



**Community
Concerns
Assessment**
September 2020

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Executive Summary

The COVID-19 outbreak is one of the most significant trials our community has ever faced, and its effects are disproportionately felt by those living in poverty.

The weeks and months ahead will continue to bring new challenges. The need for basic services will continue to rise and the need for workforce development will evolve in response to a new employment landscape. Since New York State first put stay-at-home measures in place, RMAPI began gathering feedback on the most pressing needs of our community members.

In accordance with [RMAPI's Guiding Principles](#), we focused on prioritizing community voice by launching the Community Concerns Assessment survey to involve community members in co-defining the problem we are now facing, as well as to co-create the solutions to these problems. The assessment aimed to answer **two** main questions:

1. What are the major needs and concerns of people currently impacted by poverty?
2. How are people faring as a result of the current pandemic?

The Community Concerns Assessment survey was launched on April 30th, 2020 and remained open until June 12th, 2020.

This report aims to accomplish **three** main goals:

1. To **inform the strategies** and plans for work of the **RMAPI Collective in 2021**
2. To **inform the decision-making** of stakeholders throughout the community at large
3. To **build the habit** of prioritizing and utilizing community voice as key data in decision-making

The learnings depicted in this report speak to the many ways the pandemic has resulted in two related crises - a **public health crisis** and an **economic crisis**. RMAPI continues to seek to understand how to mitigate the negative effects of this public health crisis on the economic wellbeing of persons experiencing poverty.

Throughout RMAPI's response to COVID-19 our goal remains to achieve a higher quality of life for individuals and households in Rochester and Monroe County by reducing poverty and increasing self-sufficiency. This report makes it clear, however, that poverty will become **WIDER** as unemployment damages the financial stability for our entire community, **DEEPER** as the lowest paid industries struggle the most to recover from the COVID-19 economic shock, and **MORE COMPLEX** as the necessary public health response continues to create uncertainty for our community's economic recovery.

Methodology

The survey consisted of 30 comprehensive questions and was informed by RMAPI's previous community engagement efforts in which community members shared their needs and concerns regarding the COVID-19 crisis from when it began in mid-March, 2020 through the end of April, 2020. The survey was administered online and took about 10 minutes to complete. Respondents were also able to complete the survey in Spanish. The survey asked questions in four key areas: [demographics](#), [general COVID-19 related questions](#), [basic needs](#), and [income](#).

There was a heavy focus on income and basic needs in an effort to stay true to [RMAPI's key focus areas](#). Specifically, RMAPI is focused on the accessibility and affordability of **Basic Needs** to support those impacted by poverty. Additionally, RMAPI is focused on **Workforce Development**, with the aim of supporting individuals and households to find and keep jobs with family-supporting wages.

Outreach and Engagement

In an effort to remain within the RMAPI focused scope, there was an intentional targeted effort to engage individuals directly impacted by poverty. Specifically, RMAPI's two target populations; **Single Female Headed Households** as well as individuals impacted by poverty **who make up the workforce**.

In order to ensure that we engaged with our target populations, our outreach tactics reflected that goal. One significant limitation of our outreach efforts were that they were primarily online, meaning those who lacked internet access were missed in these efforts. In addition to sharing the survey widely and continuously on social media, Facebook and Instagram, we also leveraged existing networks to reach survey respondents directly; specifically we engaged several groups including:

- Crisis Support: Human Services Support Hub
 - Comprised of over 500 active human services agencies who work directly with individuals and households impacted by poverty
- Community Engagement Task Force
 - Comprised of over 30 organizations tasked with engaging vulnerable populations directly
- City of Rochester Neighborhood Services Centers
- City of Rochester's Office of Community Wealth Building
- Flower City Americorps
- Roc the Future
- Rochester Housing Authority
- Ibero
- Common Ground Health
- 1055 the Beat Rochester
- PoderFM

A total of **549** individuals completed the survey. Of the respondents:

- 90% were female
- 70% were African American, 9% Hispanic or Latino, and 15% white or Caucasian
- Over 50% of respondents make less than \$25,000 per year and over 80% makes less than \$50,000 per year

- Children: Over 70% of respondents have at least 1 child in the house

More demographics can be viewed [here](#).

Analysis Support

In an effort to adequately analyze the feedback received, we partnered with Dr. Joyce Duckles, an RMAPI Data and Evaluation Work Group Member and professor in the University of Rochester's Warner Graduate School of Counseling and Human Development. She along with two of her PHD Students with mental health counseling backgrounds, Rachel Darcy and Bri Vespone, provided preliminary support by analyzing the five main open-ended questions respondents answered throughout the survey and produced thematic codes that informed the overall analysis of the findings shared in this report.

The remaining structured, multiple choice questions were analyzed internally by RMAPI Backbone Staff.

Emerging Thematic Codes

Thematic codes are a way to summarize data and is the first step to understanding the themes emerging from the survey. Twelve thematic codes are listed below, showing the many concerns, challenges, opportunities and realities of survey respondents.

Normalcy & Stability: This is a both/and desire for pre-COVID life; there is also tension in wanting to erase COVID vs. navigating the "new normal."

Meeting Basic Needs: Items and services that are necessary for daily life fall into this category including: Food & Nutrition, Shelter/Housing, COVID Supplies, and Other "Essentials."

Access & Availability ("lack of" / "access to"): This category includes both barriers to access as well as open access to goods and services; also included is availability (or lack thereof) of those goods and services

Physical Health: Efforts and concerns related to maintaining physical health

Navigating Finances: This category captures the multifaceted nature of work and money. The root code includes any direct mention of "income" as it is money in direct connection to working.

Mental Health: Acknowledgement, awareness, and treatment of mental health symptoms and needs.

Safety & Comfort: This category covers the wide range of elements that promote feelings of comfort and safety; also includes general statements of feeling safe at home and doing fine; ties into community connections regarding others following the COVID protocols; includes having "accurate news" related to COVID.

Moving Forward: This category encompasses responses indicating longer-term personal and/or professional goals and processes, beyond the initial transition into post-COVID life.

