# 2011 Monitoring Powerty in Newburyport

Poverty is a human rights issue under Article 25 of the Declaration of Human Rights.

WWW.POVERTYPROGRAM.COM

### **About www.povertyprogram.com**

The purpose of the Poverty Program is to educate and raise awareness about poverty in the hope that increased knowledge will increase donations and volunteerism and poverty will end in our lifetime. Gandhi once said "The difference between what we do and what we are capable of doing would suffice to solve most of the world's problems". We need to look at what we as individuals are doing; what the community we live in is doing; what our governments are doing; how charities spend our donations; and we need to evaluate all our efforts to determine whether what we are doing is helping or harming those who live in poverty.

Out of the Poverty Program, a model nonprofit program, Pennies for Poverty: 2 Cents 4 Change, was developed and started in Newburyport, MA in 2008. The Pennies-Type Programs can be implemented anywhere in the world with the purpose of ending poverty town by town. What would happen if we all made ending poverty a daily priority and did smalls act of donating, volunteering, educating others? The power of small acts done by large groups of people is enormous. Make the choice today that you will make small contributions on a daily basis towards ending poverty. Just give 2 cents a day to a charity that helps the poor in your hometown; give up one cup of coffee a month and donate that \$4 to a charity working to end poverty in the Third World; donate 2 items to any food pantry; volunteer 2 hours; attend free, inclusive events to build and strengthen community; and the power of 2, you and I, combined with others can create a better world for all. Please help us spread the word about this new innovative program by copying this paragraph and reposting on facebook, email to your friends. Let's get the word out that there is a powerful way of ending poverty town by town across the planet.

With poverty rates across the world rising, can we really stand by and do nothing? Just please do a little very day. Take the first step and donate just 2 and a cup of joe and together we will make a better world for all.

The Poverty Program is run by volunteers and does not accept donations.

### **About Pennies for Poverty: 2 Cents 4 Change, Inc.**

- **2 Cents for Change:** A program to raise awareness of poverty in our area and to encourage everyone in Newburyport to donate 2 cents a day to the 2 Cents 4 Change Grant Fund. Two cents a day is \$7.30 per year, which, if everyone in Newburyport participated, would amount to more than \$100,000. All of the 2 Cent donations are given out in grants to organizations or individuals who have new ideas to lift people out of poverty, or to help fund under-funded necessary current programs. The grants also can not be used for overhead or salaries so more money goes to directly helping those in need.
- **2 Cans for Change:** A program to increase awareness as well as increase donations to the food pantries in the area by asking everyone to donate 2 cans a month to a local food pantry or soup kitchen.
- **2 Hours for Change:** A program to increase volunteerism in town by encouraging everyone to volunteer at least two hours a month in any capacity or with any organization of their choosing. See the Volunteer Directory on our website for volunteer needs in the community.

**Together for Change:** Provide free events throughout the year in order to strengthen community.

The combined value of the community's efforts if everyone in Newburyport did these four things is an additional three million dollars to lift people out of poverty. Small efforts when done as a community can make an enormous difference.

### Together, we CAN make a difference "Making Change with Change!"

Please consider joining our efforts to end poverty here in Newburyport. We need your ideas, your time and your efforts to make this new program work. Our most pressing need is board members who are passionate about ending poverty! Pennies is a working board of volunteers who each take a part of the program and work independently to ge the job done. Get in on the ground floor of a this new initiative and help make a difference in your own hometown!

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Please notify us if there are any mistakes in this document.
Written and compiled by Catherine Yesair Gould

Published by www.povertyprogram.com and www.penniesforpoverty.org

### **General Poverty Information**

### Article 25 of the UN Declaration of Human Rights.

- (1) Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.
- (2) Motherhood and childhood are entitled to special care and assistance. All children, whether born in or out of wedlock, shall enjoy the same social protection.

**Poverty is** the lack of adequate resources to be able to provide the basic needs of food, water, clothing, housing, medical care, and education.

