Working Poor Profiles in Rochester, NY

Profile 3: Non-Working Poor (Below 100% of Poverty Level)

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

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Non-Working Poor

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

We also added a profile 3 upon request from RMAPI – which defines *non-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. Not in the labor force
3. Over 18 years of age
**Profile 3: Non-Working Poor (between 0% and 100% of poverty level)**

Monroe County estimate: 43,225  
City Estimate: 24,326

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

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monroe County</td>
<td>40%</td>
<td>60%</td>
</tr>
<tr>
<td>City of Rochester</td>
<td>42%</td>
<td>59%</td>
</tr>
</tbody>
</table>

**Person: Sex**

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 Non-Working Poor in Monroe County and City of Rochester
City of Rochester

Person: AGEP Recode

17% 17% 20% 21% 13% 12%
18-24 25-34 35-44 45-54 55-64 65+
Figure 3a and 3b: Race of Non-Working Poor in Monroe County and the City of Rochester

Person: RACIP/HISP Combined
Figure 4: Weeks Worked in Past 12 Months for Non-Working Poor in Monroe County and the City of Rochester

Person: WKW
Figure 5a and 5b: Marital Status of Non-Working Poor in Monroe County and the City of Rochester

Monroe County

- Married: 15%
- Widowed: 10%
- Divorced: 14%
- Separated: 6%
- Never Married: 55%

City of Rochester

- Married: 12%
- Widowed: 8%
- Divorced: 16%
- Separated: 6%
- Never Married: 58%

Person: MAR
Figure 6: Health Insurance of Non-Working Poor in Monroe County and the City of Rochester

<table>
<thead>
<tr>
<th></th>
<th>With health insurance coverage</th>
<th>No health insurance coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monroe County</td>
<td>87%</td>
<td>14%</td>
</tr>
<tr>
<td>City of Rochester</td>
<td>90%</td>
<td>10%</td>
</tr>
</tbody>
</table>

Person: HICOV

Figure 7: Medicaid/Medical Assistance/Assistance Plan for Those with Low Income or Disability for Non-Working Poor in Monroe County and the City of Rochester

<table>
<thead>
<tr>
<th></th>
<th>With Medicaid</th>
<th>Without Medicaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monroe County</td>
<td>57%</td>
<td>43%</td>
</tr>
<tr>
<td>City of Rochester</td>
<td>74%</td>
<td>27%</td>
</tr>
</tbody>
</table>

Person: HINS4
Figure 8a and 8b: Educational Attainment of Non-Working Poor in Monroe County and the City of Rochester

Monroe County

- Less than 12 grade – no diploma: 34%
- Regular high school diploma or GED: 27%
- Some college – no degree: 21%
- Bachelor’s: 8%
- Associates: 7%
- Master’s, Professional Degree beyond Bachelor’s, Doctorate: 4%

Warner School of Education – University of Rochester
Person: SCHL

Figure 9: School Enrollment\(^2\) of Non-Working Poor in Monroe County and the City of Rochester

\(^2\) 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.
Non-Working Poor

Person: SCH

- Monroe County:
  - No, has not attended in last 3 months: 82%
  - Yes, public school or college: 10%
  - Yes, private school, private college, home school: 8%

- City of Rochester:
  - No, has not attended in last 3 months: 85%
  - Yes, public school or college: 10%
  - Yes, private school, private college, home school: 5%
Figure 10a and 10b: Housing of Non-Working Poor in Monroe County and the City of Rochester*

Monroe County

- Rented: 66%
- Occupied without payment of rent: 2%
- Owned with mortgage or loan (home equity loans): 16%
- Owned free and clear: 10%

City of Rochester

- Rented: 85%
- Occupied without payment of rent: 1%
- Owned with mortgage or loan (home equity loans): 8%
- Owned free and clear: 6%
Figure 11a and 11b: Monthly Owner Costs as Percentage of Household Income for Non-Working Poor in Monroe County and the City of Rochester

Monroe County (n = 8,534)

- Over 101%: 31%
- 76% - 100%: 9%
- 51% - 75%: 19%
- 26% - 50%: 22%
- 0% - 25%: 19%

City of Rochester (n = 2,934)

- Over 101%: 21%
- 76% - 100%: 13%
- 51% - 75%: 17%
- 26% - 50%: 25%
- 0% - 25%: 23%

Housing: OCPIP Recode
Figure 12a and 12b: Gross Rent as Percentage of Household Income for Non-Working Poor in Monroe County and the City of Rochester

Monroe County (n = 25,517)

- 0% - 25%: 6%
- 26% - 50%: 23%
- 51% - 75%: 18%
- 76% - 100%: 13%
- Over 101%: 40%

City of Rochester (n = 6,741)

- 0% - 25%: 5%
- 26% - 50%: 23%
- 51% - 75%: 19%
- 76% - 100%: 14%
- Over 101%: 40%

Housing: GRPIP Recode
**Figure 13: Housing Mobility Status for Non-Working Poor in Monroe County and the City of Rochester (where lived 1 year ago)**

![Bar chart showing housing mobility status for non-working poor.](chart1)

