Working Poor Profiles in Rochester, NY

Profile 2: Low Income (200% of Poverty Level)

Prepared for Leonard Brock, Ed.D., RMAPI Director

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Madeleine Feldman

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Data Source: ACS Community Survey 2009-2013.

**About the Data:** This analysis uses the Public Use Microdata Sample (PUMS) file (5-year) for NY, including both person and household files. PUMS allows us to bypass the summary tables provided by the census through American FactFinder to create new variables and custom tables, as well as conduct additional analyses. In essence, PUMS allows us to manipulate the data in a variety of ways that are most appropriate for our own analyses using individual population and housing unit records with individual response information. The strength of the American Community Survey (ACS) is in estimating characteristic distributions. For population totals, it would be necessary to use the 2010 Census.

The PUMS is a rich source of data for analyzing the working poor in Monroe County; however, it is limited in what it can reveal. The PUMS is a smaller sample of an already small sample of the country (the ACS raw data); the estimates based on this data, therefore, may have large standard errors, and while they provide important information as to the characteristics of this population, these are just estimates and not be taken as exact numbers.

The smallest geographic area that the PUMS is organized into is a PUMA, a Public Use Microdata Area. Monroe County is currently divided into six PUMAs, which allows us to focus in on particular areas within Monroe County, such as the city of Rochester (represented by two PUMAs). The PUMS data does not include addresses or any information that can identify a specific housing unit, group quarter, or person; therefore mapping analyses of ACS data must rely on summary data provided through American FactFinder.

**Defining Working Poor:** There are many ways to define the term “working poor.” For this report we use the following definition of working poor agreed upon by the RMAPI Data Team:
Profile 1: Defines *working poor* as the number of individuals who meet the following criteria:

1. **Have an income below the poverty level**
   - Income-to-poverty level ratio is between 0 and 100
2. In the labor force
   - The labor force includes those who are unemployed *and* those who are employed
3. Over 18 years of age

Profile 2: Defines *working poor* as the number of individuals who meet the following criteria:

1. **Have an income above the poverty level but still low income**
   - Income-to-poverty level ratio is between 0 and 200
2. In the labor force
   - The labor force includes those who are unemployed *and* those who are employed
3. Over 18 years of age
   - The labor force includes those who are unemployed *and* those who are employed

Note: The difference between these two profiles is in the definition of “poor.”
Profile 2: Working Poor (low income – up to 200% of poverty level)
Monroe County estimate: 80,389
City Estimate: 40,658

Figure 1: Sex of Working Poor in Monroe County and the City of Rochester

Person: Sex¹

¹ Below each chart we include the file (person or household) and variable name. Note some percentage totals are above 100% due to rounding. All charts include full population unless noted with “n”.

Warner School of Education – University of Rochester
Figure 2a and 2b: Age of Working Poor in Monroe County and City of Rochester

Monroe County

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-24</td>
<td>27%</td>
</tr>
<tr>
<td>25-34</td>
<td>26%</td>
</tr>
<tr>
<td>35-44</td>
<td>19%</td>
</tr>
<tr>
<td>45-54</td>
<td>17%</td>
</tr>
<tr>
<td>55-64</td>
<td>9%</td>
</tr>
<tr>
<td>65+</td>
<td>2%</td>
</tr>
</tbody>
</table>
City of Rochester

Person: AGEP Recode
Figure 3a and 3b: Race of Working Poor in Monroe County and the City of Rochester

Monroe County

- White alone: 54%
- Black or African American alone: 26%
- Hispanic alone: 13%
- Asian alone: 4%
- Some other race alone or two or more races: 2%

City of Rochester

- White alone: 32%
- Black or African American alone: 43%
- Hispanic alone: 19%
- Asian alone: 3%
- Some other race alone or two or more races: 3%

Person: RACIP/HISP Combined
Figure 4: Labor Force Breakdown of Working Poor in Monroe County and the City of Rochester

According to the census, people who were not employed during the reference week but were available for work (excluding temporary illness) and had made specific efforts to find employment some time during the 4-week period ending with the reference week are classified as unemployed. Individuals who were waiting to be recalled to a job from which they had been laid off need not have been looking for work to be classified as unemployed. People waiting to start a new job must have actively looked for a job within the last 4 weeks in order to be counted as unemployed. Otherwise, they are classified as not in the labor force.
**Figure 5: Weeks Worked in Past 12 Months for Working Poor in Monroe County and the City of Rochester**

Person: WKW
Figure 6a and 6b: Marital Status of Working Poor in Monroe County and the City of Rochester

Monroe County

- Never Married: 57%
- Married: 23%
- Widowed: 3%
- Divorced: 13%
- Separated: 4%