**Federal Poverty Level:** A system developed in the 1960s to define poverty by measuring the cost of certain food items and multiplying the total by 3, because in the 1960s a family's food budget was approximately a third of total expenses.

**200% of the Federal Poverty:** This may seem to be a reasonable definition and may appear to be adequate however it's a total income of \$21,780 for one person; 29,420 for two; \$37,060 for three; \$44,700 for four.

**Absolute Poverty Line:** The threshold below which one is considered to be lacking the financial resources to meet basic needs.

**Relative Poverty:** The level at which an individual has significantly less access to income and wealth than others in the same society.

**EU and OECD Poverty Level:** The Organization for Economic Co-Operation and Development (OECD) and the European Union define poverty as a relative poverty measure, with a definition that poverty is an income below 60% of the national median equalized disposable income. In 2009, for the US under this method the poverty level would be under \$42,212.

**Living Wage:** A wage that adequately covers basic needs taking into account cost of living by area of residence. **Middle Class:** There is no definition.

What is wrong with the Federal Poverty Level? The Federal Poverty Level was developed in the 1960s, when the cost of food was calculated at 1/3 of a total family's basic needs expenses. The Federal Poverty Level evaluates the cost of certain food items and multiplies by 3 to determine the Federal Poverty Level. This is outdated for the simple reason that food today is only 1/7 of a family's total basic needs, largely owing to the increased cost of housing, child care, transportation, and medical expenses which have grown in cost disproportionately to the cost of food. Further, the FPL does not take into account the cost of living that varies greatly across the county and indeed varies within states. The US needs another means of defining poverty that is a more accurate reflection of poverty.

### **Poverty Risk Factors:**

- Inadequate assets
- High debt
- Not graduating from high school
- Young single parent
- Divorce, especially for the wife
- Inadequate health insurance

## Financially devastating bumps in the road for those without assets or adequate income:

- Illness needing medical or dental treatment
- Car or house repair
- Missing work due to caring for sick family member.
- Spousal abuse
- Alcoholism or drug abuse
- Affordable day care
- Cuts in services that are depended upon to make it through the month.
- Increase in living expenses without an increase in wages.

### How to reduce risk of poverty:

- Finish high school
- Work full-time and get paid a living wage.
- Don't be a single young parent.

### **Characteristics of poor countries:**

- Income disparity without a strong middle class
- Large poorly educated population
- Reduced or limited social services
- Large national debt
- Lack of equal opportunities

### **Social Issues tied to Poverty:**

- Poor health & lower life expenctency
- Teenage pregnancy
- Drug and alcohol use
- Low school performance
- Increase in missing school
- Increase in crime
- Increase in domestic violence
- Lower economic potential and productivity

### Leading causes of Poverty;

- Lack of affordable housing.
- Low wages and reduced government assistance
- Lack of affordable services (health care, child care)
- Lack of affordable educational opportunity
- Lack of job opportunity

