation systems naturally lead to elevated stress levels for residents.”

Here’s how New York cities fared.

Where New York City stands

New York City ranked as No. 36 with a total score of 47.59.

According to the study, the city is number one for the least amount of affordable housing. New York City and Buffalo also ranked in the top 100 of cities — three and 67, respectively — with the most people in financial distress in a WalletHub study released earlier this year.

NYC saw a big increase in non-business bankruptcy filings in 2023 compared to 2022, according to the study, and people in New York search Google for debt- and loan-related terms more than people in most other cities.

Where Rochester stands

The Flower City ranked as No. 45 with a total score of 46.59.

According to the study, Rochester ranked high when it came to poverty rate and divorce rate, coming in fourth for both categories.

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Where Buffalo stands

Buffalo ranked as No. 50 with a total score of 46.52. According to the study, the Queen City ranked high when it came to poverty rate, coming in right behind Rochester at fifth.

Where Yonkers stands

Yonkers ranked as No. 144 with a total score of 36.81.

How WalletHub assessed stressors

WalletHub compared 182 cities — including 150 of the most populated cities in the U.S. along with at least two of the most populated cities in each state — across four key stressors: work stress, financial stress, family stress and health and safety stress.

The work stress category took into account these factors:

- Average weekly work hours
- Job security
- Traffic congestion (annual hours spent in congestion per auto commuter)
- Unemployment rate
- Underemployment rate
- Share of households where no adults work
- Average commute time (in minutes)
- Income growth (income levels comparison between 2021-2022)
- Job satisfaction rating (based on Indeed's Job Happiness Index) The financial stress category included these elements:

- Median annual household income (adjusted for cost of living)
- Share of households behind on bills in the past 12 months
- Foreclosure rate
- Personal bankruptcy rate
- Median debt per median earnings
- Median credit score
- Poverty rate
- Food insecurity (percentage of population who didn't have access to a reliable food source during the past year)
- Housing affordability (housing costs divided by median annual household income)
- Share of seriously underwater mortgages (where the combined estimated balance of loans secured by those properties was at least 25% more than the estimated market value) The family stress category analyzed these components:

- Separation and divorce rate
- Share of single parent households
- Median duration of current marriage
- Availability of childcare workers per total number of children
- Child care cost (monthly cost of preschool/kindergarten, full day, private for one child) And the health and safety stress category took a look at these aspects:
- Share of adults in fair or poor health
- Share of adults who could not see a doctor because of the cost

- Share of adults diagnosed with depression
 - Mental health
 - Suicide rate
 - Share of insured population
 - Share of adult binge drinkers (percentage of adults consuming four or more alcoholic drinks on one occasion)
 - Share of adult smokers
 - Physical activity rate
 - Share of obese residents
 - Share of adults with inadequate sleep (sleeping fewer than seven hours per night)
 - Community well-being index (based on Sharecare's Community Well-Being Index Score)
 - Crime rate
 - Hate-crime incidents per capita
 - Number of mass shootings
- The weighted average across all metrics were then determined in order to calculate an overall score for each state and the resulting scores were used to rank-order the states. Data used to create the ranking was collected as of April 30, 2024 and the information was sourced from multiple entities, such as the U.S. Census Bureau, U.S. Department of Housing and Urban Development and the Federal Bureau of Investigation.

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