



**RMAPI Written Testimony to the Standing Senate Committee on Cities 2
December 11, 2023**

On behalf of the Rochester-Monroe Anti-Poverty Initiative (RMAPI), we would like to thank Sen. Samra Brouk and Sen. Jeremy Cooney as well as the New York State Senate Standing Committee on Cities for holding this critically important hearing on Poverty and Concentrated Poverty in Small and Medium Sized Cities.

The poverty statistics for the City of Rochester are appalling. Almost one-third of the population lives below the poverty line. Of these, half live in extreme poverty—meaning that the household income is half of the federal poverty level. Most shocking is the fact that one out of every two children in Rochester lives in poverty.

RMAPI aims to break the cycle of poverty by shifting power to enable upward mobility for all families. For RMAPI, upward mobility includes three components: economic success, dignity and belonging, and shifting power. If we truly want to break the cycle of poverty in our community, we must do all three.

We also must do this work with the knowledge and understanding of how historic and continuing discriminatory policies, practices and systems in the United States and the Greater Rochester Area have created enduring inequities and conditions for Black, Indigenous People of Color, actively and passively preventing access to upward mobility.

These historic factors continue to have an enduring impact in Rochester today. Due to lack of enforcement of anti-discrimination law in housing and lending and long-lived legacy of red-lining and segregation, the homeownership rate in the City of Rochester is just 37%. This has been a significant factor in creating highly concentrated poverty that has a direct impact on public health. Research from Common Ground Health found that a child from Pittsford's low-poverty 14534 ZIP code born today will live up to nine years longer than a child from Rochester's high-poverty 14608 ZIP code.

These discriminatory policies also block opportunities for wealth-building and upward mobility. The unemployment rate for the City of Rochester was 8% in 2021, nearly 35% higher than the countywide rate of 5.2%. Employment discrimination, lack of adequate access to education and training programs are contributors to unemployment. Moreover, while Monroe County has added higher income jobs in recent decades, it continues to lose lower and middle income jobs – further increasing employment disparities and making it more difficult for people in poverty to get into the workforce and access advancement opportunities.

Given this history, our decisions and actions must center those who have been historically disadvantaged by racism, trauma, and community disinvestment.

RMAPI has identified a theory of change to make progress toward our goal of breaking the cycle of poverty and supporting upward mobility. This theory of change can be applied to other small- and mid-sized cities across the state. To make progress toward this theory of change, we must identify opportunities to ensure that everyone:

- Lives in a safe, inclusive and opportunity-rich neighborhood
- Accesses quality education and skill building that equips them for success
- Engages in rewarding work that provides dignity and builds financial security and stability for their families
- Lives in healthy environments and get access to quality, affordable health and social care
- Relies on equitable, accountable, and responsive local government, public safety and legal systems
- Experiences inclusion, dignity and belonging, leading to greater well being and increased participation in civic institutions and community life

To make progress toward this vision, RMAPI has developed a list of policy priorities for 2024 to bring us closer to these goals. These policy priorities were developed after months of meetings with local experts, community and government leaders, representatives from non-profit agencies, and people directly impacted by poverty to determine which actions would be most effective and are most needed to address poverty. We also reviewed relevant research and literature from local and national experts to identify and select priorities.

The Policy Agenda builds on RMAPI's past work, iterating on priorities based on community feedback, research and new ideas. The RMAPI 2024 Policy Agenda has been approved by the RMAPI Steering Committee, made up of stakeholders from across sectors, local and state government representatives and community members. We believe the policies in our Agenda, taken collectively, are the roadmap toward addressing poverty in Rochester and other cities like Rochester across New York State. We encourage this Committee to strongly consider our policy recommendations.

Policy Priority 1: Increase affordable housing options throughout Monroe County, with a focus on rental housing for low/very low income households and homeownership for low/moderate income homeowners.

Why:

In every survey RMAPI has done this year, housing has been identified as the top concern of community members with the lived/living experience of poverty. Specifically, our community is witnessing a rapidly rising cost of housing at all price points and a severe lack of quality rental housing for the lowest income members of our community. Low income homeowners are also struggling to get the support they need to remain stable in their housing. RMAPI has spent the last several months gathering feedback from low income members of our community, primarily renters, and they have reiterated these concerns.

Community members have told us:

- *"Pricing for rent or homeownership has skyrocketed, making housing impossible for low and mid class incomes."*
- *"I am a homeowner, but I don't make enough to do the repairs needed to maintain my home- and I make just over the limit to qualify for any grants to assist me with repairs. I am always stuck."*

- *"I wish I could have made 'create new housing' very, very, very important. The more housing stock there is, the lower prices will drop"*

Specific opportunities to make progress toward this goal through the New York State budget and/or state-level legislation include:

- Increasing state funding to subsidize the construction and renovation of deeply affordable rental housing, like what was reflected in the Governor's proposed Housing Compact of 2023
- Increasing state funding to subsidize construction and renovation of affordable starter homes for low-income first-time homebuyers
- Passing the NY Public Banking Act (S1754) to help guarantee fair access to mortgages, credit, and funding for repairs for homebuyers of color in order to address the racial wealth gap and increase housing and neighborhood stability
- Establish the Housing Access Voucher Program (HAVP – S2804) to increase the number of vouchers available to help low income families afford quality rental housing in the neighborhoods of their choosing
- Increasing the Department of Human Services shelter allowance to a level sufficient to cover the cost of Fair Market Rent in all communities across New York State – either by working with the Office of Temporary and Disability Assistance to change their calculations, or passing legislation (such as A08061) to require this change

Policy Priority 2: Ensure that households have sufficient income to meet their needs through living wages, gradual transitions off of public benefits, and opportunities for savings and wealth generation.