### **Federal Poverty Level**

	% Gross Yearly Income									
Family Size	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$2,723	\$5,445	\$8,168	\$8,821	\$10,890	\$14,484	\$19,058	\$21,780	\$27,225	\$32,670
2	\$3,678	\$7,355	\$11,033	\$11,915	\$14,710	\$19,564	\$25,743	\$29,420	\$36,775	\$44,130
3	\$4,633	\$9,265	\$13,898	\$15,009	\$18,530	\$24,645	\$32,428	\$37,060	\$46,325	\$55,590
4	\$5,588	\$11,175	\$16,763	\$18,104	\$22,350	\$29,726	\$39,113	\$44,700	\$55,875	\$67,050
5	\$6,543	\$13,085	\$19,628	\$21,198	\$26,170	\$34,806	\$45,798	\$52,340	\$65,425	\$78,510
6	\$7,498	\$14,995	\$22,493	\$24,292	\$29,990	\$39,887	\$52,483	\$59,980	\$74,975	\$89,97
7	\$8,453	\$16,905	\$25,358	\$27,386	\$33,810	\$44,967	\$59,168	\$67,620	\$84,525	\$101,43
8	\$9,408	\$18,815	\$28,223	\$30,480	\$37,630	\$50,048	\$65,853	\$75,260	\$94,075	\$112,89
	% Gross Monthly Income									
Family Size	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$227	\$454	\$681	\$735	\$908	\$1,207	\$1,588	\$1,815	\$2,269	\$2,723
2	\$306	\$613	\$919	\$993	\$1,226	\$1,630	\$2,145	\$2,452	\$3,065	\$3,678
3	\$386	\$772	\$1,158	\$1,251	\$1,544	\$2,054	\$2,702	\$3,088	\$3,860	\$4,633
4	\$466	\$931	\$1,397	\$1,509	\$1,863	\$2,477	\$3,259	\$3,725	\$4,656	\$5,588
5	\$545	\$1,090	\$1,636	\$1,766	\$2,181	\$2,901	\$3,816	\$4,362	\$5,452	\$6,543
6	\$625	\$1,250	\$1,874	\$2,024	\$2,499	\$3,324	\$4,374	\$4,998	\$6,248	\$7,498
7	\$704	\$1,409	\$2,113	\$2,282	\$2,818	\$3,747	\$4,931	\$5,635	\$7,044	\$8,453
8	\$784	\$1,568	\$2,352	\$2,540	\$3,136	\$4,171	\$5,488	\$6,272	\$7,840	\$9,048

### WIC Income Eligibility Guidelines (Effective from July 1, 2011 to June 30, 2012)

48 Contiguous States, D.C., Guam and Territories								
Persons in Family or Household Size	Annual	Monthly	Twice-Monthly	Bi-Weekly	Weekly			
1	\$20,147	\$1,679	\$840	\$775	\$388			
2	27,214	2,268	1,134	1,047	524			
3	34,281	2,857	1,429	1,319	660			
4	41,348	3.446	1,723	1,591	796			
5	48,415	4,035	2,018	1,863	932			
6	55,482	4,624	2.312	2,134	1,067			
7	62,549	5,213	2,607	2,406	1,203			
8	69,616	5,802	2,901	2,678	1,339			
Each Add'l Member Add	+\$7,067	+589	+295	+272	+13			

# 2011 Federal Public Housing Income Limits 80% of Area Median Incomes (AMI)

Number in Household	Boston 80% AMI	Worcester 80% AMI	Springfield 80% AMI
1	\$44,950	\$44,950	\$44,950
2	\$51,400	\$51,400	\$51,400
3	\$57,800	\$57,800	\$57,800
4	\$64,200	\$64,200	\$64,200
5	\$69,350	\$69,350	\$69,350
6	\$74,500	\$74,500	\$74,500
7	\$79,650	\$79,650	\$79,650
8	\$85,750	\$84,750	\$84,750

### **Newburyport Poverty**

What are adequate resources to not be poor in Newburyport using a living wage (Pennies Definition)? Because earning statistics are not split up by earning, family size and age, the definition of types of poverty are assumed to be two person families.

**2008 Definition:** A single person needs to make \$25,000 (225% of FPL); 2 adults \$35,000 (250% of FPL) and a family with 2 children needs to make \$50,000 (225% of FPL). We defined severe poverty as earning less than \$15,000, moderate poverty as less than \$35,000 and a serious risk of poverty as having income less than \$50,000.

**2011 Definition with a 6.8% cost of living increase since 2008:** A single person needs to make \$26,700 (250% of FPL); 2 adults \$37,380 (250% of FPL) and a family with 2 children needs to make \$53,400 (250% of FPL). We define severe poverty as earning less than \$18,000, moderate poverty as less than \$40,000 and a serious risk of poverty as having income less than \$55,000. Note that the federal public housing limit is \$51,400 for a family of 2.

