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38% of households can't make ends meet

Report: Some in Hudson Valley are close to ruin

Ryan Santistevan Poughkeepsie Journal
USA TODAY NETWORK

Jordan Schinella works at least 50 hours each week between her two jobs. From Monday to Friday, she works as a family resource coordinator at the Community Action Partnership for Dutchess County. Some days, she follows that by working one of her four weekly shifts as a server at Shadows Over the Hudson.

Still, the 24-year-old Town of Poughkeepsie woman lives paycheck-to-paycheck while supporting her 4-year-old son, straddling the federal poverty level.

In addition to working at CAP, she uses the organization's resources, such as its food pantry. She does not qualify for receiving food stamps or temporary income available through the county because her gross annual earnings exceed the cutoff by \$200.

Without a car of her own, she uses Metro-North, buses and ride-sharing apps to get between jobs.

Without assistance, she doesn't know how she would make ends meet.

"I have my son for four days a week," she said. "I can't afford to pay for day care two days a week. So his paternal grandparents willingly watch him, luckily for me. But they could change their minds at any point."

Amid the COVID-19 pandemic, unemployment across the region and state has soared. But even before that, roughly 38% of Hudson Valley households and 45% of households across the state were not making enough money to cover their basic needs, according to the United Way of New York. And, those numbers were disproportionately higher when looking only at black and hispanic households.

The organization's recently released ALICE report examined not just how many households fall below the poverty line, but also those that cannot afford such things as suitable housing, child care, food, transportation, and health care premiums.

Those are the basic needs to survive, the organization says, and doesn't include saving for the future or other modern essentials, such as a cellphone. Families living below that line are "one



Jordan Schinella, family resource coordinator at Community Action Partnership for Dutchess County, organizes the food pantry in their Beacon office.

PATRICK OEHLEB/POUGHKEEPSIE JOURNAL

emergency away from financial ruin," the organization said, despite employment.

The report, the title of which is an acronym for "asset limited, income constrained, employed" is released by the organization every two years; the most recent report utilized data from 2018 and calculated the cost of living threshold for each county across the state.

The pandemic is an example of such an unexpected event that can cause disaster for a household under the ALICE delineation, the report's introduction reads, as it "exposed exactly the issues of economic fragility and widespread hardship" the data depicts.

Schinella is among the 37% of Dutchess households which fell below either the ALICE or poverty line in 2018. That number increased slightly from the last report, which showed 36% of all Dutchess households were below the line in 2016, and 45% across the state.

Melissa Clark, senior director of community impact for the United Way Dutchess-Orange Region, noted the situation for the working poor around the state has only been made more difficult by a pandemic that forced most businesses to close for months, with some

still unable to reopen.

"ALICE is your neighbor, your friend, maybe your healthcare personnel, your checkout clerk, your day care worker and countless other community members you encounter every day," Clark said. "COVID has especially exacerbated the needs of ALICE, whose jobs may have been eliminated or may be working on the front lines and putting their own health at risk to keep our entire community safe."

At least a third of the households in each county in the mid-Hudson Valley fell below the ALICE line in 2018: 40% in Orange, 33% in Putnam, 41% in Rockland, 37% in Westchester and 41% in Ulster.

The amount of income needed to meet basic needs varied by county and composition of the household, and the percentage of those reaching the benchmark varied by age range, ethnicity and a number of other factors.

For example, a single adult living in Dutchess County was estimated to need an annual income of \$30,048 to meet basic needs, while a household of two adults would need \$44,760 and a family of two adults and two school-aged children in child care would need \$89,652.

The same three families would need \$31,272, \$47,292 or \$99,600, respectively, living in Westchester, or \$26,760, \$42,024, \$86,328, respectively, living in Ulster.

And, the percentage of household struggling to make ends meet in those six above counties was significantly higher for households of color. While 33.2% of white households in the mid-Hudson Valley fell below the ALICE line, 51.7% of Black households and 52.8% of Hispanic households failed to reach the mark.

The report comes at a time when demonstrations and marches across the country are calling for an end to systemic racism and police brutality directed toward communities of color, and the reallocation of funding from law enforcement to community-based programming.

Getting by in Dutchess

"Some people have this idea that people go to get services because they are not working hard enough," Schinella said. "That's not true. Between two jobs and everything, I'm still overqualified for services and yet I don't make enough to provide for myself and my son."

Dutchess has among the lowest poverty and unemployment rates in the mid-Hudson region, according to state data. But, 39,561 of its 108,071 households fell below the ALICE line in 2018. That included 10% of total households that fell below the poverty line.

The demographics are also not in the favor of someone in Schinella's position. Among households with children led by a single female in Dutchess, 72.5% fell under the ALICE line, and more than half of those were below the poverty line. Households in which the head is under 25 saw 75.8% fall under the ALICE line. And 55.5% of Black households overall failed to make enough to sat basic needs in 2018 in the county.