Family & Community Connections: This category addresses the tension between the positive and negative impact of COVID on families and communities.

Systemic Barriers & Supports: Deeply interconnected with multiple other themes, this category addresses larger systemic issues and processes that impact the lives of participants, both positively and negatively.

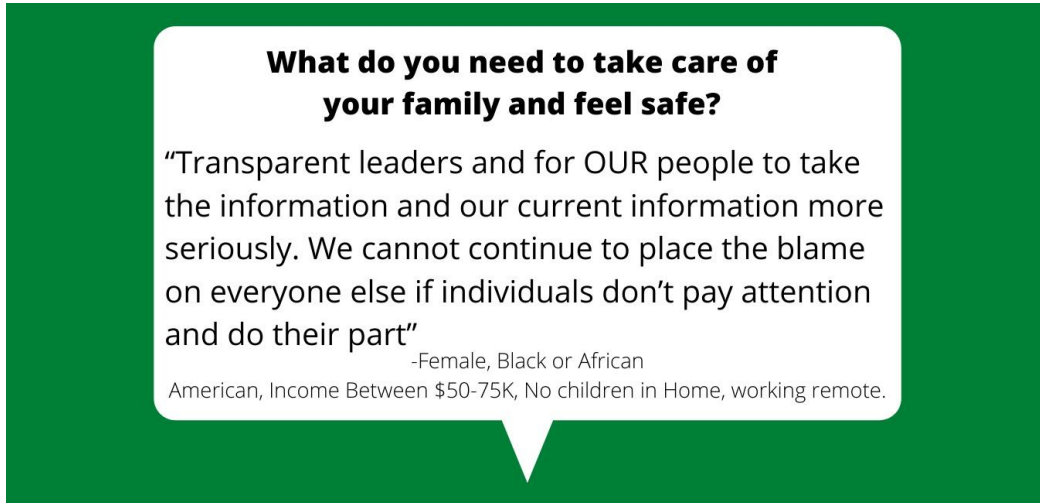
Recognition of Vulnerabilities: Awareness and recognition of those with additional layers of vulnerability, both in direct connection with the impact of COVID and separate/indirect connections.

Other/Misc: Vague or all-encompassing responses, "Nothing," "None," "Unknown

Findings Overview

Self Sufficiency Continuum: A Framework

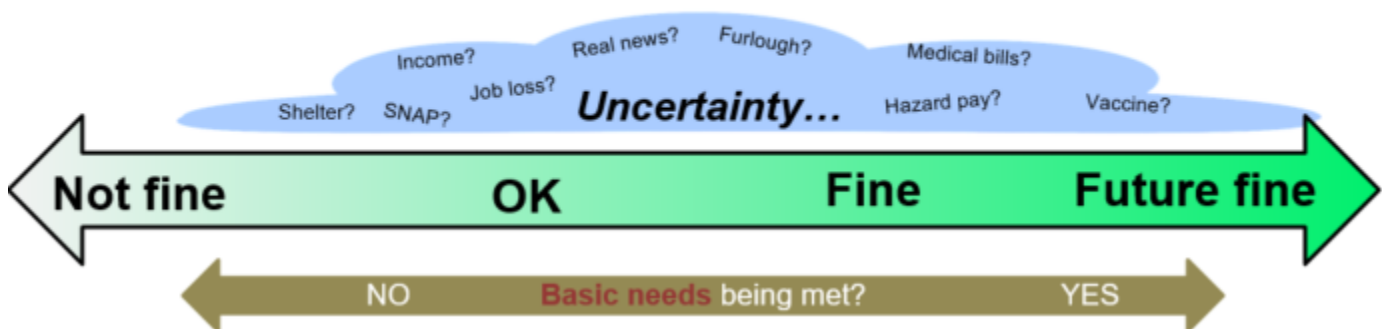
The findings presented in this report help shed light on the reality that the ways in which we define, talk about, and attempt to solve poverty needs to be informed by those who are directly impacted by poverty. This report proposes that prioritizing community voice as organizations and institutions make decisions on how to best support those impacted by poverty is one of the most effective and impactful approaches.



As we navigated through 549 voices and experiences reflected in the survey responses, there was a common and constant theme of respondents highlighting the ways in which they were experiencing some level of being NOT FINE, OK, FINE, or thinking about what being FUTURE FINE could look like.

These sentiments brought to the forefront the overarching truth that people impacted by poverty are experiencing poverty on a continuum, there is **nothing binary** about their current experiences. The deep dive analysis led to the development of the Self Sufficiency Continuum, which lays out a framework to help decision makers and those working to support those impacted by poverty better understand how to make sense of the current needs and concerns of their intended beneficiaries.

Self Sufficiency: A Continuum



For many of the survey respondents, navigating their lives on this continuum had been their reality prior to the pandemic. What the pandemic has done is added this consistent cloud of uncertainty, where people are constantly questioning what is going to happen next. The cloud of uncertainty impacts everyone regardless of where you may fall on the spectrum.

The main takeaway in our analysis so far is that the more “NOT FINE” an individual or household is, the less resilience they are able to exhibit. The more “FINE” they are, the more ability they have to be resilient, mainly due to the support they have around them, such as social capital or other resources.

The “cloud of uncertainty” reflects the major barriers respondents identified as a result of the uncertainty caused by the pandemic, speaking to both the public health crisis, as well as the pending economic crisis.

“I am a single elder female who must work for a living in an economy that is damaged; I am uncertain if there will be work for me in later 2020 or in 2021”

Female, Caucasian or White, Income Between \$25-\$50K, No children in home, working remote

Survey respondents highlighted their concerns about what will happen to their jobs, income, benefits, health, children, etc. **This cloud of uncertainty impacts all individuals across the community, regardless of income, race, age or any other status.** However, the survey findings do highlight that for those who were already impacted by poverty this added cloud of uncertainty has pushed the further to the left on the continuum making the experience of living in poverty doubly difficult to navigate. Many are NOT FINE as a result of the uncertainty.