**Living wage calculator for Essex county:** this chart shows the living wage that a person or family needs to earn so that they could support themselves without needing assistance or being on the brink of poverty. (http://www.livingwage.geog.psu.edu/counties/25009)

Monthly Expenses	One Adult	One Adult, One Child	Two Adults	Two Adults, One Child	Two Adults, Two Children
Food	\$236	\$385	\$457	\$605	\$754
Child Care	\$0	\$618	\$0	\$618	\$1,093
Medical	\$92	\$182	\$184	\$273	\$363
Housing	\$1,107	\$1,306	\$1,107	\$1,306	\$1,306
Transportation	\$272	\$469	\$545	\$741	\$938
Other	\$199	\$390	\$397	\$589	\$780
Monthly After-Tax Income That's Required	\$1,906	\$3,349	\$2,689	\$4,132	\$5,234
Annual After-Tax Income That's Required	\$22,870	\$40,186	\$32,265	\$49,580	\$62,804
Annual Taxes	\$3,512	\$6,032	\$4,995	\$7,565	\$9,468
Annual Before Tax Income That's Required	\$26,382	\$46,217	\$37,260	\$57,145	\$72,271

**Up and Down the Economic Ladder:** The total estimated % of people in poverty or at risk of poverty in Newburyport has remained the same at 44%. However approximately 670 families, the numbers in the 3 categories, (severe, moderate and at risk) have shifted downward indicating that more and more people in Newburyport are going down the economic ladder.

**At Risk:** The at risk population, based on the federal poverty level, has increased from 14.3% to 18% indicating that 4% of the middle class has moved to the at risk category. The middle class as seen elsewhere in the country is losing ground and families who were getting by are now at risk. This group is at serious risk of poverty if they do not have assets to fall back on. These families that could fall into or further into poverty due to a medical crisis, a car breaking down, unexpected house repairs, getting laid off etc. One unexpected financial necessity is the domino that falls and triggers a series of events that lead to poverty.

**Moderate:** The moderate poverty population category has gone down from 5.2% to 4%, moving down the economic ladder.

**Severe:** The severe poverty category has slightly more than doubled to in the past year increasing from 2.6% to 5%. This is very concerning.

In addition we are seeing economic indicators that the situation is likely to get worse. Some we note on the next page.

### **Areas of Concern**

**Average Household Expenditures:** The average household expenditures, \$66,450 is more than what over half the population in Newburyport earns in a year. The average non mortgage debt is more than what 18% of the population earns annually.

Average non-mortgage debt: Newburyport's average at \$25,559 is about \$9,000 higher than the national average.

**Children:** The number of school aged children living in poverty has increased from 189 children to 203. Of the 203, 158 receive school lunches which has increased by 39 children since 2006 and 45 receive reduced school lunches which has increased by 20 students since 2008. Last year there were 14 McKinney Vento students and so far this year there are 12. In 2007, there were 7. Homeless children have increased in Newburyport. The agencies are reporting that children are reporting that they are hungry and parents are having a difficult time putting food on the table resulting in food insecurity as well as hunger in some of the city's children. Along with the increase in children living in poverty, the number of students graduating from high school has declined from 93.4% in 2009 to 89.9% in 2010.

**Housing:** Of the 7622 households, 454 people live with relatives with 131 over 65 and 870 live with non relatives for a total of 1,324 people sharing homes. Whether this is due to economic reasons or life style choice is not clear. If due to economic reasons, it is an indicator that people are sharing homes due to being homeless, adult children returning home or they are between homes. Further there are 648 vacant homes (6.78%) in Newburyport as well as of the date of this report 16 foreclosures. In addition, there are 196 homes with a second mortgage and 9 have both a second mortgage and a home equity loan. Another issue in Newburyport is there isn't enough affordable housing. The years - up to 8 years - wait to get into section 8 low income housing translates for a family into: where do I live till then folks?

