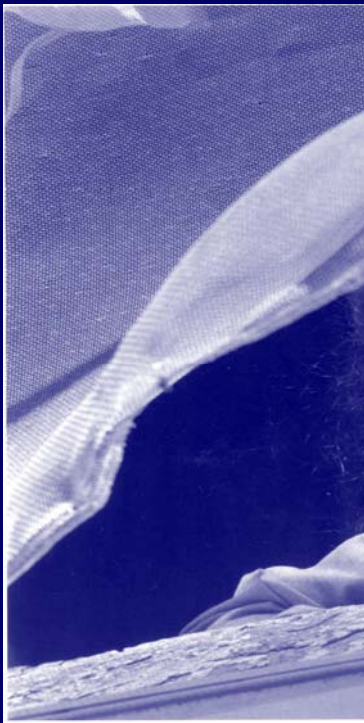


Poverty

in the

Diocese of Albany



A Threat To The Common Good



Cover photo is courtesy of Lauren Chelec with Catholic Charities USA, Alexandria, VA.

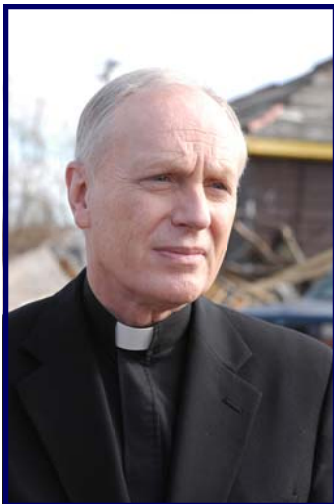
Photos contained within are courtesy of Catholic Charities of Saratoga, Warren and Washington Counties, Catholic Charities Disabilities Services, Catholic Charities of Schenectady County, and Community Maternity Services.

Table of Contents

| | | |
|--|-------|----|
| Letter from Bishop Hubbard | | 2 |
| Chapter 1 Join the Campaign To Reduce Poverty | | 4 |
| Chapter 2 Income Insecurity | | 8 |
| Chapter 3 Education | | 14 |
| Chapter 4 Hunger | | 18 |
| Chapter 5 Healthcare | | 21 |
| Chapter 6 Housing | | 27 |
| Chapter 7 Special Needs | | 32 |
| Chapter 8 Conclusion | | 38 |

For an electronic copy of this paper, please visit the official website of the Roman Catholic Diocese of Albany at <http://www.rcda.org>.

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Bishop Hubbard, in New Orleans in his role as chairman of the Catholic Campaign for Human Development Committee of the United States Conference of Catholic Bishops, announces grants to those in need.

My Brothers and Sisters in Christ:

I am pleased to invite you to read, study and respond to the challenges and opportunities presented in **“Poverty in the Diocese of Albany: A Threat to the Common Good.”** I expect that, like myself, you will be troubled by the portrait of our neighbors in need and inspired to double our efforts to reduce poverty in our midst.

This paper, prepared by our Diocesan Catholic Charities staff, is our local response to a report issued by Catholic Charities USA that calls on all Americans **“to steadily decrease poverty in our nation so that by the year 2020 the rate of poverty will be reduced at least by half.”** The national report, “Poverty in America: A Threat to the Common Good,” portrays poverty as a moral issue, details the reality of poverty across the country and suggests public policies to reduce poverty.

In my role as chairman of the Catholic Campaign for Human Development Committee of the United States Conference of Catholic Bishops, I have seen the ravages of poverty throughout the country, most notably in New Orleans following Hurricane Katrina. In my upcoming role as chair of the Bishops’ Committee on International Justice and Peace, I will be part of efforts to address poverty in all

corners of the globe.

We only have to look within the borders of our Diocese, however, to find opportunities to fulfill our Christian responsibility to bring the love and concern of God to those who are hurting and in need.

- Some of our villages and cities have more than a **fifth** (20 percent) of their residents living below the federal poverty line;
- Nearly 12 percent of residents of the 14 counties within the Diocese of Albany are **uninsured** for health care;
- More than 2,000 of the housing units within the Diocese are **without plumbing** and/or without kitchen facilities;
- Some of our school districts are graduating **only about half** of their students in four years;
- 32.4 percent of households within the Diocese are paying at **least 35 percent** of their income on **housing**.

Behind every statistic are real people whom we serve through our Catholic Charities agencies and whom we worship with in our parishes. The older woman raising her grandchildren in the South End of Albany. The mother and her children giving up financial security by fleeing domestic violence. The former prison inmate picking up his life again as he returns to a family struggling financially during his absence. The chronically ill disabled worker who can’t afford his prescriptions. The parenting teenager finding it difficult to piece together employment, transportation and child care.

This report challenges us to **fulfill the Gospel mandate** to respond to the needs of the least among us. I believe it will prove useful in educating members of our parishes, volunteers in our service agencies and students in our schools about the dire needs in our communities.


I also believe that, **fortified with knowledge about poverty** in our midst, Catholics in the Albany Diocese -- joined with members of other faith communities, government leaders and other organizations serving the poor and vulnerable – can move toward improving the situation in our own towns, villages and cities. This will require **engaging policymakers** in addressing economic inequality, the shortage of affordable housing, hunger and nutritional deficiencies, the lack of health care access and educational disadvantages.

As Franklin D. Roosevelt said in his second inaugural address: “The test of our progress is not whether we add more to the abundance of those who have much; it’s whether we provide enough for those who have too little.”

The test of our own progress will be how we treat those in our own community, what we do to promote economic justice, and what we do to evidence our care and concern for the poor and needy within our own country and locality.

Coming together as legislators, members of the media, organizations with common concerns, parishioners, priests, laypeople and residents of our communities we can join Catholic Charities USA’s campaign to significantly reduce poverty in our nation by advocating for systemic change which seeks to address the root causes of poverty and injustice in our own midst.

Sincerely yours in Christ,



Howard J. Hubbard
Bishop of Albany

Chapter One—Join the Campaign To Reduce

Poverty

*“This is the fasting that I wish:
... sharing your bread with the hungry,
sheltering the oppressed and the home-
less; clothing the naked when you see
them and not turning your back on your
own.”*

Isaiah 58:5-7

You don't have to travel far from home to see needs that cry out to be addressed in Catholic Charities USA's Campaign to Reduce Poverty in America. The chart on the next page shows how many throughout our region are living below the federal poverty level, which in 2007 was \$20,650 for a four-person household. Shockingly, in some of our communities, **more than a quarter of residents are living in poverty**. Of even greater concern, some of our neighbors fall well below the threshold; for example, 13 percent of families in the city of Albany live in extreme poverty, which is defined as **less than half** the federal poverty level.

At the same time, **the gap** between those on the lowest economic rung and those at the highest rung **is widening**. Among families living in areas of New York state outside of New York City, the average income for families in the top 5 percent of the distribution range was 11.8 times the average income of families in the bottom fifth of the distribution range in the early 2000s, an increase from 6.9 in the early 1980s, according to a 2006 report by the Fiscal Policy Institute—almost double.

Statistics, though, tell only part of the story. To get a well-rounded picture of poverty within the Diocese of Albany requires peeking inside service providers' doors, walking through the fields where our food is harvested, and looking closely in the hidden corners of prosperous-looking communities.



“Poverty in the United States is a moral and social wound in the soul of our country. It is an ongoing disaster that threatens the health and well-being of our nation. We have the resources, experience and knowledge to virtually eliminate poverty, especially long-term poverty, but we do not yet have the political will.

“As members of Catholic Charities, one of the largest networks of social service providers in the nation, we are deeply troubled by the fact that in recent years the federal government has substantially reduced the resources devoted to assisting those who are impoverished. There has been a conscious and deliberate retreat from our nation's commitment to economic justice for those who are poor. We believe that poverty remains our nation's most serious political blind spot and one of our nation's most profound moral failings.

“From a Judeo-Christian perspective, poverty means that the covenant with God has been ruptured. Our relationship with God is not in right order, and the injustice of poverty and extreme inequality cries out for change. Among the moral values that should govern our analysis of poverty are the following: human dignity, the common good, human rights, and the option for the poor.

“The tolerance of widespread poverty in our midst undermines our social contract and weakens our democracy. It violates our basic sense of fairness and equity, and it diminishes our legitimacy as a beacon of political values that are admired around the world – freedom, justice, equality and “liberty and justice for all.”

“Faith-based groups and the non-profit sector do not have the resources to replace those functions which are the legitimate responsibility of government and the private sector. Catholic Charities USA will not accept the proposition that agencies such as ours should substitute for some of the basic functions of government.

“We are committed to expanding our partnerships with other organizations in the private sector, the public sector, and the non-profit world. As members of Catholic Charities, we declare our firm commitment to act boldly in fighting poverty in our nation. **We propose that a major national goal be established to steadily decrease poverty in our nation so that by the year 2020 the rate of poverty will be reduced at least by half.** Only if we work together can we succeed in reaching this goal.

Excerpt from Poverty in America: A Threat to the Common Good, a policy paper of Catholic Charities USA

Throughout the 14-county region of the Albany Diocese some of our sisters and brothers are finding it difficult to get and keep jobs that pay enough to meet their basic needs. They are having trouble filling their cupboards with nutritious food, locating affordable and stable housing, and securing health care for themselves and their families. The staffs of Catholic Charities agencies routinely see at their doors people seeking emergency shelter in our cities, seeking money for gas or utilities in rural areas where distances to health providers and other critical services can be great, and seeking emotional support for weathering the stress that accompanies financial struggles.

While poverty obviously has devastating

effects on individuals and families, it also has an impact on the wider economy. Some research finds that economic growth is slower in U.S. metropolitan areas characterized by higher rates of poverty than those with lower rates, according to January 2006 Congressional testimony by the General Accountability Office. **Accumulation of human capital, one of the fundamental drivers of economic growth, can be diminished when significant portions of the population have experienced long periods of poverty,** or were living in poverty at a critical point in their development. Not only are these individuals' contributions restricted or totally absent, but their potential purchasing power and savings, which could be channeled into productive investments, are lost, also. Additionally, concerns about crime in areas with a high concentration of poverty can unfavorably affect investment decisions.

Compounding many of the complexities of poverty are issues of racism. A recent report from Catholic Charities USA, "Poverty and Racism: Overlapping Threats to the Common Good," noted "that without a conscious and proactive struggle against racism, our efforts to reduce the plague of poverty will be in vain."

You only need to look at poverty rates, statistics on the uninsured and gaps in educational achievement to see that African-Americans and Latinos are struggling at a disproportionate level to their numbers in our communities.

Yet, there are seeds of hope sprouting out of this landscape from which can grow improved opportunities for more of our neighbors.

In New York State, more than 100 organizations have endorsed a call for the governor and state Legislature to establish a Statewide Commission on Economic Security and Poverty. Proponents of this new com-

| Poverty Rates in the Albany Diocese | | | | |
|--|----------------|-----------------|--------------------------|----------------|
| County | Overall | Children | African Americans | Latinos |
| Albany County | *11.80% | *15.30% | 30.00% | 25.70% |
| <i>Albany</i> | *27.00% | *41.60% | 32.00% | 34.70% |
| Columbia County | 9.00% | 12.00% | 31.00% | 28.70% |
| <i>Hudson</i> | 25.60% | 19.20% | 39.40% | 46.90% |
| Delaware County | 13.00% | 18.00% | 23.00% | 26.80% |
| Fulton County | 12.50% | 18.00% | 33.00% | 32.50% |
| <i>Gloversville</i> | 19.30% | 31.00% | NA | 52.00% |
| <i>Johnstown</i> | 13.20% | 19.60% | NA | NA |
| Greene County | 12.40% | 16.00% | 29.00% | 20.60% |
| Herkimer County | 12.50% | 16.00% | 15.40% | 18.60% |
| Montgomery County | 12.00% | 17.50% | 28.00% | 31.20% |
| <i>Amsterdam</i> | 16.30% | 26.00% | 28.00% | 31.80% |
| Otsego County | 14.90% | 17.00% | 47.50% | 40.00% |
| <i>Oneonta</i> | 30.30% | 21.00% | 45.00% | 61.30% |
| Rensselaer County | *10.40% | *14.00% | 27.70% | 31.30% |
| <i>Troy</i> | 19.10% | 25.50% | 32.50% | 43.00% |
| Saratoga County | *6.60% | *8.80% | 13.00% | 12.00% |
| <i>Saratoga Springs</i> | 8.80% | 10.70% | 22.40% | 18.51% |
| Schenectady County | *9.90% | *11.30% | 38.00% | 37.00% |
| <i>Schenectady</i> | 20.80% | 31.27% | 40.20% | 44.80% |
| Schoharie County | 11.40% | 14.57% | 39.00% | 16.00% |
| <i>Cobleskill</i> | 19.80% | 19.00% | NA | NA% |
| Warren County | *12.00% | *15.00% | 17.00% | 24.60% |
| <i>Glens Falls</i> | 14.80% | 22.00% | NA | NA |
| Washington County | 9.40% | 12.80% | 50.00% | 24.30% |

NA—Too few individuals to be included in census data
 *2006 U.S. Census Bureau's American Community Survey Data
 2000 U.S. Census for all other data

| Wealth Disparity in Upstate NY | | | | |
|--|---------------|---------------|------------|---------------|
| Upstate New York Average Income | | | | |
| | Bottom | Middle | Top | Top 5% |
| Early 1980s | \$16,590 | \$41,198 | \$82,484 | \$114,126 |
| Early 1990s | \$18,383 | \$48,071 | \$110,518 | \$167,855 |
| Early 2000s | \$19,864 | \$55,701 | \$137,631 | \$233,604 |
| Change in Average Income from early 1980s to early 2000s | | | | |
| Percent change | 19.7% | 35.2% | 66.9% | 104.7% |
| <i>Income is post-tax for New York state residents outside of New York City and includes the value of the EITC, realized capital gains or losses, the cash value of food stamps, subsidized school lunch and housing subsidies. Source: "Pulling Apart in New York", Fiscal Policy Institute, 2006</i> | | | | |

mission, which would advise the governor on policy proposals for the executive budget, say that “all New Yorkers would benefit from better understanding of prudent investment strategies that help low-income families move ahead and achieve their full potential.” Our state government took a step toward such a comprehensive examination of poverty with the creation of an Economic Security Cabinet, which is charged with looking at housing, child care, nutrition, workforce development, education and health-care policies that will help low-income working families achieve financial security.