Why:

Increasing income is the most direct way of reducing poverty and increasing upward mobility. In learning from community members, we know that income comes from both wages from employment and government benefits – and the state has a role to play in ensuring these various sources of income work together. Our community members have specific recommendations:

- *"We need to address restrictions that impact public assistance programs so that income increases don't negatively impact a person's public assistance benefits (address the benefits cliff)."*
- *"There has to be some kind of way to raise benefits to support families"*

Specific opportunities to make progress toward this goal through the New York State budget and/or state-level legislation include:

- Expanding SNAP eligibility to higher income limits and increasing the monthly allowance, to account for rising food costs and rising food insecurity
- Creating universal access to free school meals
- Utilizing tax credits to lift individuals and families out of poverty – through the Working Families Tax Credit (S227A), expanding the Earned Income Tax Credit to younger workers (S06774), expanding the Child and Dependent Care Tax Credit (S04873), and increasing the Empire State Child Tax Credit to a higher amount and to include all families
- More access to Guaranteed Basic Income. We encourage New York State to start the process of creating a Guaranteed Basic Income program available to all low income residents. Until that can happen, we can start with a focus on new mothers through Mothers and Infants Lasting Change (MILC – A06197) and ongoing pilot opportunities (such as S772).

- Reviewing all benefits policies to ensure that individuals who start to earn more income through employment are able to gradually transition off of public benefits

Policy Priority 3: Eliminate penalties, fees/fines, and financial practices which exploit low-income people and criminalize poverty.

Why:

In seeking feedback from community members this fall to inform RMAPI's policy agenda, "addressing penalties, fines, and fees" was a top priority. For many years, RMAPI has prioritized decriminalizing poverty by changing policies and practices that disproportionately impact individuals and households with lower incomes. Through interviews we have done with community members related to housing and employment this year, we've also received a significant amount of feedback about exploitation and barriers in the financial system and the need for more equitable public safety systems. Examples of what we've heard include:

- *"Review sanctions procedures that require the payment of disproportionate fines by persons living in poverty."*
- *"If an in-person case management meeting is required that is likely to mean someone who works a shift job at a store has to give up an entire shift and day's wages to make that appointment. We need to get local providers (public and private) to make services more accessible and without the time tax on poor people."*

Specific opportunities to make progress toward this goal through the New York State budget and/or state-level legislation include:

- Eliminating predatory court fees that disproportionately penalize low income households (S3979C)
- Reducing the cost of phone calls and other basic needs in state prisons
- Preventing any further rollbacks to bail reform or Raise the Age legislation

Policy Priority 4: Invest in more flexible and affordable child care and school-age care options for all families.

Why:

Child care continues to be a challenge for low income families in our community, despite increased availability of public subsidies. The reason for this is that many workers in lower wage jobs need the child care system to be more flexible – with options for nontraditional schedules, hours, and more ways to pay family members or trusted friends to provide care. There is also broad recognition of the need to better support the child care workforce. Community members have told us:

- *"My hours are all over the place without family I'd have to leave my kids alone"*
- *"We are very supportive of increasing flexibility and the need to ensure a family centered focus when we talk about employees."*

Specific opportunities to make progress toward this goal through the New York State budget and/or state-level legislation include:

- Eliminating minimum wage or work hours for child care assistance (S04924)
- Automatically implementing market rate increases for child care assistance (S03070)
- Utilizing state funding to incentivize more child care providers who can offer nontraditional hours and schedules

- Supporting family caregivers providing child care by increasing compensation for this care and streamlining the process of becoming a legally exempt provider
- Increasing state funding for out-of-school time programs for school-age youth

Policy Priority 5: Increase access to culturally responsive and affordable mental and behavioral health services.

Why:

Since 2021, community members with the lived/living experience of poverty have been telling RMAPI that mental health is a growing concern for them, their families, and their neighbors. When we look at survey results for those in poverty compared to the community overall, there are clear disparities in who reports this as a top issue – mental health challenges are disproportionately harming our low income communities, and these communities are asking for a mental health system that is more culturally responsive, more affordable, and more flexibly accessed. Community members also see accessible mental health services as a key tool in preventing more extreme crises, both in mental health and public safety. Community members have told us:

- *"Expand mental health interventions before things become a crisis"*
- *"Investing in more mental health professionals (counselors, therapists, etc.) in Monroe County so that there are more opportunities to receive service and care."*

Specific opportunities to make progress toward this goal through the New York State budget and/or state-level legislation include:

- Increasing reimbursement rates for pediatric mental health services and incentivizing more therapists to work with children and youth.
- Fully pass and implement Daniel's Law (S2398) and otherwise prioritize community-based responses to mental health crises
- Changing licensure and insurance regulations to allow clinicians to see patients in non-clinical settings
- Reducing barriers to accepting insurance and reducing out-of-pocket costs for families

Over the course of 2024, RMAPI will partner with stakeholders both locally and across New York State to advocate for these important policy priorities. We look forward to working with members of the state Senate and Assembly on legislation and budget decisions that will bring upward mobility to all. We would welcome any further opportunities to discuss RMAPI's policy priorities with state elected officials or otherwise sharing our work with this Committee. We are including a copy of our 2024 Policy Agenda along with this written testimony. For additional information, RMAPI's Executive Director can be reached at aqua.porter@rmapiny.org.