**Divorce:** There has been an increase in the number of divorces and separations which may be due to the economy.

**Substance Abuse and Domestic Violence:** At the time of this report, there have already been 5 cases of drug arrests at the high school. Alcohol use among Newburyport teenagers is going up according to the Beacon Coalition. There is an increase in domestic violence. Substance abuse and domestic violence generally increase in times of economic stress. In Newburyport, the Current on October 7-13, 2011, states that Newburyport "sees 20-30 reports per month" of domestic violence.

**Unemployment:** Unemployment has gone down 2% since a year ago but whether this is due to unemployment benefits ending and therefore not counted or due to reentry into the job market is unknown.

**Stigma:** In Newburyport, the stigma of being poor is felt far more than in other towns and keeps people from seeking help. The shame of being poor keeps people from seeking out services and getting much needed help. What if our neighbor's find out? The shame and embarrassment of being poor is hinged to our nations' misguided means of evaluating people's worth. We place far more emphasis on wealth and celebrity than we do on moral character and actions.

**Donations:** Considering that Newburyport is a wealthy town, one would expect higher than average donations. With the increased need, will the agencies that help those in need receive the donations that are needed to provide services? According to city-data.com Newburyport donates less than the state average. In Newburyport the annual average charity contribution deduction is \$2,009, less than 1.8% of annual gross income compared to MA average of \$3,295. In 2010 nationally while most categories of charities had an increase in donations, donations to human services stayed the same despite the increase in need. Agencies are under funded and are not able to keep up with the increase in need. Rent and fuel/energy assistance funds are desperately needed.

**Assets:** There is not only income poverty but also asset poverty to take into consideration. Without assets and a security net of financial resources, the poor, lower middle class, and upper middle class without assets will always be one disaster away from poverty or falling further into poverty. The median value in Newburyport of various savings: \$59,441 in stocks, \$46,801 in mutual funds, and \$100,554 in retirement funds. However, off-setting the savings, the median debt is: mortgage debt \$82,669, home equity loans \$236,678, credit card debt \$10,096.

**Elderly and Retiring Baby Boomers:** There are at least 72 elderly women in Newburyport, Newbury and Salisbury who are low-income. One concern is that large numbers of pre-retirees who will be 65 in the next five to 10 years have either been living off their retirement funds to survive the economic crisis, lost much of their retirement funds when the market nose dived, refinanced or took out second mortgages on their homes to cover expenses. They don't have the work years left to rebuild their retirement, and the population of elderly poor is likely to increase.

\*Note that throughout this report underlines indicate areas of concern.\*

### **Poverty in Newburyport**

- Official poverty rate: 6.3% in 2009
- Poverty levels based on Federal Poverty Level that would qualify families for assistance: 27%

Estimated number of residents based on 2 family members, income below 200% of the federal poverty level: 18% **Increased by 3.7**%

Estimated number of residents based on 2 family members, income below 100% of the federal poverty level: 4% **Decreased by 1.2%** 

Estimated number of residents based on 2 family members, income below 50% of the federal poverty level: 5% **Increased by 2.4%** 

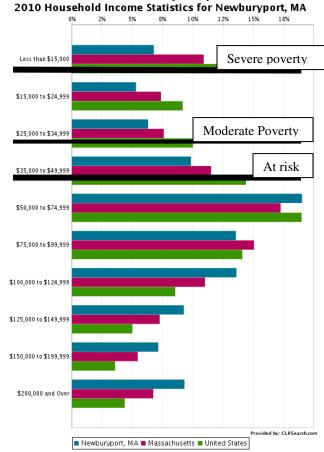
- Based on the <u>EU and OECD Poverty Level</u>: Approximately 40%.
- **Poverty in Newburyport based on <u>Pennies definition of poverty</u>:** up to 44% which has remained the same since 2010 (\*see note below\*)

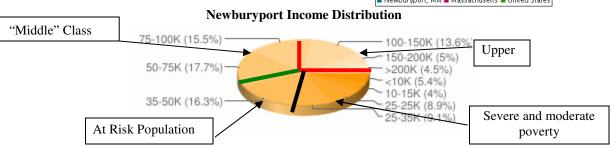
Number of households in poverty or at serious risk of poverty in Newburyport: 44% or 3,481 individuals 9% in severe poverty or having income less than \$18,000

18% in moderate poverty or living on under \$40,000.