Other signs of hope include raises in the state and federal **minimum wage**, requirements for health insurance carriers to provide equivalent coverage for **both mental and physical** illnesses, strict penalties for **human traffickers** and services for victims; and movement toward strengthening the **state affordable housing** trust fund and establishing a national affordable housing trust fund.

We can build on this momentum by speaking out for other state and federal initiatives that have promise for lifting more individuals and families out of poverty, and by calling on our leaders to maintain and even strengthen funding critical to community organizations’ ability to serve the most vulnerable among us. This report is organized by the **five major obstacles to reducing poverty: economic insecurity, educational disadvantages, hunger and nutritional**

deficiencies, the lack of health care access, and the shortage of affordable housing. We hope that you will be inspired to take action and join with us in this important campaign to reduce poverty in the diocese.

Special Rural Challenges

Transportation is becoming an increasingly insurmountable challenge for those struggling with poverty in the rural areas of the diocese. Higher gas prices are putting extra burdens on families having to drive some distance for services, as well as hindering nonprofit organizations’ ability to recruit volunteers to provide assistance to those in need.

The vast geography of the North Country, lack of adequate transportation and high unemployment rates breed isolation, an inability to access services and multi-generational socio-economic problems for families, notes Sr. Charla Commins, director of Catholic Charities of Saratoga, Warren and Washington County.

In Delaware and Otsego counties, Catholic Charities reports constant requests for gas assistance and bus passes, even though public transportation is limited to certain fixed routes and restricted hours of operation. A taxi ride from a rural community to the city of Oneonta for a medical appointment or other service can cost up to \$60.

Source: Catholic Charities of Saratoga, Warren and Washington Counties

Scriptures Call Us to Respond to Neighbors' Needs

“At the heart of Scriptures is God’s covenant with his people. Through the covenant, God promises to bless his people, but through it, he also calls his people to be a blessing to the nations (Gen. 15, 17).....Fidelity to the covenant is measured in large part by the extent to which the community cares for its most vulnerable members, especially the widow, stranger and the orphan. The goal of the covenant is a right relationship with God, others, ourselves, and the environment. The fruit of these right relationships, then, is peace and justice in the world.

“In the New Testament, Jesus reveals a new covenant that will bring about a new kingdom. Through his words and actions, through his table fellowship with sinners and outcasts, and

through his death and resurrection, he proclaims the gift of life and invites all to repentance and conversion. As the early church receives the new gift of life in the Spirit, they are challenged to be a light for the world and salt to the earth. They are called to be a blessing to the nations and disciples committed to the way of Jesus. By word and example, they are challenged to proclaim a God of life who has overcome death in all its forms, including death as it is experienced in the diminishment of life through poverty, sickness and any form of exclusion.”

Source: Poverty in America: A Threat to the Common Good, Catholic Charities USA

Support Builds for Cutting Poverty

Catholic Charities USA is calling on the U.S. government to set a goal of reducing poverty by at least half by 2020. Other organizations and individuals are issuing similar challenges:

- Rep. Charles Rangel, chair of the House Ways and Means Committee, charged his committee with doing its part in reducing by half the national poverty rate within 10 years
- The Center for American Progress’ Task Force on Poverty has posed a challenge to halve poverty in 10 years
- NAACP delegates approved at their national convention an empowerment campaign to eradicate poverty through a comprehensive approach that includes an emphasis on health care and education
- Several presidential candidates identified poverty as the key cornerstone of their 2008 campaigns
- Several states have called for a reduction in poverty among their residents. For instance, California legislators have proposed legisla-

tion that, if passed, would set a goal of cutting childhood poverty in that state in half by 2016 and eliminate it entirely by 2026

- The public policy organization Schuyler Center for Analysis and Advocacy has called on New York state to set a child poverty reduction goal

Americans seem to agree with these goals, according to results of a national poll conducted by Zogby International. Fifty-five percent of likely voters responding to the survey said that they are very concerned about poverty, and 58 percent said they would be more likely to vote for a candidate who set a national goal of cutting poverty in half within a decade. Among those, 69 percent said they would back such a candidate even if achieving the goal would require significantly higher federal spending.

Chapter Two—Income Insecurity

*“They shall live in the houses they build,
And eat the fruit of the vineyards they plant....
And my chosen ones shall long enjoy
The produce of their hands.
They shall not toil in vain....”*
Isaiah 65: 21-23

Working fulltime is no longer a sure ticket out of poverty.

A single mother of two children earning New York’s minimum hourly wage of \$7.15 would bring home just under \$15,000 a year. The federal poverty level for a family of three is \$17,170.

Many would argue that the federal poverty level doesn’t even come close to the true measure of the income needed to support a family’s basic needs. **It costs \$3,536 monthly, or \$42,432 a year, for a parent and two children living in Albany County to pay for housing, food and other necessities,** according to a report by the Economic Policy Institute.

“...the federal poverty level doesn’t even come close to the true measure of the income needed to support a family’s basic needs.”

Since economic security is not guaranteed solely by a job, federal and state governments have stepped in to assist poor and low-income working families. **But narrow eligibility rules and limited assistance levels still leave 30 percent of working families in New York state with a “hardship gap,”** in which their income from employment and government support doesn’t cover their basic needs budget, according to “Bridging the Gaps,” a 2007 report by the Center for Economic and Policy Research and The Center for Social Policy. Part of the reason is stagnating benefit levels. **The basic public assistance grant in New York state, for instance, hasn’t been raised since 1990.** The maximum monthly benefit for a family of three with no outside income is less than half of the federal poverty level and

about one-sixth of the Economic Policy Institute’s basic needs budget.

The 1996 enactment of federal welfare reform shifted the focus of government assistance from cash grants to a system of incentives and supports for finding and keeping employment. These supports include Temporary Assistance to Needy Families (TANF), childcare assistance, transportation assistance, and state- and federal-level earned income tax credits for low-income working families.

Yet only a fraction of eligible families receive services, due to funding constraints that limit the number of participants, confusing

Let’s Bridge...This Gap!...

At an Albany-based news station, about 15 of the 85 workers in engineering, production and news jobs are employed part-time. This gives the employer the ability to schedule work with maximum efficiency and to pay no fringe benefits. No pay for holidays if you don’t work. No vacation time. No paid sick leave. And no health insurance. While you might wonder why people would accept jobs on those terms, the reality is that the television broadcasting business remains sufficiently enticing that young, enthusiastic workers are hoping to get their feet in the door and then get upgraded to fulltime jobs with benefits. Many become disappointed and leave, and new workers replace them, continuing the cycle.

From testimony at a September 2007 hearing on healthcare held by the state Health and Insurance departments

application processes and waiting lists for public housing, among other reasons, according to the “Bridging the Gaps” report. In New York state, **less than 30 percent of eligible families are receiving TANF and child-care assistance.** The Earned Income Tax Credit, known to be an effective tool in assisting low-income families, is reaching the most eligible families, at about 90 percent.

Ensuring reliable and consistent child care

Basic Needs Budget for Family of Two Parents and Two Children

| Monthly Expenses | Albany-Sch'dy-Troy | Glens Falls |
|---------------------------|--------------------|-------------|
| Monthly Housing | \$679.00 | \$604.00 |
| Monthly Food | \$587.00 | \$587.00 |
| Monthly Child Care | \$1,195.00 | \$1,195.00 |
| Monthly Transportation | \$387.00 | \$375.00 |
| Monthly Health Care | \$514.00 | \$514.00 |
| Monthly Other Necessities | \$342.00 | \$322.00 |
| Monthly Taxes | \$371.00 | \$310.00 |
| Monthly Total | \$4,075.00 | \$3,907.00 |
| Annual Total | \$48,900.00 | \$46,884.00 |

Source: Economic Policy Institute

arrangements is especially critical, considering that **low-income parents often lack job flexibility and paid leave.** For instance, they are **twice as likely as higher-wage earners to have to miss work** due to a child’s illness or failed child care arrangements, according to a policy paper by the Center for Law and Social Policy. Childcare also takes up a great share of lower-income workers’ paychecks. **Families living at or below the federal poverty level spend an average of 25 percent of their total income on child care,** according to the CLASP report. Low-income families earning between 100 and 200 percent of the poverty level spend 14 percent. Families earning more than 200 percent of poverty spend just 7 percent. **Research shows that low-income mothers who receive assistance in paying for child care are more**

What is Welfare? Who is on Welfare?

More than 529,000 New Yorkers were on welfare, the federal program formally called Temporary Assistance for Needy Families (TANF), in August 2007. **That’s 68 percent fewer recipients than during the high point of 1995,** before welfare reform legislation was passed with the aim of moving individuals off the caseloads and into work.

Under the program, states receive a yearly fixed block grant and the flexibility to spend that funding to assist needy families with children and to help individuals move from welfare to work. The grant to states has remained frozen at its 1996 level.

There are two main components to the welfare grant. The shelter allowance pays for housing costs, while the basic cash allowance is designated for clothing, toiletries, transportation and other necessities as well as food that is not covered by Food Stamps. The welfare grant received varies by family size.

The basic grant is the same throughout New York state, while the shelter allowance varies by county. **Welfare recipients, unless they are exempted due to age or disabilities, must follow strict work requirements to qualify for assistance.**

Almost half of TANF cases in New York state are child-only cases, in which adults in the household are not included in the benefit calculation and do not receive assistance. The most cited reasons are that parents are receiving Supplemental Security Insurance or are not legally in the United States, or that the adults in the household are not the children’s parents.

Only one-third of adults receiving public assistance have a high school diploma, and many of these adults also lack a stable employment history to support job advancement.

Sources: Center on Budget and Policy Priorities; Hunger Action Network of New York State; New York State Office of Temporary and Disability Assistance

likely to maintain employment, stay off welfare, and earn higher wages.

Child care, paired with a lack of transportation, are significant barriers to pregnant and parenting teens assisted by staff at Catholic Charities of Schenectady County. Clients have difficulty getting to jobs at shopping malls and main business areas. This is compounded when working parents also have to get their children to and from child-care providers. Many parenting youth also risk losing their jobs when they take time off due to a child's illness, since the types of work they are able to get don't come with benefits.

Most everyone agrees that good-paying jobs are the best route out of poverty. Yet anti-poverty groups claim that New York state is among the weakest in the country in helping individuals find those jobs, by not requiring counties to put an emphasis on referring welfare recipients to jobs that pay above poverty-level wages and not taking full advantage of federal vocational training allowances. **Only 16 percent of the welfare caseload in New York is involved in vocational training**, while up to 30 percent is permitted. There also are virtually no New York TANF participants in subsidized private employment, on-the-job training or job

Percentage of Families Living in Poverty Who Have at Least One Worker

| County | % |
|-------------|--------|
| Albany | 71% |
| Rensselaer | 70% |
| Saratoga | 52.60% |
| Schenectady | 59% |
| Warren | 50% |

Source: Census Bureau's American Community Survey, 2006

skills training.

The new welfare-to-work emphasis has reduced the numbers of those receiving welfare, but it has failed to reduce poverty. Employment was the reason cited for only 10.5 percent of the families whose TANF cases had

Telling the Story of Our Clients...

Young parents up to age 21 seeking assistance from the county Department of Social Services often face a dilemma. Before they qualify for services, they must first agree to go after child support from their own parents, with whom they often have broken and vulnerable relationships. Many choose not to go through that process, or their parents tell Social Services staff that the young adult is welcome to return home in an effort to avoid child support payments. Some young parents then do remain with their parents, sometimes in very unhealthy situations. Others try to find a home with boyfriends who may be abusive or using drugs or with friends in crowded conditions, or they bounce from apartment to apartment when they can't meet rent payments and face eviction.

Source: Catholic Charities of Schenectady County

been closed, according to analyses of federal data. And more people are now enrolled in New York's Safety Net Program, which operates without federal funding to provide assistance to those who do not qualify for TANF, than are in TANF itself. Children bear the brunt of the impact, according to a report by the Schuyler Center for Advocacy and Analysis, which showed that the percentage of poor children receiving public assistance has declined from about 70 percent in 1993 to just 36 percent in 2005.