During the period of the survey, [unemployment ranged from 15% in May](#) in the County and 18% in the City in May 2020 to 11.4% in the County and 15% in the City in June 2020. Many people, however, were uncertain what would happen to their jobs or income moving forward or the job market as a whole. As of July, despite New York State’s reopening, unemployment was nearly 14% for the County and 20% for the City. Before COVID, when unemployment was as low as 6.3%, Rochester had a 32% poverty rate. The dramatic rise in unemployment during COVID will likely make poverty in our community grow wider, deeper, and more complex.

This Self Sufficiency Continuum, as a framework, helps us understand the needs of our intended beneficiaries better because it allows us to recognize that this is the new normal, and it’s not just those who are “impacted by poverty” who can fall on this spectrum.

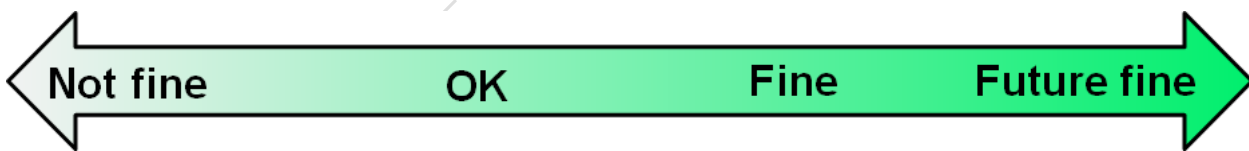
Key Findings

In an effort to maintain an RMAPI focused lens, this report mainly focuses on how the below groups responded to the survey:

- **Single Female Heads of Household**
 - We identified this group by focusing on respondents with children in household
- **The “Working Poor”**
 - We identified this group by looking at respondent income group & employment status

For more information related to RMAPI’s Target populations, you can review the City’s [Single Female Heads of Household Report](#) as well as the City’s [Wage Disparities Report](#).

Looking at the Self Sufficiency Continuum we can see clearly how certain challenges, circumstances, policies, and pre-existing conditions moved or left people towards the left of the continuum, “Not Fine.” While other policies, circumstances, and opportunities pushed or left people towards the right of the continuum, thinking about “Future Fine.”



Conditions Pushing people closer to “Not Fine”	Conditions Pushing people closer to “Future Fine”
<p>Navigating Finances: <i>Concerns about money & employment</i></p> <ul style="list-style-type: none"> • Having low-Income • Having Children in the Household • Not Working or Being an Essential Worker 	<p>Navigating Finances:</p> <ul style="list-style-type: none"> • Having stable, well-paying, and remote employment opportunities • Being able to work remote

<p>Accessing Goods & Services like food, housing, COVID-19 supplies, and other essentials</p> <ul style="list-style-type: none"> • Having Low Income • Not Working 	<p>Accessing Goods and Services</p> <ul style="list-style-type: none"> • Having middle/high income • Working Remote
<p>Availability of Goods & Services</p> <ul style="list-style-type: none"> • Having Low or Middle Income 	<p>Availability of Goods & Services</p> <ul style="list-style-type: none"> • Having High Income
<p>Meeting Basic Needs</p> <ul style="list-style-type: none"> • Not Working • Having low or middle income • Having children in household 	<p>Meet Basic Needs</p> <ul style="list-style-type: none"> • Working (Remote or essential position) • Having high income
<p>Systemic Barriers</p> <ul style="list-style-type: none"> • Eligibility requirements for assistance, unemployment errors, price increases, job instability, low-paying job opportunities, severely limited income from disability assistance, lack of affordable childcare, lack of resources of online learning, debt burdens, rent burdened, cost of healthcare, & lack of mental health resources 	
	<p>Facilitators of Support like SNAP, Stimulus Payments, Unemployment, housing support, healthcare, job stability, etc.</p> <ul style="list-style-type: none"> • Having Access to Facilitators of Support
<p>Being Essential</p> <ul style="list-style-type: none"> • Especially while having low or middle income. 	<p>Family & Community: Children, parents, siblings, religious communities, etc.</p>
	<p>Having Long-Term Goals: Professional Development, higher education, stable and well-paying careers, building credit & wealth</p>
	<p>Having Resilience & Gratitude: Family, faith, a community to care for, the will to survive this crisis</p>
<p>Lack of Safety & Comfort: Isolation from family, community, lack of PPE/safety guidelines</p>	<p>Safety and Comfort with family, community, PPE, safety guidelines</p>
<p>Experiencing Mental Health symptoms of Depression and Anxiety.</p>	<p>Developing Coping Skills for Mental Health Symptoms: Walks, therapy, safe social activities, safe religious gatherings, etc.</p>

Having concerns for Physical Health of self, family, and community.	Access to PPE, healthy foods, health-care, and ability to stay isolated to promote Physical Health
	Having Plans for Post COVID transition & Sense of Routine : getting back to work, rebuilding savings, safe ways to stay connected to community, having flexibility to catch up on debts

Given the trends observed related to the Self Sufficiency Continuum – *how can the work of RMAPI and its partners put systems and programs into place to help more people move towards the “future fine” part of the continuum? How can the decisions that are being made and will be made support more people in being more able to exhibit resilience in the face of our current uncertainties as they find their way to self-sufficiency?*

“I hope and pray that we do come out of it stronger and... no one shall pass somebody else without helping each other get ahead cuz the community will be a lot safer and greater if we work together instead of judging each other.”

-Female, Hispanic or Latino, Income under \$10k, children in the home, Not Working

Key Suggestions

“I don't need pens, bowls or magnets. I need a job [that] will help me become self sufficient.”

-Female, Black or African American, Income under \$10k, no children in the home, unemployed before COVID-19

Survey respondents indicated key challenges they were experiencing as well as key suggestions for how to alleviate their concerns. In general, these suggestions reflected a desire to stay physically safe from COVID-19 by: reducing barriers to staying home; increasing income through sustainable employment, pay raises, or government relief; subsidizing expenses of basic needs; ensuring basic needs are widely available and accessible; and building a sense of community and support for one another during this crisis.