There are an additional 17% with annual income under \$55,000 who are at risk of poverty.

### **Newburyport Household Income** Less than \$10,000 5% \$10,000 to \$14,999 4% \$15,000 to \$24,999 9% \$25,000 to \$34,999 9% \$35,000 to \$49,999 17% Total 44% \$50,000 to \$74,999 18% \$75,000 to \$99,999 16% \$100,000 to \$149,999 14% \$150,000 to \$199,999 5% \$200,000 or more 4%





http://www.clrsearch.com/Newburyport\_Demographics/MA/Household-Income

<sup>\*</sup> One of the difficulties in determining a percentage of the population of poor in Newburyport is that the information is just not available and not current. For example, while earning \$18,000 may classify one individual as poor at aged 30, especially without assets, the same income at age 80 with assets and no mortgage or rent may not be considered being in poverty. The information regarding number of households by income is available, but not the number of households by income, age, and assets. \*

### **Children & Poverty**

Children in poverty are more likely to be poor adults. They are more likely to do poorly in school, have more health problems, get involved with drugs and crime, get pregnant, and continue the cycle of poverty as adults. Child Poverty in MA costs anywhere from 5 billion to 9.9 billion annually.

(Kids Count Project Washington State).

- Children in poverty FPL in 2009: 7.5% (2008 was 5.6%)
- **2011 students in poverty**: 203 up from 189 in 2010
- **McKinney Vento Students:** 2005-6 = 7 students, 2006-7 = 8, 2008-9 = 11 2009-2010 = 12, 2010-2011 = 14 in 2010, and 12 so far this school year.

McKinney Vento Homeless Act is an unfunded federal mandate passed in 1987 to protect the rights of students who are homeless. This act enables students who have become homeless to remain in their community schools.

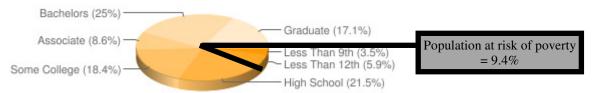
- Children receiving Free School Lunch: 158 up from 119 in 2006
- Children receiving Reduced School Lunch: 45 up from 25 in 2008
- Total Students: 2.304
- Spending: Newburyport, MA, schools spend \$8,835 per student up from \$7,229 in 2010.
- Graduation Rate: 2006=84%, 2007 = 90%, 2008 = 90%, 2009 = 93.4%, 2010= 89.9%
- **2010** % **Drop Out:** 4.5% up from 3.3% in 2009
- % GED: 2.8%
- Limited English Proficiency: 2004 = 5, 2005 = 8, 2006 = 8, 2007 = 10, 2008 = 11
- Low Income School Age Children: 2002-3 = 120 (5%), 2003-4 = 119 (5%), 2004-5 = 127 (5%), 2005-6 = 177 (8%), 2006-7 = 157 (7%), 2007-8 = 166 (7%), 2008-9 = 159 (7%)
- Education for population 25 years and over in Newburyport

Less than 9<sup>th</sup> grade: 3.5% Less than 12<sup>th</sup> grade: 5.9% High school or higher: 90.3%

Associate Degree or some college: 27% Bachelor's degree or higher: 25% Graduate/professional degree: 17.1%

Poverty rate among high school graduates not in families: 10.4%

Poverty rate among people who did not graduate from high school not in families: 18.6%



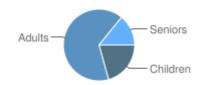
**Newburyport (see Education also)** 

### **Newburyport General Information**

- **Population 2011:** 17, 416
- **Number of households:** 7,622 with 2,511 renters; <u>454 live with other relatives</u>, 131 who are over 65; <u>870 live with non relatives</u>; 386 live in group quarters; 4,437 are family units
- Married:  $\underline{53.4\%}$  down from  $\underline{55.91\%}$  in  $\underline{2009}$  Divorced:  $\underline{11.7\%}$  Separated:  $\underline{1.2\%}$  Widowed:  $\underline{7\%}$  Never Married:  $\underline{26.7\%}$
- Average household: 2.23; 20.59% of people are married with children. 5.51% have children, but are single.
- Age: median age 45.9; men 40; women 42 with slightly more women (54%) men.