Residents of rural communities within the

Hourly Housing Wage
*(minimum to afford a 2-bedroom
apartment at fair-market rent)*

| County | Minimum |
|--------------------|---------|
| Albany County | \$14.46 |
| Columbia County | \$13.48 |
| Delaware County | \$11.06 |
| Fulton County | \$11.69 |
| Greene County | \$12.73 |
| Herkimer County | \$11.46 |
| Montgomery County | \$10.67 |
| Otsego County | \$11.46 |
| Rensselaer County | \$14.46 |
| Saratoga County | \$14.46 |
| Schenectady County | \$14.46 |
| Schoharie County | \$14.46 |
| Warren County | \$12.73 |
| Washington County | \$12.73 |

Source:
*"Out of Reach 2006" report, National Low
Income Housing Coalition*
Affordable is defined as no more than 1/3 of income.

diocese face particular obstacles to finding sustainable jobs. In Delaware and Otsego counties, for instance, those struggling with chronic unemployment or underemployment often can find only entry-level, minimal-skills positions. These jobs often are seasonal in nature, and frequently they are less than full time, with no benefits and with rotating shifts. Limited public transportation makes it difficult, if not impossible, to get from the rural outskirts or trailer parks located outside community centers to jobs in the heart of Oneonta, Delhi and Cooperstown. Yet affordable housing options are limited close to employment centers that cater to tourists and college students. Workers who would need some public support to supplement their low wages find it difficult to apply for or recertify for benefits without missing work, which runs counter to the focus of using these programs as incentives for finding and keeping employment.

Throughout the diocese, several indicators illustrate the obstacles facing low-income workers striving to make significant gains. During the 1990s, wages and productivity grew at a similar pace. Since 2000, however, produc-

**We Must Protect The
Most Vulnerable...**

A woman seeking assistance from Catholic Charities of Schoharie County has credentials for getting a decent job in either education or as a legal secretary. But as soon as she gets into a "system," especially the Department of Motor Vehicles (DMV) to register a car, she is at risk of being tracked down by her abuser, the father of her first child. He was just released from prison, has a lot of connections through the DMV and the illegal drug world, is wealthy, is in this country illegally, and is very violent. She would like to change her identity to be safe. If she does, however, she would lose all of her credentials and not be able to make enough money to support her family.

*Source: Catholic Charities of
Schoharie County*

tivity has grown by a strong 1.8 percent a year, while total wage growth has averaged less than 0.2 percent a year, according to a Fiscal Policy Institute report, *The State of Working New York 2007*. As a result, although median hourly wages in New York rose by 1.7 percent in 2006, **median hourly wages still have not returned to their 2002 peak**, and wage gains disproportion-

ately have benefited those at the high end of the pay scale. **Racial and ethnic disparities also persist, with black male unemployment at 9.3 percent in 2006, while the general population's was 4.4 percent.**

Another troubling sign statewide is the fewer number of jobs available in finance, information and computer services than in 2000, according to the FPI report. Manufacturing, central to the health of the upstate economy, continues to lose jobs, and now employs one-third fewer New Yorkers than a decade ago. In the Capital District, **a decline in manufacturing jobs is offset by growth in positions in retail and food services that do not require college degrees, making it difficult for less educated workers to advance in the labor market.** This resulted in an overall job quality decline between 2000 and 2006, as the wages of industries gaining job share were much lower than those in industries losing job share. In the Mohawk Valley -- which includes Herkimer, Fulton, Montgomery and Schoharie Counties -- there was an improvement in this job quality indicator with some growth in government jobs during that period, but the area also had lower wages to begin with.

Complicating the employment picture statewide is the **increasing number of businesses relying on independent contractors** -- who don't receive benefits such as overtime pay, sick leave, employer co-payments of Social Security, and coverage by workers compensation and unemployment insurance -- in place of employees. The Fiscal Policy Institute report estimates that nearly 10 percent of all private workers in New York state are misclassified as contractors, as part of a broader trend of unregulated work and employer noncompliance with labor laws.

Economic development officials in the Capital District are enthusiastic about growth in high-tech industries, centered at the state University at Albany, Rensselaer Polytechnic Institute and the Northway corridor in Saratoga County. Advocates for low-income families worry, however, that this growth will benefit higher-income professionals at the expense of others. **They cite**

the experience in Austin, Tex., where poverty indicators actually worsened following the high-tech boom.

ARISE, a faith-based community organizing initiative in the Capital District, has similar concerns about proposals for a new convention center in Albany. Community leaders are negotiating a community benefits agreement that would guarantee jobs, job training and affordable housing for those living in the low-income neighborhoods around the center. **A "Thruway Alliance" of concerned citizens is organizing throughout Upstate New York to call for economic development that recognizes the special needs of low-income families.**

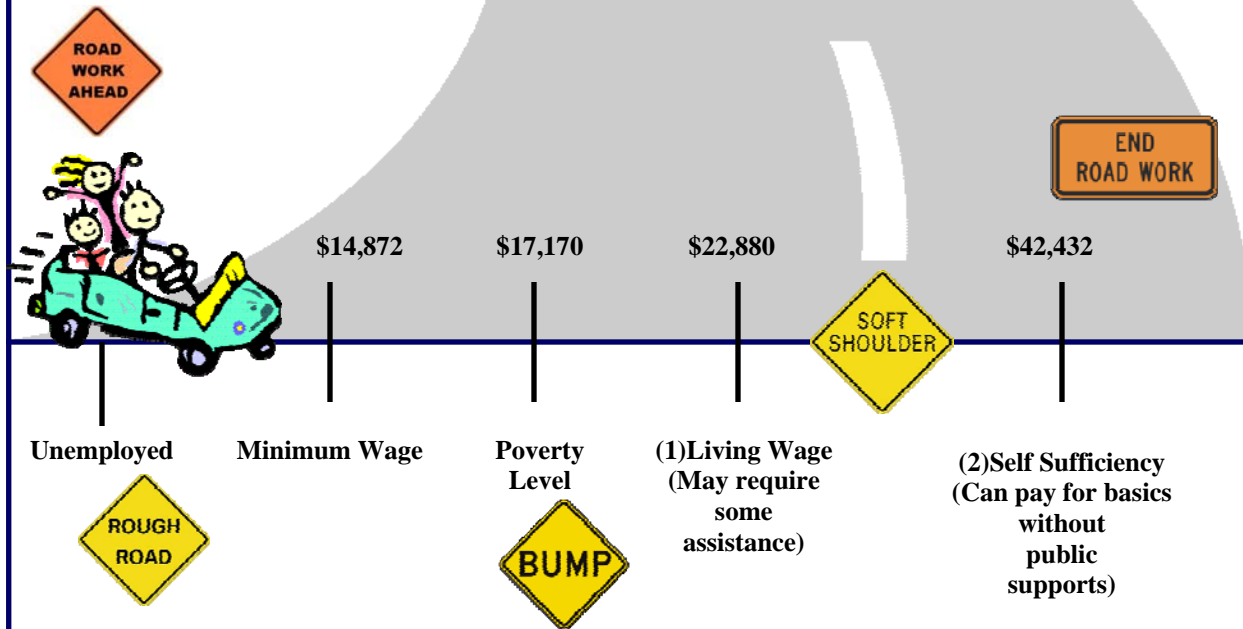
Policy Principles

Systemic change is required to address the problems of **income insecurity** presented in this chapter.

Specifically, the following POLICY PRINCIPLES are recommended to be of most assistance in improving the economic well-being of our neighbors:

- Promote **job growth** that leads to higher wages and benefit levels.
- Change the standard of economic security from the minimum wage to a living wage and, ultimately, to a **self-sufficiency** wage.
- Reform policies in the interest of maximizing **net income** for low-income families, which might include **modification of tax policy and handling of tax credits.**
- Improve the Temporary Assistance for Needy Families (TANF) program to meet human needs and **foster economic independence.**
- Develop more opportunities for **quality child care** in order to support moving more individuals into the workforce
- Eliminate **disincentives** that stand in the way of consistent, long-term support of low-income families

Let's Help Our Neighbors Reach The Finish Line



Based on one parent with two children living in Albany County.

- 1—Fiscal Policy Institute
- 2—Economic Policy Institute

Chapter Three—Education

“A great number of wise persons is the safety of the world.”

Wisdom 6:24

Next to good-paying jobs, quality education, from pre-kindergarten through adulthood, is the greatest tool for moving individuals out of poverty and toward self-sufficiency.

Just consider that **55 percent of children in New York state whose parents do not have a high school degree live in poor families**, according to a report by the National Center for Children in Poverty at Columbia University. Only 10 percent of children whose parents have at least some college live in poor families.

Yet the current reality is that low-income children and adults face daunting challenges to gaining the knowledge and skills needed to succeed in the 21st-century economy.

Research consistently has demonstrated that the quality and level of education attained by lower-income children is substantially below those for children from middle- or high-income families, the General Accountability Office testified before Congress in January 2007. **Moreover, high school dropout rates in 2004 were four times higher for students from low-income families than those in high-income families.** And the percentage of low-income students who attend college immediately after high school is significantly lower (49 percent) than for their wealthier counterparts (78 percent).

Some data indicate that far too many of our youth are not even finishing high school in the traditional four years. A report by Johns Hopkins University found 1,700 high schools nationwide in which average enrollment between freshman and senior years declined by 60 percent or more in 2004, 2005 and 2006. Most of them are located in large cities or high-poverty areas of the South and Southwest; most had high proportions of minority students. Albany High School was listed among the schools in the report. Only 38 percent of

students who entered ninth grade in 2002 graduated in 2006, according to an analysis by the Fiscal Policy Institute. **More than half (67 percent) of Albany High School students were income-eligible for free or reduced-price lunches in the 2005-2006 school year.** This contrasts with the Saratoga Springs School District, where only 14 percent of high school students were eligible for free or reduced-price lunches in the 2005-06 school, and the district had a 76 percent graduation rate.

Low-income children often start out with educational disadvantages as soon as they are born. Low birth weight, stunted growth, obesity and lead poisoning in their early years all are associated with physical disabilities, reduced IQ and grade repetition in school, according to a report by the Center for Law and Social Policy

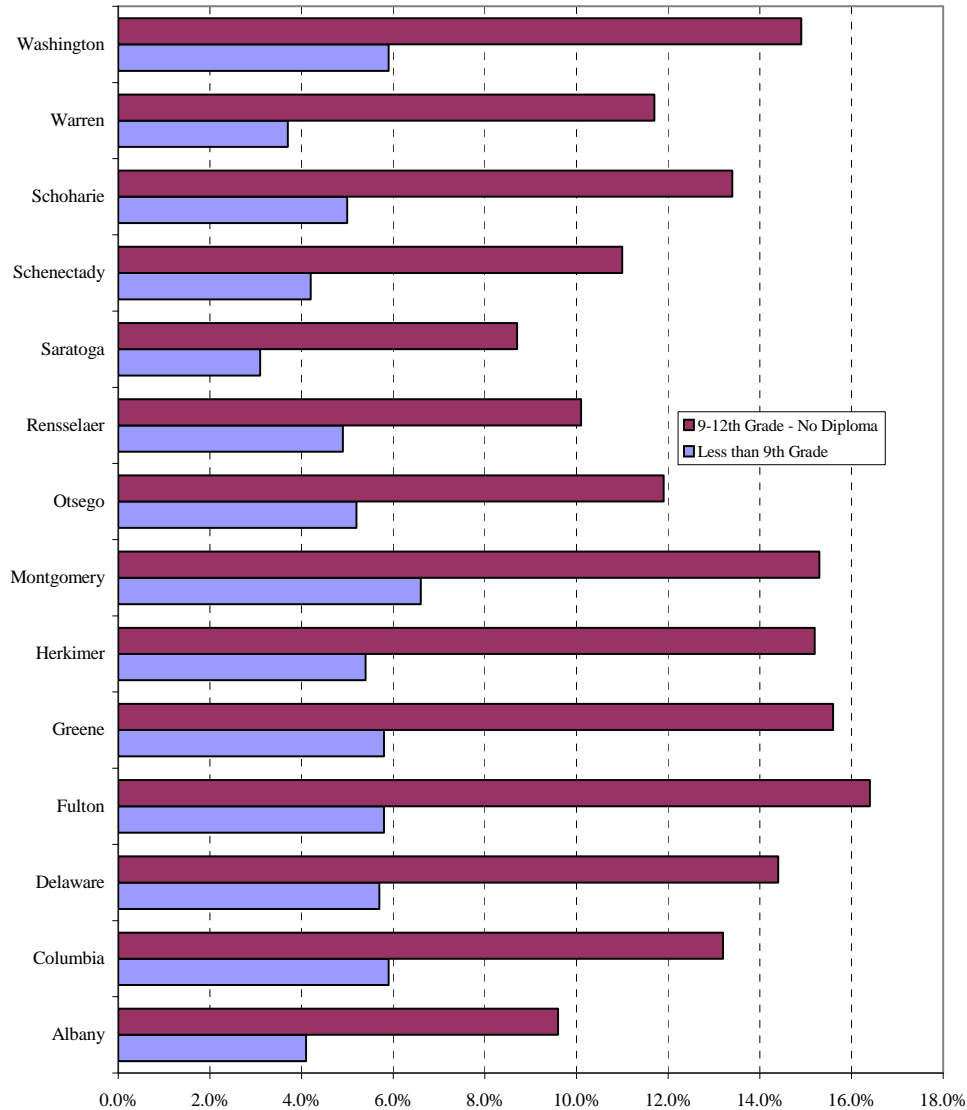
Graduation Rates for Selected School Districts

| School District | Graduation Rate |
|------------------|-----------------|
| Albany | 38% |
| Amsterdam | 58% |
| Glens Falls | 74% |
| Gloversville | 72% |
| Hudson | 60% |
| Johnstown | 80% |
| Oneonta | 70% |
| Saratoga Springs | 76% |
| Schenectady | 53% |
| Troy | 57% |

*Source: Fiscal Policy Institute
Students who entered 9th grade in 2002 and graduated in 2006*

(CLASP). Socioeconomic status is also related to **language development** opportunities. An in-depth study of verbal interactions in the home found that by age 3, children with professional parents have heard about 11 million words in the previous year, compared to 3 million words for children whose parents receive welfare. This leads to children from low-income families scoring below other children on measures of

Educational Attainment in Albany Diocese



pre-reading and pre-mathematical skills at kindergarten entry.