Respondent Suggestions for Increasing Income

- Pay Raises from employers, including hazard pay and raises for low-income workers
- Supplemental income government relief to stabilize shifting wages and severely limited budgets
- Support finding employment for those who lost their jobs or those who were already unemployed before the pandemic
- Enabling sustainable employment through living wages, tracks to promotion, on the job training for better paying positions, prioritizing professional development, etc.
- Financial empowerment efforts to increase savings and access credit
- Support small business revenue through loans and grants

Respondent Suggestions for Supporting Household Expenses

- Relief for general expenses such as offering grace periods or payment plans on overdue bills
- Expanded benefits and public assistance by creating more flexibility with eligibility requirements
- Subsidizing food prices, increasing SNAP benefits, offering affordable delivery services, and providing safer food pantry options
- Subsidizing COVID-19 supplies such as masks, cleaning items, and other PPE
- Offering virtual, affordable mental health services including special services for children
- Offering more accessible, at-home, or delivered medical care at an affordable price
- Wider availability and better affordability of childcare for essential workers *and* remote workers
- Housing subsidies and relief for rent, mortgage, home repairs, and moving costs
- Utility assistance
- Support for transportation needs including maintaining personal vehicles, bus passes, and rideshare credits
- Education resources for children
- Subsidized technology including computers and internet services
- Financial empowerment and debt relief to rebuild credit and manage debt payments

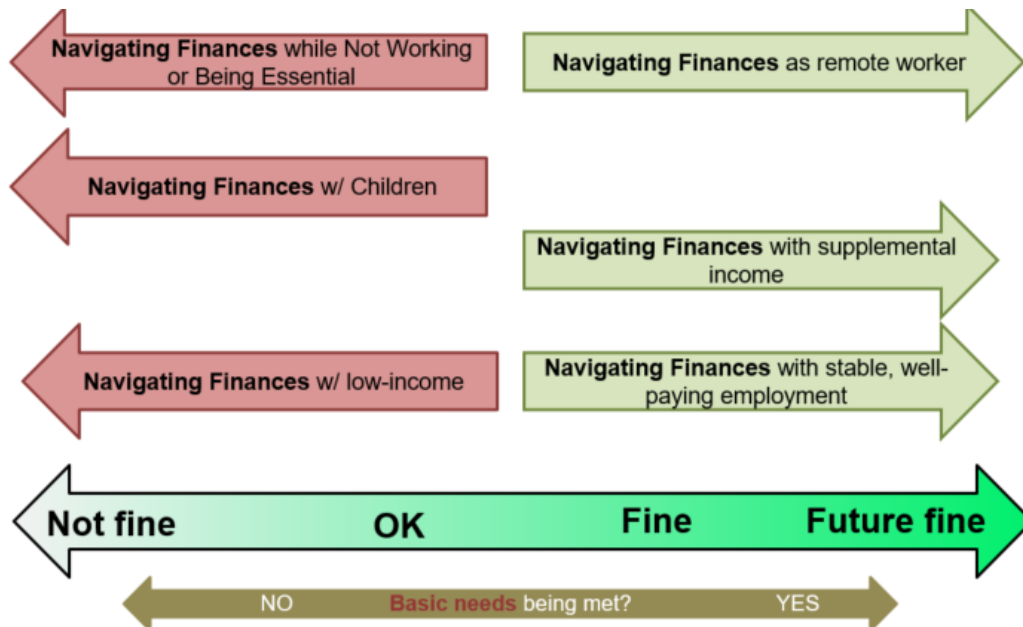
Respondent Suggestions To Move Forward & Build Community

- Access to resources such as virtual or safe community events, support groups, educational programs, etc.

Analysis

Below, we will review our analysis of the thematic codes which emerged from the survey data and the structured questions to better understand how residents of Rochester and Monroe County managed the COVID-19 crisis in May and June, what came out of the data as major barriers or concerns pushing respondents to the left towards “Not OK” on our continuum, and what has or could support residents in moving right on the continuum, towards “Future Fine.”

Navigating Finances



This category captures the multifaceted nature of work and money. This category is closely related to basic needs and sense of safety.

Navigating Finances & Employment:

- [34% of respondents worked an essential position, 27% worked remote positions, and 38% were not working.](#)

"The stress of not getting a break from young children. Financially, we are fine (even saving money since day care is closed), but working full time with young children when your spouse is an essential worker is really challenging. We're stressed and my patience is thin. I worry about what this is doing to young kids"

Female, White or Caucasian, Income over \$100k, Children at Home, Working remote

- Unsurprisingly, respondents who were not working expressed more urgency related to Navigating Finances. They spoke to needing help to pay for food, essential items, and how to get a job or back to work.
- Essential workers expressed more stress related to finances than remote workers and a general frustration about not receiving hazard pay to compensate them for the risks to their physical health.
- While some respondents did not lose *all* forms of employment in the household, there were also concerns related to a household member losing their job or losing one of their jobs and not being eligible for unemployment benefits as a result

Navigating Finances & Income:

→ [Across all income groups groceries, utilities, and rent/mortgage were listed as top concerns related to paying household bills](#)

"Extended grace period for payments. I've shuffled things around to get by but when this is over the companies will expect payment. It would nice to have grace period."

- Female, Black or African American, Income between \$25-\$50k, Children in the Household, Essential Worker

- Respondents across all of these groups spoke to needing help to pay bills, especially rent and utilities and wanting leniency on overdue bills.

- Respondents with lower income expressed a greater sense of urgency. Money and work are purely means to pay bills and survive in the short-term.
- Respondents with higher incomes focused largely on maintaining financial stability. This group still expressed a need for financial support such as another round of stimulus payments to support them in their bills, and access to credit to help weather the uncertainty.