Under 5: 934, 5-9 years: 1,067, 10-14 years: 977. 15-19 years: 898, 20-24 years: 578, 25-29 years: 691, 30-34 years: 825, 35-39: 1,082, 40-44 years: 1,371, 45-49 years: 1,606, 50-54 years: 1,639, 55-59 years: 1,487, 60-64 years: 1,381, 65-69 years: 888, 70-74 years:

600, **75-79** years: 489, **80-84** years: 425, **85** and older: **478** 



- Families with children: 2020
- Race: 96.4% of people are white

### **Financial**

- Expenses: Cost of living index in Newburyport: <u>134.8</u> (high, US average is 100) or 34.08% higher than US average. Estimated median house or condo value in 2008: \$440,056 (it was \$243,000 in 2000)
- Unemployment: 5.5% August 2011 down from 7.3% August 2010
- Per Capita Income: \$41,031
- Median Household Income: \$72,186 down from \$72,758 in 2009 and up from \$58,557 in 2000

- Average household Income: \$93,037
- **Average Household Expenditures:** \$66,450 (\$12,662 higher than US average)
- Average non-mortgage Debt: \$25,559 (the national average is \$16,635 and nationally non-mortgage debt % of income has gone up 2% since 2007.)
- **Average Household Net Worth:** \$724,400 up from \$721,659 in 2010
- Number of Newburyport Businesses: 762

### Housing

- **Housing units:** 8,264 with 7,622 occupied, 642 are vacant
- **Median home cost:** \$476,100 up from \$438,380 in 2009.
- Median List Price as of 9/11: \$525,000.
- Average property tax: \$4,496
- Empty homes: 4.7%
- October 1, 2011: 16 foreclosures
- **Renters**: 31.13% with cost ranging from \$700 to \$1,800.
- Median Rent: \$1,050Home owners: 64.16%
- **Median home mortgage debt:** \$507,890 and 2, 974 homes have mortgages with <u>196 having a second mortgage</u>, <u>457 a home equity loan and 9 have both a second mortgage and a home equity loan</u>.

### **Low Income Housing and Homelessness**

- **Low-income Housing:** approximately 44% in Newburyport, depending on family size, would qualify for low-income housing..
- Percent of residents below poverty level who rent: 59.9%
- Homes rented: 2,511
- **Rental Prices:** MA HUD, 2009 fair market value for a 1 bedroom: \$1,146, 2 BR: 1,345. At minimum wage, one would need to work 143 hours or 3 ½ weeks a month to pay for that month's rent. **Median Rent:** \$1,029 (2008)
- Public Housing Units (1999): State 166, Federal 50
- **Rental Assistance (1999):** State = 14, Federal Section 8 = 81
- Newburyport Housing Authority: 371 total units; owns and manages 50 units of Federal Public Housing located at Horton Terrace; administers 102 Section 8 vouchers under the Section 8 Housing Choice Voucher Program; owns and manages 192 units of State-aided Family and Elderly/Disabled Conventional Housing; 16 units (2 homes) of 689-C State-aided Special Needs Housing for the mentally challenged and 8 units (1 home) of 689-3 State-aided Special Needs Housing for the mentally ill; administer 3 units of State-aided vouchers. Newburyport Affordable Housing Corporation 8 Section 8 units by lottery available in 6 months.
- Newburyport Public Housing wait list time: Family housing 5 years, Disabled 5 years, Elderly 1 to 2 years, Section 8 7 years
- McKinny-Vento Act Students: 2005-6 = 7 students, 2006-7 = 8, 2007-8 = 15, 2008-9 = 11, 2009-10 = 12
- Homeless (not housed): 2-10