In the Albany Diocese, Catholic Charities agencies work with children who face multiple barriers to educational achievement. Community Maternity Services, for instance, sees children whose excessive absences from school lead to academic failure. Many advance to the next grade after repeating a year, even though they

haven't mastered course content and are functionally illiterate. Chaotic family lifestyles result in some children changing school districts multiple times in a year, losing special support services in those transitions.

Some additional factors that put some of our children, teens and adults at a disadvantage educationally, and, eventually, in the workforce:

- State-funded programs can't meet the demand for English **tutoring** among the growing number of immigrants in our communities. Albany County, for instance, had a 65 percent increase between 2005 and 2006 in the number of adults with limited English proficiency, according to a report by



Children from Community Maternity Services of Catholic Charities graduate from their daycare center in June, 2007.

the Center for an Urban Future. Only 3.9 percent of the 7,587 adults in the county who speak English “less than very well” were enrolled in state-funded English-for-Speakers-of-Other-Language classes.

- Low-income families face challenges in trying to save enough money for their children's, and their own, **higher education**.
- Some youth between 16 and 19 are neither enrolled in school nor working. These so-called “**disconnected youth**” are more likely to remain stuck in low-wage jobs, live in high-poverty neighborhoods and engage in destructive behaviors.

Many advocates for low-income New Yorkers contended for years that the state's school aid formula exacerbated inequalities in the educational system. Years of advocacy and a lawsuit resulted in the adoption in 2007 of a funding formula that distributes school aid throughout the state according to where the most needs are. The new formula commits to a five-fold growth in classroom operating aid by the

2010-2011 school year, with the majority of the increase going to high-needs schools. **Districts targeted in the Albany Diocese include Albany, Amsterdam, Cairo-Durham, Lansingburgh (in Troy), South Glens Falls, Schenectady, South Colonie and Watervliet.** These districts need to develop “contracts for Excellence” that demonstrate that funds are being invested in programs that serve students most in need, including those living in poverty, those with limited English skills and those with disabilities. Eligible projects include reducing classroom sizes, establishing full-day pre-kindergarten and kindergarten programs and creating academic-focused after-school programs.

Policy Principles

Systemic change is required to address the problems of educational attainment presented in this chapter.

Specifically, the following POLICY PRINCIPLES are recommended to be of most assistance in improving the educational attainment of our neighbors:

- Provide adequate **funding and choice** for parents to attain the highest level of educational excellence for their children
- Make funding and resources more equitable across the state, and ensure that new resources **disproportionately benefit children in poverty**
- Allow more education and **vocational training** to count toward welfare recipients' requirements for receiving benefits
- Increase opportunities for low-income families to **save for education** (as well as to purchase a new home or start or expand a business)
- Link disadvantaged and **disconnected youth** to school and/or work opportunities
- Expand **Head Start** and advocate for **universal pre-K** to give low-income children the best chance of a “winning beginning”

Catholic Schools Address Poverty

A single mother was struggling to keep her two daughters in Our Lady of Victory School in Troy. She sold her car, borrowed money against her retirement. When her son came of school age, she told the principal that she just wouldn't be able to stretch her resources any more. Then a check came in the mail, a three-year scholarship for one of her daughters, enough to allow her to budget tuition for the other two children.

"I know that when I leave them here that they're going to be safe....that they're going to have a nutritious meal," the mother said with enthusiasm. "It's a very nurturing environment. They're getting a good education."

The Diocese of Albany's Catholic Schools Office addresses poverty in a number of ways, such as including social justice and volunteer service in its curriculum and partnering with other organizations on community projects. The biggest contribution to addressing poverty, however, is doing what the schools do best: providing a quality, values-based education that gives everyone – regardless of income and religious affiliation – a chance to succeed.

That includes providing financial assistance to families who desire a Catholic education but find it a financial hardship to pay up to \$6,700 a year per child in tuition. Individual principals and church pastors often negotiate payments for those unable to cover the whole cost. Diocesan wide, the Ken and Thelma Lally Tuition Assistance Program presented 377 financial awards – ranging from \$250 to \$750 a year – in 2007-08. In its first year, the Beacon of Hope fund in 2007 awarded \$1,500 three-year scholarships to 30 students.

Applicants' financial situations are analyzed through a formula that calculates a family's income after core expenses. Most of the Beacon of Hope recipients' finances were well into negative figures, meaning that they are barely covering their basic needs.

The applications are filled with stories of current struggles and hopes for a brighter future. There are parents, fearful of their inner-city neighborhoods, seeking a safe haven for their children. There's a couple building a small business and recovering from a violent robbery.

There's a single woman who moved her children into her ailing mother's house so that she can care for both the younger and older generation, and a father who returned from service in Iraq with post traumatic stress disorder that has him in and out of hospitals. There's a grandmother raising five children, a family who took in two cousins after the children's parents and grandmother died, single parents whose ex-spouses don't contribute child support, and parents dealing with health concerns and mounting medical bills.

One single mother with three children wrote: "I truly want them to have a good education so they have a chance to make something of their life and be able to go to school without fear of being hurt or made fun of by others." She never graduated from high school and works part-time as a bus monitor. Staff members at her children's Catholic school have purchased uniforms for them and contributed to their tuition.

A father wrote about falling from a ladder while working on the family's house and breaking both legs, requiring multiple operations and bone grafts; unable to work, he was anticipating his income dropping from half-pay to nothing at all at the end of six months. Another family had to file for bankruptcy and cashed in retirement savings to make payments to settle a debt with a mortgage company. Principals confirmed these stories, and added some more details. They reported that some of these children entered kindergarten unprepared developmentally and cognitively, but with extra help from teachers began to catch up with their peers. They wrote about children from chaotic home situations who are flourishing in the caring, stable atmosphere of a small classroom. They praised parents who, because of limited education, can't help with schoolwork but who recognize the importance of a solid education in improving their children's lives.

"Most applicants have critical needs and I don't know how these families are surviving," says Nicki Pezzuo, development director for the Schools Office. "They're willing to do anything, to sacrifice, to send their children to Catholic schools."

Chapter Four—Hunger

“Jesus called his disciples to him and said: ‘My heart is moved with pity for the crowd. By now they have been with me three days, and have nothing to eat. I do not wish to send them away hungry, for fear they may collapse on the way.’...He took the seven loaves and the fish, and after giving thanks he broke them and gave them to the disciples, who in turn gave them to the crowds. All ate until they were full.”

Matthew:15:32-37

Images of hunger often feature a scrawny child with an empty bowl in her outstretched hands, or a woman opening up an empty cupboard to try to find something from which to prepare a meal for her family. Yet in the United States today, malnourishment may just as readily be found amidst the highly publicized reports of obesity, even childhood obesity. **The reality is that poverty lurks behind both public health concerns: while some individuals and families have trouble getting enough food at all, others have limited access to truly nutritious foods and so have diets rich in high-fat and high-sugar content.**

According to the Hunger Action Network of New York State, **10.5 percent of New York state households experience food insecurity**, or are at risk of hunger: they have lower quality diets or must resort to emergency food assistance because they cannot always afford the food they need. A much smaller percentage, 3.2 percent, actually experience hunger, frequently skipping meals or eating too little, sometimes going without food for a full day. And it’s not just a major problem in our largest urban areas: one million state residents outside of New York City rely on emergency food programs such as soup kitchens and food pantries each year. Within our diocese, in 2006 Catholic Charities in Columbia and Greene Counties provided food to 1,215 individuals (473 of them children); in Fulton and Montgomery counties, to 615 families; in Schoharie County, to 905 individuals.

Statewide, **people of color are over-represented at emergency food programs,**

What About Our Seniors...?

A senior citizen in Schenectady County called Catholic Charities recently to request assistance. He is living on Social Security payments of about \$1,000 per month. He pays for Medicare, a prescription plan and AARP, which totals about \$320 a month. He owns his home and pays a second mortgage on it, plus taxes and homeowners’ insurance. It appears that he would be eligible for Food Stamps, except that he has a modest type of IRA that is counted as a resource. If the resource limit was eliminated, or if all retirement accounts were exempt from being counted as a resource, he would benefit.

Source: Catholic Charities of Schenectady County

according to the Hunger Action Network. A little more than a quarter of those using such programs are white, 45 percent African-American and 24 percent Hispanic. **Many of those seeking assistance are among the working poor:** 35 percent of client households have at least one member employed.

Food insecure households are more likely to be located in neighborhoods that do not have stores selling healthy foods or reliable transportation to access healthier options, according to a report by the Schuyler Center for Analysis and Advocacy. **Families often cope by visiting food banks and pantries, relying on less expensive processed foods (which are often higher in fat and lower in nutritional quality) and eating fewer fruits, vegetables and dairy products.** Some of the results: in

2003, slightly more than 22 percent of the 2- to 5-year-olds participating in New York's Women Infants and Children (WIC) supplemental food program were obese or overweight. In 2004, 21 percent of third grade schoolchildren in upstate New York were obese.

The impact on children's health, in particular, is alarming. **Infants and toddlers in food-insecure families are 90 percent more likely to be in fair or poor health, and 30 percent more likely to require hospitalization, than other children**, according to a report by the Fiscal Policy Institute. In older children, food insecurity contributes to poor physical health, lower school achievement in reading and math, and behavioral and emotional problems, including a higher risk of suicidal thoughts in adolescent girls.

The federal Food Stamps Program provides a way for low-income families to supplement their food budgets. Benefits are calculated for each household using a standard deduction that recognizes that a portion of income is not available to purchase food because it must be used for other basic expenses such as housing, clothes and transportation. While that standard deduction had been raised annually to account for inflation, it was frozen in 1996 at \$134 a month. Food prices, meanwhile, certainly haven't remained steady. The U.S. Labor Department reported a 4.1 percent increase in food prices just between July 2006 through June 2007, with some items such as milk and eggs rising more than 13 percent. **Food stamp benefits for New York participants average \$1.16 per meal, generally not enough to buy fresh produce and lean meat.** A Boston University School of Medicine researcher found that **it would cost 30**

Sample of Food Pantry Usage

- Columbia-Greene Catholic Charities served 1,215 individuals.
- Food Pantries of the Capital District provided groceries that supplied nearly 2 million meals to children, infants, working-age adults and senior citizens.
- Herkimer County's 7 food pantries served 9,358 households.
- Montgomery County Catholic Charities served 615 families, including 698 children.
- Schenectady Inner City Ministry served 25, 541 individuals, including 11,291 children.
- Schoharie County Catholic Charities served 905 people, averaging more than 30 families each month.

Source: Food pantries' reports for 2006

percent more than the typical benefit to purchase a diet that meets American Heart Association recommendations.

The Hunger Action Network estimates that food stamp benefits for a typical working parent with two children in New York will be about \$37 per month (\$450 per year) less than they would have been without the 1996 cuts. That translates into \$115 million lost Food Stamp benefits throughout the state, not only cutting into individuals' and families' abilities to access proper nutrition but also impacting the economy. "By generating business at local grocery stores, new Food Stamp benefits trigger labor and pro-

"...in solidarity with those who must face this dilemma of hunger on a daily basis, I accept the challenge to live on \$1.16 per meal today and do so in the prayerful hope that together we can bring sufficient resources to those struggling to feed their families and themselves in this, the greatest and most affluent nation in the world. Please join me in making our collective voices clear and compelling so that by supporting fully the food stamp program we can take a concrete step toward eradicating hunger in our land."

Excerpt from Bishop Howard Hubbard, press conference, May 15, 2007

duction demand, ultimately increasing household income and triggering additional spending,” according to the U.S. Department of Agriculture, which administers the Food Stamp Program. USDA **estimates that every \$5 in food stamp benefits generates \$9.20 in local economic activity.**

Many income-eligible New Yorkers aren’t even receiving Food Stamps, with enrollment dropping considerably after the passage of federal welfare reform legislation in 1996. In 1998, only 51 percent of income-eligible children received food stamps, and 41 percent of income-eligible adults, according to the Schuyler Center for Analysis and Advocacy. The figures rebounded a bit for income-eligible children, with 65 percent receiving food stamps in 2004, but not for income-eligible adults, with only 35 percent receiving the benefits that year. Some of these low-income individuals are excluded because they are legal immigrants who have not yet reached the five-year U.S. residency requirement; others simply don’t know that they don’t have to be receiving welfare to be eligible for food stamps or they find the application procedures difficult.