Navigating Finances & Having Children in the Household

→ *Those with children in the household were more likely to indicate they needed to use their stimulus payments for paying for meals.*

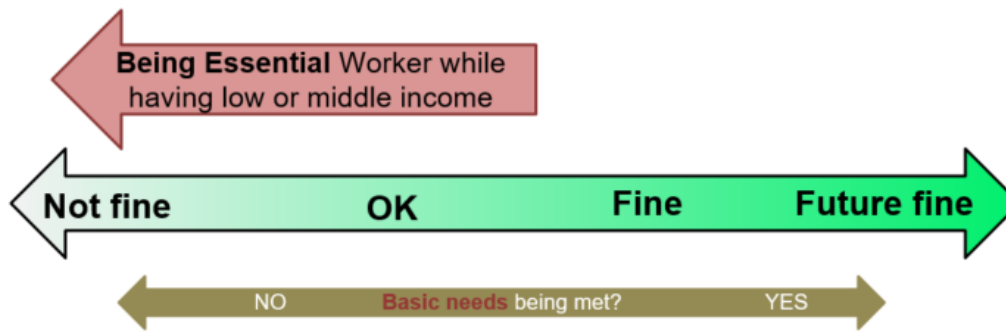
“My kids (teens) need their part time jobs back - through RMSC and the City Rec Dept. I am worried that they won't be able to get work hours and our family does rely on them working for the household.”

-Female, White or Caucasian,
Income between \$50-\$75k, Children in the Household,
Essential Worker

- Having children in the household seems to increase the stress and urgency with which respondents speak about their finances across *all* income groups.
- For respondents making less than \$25k they speak about finances entirely as a need for additional income or stimulus payments.
- Those making over \$50k reference needing hazard pay, unemployment support, extra jobs, and help. This shows that COVID-19 has strained even middle-income families with uncertainty and financial instability.

Being Essential

The experience of having to still work and function in a pandemic; some respondents express that being an essential worker is a blessing, others express direct challenges of being essential workers.



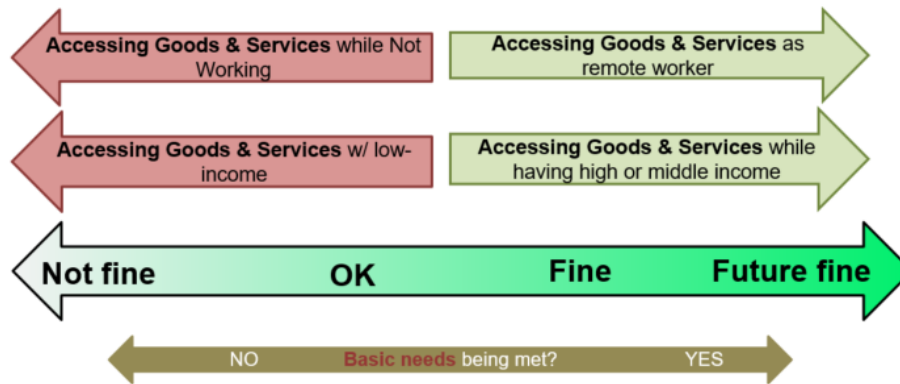
→ [When asked why respondents were not staying home, 41% said because they needed to work.](#)

"I am a taxi driver so I just need to get back on the road but because I got sick I couldn't fix my car and it broke down I want to drive without knowing I'm going to get covid-19 tombs again from passengers who were coughing without a mask"

-Female, Black or African American,
Income Between \$25-50k, Children in the Household, Essential Worker

- Lower income essential workers were frustrated and anxious when referencing their work. They expressed feelings of making too little but putting their lives and families in danger from exposure to COVID-19.
- Essential workers with incomes 50k and above seem more financially stable and less outraged by the unfairness of their work but still frustrated to be exposing themselves to the virus.
- This group spoke about a general frustration of exposing themselves to COVID-19 for low pay. They speak of wishing they could have a pay raise or temporary hazard pay raise. They also speak to anxiety and fear for physical safety frequently.

Access to physical goods & Services



Respondents spoke about many barriers related to accessing goods and services. Many experienced price markups of groceries, limited options for Section 8 housing, seeking affordable and safe transportation, limitations from SNAP, needing internet access for health and school.

An additional important finding throughout the survey responses was the emphasis that the availability of goods and services DOES NOT equal access. Many spoke of knowing that resources were available but they weren't able to access them.

Access to Goods & Services & Income

"what's crazy is when I do buy things... the corner stores are charging double the price...triple the price sometimes so the little money that I have it is being used for every little thing that you are not counting I have to buy my own vitamins... I have to purchase these things now because that's one of the things that they're saying we need essentially amongst a few other things that I don't normally buy which is like oranges I have to buy oranges I don't have food stamps until the 6th of the month so those food stamps have been long gone!"

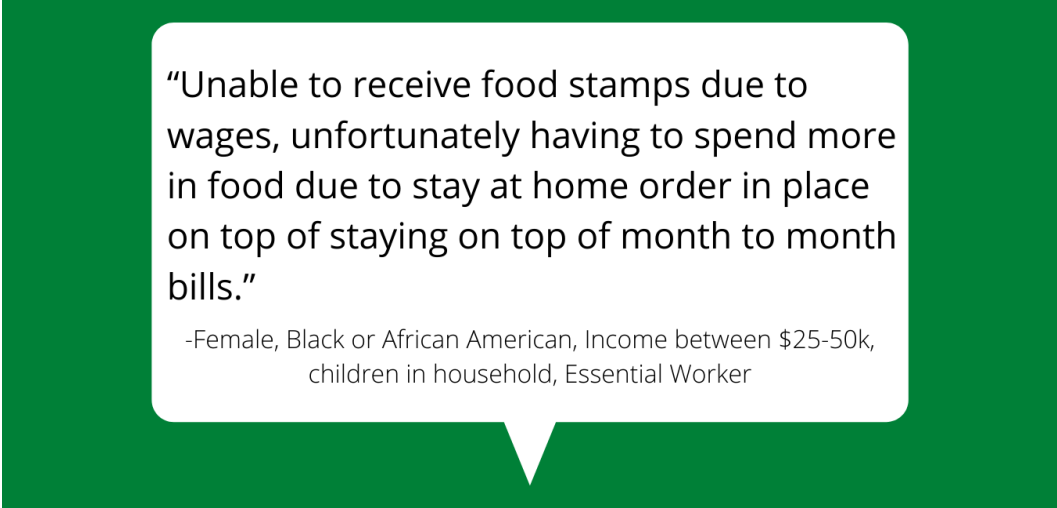
-Female, Black or African American, Income under \$10k, no children in the home, Disabled

- Across all employment groups respondents wanted some common things to help improve access to goods: affordable delivery options, the ability to stay home more often, and access to COVID-19 supplies.
- Respondents with lower income had a ton of urgency related to accessing goods and services. The addition of COVID-19 supplies into this group's budget seems almost catastrophic: to stay safe masks,

cleaning supplies, and additional hygiene products are necessary, but for those whose budgets are already stretched to their limit this was devastating. For context, even before COVID-19 a major limitation of SNAP Benefits was that it did not provide funds for essential household items or hygiene products.