City of Rochester

- Never Married: 64%
- Married: 17%
- Widowed: 2%
- Divorced: 11%
- Separated: 6%

Person: MAR
Figure 7: Health Insurance of Working Poor in Monroe County and the City of Rochester

Figure 8: Medicaid/Medical Assistance/Assistance Plan for Those with Low Income or Disability for Working Poor in Monroe County and the City of Rochester

Person: HICOV

Person: HINS4
Figure 9a and 9b: Educational Attainment of Working Poor in Monroe County and the City of Rochester

Monroe County

- Regular high school diploma or GED: 29%
- Some college – no degree: 26%
- Associates: 12%
- Bachelor’s: 13%
- Less than 12 grade – no diploma: 16%
- Master’s, Professional Degree beyond Bachelor’s, Doctorate: 4%
School enrollment, according to the census is based upon whether the person was enrolled in “regular school,” which refers to schooling which advances a person toward a diploma or degree. Enrollment in schools that are not in the regular school system, such as trade schools, business colleges, and schools for the mentally handicapped, which do not advance students to regular school degrees, is not included. People enrolled in classes which do not require physical presence in school, such as correspondence courses or other courses of independent study, and in training courses given directly on the job, are also excluded from the count of those enrolled in school, unless such courses are being counted for credit at a regular school.
Figure 11a and 11b: Housing of Working Poor in Monroe County and the City of Rochester

Monroe County

- Rented: 63%
- Occupied without payment of rent: 1%
- Owned with mortgage or loan (home equity loans): 26%
- Owned free and clear: 9%

City of Rochester

- Rented: 75%
- Occupied without payment of rent: 1%
- Owned with mortgage or loan (home equity loans): 18%
- Owned free and clear: 6%
Figure 12a and 12b: Monthly Owner Costs as Percentage of Household Income for Working Poor in Monroe County and the City of Rochester

Monroe County (n = 28,023)

City of Rochester (n = 9,636)

Housing: OCPIP Recode
Figure 13a and 13b: Gross Rent as Percentage of Household Income for Working Poor in Monroe County and the City of Rochester

Monroe County (n = 50,212)

City of Rochester (n = 30,232)

Housing: GRPIP Recode
Figure 14: Housing Mobility Status for Working Poor in Monroe County and the City of Rochester (where lived 1 year ago)

![Graph showing housing mobility status for Monroe County and the City of Rochester.]

Person: MIG

Figure 15: Disability Status of Working Poor in Monroe County and the City of Rochester

![Graph showing disability status for Monroe County and the City of Rochester.]

Person: DIS
Figure 16: Food Stamp/SNAP Recipiency for Working Poor in Monroe County and the City of Rochester

Housing: FS

- Monroe County: 33% receive food stamps/SNAP, 67% do not.
- City of Rochester: 47% receive food stamps/SNAP, 53% do not.
Figure 17: Number of Vehicles for Working Poor in Monroe County and the City of Rochester

Housing: VEH
According to the census data, a family consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit. A household consists of all people who occupy a housing unit regardless of relationship. A household may consist of a person living alone or multiple unrelated individuals or families living together. A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.
Housing: HHT

Figure 19a and 19b: Presence of Children in Working Poor Households in Monroe County and the City of Rochester

**Monroe County**

- No children: 51%
- Children under 6 yrs only: 12%
- Children 6 to 17 yrs only: 25%
- Children under 6 yrs and 6 to 17 yrs: 12%

**City of Rochester**

- No children: 52%
- Children under 6 yrs only: 13%
- Children 6 to 17 yrs only: 23%
- Children under 6 yrs and 6 to 17 yrs: 12%
Housing: HUPAC
Figure 20a and 20b: Number of Related Children in Household for Working Poor in Monroe County and the City of Rochester

**Monroe County**

<table>
<thead>
<tr>
<th>Children</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No children</td>
<td>53%</td>
</tr>
<tr>
<td>1 child</td>
<td>18%</td>
</tr>
<tr>
<td>2 children</td>
<td>15%</td>
</tr>
<tr>
<td>3 children</td>
<td>9%</td>
</tr>
<tr>
<td>4 or more children</td>
<td>5%</td>
</tr>
</tbody>
</table>

**City of Rochester**

<table>
<thead>
<tr>
<th>Children</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No children</td>
<td>53%</td>
</tr>
<tr>
<td>1 child</td>
<td>20%</td>
</tr>
<tr>
<td>2 children</td>
<td>14%</td>
</tr>
<tr>
<td>3 children</td>
<td>8%</td>
</tr>
<tr>
<td>4 or more children</td>
<td>6%</td>
</tr>
</tbody>
</table>
Housing: NRC Recode