New York state, under the Working Families Food Stamp Initiative, **has taken some steps to expand enrollment.** By waiving some complicated enrollment requirements for households where one adult is working at least 30 hours a week or two adults are working at least 20 hours a week, the state expects to extend benefits to an additional 100,000 households (more than 200,000 individuals). The state also will waive resource limits for participants, allowing families to build up some savings without jeopardizing their food stamp benefits. The state also is beginning a pilot project, expected to be expanded throughout the state, to re-certify by phone all households receiving non-temporary food stamp assistance, which will improve access for the elderly, disabled, households without transportation and working families who can’t get to social services appointments during office hours.

Policy Principles

Systemic change is required to address the problems of hunger and insufficient nutrition presented in this chapter.

Specifically, the following POLICY PRINCIPLES are recommended to be of most assistance in improving the nutritional status of our neighbors:

- Expand public **nutrition outreach** and program **eligibility** to reach un-enrolled low-income families and seniors to minimize food insecurity;
- Increase public program benefits to more **adequately reflect actual food costs** in current dollars, with an emphasis on making **fruits and vegetables** more accessible;
- In economic development strategies, encourage businesses offering nutritional products and services **to locate in low-income neighborhoods** to maximize ease of access;
- Develop strategies to **minimize the impact of malnutrition and obesity** on the health status of New Yorkers.

Chapter Five—Healthcare

*“No longer shall there be...
an infant who lives but a few days,
or an old man who does not round
out his full lifetime.”*

Isaiah 65: 20

It could happen to any of us – suffer a serious injury or illness or lose a job, and there go the health benefits that came with employment. Government programs were set up to help in these situations, but it can take time to sort through complex eligibility requirements and paperwork. In some cases, you might have to wait a year without insurance before you can enroll in a program, or spend down some of your savings before you are considered income-eligible.

Once you get into a program, you then have to re-apply at least once a year, which brings another round of documentation. If your income changed you may have to switch into a different program with another set of eligibility requirements and enrollment procedures. **No wonder half of all families fall off of health insurance before they can complete the recertification process,** according to a 2003 report by The Commonwealth Fund. Many of them then go through the whole enrollment process again at a later date, resulting in occasional gaps in coverage for up to a couple of months at a time.

It’s clear that the current health-care system – in which millions are uninsured and basic health services are unavailable in some remote rural areas and distressed inner-city neighborhoods – is not addressing the needs of families most at risk.

The most traditional form of health insurance in this country is through the workplace, but the share of those who receive such coverage is decreasing as more employers eliminate or choose not to offer this benefit due to rising costs. **The number of companies providing health coverage declined from 69 percent in 2000 to 61 percent in 2006,** according to the 2006 Kaiser Family Foundation/Health Research and Educational Trust Annual

Employer Health Benefits Survey. And for those employees continuing to receive coverage, the cost is taking a **greater bite out of their paychecks: the average monthly payment**

Who are the Uninsured?

The largest single age group lacking health coverage are 25- to 44-year-olds, who make up 34.9% of the total uninsured population

Minorities under age 65 disproportionately lack health insurance:

- 44.5 percent of African-Americans
- 60.7 percent of Latinos
- 26 percent of white, non-Hispanics

More than three-quarters (79.3%) of the uninsured under age 65 work full- or part-time.

88.3 percent of uninsured children come from families where at least one parent works.

More than 60 percent of uninsured children are of minority group.

Construction, transportation, maintenance and farming employees are most likely to be uninsured.

Legal immigrants must wait five years to be eligible for medical benefits.

Proof of citizenship requirements for Medicaid often leave out homeless persons, disaster victims, persons with mental illness and others who don’t have passports nor original birth certificates.

Sources: Families USA, 2007 “Wrong Direction” report; “No Shelter from The Storm: America’s Uninsured Children,” Campaign for Children’s Health Care, 2006; Catholic Charities USA

increased from \$129 in 1999 to \$248 in 2006.

Low-income families are especially unlikely to be offered health insurance by their employers: only 55 percent of workers below the poverty level, compared to 90 percent of workers earning above 400 percent of poverty, according to another 2006 Kaiser Family Foundation report.

Government-sponsored plans aren't completely filling the gap. **Fourteen percent of New Yorkers lacked any form of health-care coverage in 2006**, according to the U.S. Census Bureau. Children fare better, at 7.6 percent, according to an analysis of 2004-05 data by the Georgetown University Health Policy Institute's Center for Children and Families. Low-income children, those in families with incomes below 200 percent of the federal poverty level, had an uninsured rate of 11.9 percent.

Some people are more at risk for lacking health insurance than others. A 2003 state Health Department survey found that **18- to 34-year-olds were more likely than any other age group to lack health insurance, and people with a high school education or less were twice as likely as those with more education to not have health insurance. Also, the Census reports that**

Policies That Damage Our Health...

A man who had had three heart attacks and required a bypass operation of multiple arteries, needed to see several specialists on a frequent basis. He had a significant monthly prescription of medication necessary to allow him to work and to continue living. When his employer changed health insurance providers, he faced the choice of losing doctors who had been treating him for many years, or paying for the doctors and most of the expensive medication he requires himself, because the new plan didn't cover the original doctors and medication.

Source: Testimony at a September 2007 healthcare hearing sponsored by the state Health and Insurance



This is My Brother...

Low-income persons living with HIV/AIDS deal with many of the same issues that others living below the poverty level face, but complicated by fluctuating health concerns.

All of those served by Catholic Charities AIDS Services are on Medicaid, the government health program for low-income Americans. Many receive Food Stamps, housing assistance, or SSI/SSD income because of their disabilities.

An HIV/ diagnosis often is not their major worry, says Director Angela Keller. However, neglect of their health care can adversely affect their challenges in other areas. For instance, their health can be compromised if the only rents they can afford are in apartments with sub-standard conditions. Further, affordable apartments often are in neighborhoods plagued by drug use and drug selling, which is not conducive for recovery for the high percentage of AIDS Services clients with abuse histories.

Specialized medical care is often limited to the HIV clinic in Albany, and medical providers in smaller communities often are ignorant of the disease. Also, clients do not often have access to nutritionists that are trained in HIV needs, so they must travel to Albany for those resources, also. Transportation is a major issue and limited in some locales.

Source: Catholic Charities AIDS Services

greater percentage of African-Americans and Latinos are uninsured than are Caucasians.

Yet it is clear that having health coverage matters. **One study found that a 30 percentage point increase in Medicaid eligibility for mothers aged 15-44 translated into a decrease in infant mortality of 8.5 percent**, according to January 2007 Congressional testimony by the federal General Accountability Of-

fice. Another study cited in the testimony suggested a positive impact on the elderly enrolled in Medicare.

Pregnant and parenting teens assisted by staff at Catholic Charities of Schenectady County report multiple barriers to receiving health care. Medical providers are beginning to threaten parents that they no longer will treat their children because of insurance issues that are not resolved, resulting in the providers not getting paid. **Alcoholism and substance abuse treatment are not covered** under the state's Family Health Program and Child Health Program, and Medicaid and some private insurers often refer people with substance abuse issues to programs that are not comprehensive enough to be successful. Also, **there are not enough mental and dental health providers who accept Medicaid.** Staff report that one client had to go to Delmar for dental work, while another goes to Troy for orthodontic work.

"Underinsurance" is nearly as big a concern, and one that is growing as more employers shift rising costs to their workers. **Nationally, 17.1 million Americans under age 65 were underinsured in 2003**, including 9.3 million people with employer-based insurance, according to a study by the Agency for Health-

Health-Care Debt Burden

Health-care expenses are major causes of bankruptcy in the Capital District.

A survey conducted at bankruptcy clinics found that 65% of respondents had medical-related debt. Of those, the vast majority were women (90%) and were currently employed (68%), and almost half (48%) had health insurance.

More than half of the respondents reported delays in obtaining further medical care and difficulty obtaining loans and credit as a result of their health-care related debt.

Source: Empire Justice Center, 2006

Life Expectancy Compromised by "Policy"

A 59-year-old with Medicare coverage was diagnosed with lung cancer. He had been injured on his job as a truck driver and he and his wife, a waitress, had been living on his worker's compensation, Social Security payments and her income. After his diagnosis, he visited doctors at least three or four times a week. The couple paid a \$20 co-payment for each visit. His radiation therapy required a \$50 co-pay. Each of his 14 medications cost \$5 per month. Co-pays sometimes added up to hundreds of dollars a month. Eventually, his doctors prescribed a targeted cancer therapy. But he had hit the infamous Medicare "donut hole," a complete lack of prescription coverage between two thresholds of drug costs. The couple couldn't afford the \$710 per prescription, so they accepted hospice services instead until his death.

From testimony at a September 2007 healthcare hearing sponsored by the state Health and Insurance departments.

care Research and Quality. The underinsured generally are defined as people with insurance plans but whose medical expenses (excluding premiums) amount to 10 percent or more of their post-tax income, or 5 percent or more for those earning less than 200 percent of the federal poverty level. The problems that the underinsured face, and the solutions they seek, are similar to those of the uninsured.

Uninsured individuals and families are most likely to seek health care in our hospitals' emergency rooms, which are required by law to treat anyone who comes there for treatment. Yet emergency rooms are the most expensive entryways into the health system, and they are not set up for ongoing and follow-up care. Some of these patients are undocumented, or do not have capacity or the stamina to go through the process of applying for programs for which they qualify.

Many of these patients are never able to pay the bills that result, and hospitals end up covering the loss. St. Mary's Hospital in Amsterdam, for instance, gave out \$440,278 in charity care in the 2006-07 fiscal year to cover a portion or all of the bills of patients who were uninsured, underinsured or who had bills that were more than they could ever pay.

In some areas of the Albany Diocese, a **shortage of health-care services** is becoming as much of a concern as the lack of insurance coverage. Testimony at a September 2007 health-care hearing sponsored by the state Health and Insurance departments revealed that the **primary care network in the North Country is eroding quickly**.

Falling incomes for health-care providers are not sustainable, they say, as physicians and nurses leave for more lucrative jobs elsewhere. The number of primary care physicians in the North Country dropped 8 percent between 2001 and 2005, according to The Center for Health Workforce Studies at the state University at Albany. That leaves 60 doctors for every 100,000 people. In the Capital Region, the number of primary care physicians increased 21 percent, to 82 per 100,000 people. In the Mohawk Valley, the number of physicians grew 5 percent, to 59 physicians per 100,000 people. The CEO of Hudson Headwaters Health Network, a system of community health centers that covers an area that runs from Glens Falls through a third of the Adirondack Park, reported that he was facing **"the hardest recruiting season" he had ever seen as he tried to fill several primary care physician openings**.

| County | Uninsured rate |
|--------------------|----------------|
| Albany County | 11.8% |
| Columbia County | 13.3% |
| Delaware County | 18.5% |
| Fulton County | 14.3% |
| Greene County | 14.3% |
| Herkimer County | 13.3% |
| Montgomery County | 16.7% |
| Otsego County | 14.1% |
| Rensselaer County | 11.1% |
| Saratoga County | 8.0% |
| Schenectady County | 10.7% |
| Schoharie County | 13.0% |
| Warren County | 11.1% |
| Washington County | 12.9% |

Source: New York State Department of Health, 2006

What Types of Health Insurance Serve Low-Income Families?

Low-income New Yorkers have a range of health plans for which they may qualify. Public policy advocates continually monitor changing regulations and eligibility rules to ensure that these programs reach those most in need.

Medicare is a federal health insurance program for people 65 years of age and older and younger persons with disabilities.

Medicaid, funded jointly by the state and counties, is a health insurance program for those who meet certain eligibility requirements. For adults, the threshold is less than the poverty level. Infants to age one and pregnant women are eligible at up to 200% of the federal poverty level; children 1 through 5, up to 133%; children age 6 through 18, up to 100%.

Family Health Plus is a public health insurance program for adults aged 19 to 64 who do not have health insurance, but whose incomes or resources are too high to qualify for Medicaid. It is available to single adults, couples without children, and parents with limited income who are residents of New York State and are United States citizens or fall under one of many immigration categories.

Child Health Plus is a program for those under age 19 and residents of New York. It operates on a sliding-scale fee, with no monthly premium for families whose income is less than 160 percent of the poverty level, up to full monthly premium payments for families at 250 percent of the poverty level. (New York state had expanded eligibility to 400 percent of the poverty level, but enactment was postponed due to a federal ruling and a presidential veto of federal expansion legislation.)

Healthy New York is a program designed for small businesses and workers without employer-sponsored insurance who fall within income guidelines.



Healthy Capital District Initiative

Just about every type of health-care dilemma presents itself in the offices of the **Healthy Capital District Initiative (HCIDI)** in Albany.

Families who are paying hundreds of dollars a month in health insurance payments because they are **just above the income limits** for a government-sponsored health plan. Individuals who had to **go without health insurance for a year** before they could enroll in the Healthy New York Program for low-income, working adults. Employees seeking some kind of coverage for a few months, until their health benefits kick in at a new job.