- While having high or middle-incomes made access to goods easier, these respondents still expressed a need for more support such as access to SNAP benefits.

Access to Goods & Services and Employment Status



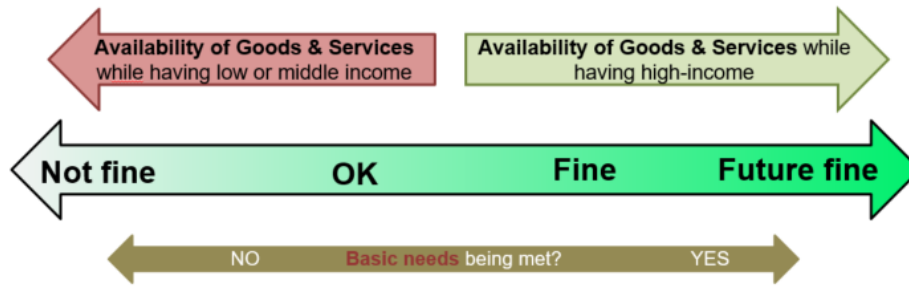
“Unable to receive food stamps due to wages, unfortunately having to spend more in food due to stay at home order in place on top of staying on top of month to month bills.”

-Female, Black or African American, Income between \$25-50k, children in household, Essential Worker

- Those not working spoke more urgently about needing supports to access goods and services, being able to work to afford those goods and services, and concerns related to health insurance without employment.
- Essential Workers spoke similarly but had more financial stability to access goods thanks to their employment status. Essential Workers spoke to wanting more PPE, support for food, and also spoke to wanting more community-wide resources and supports.
- Remote workers spoke the least about challenges related to accessing goods, though food and deliveries were still concerns. Remote workers also spoke about accurate news and information as something they needed to better access.

Availability of goods and services:

Availability of Goods and Services includes: Stores not having items in stock, people hoarding supplies, unemployment backups, daycares closed; this code also includes reliability of these services, such as reliability of news sources and delivery services.



Respondents making under \$50k spoke of similar issues related to Access to Goods and Services:

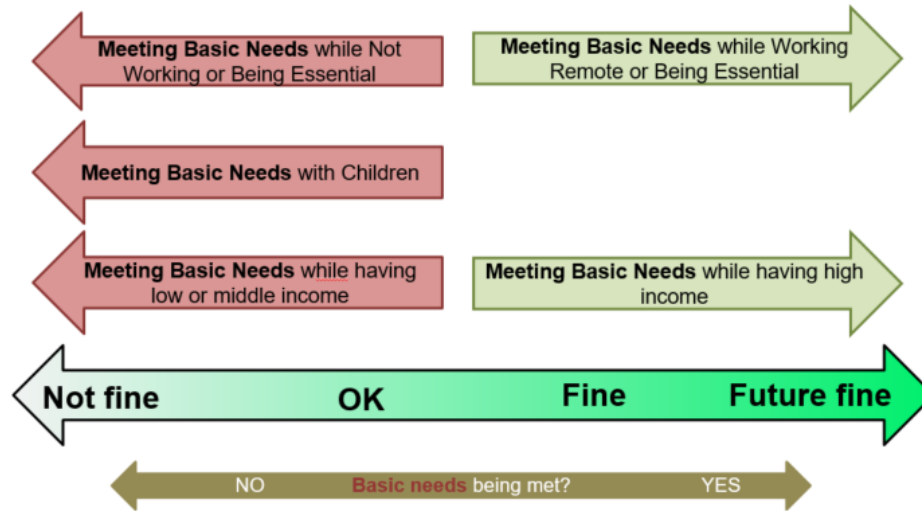
1. Prices have increased for essential products and food,
2. Grocery delivery is too expensive and limited but respondents are afraid to expose themselves to the virus,
3. Children need educational resources, and
4. Individuals and families need mental health support.

One major difference with how those making over \$50k spoke about availability of goods is that they also referenced wanting **accurate information** to be more widely available.

While we generally think of availability from this time period as the lack of essential products from hoarding and increased demand, the respondents actually spoke to something greater: **the pandemic created a need for new or additional services**. Delivery of essential items was extremely limited but necessary. Access to educational resources for children who were sent home was crucial for families with children. Additionally, the pandemic added on a real mental health crisis for many people. The availability of mental health services was largely limited until later policies were added such as the mental health crisis hotline from New York State or the CARES Act which reduced the cost of mental health counseling through insurance providers.

Meeting Basic Needs

This code includes items and services that are necessary for daily life, including: Food & Nutrition; Housing; COVID Supplies such as masks, cleaning items, and PPE; and other essentials like internet, utilities, clothing, car, house items, etc.



Meeting Basic Needs & Income

"I need a job and a place to live"

-Male, Black or African American, Income Under \$10k, Children in the Household, Unemployed Before COVID

Unsurprisingly, the lowest income groups speak most urgently about their basic needs: paying for food and essential COVID-19 items as well as balancing household bills like utilities and rent.