The City of Poughkeepsie is the municipality with the highest percentage of households not able to meet basic needs, 63%, with eastern Dutchess' Amenia (55%), Dover (50%), North East (48%) and Pine Plains (48%) all seeing high percentages in 2018, according to the report.

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Don't Let Eviction Spread the Virus

OPINION

BY MATTHEW
DESMOND

A sociologist at Princeton, a contributing writer to The New York Times Magazine and the author of "Evicted: Poverty and Profit in the American City."

A YEAR and a half ago, Jhon Loaiza and his wife, Sugey Bedoya, moved with their three daughters — now 12, 5 and 3 — from a two-bedroom apartment in New York City to a compact brick ranch house in San Antonio. They loved that house — its fenced-in backyard and four whole bedrooms, each with soft tan carpet — and their new city. They would walk by the river with ice cream or ride bikes after Sunday church. At night, Mr. Loaiza would put on salsa or reggaeton, twirling his girls around the living room and laughing.

That was in the before time — before Mr. Loaiza lost his income because of business closures, before he and his family left their home because they were threatened with eviction and before he contracted Covid-19, likely as a result of that move.

Forty-five, with a trim athlete's body, Mr. Loaiza worked as a physical trainer for the San Antonio Athenians, a semipro women's soccer team. During the off-season, he joined construction crews, cutting tile and stone, and waited tables. In November, having found better work opportunities in New York, Mr. Loaiza temporarily moved back, sending money home.

In March, as New York City became an epicenter of the coronavirus outbreak, Mr. Loaiza returned to San Antonio and quarantined at home. But the virus was not far behind him, and when it arrived in full force in Texas, the jobs dried up. Mr. Loaiza and Ms. Bedoya had enough savings to cover April's rent, \$1,595, but they had to skimp on other bills. They began relying on food boxes from their church.

Sensing that his family wouldn't be able to make the next month's rent, Mr. Loaiza applied for emergency assistance and called the city's Neighborhood and Housing Services Department so frequently that the operators got to know him by name. But it seemed as if all of San Antonio was calling, and Mr. Loaiza learned it could be a full month before help would arrive, if it arrived at all. When Houston approved \$15 million in additional rental assistance, it ran out in less than two hours.

May arrived, and the family fell behind. Their landlord, Ricardo Acosta, delivered their eviction notice on June 2, handing it to Mr. Loaiza and Ms. Bedoya's 12-year-old daughter, who had answered the door. The eviction notice read: "Landlord demands that Tenant vacate the Property not later than the date stated in Paragraph B," which was June 6. Mr. Loaiza had never been through anything like this. He was confused and intimidated by language meant to have that effect. Did he really have just four days? Reading the notice, Mr. Loaiza wept.

Many tenants understandably move at this stage, but Mr. Loaiza reached out to the Center for Legal and Social Justice at the St. Mary's University School of Law, learning that his eviction notice was just the first step in the process. If he wasn't out by June 6, a lawyer explained an official eviction

Ohio (greater Cincinnati) and \$1,706 in Maricopa County, Ariz. (the Phoenix metropolitan area). But roughly one in 14 evictions filed in Hamilton County and one in six in Maricopa County were for \$500 or less. In an average week in July, Maricopa County processed roughly 43 eviction cases involving a family that owed less than \$100.

A week passed, then another, and Mr. Loaiza still did not know if the aid had arrived. On June 23, the landlord texted him. "Jhon, u said u were vacating the home last weekend. Is the home vacant now?"

Mr. Loaiza felt emptied out and powerless; "impotent," he told me. He began to lose sleep, and the stress snaked through his body like poison. Mr. Loaiza thought seriously about killing himself. He had never before entertained that obliterating thought, but the sheer hopelessness of the situation was suffocating. Marshals that carry out evictions are full of suicide stories: the early morning rap on the door followed by a single gunshot from inside the apartment.

Mr. Loaiza pushed through it, the pull to sleep, to bury himself, and with the rent assistance seemingly stalled, he began calling friends in San Antonio, asking if they would consider taking his family in. No one had room. Finally, friends in Florida offered two rooms in their home and storage space. Mr. Loaiza and Ms. Bedoya began packing and scrubbing the apartment, hoping to receive their security deposit back. To afford the U-Haul, Mr. Loaiza jumped at the first job opportunity he found, joining a construction crew working inside a large building.

"Jhon, Is the home now vacant?" Mr. Acosta again texted on July 1. It was. At dawn, the family had begun their trek east. Mr. Loaiza drove the U-Haul, while Ms. Bedoya and the girls fol-

A deadly pandemic is no time to turn families out of their homes.

lowed in the family car. A few hours in, Mr. Loaiza began to feel sick, feverish. It got so bad that Ms. Bedoya took to keeping her husband on the phone to make sure he was lucid.