HCIDI helps about 4,800 people a year enroll in government health programs, and Executive Director Kevin Jobin-Davis has files filled with their stories. **These families often have chaotic home lives** that make it difficult for them to keep on top of the required **paperwork**. Some are undocumented immigrants, or workers in the underground economy, who are **fearful** about giving out information on themselves.

Without health insurance, they **deny** themselves **treatment**, or seek care in hospital emergency rooms, where they get billed at private rates well above the negotiated rates offered insurance companies. Emergency rooms also don't keep patients' medical histories, and provide no follow-up care.

The **high cost of prescription drugs** is one of the biggest issues facing the individuals and families who stop in at HCIDI. **Individuals with diabetes and mental health problems are especially vulnerable**, Jobin-Davis say, because without those medications their conditions can **spiral downward fast, potentially resulting in job losses and more expensive care later**. Children with attention deficit disorder often aren't permitted in school without their medications.

Dental care is also a big concern, with **only three percent of dentists accepting** reimburse-

ment from Medicaid, the government health plan for poor and low-income Americans. Clinics that do, often have at least a month waiting time for appointments. HCDCI provides preventive dental care to more than 3,000 children a year in schools with a high percentage of low-income students. **Half of the elementary school students have untreated cavities, with an average of 3.7 cavities each.**

Obesity among New York State Residents Aged 18 and Over

| Group | % Obese |
|---------------------------------------|---------|
| Total Population | 22.9% |
| Household income less than \$15,000 | 30.6% |
| Household income \$75,000 and over | 17.5% |
| Education level less than high school | 32.0% |
| College graduates | 16.0% |

Source: NYS Health Department, 2006

Poverty Linked to Poor Health

Congressional testimony by the federal Government Accountability Office in January 2007 was very clear: Health outcomes are worse for individuals with low incomes than for their more affluent counterparts.

The GAO, citing various research studies, noted that compared to individuals with higher incomes, those living in poverty:

- report higher rates of chronic conditions such as hypertension, high blood pressure and elevated cholesterol levels;
- have life expectancies 25 percent lower;
- function less well in retirement;
- Reasons cited are lack of health insurance, less education, greater exposure to environmental hazards such as pollution or substandard housing, and more incidents of cigarette smoking, obesity and lack of physical activity.

Policy Principles

Systemic change is required to address the problems of our health care system presented in this chapter.

Specifically, the following POLICY PRINCIPLES are recommended to be of most assistance in improving the health of our neighbors:

- Institute **health system reform strategies** that provide access to insurance, primary care development and improvements in health status for vulnerable populations
- **Expand access to health insurance** for low- and moderate-income individuals and families, expand outreach and simplify the enrollment and recertification processes for public programs
- **Create incentives** for physicians and medical students and allied health practitioners to practice primary care
- Address **health workforce shortages**, especially in medically underserved areas
- **Simplify reimbursement procedures** and increase the supply of and reimbursement for dental and behavioral health services, particularly in inner cities and rural areas.
- **Close the gap** in health disparities among vulnerable populations

Chapter Six—Housing

“Foxes have dens and birds of the sky have nests, but the Son of Man has nowhere to rest his head.”

Luke 9:58

It’s a familiar story: families fall onto hard times, get behind on the rent and move on to avoid eviction. The scenario takes on subtle differences, though, depending on where they live within the Diocese.

In the city of Albany, they may find **shrinking housing options** as several hundred affordable housing units at the Dewitt Clinton Apartments disappear to make way for a new hotel. They may take up temporary shelter in a string of cheap motels along Central Avenue in Colonie that are notorious for prostitution and other criminal activities.

In Columbia County, they may be feeling the **strain of escalating rental costs** combined with high **property taxes** as second- home and retirement-home buyers from New York City come in with more money to spend. In Saratoga Springs, they may be among the low- to moderate-income families **squeezed out of the city entirely** by new luxury homes and high-end condominiums.

A family could turn to government-subsidized housing programs or affordable housing options available through nonprofit organizations, but **waiting lists are growing** to the point where, in some cases, no new names are being added. **More than 2,000 people are on the waiting list** for government housing subsidies in Albany, for an expected 5-year wait before acceptance into the program. **The Catholic Charities Housing Office receives more than 50 applications each month for its permanent housing programs, but averages only five openings each month.**

Without subsidies, rents often are not affordable, defined by the U.S. Department of Housing and Urban Development as being more than **30 percent of a family’s income**. More than **19,000 households in Albany County exceed this threshold**, according to county records. According to the 2000 U.S. Census, 81 percent of Albany County renters with annual incomes of less than \$10,000 were paying more than 35 percent of their income on housing.

Further complicating the housing situation are the negative impact of predatory lending and the **increase in foreclosures throughout the area**, according to United Ten

Substandard Housing

| | Total Housing Units | Without Plumbing | Without Kitchen Facilities | Without Phone Service |
|-------------|---------------------|------------------|----------------------------|-----------------------|
| Albany | 133,230 | 642 | 776 | 10,817 |
| Columbia | 24,796 | 74 | 83 | 275 |
| Delaware | 19,270 | 115 | 151 | 375 |
| Fulton | 21,884 | 153 | 97 | 482 |
| Greene | 18,256 | 81 | 123 | 310 |
| Herkimer | 25,734 | 128 | 98 | 528 |
| Montgomery | 20,038 | 146 | 133 | 479 |
| Otsego | 23,291 | 80 | 82 | 387 |
| Rensselaer | 68,682 | 252 | 141 | 2,306 |
| Saratoga | 93,773 | 248 | 31 | 2,422 |
| Schenectady | 66,016 | 149 | 307 | 1,739 |
| Schoharie | 11,991 | 94 | 77 | 158 |
| Warren | 37,117 | 37 | 23 | 1,539 |
| Washington | 22,458 | 158 | 121 | 411 |

*2006 U.S. Census' American Community Survey data for Albany, Rensselaer, Saratoga, Schenectady, and Warren Counties
2000 U.S. Census data for other counties*

The Interdependency of Issues

A single mother with two sons moved into an Albany apartment managed by Catholic Charities Housing Office, and with the help of counselors got a job and addressed substance abuse issues. The boys began attending school regularly. After two years, the mother decided that she had to leave because the neighborhood was becoming too dangerous.

Source: Catholic Charities Housing Office

ants of Albany. Also, tax credits intended to stimulate the development of low-income housing have resulted in limited effectiveness for those they are meant to serve.

Advocates worry that affordable housing stock will continue to erode as “Tech Valley” initiatives draw higher-income professionals to the Capital Region. Already, out-of-state investors are buying boarded-up buildings in Albany in expectation of neighborhood gentrification. Such efforts may improve neighborhood safety, but they also may push out those living on lower incomes and even demonize those whose presence is feared to negatively impact on economic development initiatives such as the planned Albany Convention Center. Similarly, increasing construction costs continue to make it more difficult for nonprofit organizations to develop affordable housing.

No wonder the Homeless and Travelers Aid Society of the Capital District is seeing **an increase in homelessness in the region**. The organization identified 2,498 new episodes of

homelessness in 2004, a 27 percent increase since 2000.

United Tenants is seeing a growing demand for homeless prevention services as the disparity between income and rent levels widens. Their services include crisis intervention, landlord-tenant mediation, court advocacy, budget and housing counseling, and financial assistance to prevent evictions or mortgage foreclosures or for relocation assistance.

And Catholic Charities Housing Office is finding that it can't keep up with requests for assistance. **The wait for housing has grown from less than 30 days in 2005 to at least four months in 2007, a 400 percent increase!** In the first quarter of 2007, CCHO received 176 applications for permanent housing, but had only nine openings.

Providing safe and affordable housing often isn't enough, either, advocates have discovered. **Many individuals and families also need support with addressing what caused homelessness in the first place**, which could include low-wage jobs, substance or alcohol abuse, and even the mindset that it's normal to move often due to evictions. **Also, low-income households need more assistance with heating and cooling expenses and weatherization as energy costs rise.**

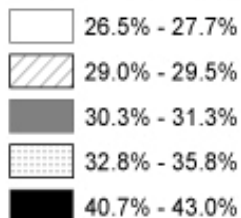
Some **encouraging efforts** are underway in the Capital Region to address the shortage of affordable housing. Albany County has established a Housing **Trust Fund** that could support efforts ranging from renovating vacant buildings to providing housing for workers employed in suburban shopping centers to helping older residents stay in their neighborhoods despite rising costs. **Albany and Rensselaer counties each have released 10-year plans to end homelessness**, which call for additional government-subsidized Section 8 housing vouchers, supportive housing for the chronically homeless, ensuring housing options for ex-offenders prior to release from prison, and enhanced homeless family **resettlement** efforts, among other possibilities.

Share of Households with Rent Above 35% of Income



Legend

Percent of Households with Rent Above 35% of Income



Source: 2006 American Community Survey: Albany, Rensselaer, Saratoga, Schenectady, Warren counties.
2000 U.S. Census for all other counties.

Housing Problems Lurk in Rural Areas

If you think that homelessness and a shortage of affordable housing are mostly inner-city problems, talk to Kathie Greenblatt. As director of Catholic Charities of Delaware and Otsego Counties, she has plenty of stories to share about the unique issues in the more rural reaches of the diocese.

“One night in August I was called by the Oneonta Police Station to come and get a pregnant, 23-year-old homeless woman and to provide her with food and shelter for the night. They called Catholic Charities because the local 16-bed homeless shelter was full, there were no local hotels that contracted with Department of Social Services for shelter that were not full, and they were uncomfortable about having a pregnant woman sleeping in a chair in the police station waiting room.”

Then there are the stories of already deteriorating houses becoming uninhabitable after the flooding of 2006. “Some people are still living in places without certificates of occupancy, and some are even living in the woods. Just today, The Un-Met needs Committee of Otsego County was able to fund the replacement of the main beam in a rural area home so that a certificate of occupancy could be issued to the homeowner before winter. The person has been living in a small building on his property, bathing in a pond and cooking outside since June 2006!”

Housing concerns in both Otsego and Delaware counties are growing as pressures from tourism and from second-home owners push up property values and rental costs.

In Otsego County, renters compete increasingly with college students from Hartwick, SUNY Oneonta and Utica School of Commerce for family-sized, multiple-bedroom apartments in and around the city of Oneonta. Students pay higher per-semester fees to landlords, some in advance of residency. Local families also

compete with a growing tourism industry, which includes baseball, soccer, and music training camps that offer high-end family

Help Us Break The Bondage Of Inter-Generational Poverty

A family with a three-generation history of homelessness was accepted into Catholic Charities Housing Office’s family housing program. Counselors helped the grandmother get a job and the mother control her substance abuse. Most importantly, they are teaching the granddaughter that constantly moving is not a normal way of life.

*Source: Catholic Charities
Housing Office*

vacation packages using local rental units. This has driven up short-term rentals to more than \$1,000 per week in season, and taken many rental units off the market.

In neighboring Delaware County, available properties have grown attractive to absentee tenants as second homes and vacation homes. This has driven up the price of homeownership in an area with low household incomes, and it has decreased the available rental units in many small communities. Also, the age and condition of available rental properties, and the lack of significant subsidized housing projects for family housing, forces the people with the least financial resources to live in properties that are the most expensive to heat, the least energy efficient and the most in need of repairs. In both counties, the costs of rising energy bills place an additional burden on residents of aging and deteriorating affordable housing properties.

Who are the Homeless and Those at Risk of Becoming Homeless?

- The 510 families and teen parents identified as new cases of homelessness in 2004 by Homeless and Travelers Aid Society of the Capital District
- An increasing number of employed men staying longer in emergency housing because their wages don't cover housing costs
- The 780 men, women and children who sought emergency shelter in 2006 at Mercy House for Women and St. Charles Lwanga Center for men, both in Albany
- The 175 individuals housed in Catholic Charities Housing Offices' single-room occupancy residences in 2006.
- An increasingly aging population, with 65 SRO residents over the age of 50 and 31 over age 65
- A typical SRO resident in Oneonta who makes \$600 to \$800 a month, has no personal transportation, nor any savings, health care coverage or employment
- The 25 formerly homeless mothers and their children who took up long-term residence in Catholic Charities Housing Offices' family apartments
- The 80 percent of those seeking homeless prevention services from United Tenants of Albany who are employed in low-paying jobs with few or no benefits, and so are paying substantially more than 50 percent of income on housing costs
- More than half of those Catholic Charities Housing Office serves suffer from mental illness; more than 75 percent have histories of or have active substance abuse issues.
- More than 80 percent of women served cite domestic violence as the critical factor in their homelessness.
- Only a small minority of the homeless in Albany County are chronically homeless, with a history of living on the street.

Policy Principles

Systemic change is required to address the problems of housing presented in this chapter.

Specifically, the following POLICY PRINCIPLES are recommended to be of most assistance in assuring safe, affordable housing for our neighbors:

- Provide adequate funding for **federally** subsidized housing programs.
- Strengthen programs aimed at increasing **homeownership**.
- Establish a National Housing **Trust Fund** and strengthen the New York State Housing Trust Fund.
- Reform the McKinney-Vento **Homeless Assistance** Program.
- Increase HEAP (Home **Energy Assistance** Program) funding for low-income households.
- Fully fund **case-management** programs to help low-income families obtain and retain permanent housing.
- Provide additional relief to low-income families affected by increased energy costs through revenue generated by auctioning of **carbon allowances**.