- Respondents making \$25-50k also have urgent needs relating to basic needs such as food and essentials, but this group also speaks to less urgent needs including access to entertainment to help relieve stress.
- Even those making over \$50k are struggling to meet all their basic needs and references needing to keep up with or catch up on household bills including rent and utilities. There is less of a sense of urgency in this group but still anxiety and stress related to the uncertainty and evolving crisis.
- Across all income groups, having children in the household amplified the stress related to meeting basic needs. Those with children in the household were more likely to indicate food and housing were major concerns.

Meeting Basic Needs & Employment Status

“To help get caught up on bills rent”

Female, Black or African American,
Income Between \$25-\$50k, Children in the home,
Essential Worker

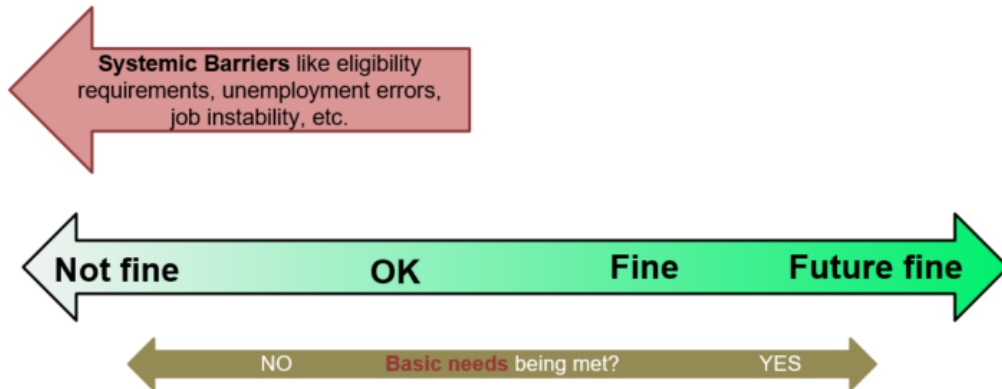
- Respondents who are not working express more urgent concerns related to their basic needs: Needing help to clothe children or purchase household hygiene products for example.
- Essential workers spoke uniquely to needing support in transportation and emphasized childcare as a major basic need.
- Both remote and essential workers spoke to needing support in technology: for essential workers they wanted technology to transition to working remote, and for remote workers they wanted help maintaining their connectivity.

Systemic Barriers

This category addresses larger systemic issues and processes that impact the lives of participants: Deeply-rooted systemic issues such as poor credit, price markups, limitations from the legal system, limitations of online learning, etc. Includes lack of access to or knowledge about technology, challenges with government resources, interventions, and mandates.

“I do wish Snap would lower their income limits. If so I would apply. As is, I get very little help and don't bother to apply.”

-Female, White or Caucasian, Income Between \$25-50k, No
Children in the Home, Essential Worker



Looking across income groups, there are many similarities related to Systemic Barriers: Eligibility requirements for public assistance/SNAP Benefits, lack of educational resources or childcare for children with working caretakers, struggles to pay for added costs of groceries and essential items from the shortages caused by COVID-19, and the financial burdens caused by employment instability and delayed unemployment benefits.

Systemic Barriers & Income

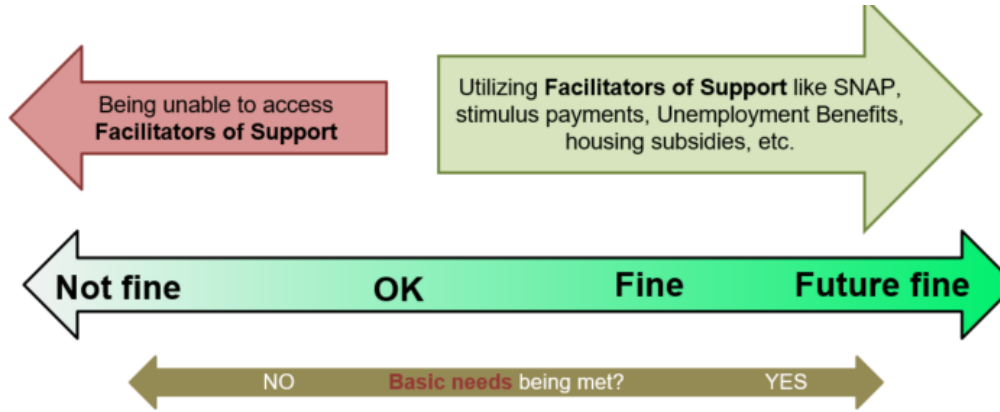
“Income or resources to stock up so I didn’t have to leave the house. I am one of the people who has a child to support that is out of school, but over 17, so I didn’t get the extra stimulus or the increased snap benefits because I am already at poverty level, which means I always get max snap for my household So none of the extra resources were available for us.”

Female, White or Caucasian, Income Under \$10k, Children in the Home, Disabled

- Across all income groups there were wishes that more financial help could be made available and that extended grace periods could be offered for household bills.
- Respondents in the below \$10k group also spoke to the systemic constraints related to being on limited income such as SSI Disability, the barriers of abiding by Section 8 requirements, and limitations imposed by benefit programs.
- Those making over \$25k also spoke to barriers related to public assistance eligibility, and for those making over \$50k this issue was compounded by care-taking and financial responsibilities beyond the immediate household such as elderly parents or adult children the respondent was responsible for.

- Interestingly many more people making under 10k who referenced barriers to support did *not* have children and for those with children in the house they spoke less to benefit eligibility concerns. This could mean for the less than \$10k income group having a child provided them with the eligibility requirements needed for some public assistance.

Facilitators of Support



Across all income groups there are facilitators of support that helped respondents navigate financial instability and uncertainty, but there are also gaps. Major supports across groups include: SNAP Benefits, HEAP Benefits, and stimulus payments. For lower income respondents, SSI and Section 8 Housing were also major supports mentioned.

There were also major gaps and needs identified by respondents across all income levels including: additional food support, utility assistance, rental assistance, employment stability, debt relief, grace periods on bills, and child care assistance.

While all respondents speak to needing additional financial relief, those making less than \$25k spoke to more urgent needs such as food, emergency rent relief, and utility assistance.