### Newburyport Agency Survey – pending agency input

**Pettengill:** In 2010, a total of 2,428 area residents were served and in 2011 Pettengill has served over 2,800 including 504 homeless. Newburyport 2011 to date = 229 (151 adults, 78 children)

**Community Action:** In 2010, 3 rental assistance and 4 food help. So far in 2011, 1 for clothing, 9 for food help, 4 Mass Health, 8 food stamps and 1 rental assistance. We are under funded and due to the increase of need, we will need to address the cutting services or reducing amounts per person or limit number of people helped.

MA Health reports a 3.6% increase since 2010.

	A	В	C	D	E	F
1	# of Members (Average) as values	SFY 2009	SFY 2010	SFY 2011	SFY 2012	All Years
24	Newburyport	1,481	1,555	1,611	1,587	1,552

What are the 3 things that are most needed to get through the next 12 months?

Food/food stamps, rental/utility assistance and mass health benefits.

<sup>&</sup>quot;Children are going hungry." Nancy Earls, NLEC

<sup>&</sup>quot;There's a continual increase in people needing help." Dianne Halloran, Community Action

<sup>&</sup>quot;The federal budget impasse also threatens overall funding of the Amesbury Office beyond 2012." John Cuneo, Community Action

<sup>&</sup>quot;We can't keep up with the need and have many clients with very intense family needs" Deb Smith, Pettengill House

# Poverty is a human rights issue under Article 25 of the Declaration of Human Rights.

### What is needed in Newburyport

- ⇒ Increased donations to agencies, especially for rent and fuel assistance.
- ⇒ Child care assistance to low-income mothers who want to work or attend school.
- ⇒ Increase in low-income and section 8 housing and fair treatment of tenants.
- ⇒ Food pantries at the low income housing or transportation to the pantries for those who do not have transportation.
- ⇒ Opportunities for low-income youth to participate in extra curricular activities and events.
- ⇒ In town GED classes.
- ⇒ Improved quality of education in Newburyport, as quality and length of education is a key indicator of future poverty.
- $\Rightarrow$  Job opportunities and job fairs.
- ⇒ Free opportunities for financial and life skills education.
- ⇒ Improved nutrition and school nutrition for children in poverty as nutrition plays a key role in brain development.
- ⇒ School breakfast and summer food supplemental programs for low-income children.
- ⇒ Create an environment where income disparity is lessened.

### What you can do

- ⇒ Take poverty out of the closet! Learn about poverty. Get informed and educate others.
- ⇒ Increase food collection sites as well as increase food collection days at religious organizations.
- $\Rightarrow$  Have a garden and donate a row to the food pantry.
- ⇒ Mentor and work with low-income children.
- ⇒ Host a donation party and request guests to bring food donations rather than a hostess gift or host a fundraiser for a local charity.
- ⇒ If you are struggling financially, talk to one of the agencies and get help before the situation gets worse.
- ⇒ Identify one item that impacts poverty that interests you and take action.
- ⇒ Let elected officials know that ending poverty is a priority and ask what their short and long-range planning is regarding those in need in Newburyport.
- $\Rightarrow$  Write a letter to the editor.
- $\Rightarrow$  Become an advocate for the poor.
- ⇒ Join Pennies for Poverty: 2 Cents 4 Change and commit to giving 2 Cents a day, 2 Cans a month, 2 Hours a month and attend free community events. Reducing poverty rates and ultimately ending poverty will not only help individuals and their families but will make for a better society for everyone.

There are many more things that you can do to help end poverty and lift up those in need. This is just a short list. The bottom line is, let's get the job done and end poverty here in Newburyport.

Need Help? Online service directory of area agencies is available on our website: www.penniesforpoverty.org

For more information on Newburyport poverty: www.2cents4change.com

For more information on poverty: <a href="www.povertyprogram.com">www.povertyprogram.com</a>

To schedule a presentation: awareness@gmail.com

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