Chapter Seven—Special Needs

Children, the elderly, the disabled, immigrants, and prisoners and their families have special needs and require special attention in order to lift them out of poverty. While policy principles for addressing these needs are woven into the conclusions in the previous chapters, what follows are descriptions of what poverty looks like through the eyes of these special populations.



Children

Children living in poverty certainly grab our collective sympathy. Yet the day-in and day-out struggles they face often are hidden from view behind the statistics of hunger, affordable housing shortages and gaps in health coverage.

The chart on page 5 shows that the poverty rates for children are higher than for the general population in nearly all of our communities. **In some cities, a third or more of children are living below the poverty line.**

These children are more likely to live in substandard housing and to lack access to health care. Policy positions from the United States Conference of Catholic Bishops instruct us: “Children’s bodies, behaviors and size make them different from and more vulnerable than adults to many environmental health hazards. Children are exposed to environmental hazards at an early age, giving them more extended time to develop slowly progressing environmentally triggered illnesses such as asthma, certain cancers and learning disabilities. Exposure to air pollutants and toxins is significantly more harmful to children, born and unborn. **Children in poverty and children of color are at a disproportionate risk, with routinely higher rate of lead poisoning and asthma-related deaths and hospitalization.**”

In addition to the physical toll, **Catholic Charities agencies throughout the diocese find themselves addressing some of the emotional fall-out from poverty.** Community Maternity Services, for instance, reports seeing an increase in referrals for children who have at

least one parent in prison or who are being raised by other relatives because both parents are absent due to addictions, incarceration or death. They also are seeing children dealing with the **trauma of witnessing significant street violence and domestic violence.**

Most of the families involved in the mentoring program sponsored by Catholic Charities of Saratoga, Warren and Washington Counties are headed by single parents with very low incomes. The program primarily connects children to adults who volunteer to spend several hours a month with their young charges in recreational, cultural and educational activities. Thirty percent of participating children do not live with either of their parents, but with a grandparent, guardian or other relative instead.

Youth transitioning out of foster care face yet other unique challenges. After years of instability in out-of-home placements they are at higher risk for unemployment, low educational attainment, health issues, early parenthood, long-term dependency on public assistance and increased rates of incarceration and homelessness, according to the Child Welfare League of America. **Often, government funding for services for them are cut off at age 18, and advocates are working to extend services up to age 21.** Staff at Donovan House, a group home sponsored by Catholic Charities of Saratoga, Warren and Washington Counties for 12- to 18-year-old boys referred by the courts, see a need for a supervised independent living program for those leaving the program without

any family support. Catholic Charities in Herkimer County has identified a need for transitional housing for 17-to 21-year-olds. **Since children living in poverty are more likely to drop out of school, have children out of wedlock and be**

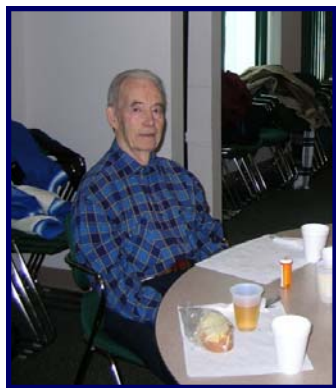
unemployed, ensuring that more children get out from under this burden is not just a good deed; it is an investment in the well-being of our communities.

Our Elders

Statistically, it looks like older New Yorkers are faring better than other residents of the state. The poverty rate for the general population is 14.2 percent, according to 2006 Census Bureau figures. For those 65 and over, the rate is 12.1 percent.

But there are some disturbing trends behind these numbers.

Between 2000 and 2006, the poverty rate for older residents of the diocese's five largest counties grew considerably. In Albany County, the poverty rate for those over age 65 **rose from 7.3 percent to 12.7 percent**; in Rensselaer County, from 6.6 percent to 11 percent; in Saratoga County, from 5.8 percent to 6.9 percent; in Schenectady County, from 6.5 percent to 9.2 percent; and in Warren County, from 5.9 percent to 7.2 percent. In three of those counties – Albany, Rensselaer and Saratoga – the poverty rate was slightly above that for the general population.



Statewide, some sub-groups of older residents are struggling more than others.

More women have incomes at or below poverty, with poverty status increasing with age among older women and remaining about the same among older men, according to 2006

Census data. Among 60- through 79-year-olds, 8 percent women are at or below the poverty level, while only 4 percent of men are in that situation. Among those aged 85 and over, 12 percent of women live at or below the poverty level, while 4 percent of men do.

The highest poverty rates for older New Yorkers are among Hispanics aged 85 and over, at 44 percent. A little over 20 percent of 60- to 79-year-old Hispanics live in poverty. The poverty rate among African Americans was about 20 percent for 60- to 79- year-olds and 25 percent for those aged 85 and over. Among Caucasians, the poverty rate was under 10 percent for 60- to 79-year-olds and about 10 percent for those at least 85 years old.

Meanwhile, **rising health care costs** threaten to erode older New Yorkers' retirement savings and leave more in poverty, according to a 2007 report from the state Office for the Aging. Surveys of individuals aged 50 and over indicate that **about 27 percent have enough resources to pay for long-term care expenses** totaling \$150,000 over the course of a three-year period (meaning that 73 percent could not do so). **Retirees' health care premiums increased 25 percent in 2004**, making it more difficult for older adults to maintain their retirement savings. The financial burden of health care services is complicated further by the fact that many of New York's older residents live in rural areas where health care services are less accessible and more costly to provide, and where availability of specialized services is less likely, the report stated.

In Schenectady County, Catholic Charities' Aging Services Program staff say that **health care "is perhaps the most significant financial factor"** for their low-income clients. "The health-care system is also complex

for both providers and patients and results in high cost, unpaid bills, care not being met and prescriptions not being filled.” Applications for assistance through the Medicare Savings Program can take months to process. “Limited enrollment periods restrict the ability of low-income seniors to access affordable insurance at the time of need.” In response to this need, staff helped four times as many senior citizens with health insurance information counseling and assistance in 2006-07 than in 2003-04.

Statewide, medical costs make it more difficult for adults in the workforce to save for retirement, therefore making it likely that there will be more low-income retirees in the future. When faced with higher medical bills, one in four households reports reductions in retirement-savings contributions and almost half report reductions in other savings, according to the state Office for the Aging report. **In speaking up for the common good, we must especially advocate for those "at the dawn of life and its sunset."**

Persons with Disabilities

A greater percentage of people with disabilities are living in poverty in the United States than is the population as a whole. They also face unique obstacles to finding safe, affordable housing and to accessing health care.

While 9.3 percent of working-age Americans were living in poverty in 2005, according to the U.S. Census Bureau, **24.6 percent of those with disabilities were living below the federal poverty level.** The greatest poverty rates were among those with mental disabilities, at 31.2 percent.

Individuals with disabilities also are more likely to receive Temporary Assistance for Needy Families (TANF), and to remain on assistance longer, according to the U.S. General Accountability Office. Nationally, 44 percent of families on welfare have an adult or child with a disability. **A failure to identify and address barriers to employment** makes it very difficult for individuals to find work and become self-sufficient, the GAO also found. Incomplete screening for disabilities often results in TANF recipients being assigned to work settings and community service without supportive services they need to succeed; they then may have difficulty finding private-sector employment and, sometimes, fail to meet work requirements, resulting in punitive sanctions.

People with disabilities – defined as those with significant long-term disabilities such as intellectual, physical, mental illness and chronic

physical conditions – are **three times more likely to lack adequate transportation, and are more than twice as likely to postpone needed health care** because they cannot afford



it. New York state in 2006 passed legislation that requires insurance companies to provide mental health benefits in parity with benefits offered for physical illnesses. Advocates are seeking similar legislation for persons with chemical dependencies.

Persons with disabilities often are among the first to feel the effects of government cuts to Medicaid services, according to staff at Catholic Charities Disabilities Services of the Diocese of Albany, which serves individuals with developmental disabilities and related disabilities. Those without a natural support system are more likely to turn to drugs or alcohol to cope with their disabilities. **They often have poor health due to improper nutrition, and a lack of medical**

follow-up because of limited incomes and difficulties navigating support systems. It also is difficult to find dental care providers who both accept Medicaid and treat persons with developmental disabilities, and the mental health system often won't treat them because they consider their issues related to their disabilities.

Many persons with disabilities rely on Supplemental Security Income (SSI) for their daily living expenses. **More than 330,000 disabled residents aged 18 to 64 receive SSI in New York state, where monthly payments were \$690 in 2006. That was 17.9 percent of the median income** in the Albany-Schenectady-Troy metropolitan area and 22 percent of the median income in Glens Falls, according to a joint report by the Technical Assistance Collaborative and the Consortium for Citizens with Disabilities. The fair-market rent for an efficiency apartment would take up 86 percent of an individual's SSI payment in the Albany-Schenectady Troy area and 72.2 percent in Glens Falls.

Compounding the cost barriers are the **shortage of affordable housing equipped for persons with disabilities** and the elderly-only policies of many government-subsidized housing units. Many persons with disabilities thus live in nursing homes, which costs the state about \$100,000 a year, according to a report by

the New York State Independent Living Council, Inc. Many others are confined to group homes because they would lose \$435 a month in room-and-board costs from the state if they chose to live independently. Still others live with aging parents, which will create challenges into the future.

Many of those who do find housing – especially those with mental illness, chemical dependency and developmental disabilities -- require supportive and treatment services to avoid cycling in and out of homelessness, housing advocates say.

Improving access to housing and transportation, especially for persons with more than one type of disability, is among the goals of the state departments of Health, Mental Health, Mental Retardation and Developmental Disabilities, and Alcoholism and Substance Abuse Services. The commissioners of these agencies attended “listening forums” throughout New York in spring and summer 2007 to **learn how best to serve people with multiple needs**, such as a developmentally disabled person suffering from chronic depression and/or dealing with an addiction. They concluded that the four agencies need to improve communication and collaboration among themselves to make it easier for persons with multiple needs to access necessary services.

Welcoming The Immigrant

Immigrants collectively are contributing greatly to the state's economy, according to a November 2007 report by the Fiscal Policy Institute. **In Upstate New York, 20 percent of university professors, 35 percent of physicians and surgeons and 20 percent of computer software engineers are immigrants.**

Yet service providers express great concern for those immigrants who are not highly educated and who are getting left behind and never seem to be able to quite catch up. Many are awaiting citizenship, immigrants, farm workers and victims of human trafficking.

Catholic Charities of Columbia-Greene

Counties estimates that there are more than **1,000 seasonal workers** who arrive in Columbia County between May and July each year to plant and harvest fruits and vegetables on area farms. Most of them are from Mexico or Jamaica. Estimates in Greene County are not available, since seasonal workers there are more hidden in nurseries and horse farms. While seasonal workers rarely seek financial assistance, they do access Women, Infants and Children nutritional services and legal services. Transportation is a major problem for them, and farm owners often are unwilling to allow service providers other than from the Department of Health to come

onto their land.

Among Hudson Valley farmworkers interviewed by the Bard College Migrant Labor Project, 71 percent were undocumented and 21 percent were legally in this country as temporary guestworkers. Nearly all of them were from other countries: 63 percent from Mexico, 21 percent from Jamaica, 12 percent from Guatemala and 2.9 percent from El Salvador. Their average total annual income was \$8,078. Thirty-one percent of workers reported regularly working 60 or more hours a week; 14 percent worked seven days a week. Their average educational level was sixth grade, and few could read well in their native languages.

The federally funded Migrant Education Program provides tutoring services for migrant children who often split their school year between at least two districts hundreds of miles apart. Sixty kindergarteners through 12th-graders were enrolled in schools in Columbia County in 2006-07. They generally arrive in August and leave in December, continually having to adjust socially between the small, rural character of the county's schools and the larger, tougher schools in Florida and Texas where Latino gangs are common. Academically they're at numerous disadvantages, including the fact that most don't have computers or access to the Internet to complete on-line assignments. **It's no wonder that migrant children have among the highest drop-out rates in the country.** The Migrant Education Program counts 100 school-aged youth working in the community rather than in the classroom.

Migrant child-care funding for the 50 younger children in the county, meanwhile, was cut in June 2007, leaving parents to navigate the Department of Social Services system without having a postal address for return mail and without knowing the language. When applications for subsidies were denied, day-care providers often were going without payment.

Immigrants, even legal immigrants, find themselves outside the wider support network both by the design of governmental programs and out of their own **fear of discovery and deportation.** Immigrants have to wait five years

before they are eligible for some government programs, leaving many of the elderly who can't work without support. Pregnant low-income women in New York state are eligible for Medicaid and WIC services regardless of immigration status because their soon-to-be-American-born children will be citizens. These children are then eligible for all services, but parents often don't access them out of fear of making themselves known to government authorities. Fear even keeps some parents from enrolling their children in school.

Outright discrimination and exploitation also erodes immigrants' human dignity and quality of life. Service providers recalled one case in Columbia County in which workers were legally brought in by an employer who charged them for rent, food and transportation, leaving them without any wages. Other employers may pay workers "under the table" at less than minimum wage, knowing that illegal workers will be too afraid of discovery to complain. Emergency rooms may keep them waiting while other patients are seen.