- **Monroe County**
  - Yes, same house: 71%
  - No, outside U.S. and Puerto Rico: 2%
  - No, different house in U.S. or Puerto Rico: 27%

- **City of Rochester**
  - Yes, same house: 70%
  - No, outside U.S. and Puerto Rico: 2%
  - No, different house in U.S. or Puerto Rico: 29%

**Person: MIG**

**Figure 14: Disability Status of Non-Working Poor in Monroe County and the City of Rochester**

![Bar chart showing disability status for non-working poor.](chart2)

- **Monroe County**
  - With Disability: 39%
  - Without Disability: 61%

- **City of Rochester**
  - With Disability: 44%
  - Without Disability: 56%

**Person: DIS**
Figure 15: Food Stamp/SNAP Recipiency for Non-Working Poor in Monroe County and the City of Rochester

Housing: FS
Figure 16: Number of Vehicles for Non-Working Poor in Monroe County and the City of Rochester*

<table>
<thead>
<tr>
<th></th>
<th>None</th>
<th>1</th>
<th>2+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monroe County</td>
<td>38%</td>
<td>38%</td>
<td>24%</td>
</tr>
<tr>
<td>City of Rochester</td>
<td>53%</td>
<td>30%</td>
<td>17%</td>
</tr>
</tbody>
</table>
Figure 17a and 17b: Household/Family\textsuperscript{3} Type of Non-Working Poor in Monroe County and the City of Rochester*

\textbf{Monroe County}

<table>
<thead>
<tr>
<th></th>
<th>Monroe County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married couple household</td>
<td>17%</td>
</tr>
<tr>
<td>Other family household:</td>
<td>6%</td>
</tr>
<tr>
<td>Male householder, no wife</td>
<td>28%</td>
</tr>
<tr>
<td>Other family household:</td>
<td>13%</td>
</tr>
<tr>
<td>Female householder, no</td>
<td>10%</td>
</tr>
<tr>
<td>husband present</td>
<td>18%</td>
</tr>
<tr>
<td>Other family household:</td>
<td>9%</td>
</tr>
<tr>
<td>Male householder: living</td>
<td>9%</td>
</tr>
<tr>
<td>alone</td>
<td></td>
</tr>
<tr>
<td>Other family household:</td>
<td>4%</td>
</tr>
<tr>
<td>Female householder, no</td>
<td>16%</td>
</tr>
<tr>
<td>husband present</td>
<td></td>
</tr>
<tr>
<td>Nonfamily household:</td>
<td>16%</td>
</tr>
<tr>
<td>Male householder: living</td>
<td></td>
</tr>
<tr>
<td>alone</td>
<td></td>
</tr>
<tr>
<td>Nonfamily household:</td>
<td>8%</td>
</tr>
<tr>
<td>Female householder:</td>
<td></td>
</tr>
<tr>
<td>not living alone</td>
<td></td>
</tr>
<tr>
<td>Nonfamily household:</td>
<td>8%</td>
</tr>
<tr>
<td>Male householder:</td>
<td></td>
</tr>
<tr>
<td>not living alone</td>
<td></td>
</tr>
</tbody>
</table>

\textsuperscript{3} 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.
Figure 18a and 18b: Presence of Children in Non-Working Poor Households in Monroe County and the City of Rochester*

Monroe County

- Children under 6 yrs only: 7%
- Children 6 to 17 yrs only: 18%
- Children under 6 yrs and 6 to 17 yrs: 10%
- No children: 67%

City of Rochester

- Children under 6 yrs only: 9%
- Children 6 to 17 yrs only: 20%
- Children under 6 yrs and 6 to 17 yrs: 13%
- No children: 59%
Housing: HUPAC

Figure 19a and 19b: Number of Related Children in Household for Non-Working Poor in Monroe County and the City of Rochester*

**Monroe County**

![Bar chart for Monroe County showing the percentage of households with 0, 1, 2, 3, or 4 or more children.]

**City of Rochester**

![Bar chart for the City of Rochester showing the percentage of households with 0, 1, 2, 3, or 4 or more children.]

*Note: The data is presented in the form of bar charts showing the percentage distribution of households with different numbers of children in Monroe County and the City of Rochester.*
Housing: NRC Recode

*The noted tables exclude those who do not live in households. For the County, this number is 2,794, or 6.5% of the target population; for the City, this number is 1,447, or 5.9% of the target population.

According to 2000 Census Definitions, “People not living in households are classified as living in group quarters” (http://cber.cba.ua.edu/asdc/households_families.html). Group quarters are places where typically non-related people stay; their group living arrangement is determined by a governing organization, which usually provides resources for them. Examples of institutional group quarters include “facilities for people under formally authorized, supervised care or custody at the time of interview, such as correctional facilities, nursing facilities/skilled nursing facilities, in-patient hospice facilities, mental (psychiatric) hospitals, group homes for juveniles, and residential treatment centers for juveniles.” Examples of non-institutional group quarters include “facilities that are not classified as institutional group quarters, such as college/university housing, group homes intended for adult, residential treatment facilities for adults, workers’ group living quarters and Job Corps centers, and religious group quarters” (https://ask.census.gov/faq.php?id=5000&faqId=1681).