A legal aid lawyer volunteered to represent Mr. Loaiza and Ms. Bedoya's case in their absence. The day before the eviction court hearing, the lawyer called the Neighborhood and Housing Services Department to inquire about the family's stalled rental assistance payment. She learned that \$3,000 had in fact been issued to the landlord, and that he had cashed the check weeks earlier, on June 19, days before he texted Jhon about vacating the house. (Mr. Acosta did not consent to an interview, despite multiple requests, but he did tell me by text that "the tenant vacated the home in order to find work elsewhere. The court records will show that." Mr. Loaiza told me that he moved

ers are at risk of losing their homes by the end of the year. This process is already underway. Tucson usually sees 10 to 30 eviction cases a day. In June it handled roughly 50 cases a day. That same month, eviction cases were up 70 percent in Alabama, compared with last June. In the last week of July, eviction filings were 109 percent above average levels in Milwaukee.

Mr. Loaiza recovered from Covid-19 and found work painting houses in Florida; his family recently moved into its own place. But he hasn't fully recovered from his eviction trial. "I'm jumpy and have trouble concentrating," he told me. "I don't sleep well." Mr. Loaiza believes he contracted the virus during the construction job he took to afford the U-Haul. A health nut, he had tried to maintain social distance, but it was impossible. If emergency assistance had come sooner or if his landlord had worked with his family, Mr. Loaiza wouldn't have put himself in harm's way. "If I had the opportunity to work from home and avoid the virus, I would have," he told me. "But I had to go."

Our efforts to defeat Covid-19 and recover from the economic damage it has wrought will be deeply compromised if we fail to help families keep their homes. Besides pushing up coronavirus infection rates, the eviction crisis will also aggravate our unemployment crisis, as workers get displaced far from their jobs, and it will further complicate school reopenings, as evicted children, themselves at heightened risk of infection, shuffle from one school to the next.

Eviction solves nothing. Landlords don't need to resort to the threat of eviction to get paid. If they did, we would expect to see higher rent collection rates in states where eviction moratoriums have expired and lower rates where landlords are still barred from evicting families. But that's not what industry data show. There is no discernible difference in rent collection rates between states with eviction moratoriums still in place and those whose moratoriums have expired. Eviction is not a solution to landlords' fundamental problem of maintaining rental income. Rent relief is.

This is where I'm supposed to offer solutions, the more original the better, perhaps even share an example of a city "doing it right." But the truth is, there is only one entity able to prevent untold numbers of renting families across America from experiencing in the coming weeks and months what Mr. Loaiza's family went through — and that's Congress.

Congress must do its job: protecting the security and health of American families. We need a nationwide eviction stoppage and bold assistance to renters. Experts estimate that we need between \$7 and \$12 billion a month to help workers who rent to remain safe and secure in their homes. But instead of passing a relief bill based on legislation that the House passed two months ago, Mitch McConnell, the Senate majority leader dithered before recessing the

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A week later, however, Mr. Loaiza learned that he had been approved for \$3,000 in emergency assistance, 44 days after submitting his application, with payments to be sent directly to the landlord. But the landlord did not cancel the eviction proceedings; the aid hadn't yet arrived. Two days later, the court issued the eviction citation. The first sentence read: "You have been sued." A court date was set for July 10. Mr. Loaiza didn't think there was any way he could earn \$3,190 — rent for May and June — by then. He prayed that his landlord would receive the rental assistance in time.

Many evictions during the pandemic have been for far less. According to data just released by the Eviction Lab at Princeton University, which I direct, last month the median family faced eviction for \$1,172 in Hamilton County.

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All this pain — the stress so crippling that suicide begins to appear as relief, the severing of church and school ties, friendships; uprooting a family from community and work — it wasn't for \$3,190. If it was for anything, it was for \$190. The lawyer tried calling Mr. Loaiza, over and over, but she couldn't reach him. By that time, he was already in Florida, lying in a hospital bed with Covid-19.

Before the Covid-19 pandemic, more than 800,000 people around the nation were threatened with eviction each month. Today, with unemployment levels unseen since the Great Depression and the expiration of federal benefits along with national and several state eviction moratoriums, millions of rent-

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Congress must do its job: protecting the security and health of American families. We need a nationwide eviction stoppage and bold assistance to renters. Experts estimate that we need between \$7 and \$12 billion a month to help workers who rent to remain safe and secure in their homes. But instead of passing a relief bill based on legislation that the House passed two months ago, Mitch McConnell, the Senate majority leader, dithered before recessing the Senate until after Labor Day, allowing the nation to career full-tilt toward an eviction crisis. This wait-and-see approach is not only cruel; it's penny-wise and pound-foolish. Too many Americans have already lost their lives and jobs. There will be no excuse if too many needlessly lose their homes, too.

It's a familiar pattern: congressional negligence when it comes to protecting families' basic housing needs. Today, most renting families who qualify for housing assistance don't receive it — there's simply not enough to go around — and most below the poverty line spend more than half of their income on housing costs. This must change. Any comprehensive plan to promote social mobility, address racial disparities and stabilize communities must be grounded in our fundamental need for safe and affordable housing. "Building back better" begins at home.