Some Americans argue that illegal immigrants should just return to their home countries and resume their lives there. But that isn't as easy as it might seem. A couple in Albany that returned to Mexico after the husband was deported found that their American-born children can't enroll in school because they are not citizens there.

Most Americans are sympathetic, though, to victims of human trafficking, who were brought into the country to be exploited for their labor. Some are forced into the sex industry, while others are virtually imprisoned as domestic servants or set up in squalid, crowded living spaces while working as unpaid restaurant help or farm workers. **Legislation has been passed both at the federal and state levels to increase penalties for perpetrators and provide services for victims.** The Albany Diocese's Housing Services has served a limited number of victims, with a caseload of three clients at one point in 2007 and a readiness to respond to any raids that might occur in the region.

Prisoners and their Families

Alison Coleman hears a variation on the theme all the time. It goes something like this: “I have five kids and I stayed home to be with them and now my husband who was earning the money in the family is gone.”

“Gone,” in these cases, means sent to prison.

Catholic social teaching recognizes the human dignity and worth of all persons, even those who may have committed crimes that we find inexcusable. Yet our society often forgets both the prisoners and the families they left behind as soon as the jail doors clang shut, says Coleman, director of Prison Families of New York, a program of Catholic Charities.

Study after study indicates a link between poverty and crime at several levels. A U.S. Bureau of Justice report found that in 2002, 29 percent of offenders were unemployed one month before their arrest and 14.3 percent were homeless. Of those who were employed, more than half were earning less than \$1,000 per month. Just over four in 10 nonviolent criminal offenders had less than a high school education in 2002.

Upon release, prisoners often find it difficult to find jobs and even housing, making it challenging for them to keep themselves and their families out of poverty. The U.S. Justice Department states that 40 percent of ex-prisoners who have been free for one year earn less than \$500 per month.

The poor also face a greater chance of being victimized by crime than others. For people earning less than \$7,500 per year, the rate of being victims of a violent crime in 2002 was 45.5. For people earning more than \$75,000 per year, the rate was only 19.

Then there are the families of prisoners, whom Coleman feels get too little attention. Not only do they often struggle financially without the income they had come to rely on; they also have the additional financial burdens of keeping in contact with their loved ones, often at great distances. The challenges often continue even

when an offender is released from prison. For instance, some recently released prisoners are not eligible for government-subsidized housing, creating a dilemma for a family that has settled into an apartment or house that a loved one can not legally return to after release.

Expanding services for prisoners **re-entering society** is a priority for the New York State Catholic Conference. Key components of the legislative agenda related to criminal justice include increasing **funding for alternatives** to incarceration, especially for parents and teens, and increasing funding for educational and **vocational** programs in prison and a broader array of **transitional, rehabilitative and community-based** re-integration programs for ex-offenders. In addition, successful demonstration projects that established “**re-entry centers**” could be expanded to help keep as many families as possible out of poverty. **Catholic teaching prompts us to restore wholeness to society through the principle of Restorative Justice, to see the victim and the perpetrator both as our brethren in the human condition.**

Chapter Eight—Conclusion

The campaign to reduce poverty in the Diocese of Albany is part of a larger goal of developing a **culture of life** that reverences the dignity and worth of each individual. **This includes investing in our neighbors and equipping them with the tools needed to succeed.**

The previous pages have illustrated the importance of reforming systems that get in the way of individuals and families reaching their full potential and achieving self-sufficiency.

We looked at the need:

- for **jobs** that pay family-sustaining wages and for adequate government supports when wages fall short;
- for an **educational** system that truly prepares everyone from pre-schoolers to adults in the skills needed in the workplace;
- for policies that give low-income families **the means** to meet their nutritional needs;
- for guaranteed **health care access**;
- and for an adequate **affordable housing** stock.

In addition, there are emerging threats that demand our attention as we move further into the 21st century. It's not clear yet how they will impact our most vulnerable neighbors, but they bear watching and acting upon.

The first is the **aging of the Baby Boomers**. As more members of this vast population group surpass age 60, their future and its impact on the generations behind them is causing much speculation. **Younger Americans may be in the double bind of caring for them and paying the bill.** Improved longevity is likely to accelerate demand for long-term care services and programs. Many individuals may not be able to cover the expected increases in out-of-pocket health care costs as they age. **“Boomers” in midlife have the highest wage inequality of any recent generation, and the youngest of this generation have the highest levels of poverty since the generation before WWI, and it can be expected that those in greatest need today are likely to be poor in old age.**

Another threat is the forecasts of continued **global climate change. Experts predict that people living in poverty will bear the brunt of disasters associated with a changing climate. They also will be most affected by any large increases in prices of goods and services associated with rising energy costs.**

Community agencies that address these and the other needs of our neighbors detailed in this report **rely on a private-public partnership.** For Catholic Charities, that includes support from Catholics throughout the diocese, supplemental fund-raising efforts, and government grants and contracts. Yet funding doesn't keep up with the training, wages and benefits required to attract and retain a qualified **workforce** that can best meet the needs of our neighbors. Among our legislative priorities, then, is ensuring a proper recognition of all the costs of delivering services through updated government contracts that include appropriate cost of living increases for staff.

We Are a People of Hope...

Miranda was 16 when she found out that she was pregnant. Her boyfriend, Richard, was the same age. Through the support of Catholic Charities of Schenectady County's Talking, Listening, Caring Program for pregnant and parenting teens, she obtained Medicaid for her medical bills and WIC to ensure proper nutrition for her and her baby. The baby girl came 11 weeks early, weighed 2 pounds 11 ounces, and had to stay in the hospital for several weeks. Over three years, Miranda and Richard struggled with housing, relying on others' help to maintain safe housing before securing their own place. Miranda graduated from high school and worked to support the young family while Richard finished up his studies with hopes of graduating in January 2008.

Source: Catholic Charities of Schenectady County

Sue is a single mother of three who went from a domestic violence situation to a homeless shelter, where her youngest child was severely burned in an accident requiring treatment at an out-of-town burn center. She was making \$263 a week and worried about losing her job, and she was not able to take her child to see a specialist at the burn center for after-care appointments because of a lack of adequate transportation. Within four months, however, she had nearly doubled her wages and secured a car through the Wheels for Work Program administered by Catholic Charities of Schenectady County. With assistance from the program's classes and case management services, she improved her budgeting and driving skills and worked on her self-esteem and follow-through with tasks and goals. She expresses being "so happy with my new CAREER."

Source: Catholic Charities of Schenectady County

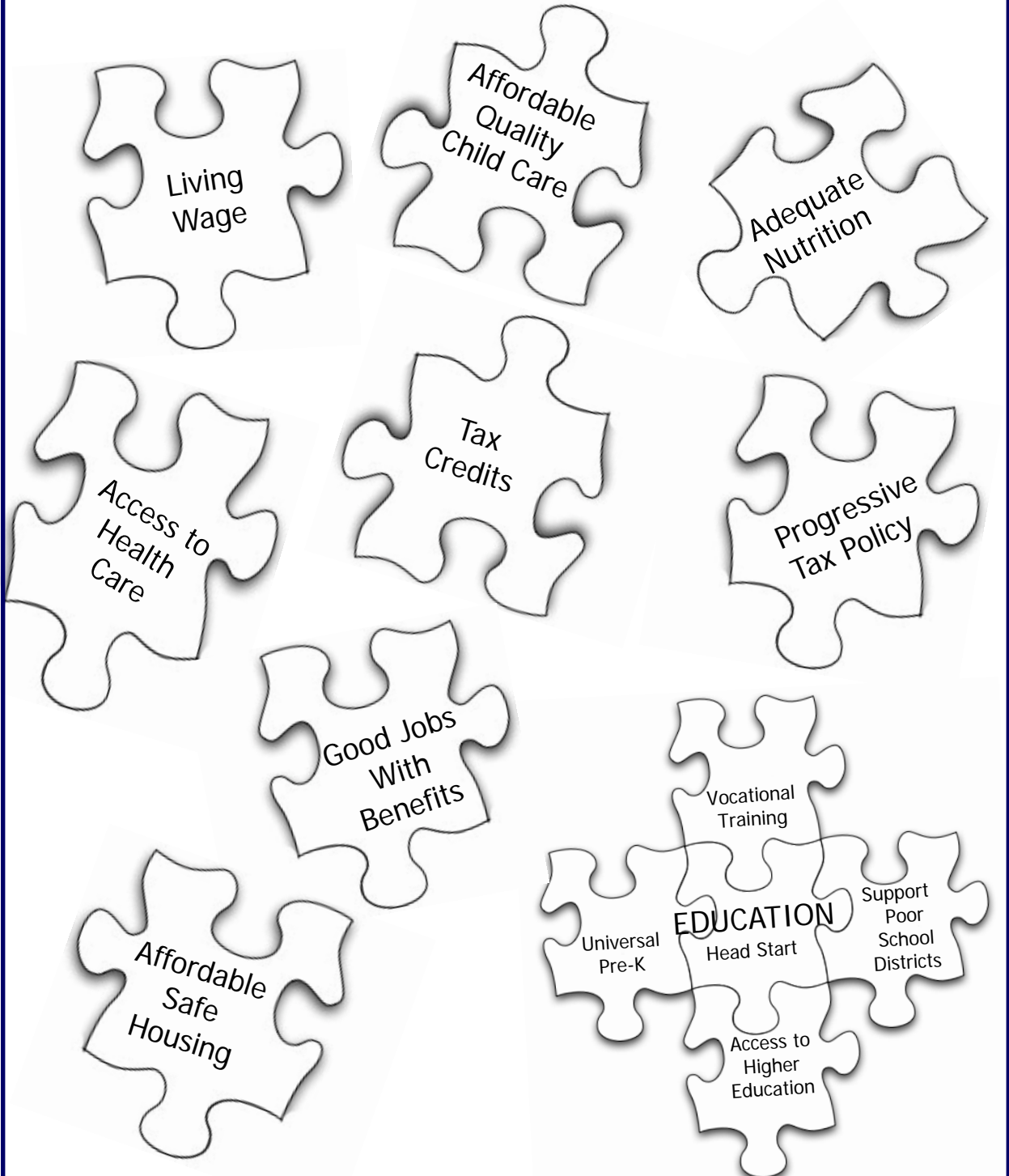


Services Provided by Catholic Charities of the Diocese of Albany

| | |
|--------------------------------------|--|
| Advocacy, Information, and Referrals | Hispanic Services |
| | Housing Services |
| After School Programs | Immigration Services |
| AIDS/HIV Services | Jail Ministry |
| Case management/Service Coordination | Mediation |
| | Mentoring Services |
| Chemical Dependence Services | Parish Social Ministry |
| Counseling | Pregnancy Services and Programs |
| Crisis Intervention | |
| Day Care | Seniors Services |
| Disabilities Services | Shelters |
| Domestic Violence Services | Transportation Services |
| Emergency Assistance | Women, Infant, Children Programs (WIC) |
| Family Services | |
| Food Assistance | Youth Services |

For more information on these and other programs offered through Catholic Charities of the Diocese of Albany, please call: 518-453-6650 or visit our website at: <http://www.ccrda.org>.

We can help our neighbors...



...Complete the self-sufficiency puzzle.



**To our parishioners and all residents of the
14 Counties in the Albany Diocese:**



We hope that what you have read has touched your mind and heart, and that you will “put feet to your faith” by adding your voice to those calling to halve the poverty rate in the United States by 2020.

In response, we invite you to:

- *Contact your state and federal legislators to express your support for some of the legislative priorities identified by the diocese’s Public Policy Network. A list of current priorities is enclosed with this report.*
- *Check out www.CatholicCharitiesUSA.org for information on national poverty-related issues and to sign up for occasional email messages that link you to easy-to-send letters to your representatives and senators on critical legislative proposals on a timely basis. Visit the Advocacy page to endorse the Campaign to Reduce Poverty in America.*
- *Join the New York State Catholic Conference advocacy network to receive timely alerts about state legislation, at www.nyscatholic.org.*
- *Join the New York State Catholic Conference at its annual Public Policy Day at the state Capitol in early March.*
- *Call 453-6650 to request a “poverty in our diocese” toolbox that includes bulletin inserts, lessons for faith formation classes, speakers bureau information, prayer resources and a list of available DVDs.*
- *Join your parish’s pastoral council, social justice committee or respect life committee to get involved in advocacy efforts.*

We also ask you to join us in prayer as we focus on the work ahead.

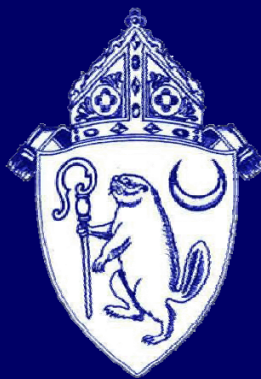
Compassionate God,

You challenge us to see Your face in the poor, the sick and the suffering. Help us to respond compassionately while offering comfort and support; give us wisdom to advocate for change so that economic security, a quality education, adequate nutrition, access to health care, and safe and secure housing are available to all; and grant us hope to work towards a world where all are welcomed and respected. Amen.

We look forward to hearing from you with your ideas, comments and prayers.

Thank you and may God bless your efforts,

*Sister Maureen Joyce
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