Mental Health: Experiencing Symptoms of Anxiety & Depression

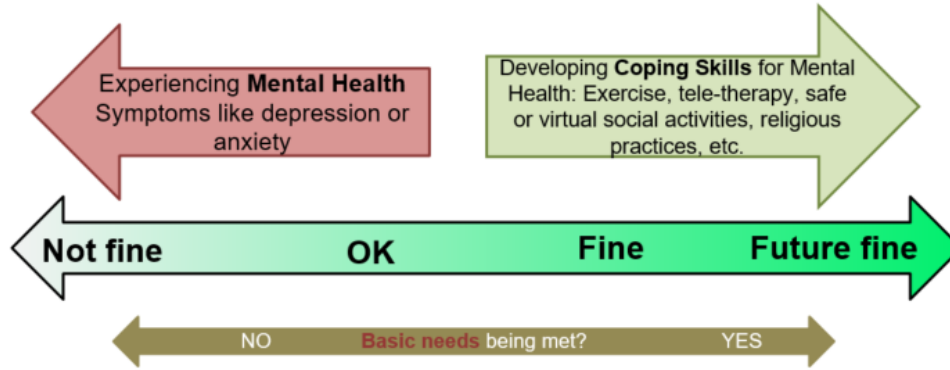
- [When asked how worried they were about getting COVID-19, 26% were "Very Worried."](#)

"This has not been easy @ all . I've gone to the grocery store, laundry mat and even just walking out the door I startme a massive panic attack. It has been very very stressful ☹. I have been also feeling somewhat depressed. How can u not feel helpless. God bless us all"

- Female, Hispanic or Latino, Income under \$10k, Children in the Home, Unemployed because of COVID

This category includes the acknowledgement, awareness and treatment of mental symptoms and needs: Experiencing mental health symptoms such as anxiety, depression, and stress.

Mental health symptoms flowed across all survey responses and all thematic codes: During the period of this survey many people were isolated entirely, afraid of what was to come in terms of public health and finances, and overwhelmed with the anxiety and uncertainty of this unprecedented crisis.

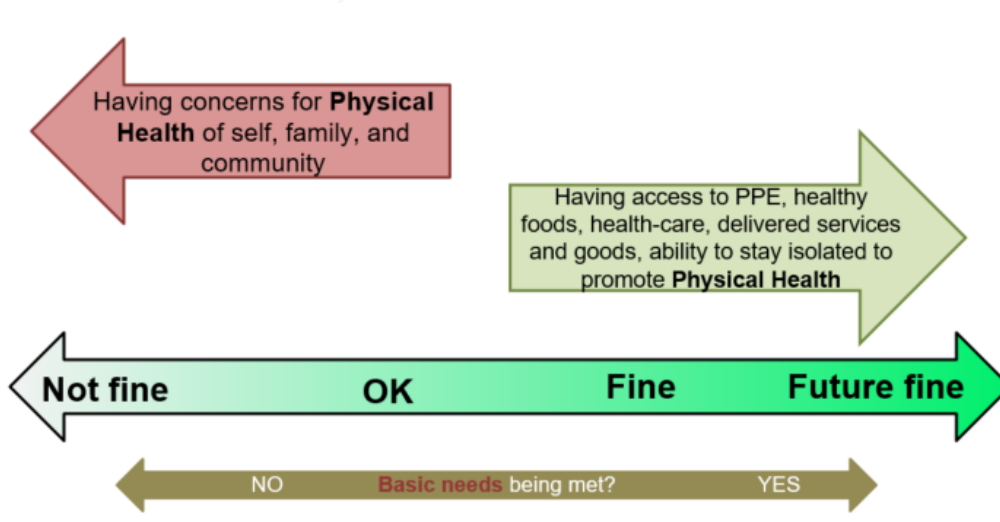


- Folks across *all* income groups experienced anxiety, depression, and isolation. In other words, even the highest income respondents were mentally overwhelmed with the uncertainty and instability.
- Interestingly, of those talking about their mental health symptoms only 9% were essential workers. This might suggest this group was able to avoid some of the mental health symptoms related to the isolation of the lockdown.

Physical Health

→ [When asked why they were not staying home, respondents' top choices were that they had to work or they had to complete errands outside the home.](#)

This category includes efforts and concerns related to maintaining physical health: being “sick” such as having a disability or getting COVID, resources to support physical health such as paying medical bills, tele-health, health related information, PPE, and more.



“I have 5 asthmatics in my home. Yet staying home all the time is not an option as I have to pick up meds, attend PT, grocery shop and try to figure out how to stay healthy and active.”

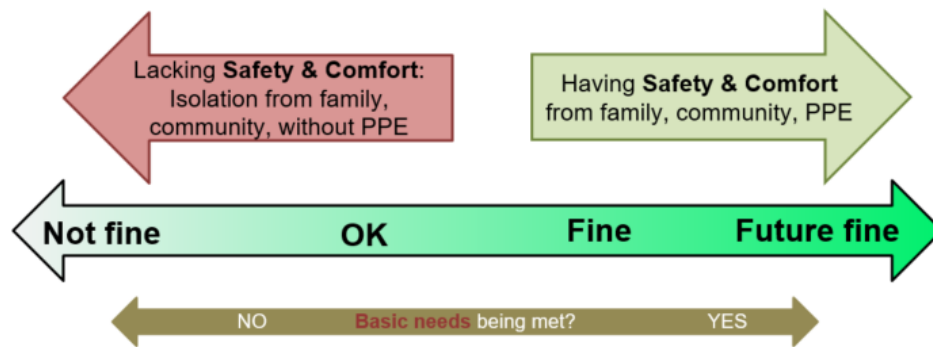
– Female, Black or African American, Income Between \$25k-\$50k, Children in the Home, Working Remote

To support their physical health, respondents referenced needing the following:

- PPE to protect themselves from virus
- COVID-19 Supplies: Cleaning, disinfectant, hand sanitizer, etc.
- Needing support paying for medical bills
- Affordable medication delivery
- At home health care, testing, tele-health or in-person care.
- Mental Health services
- Internet to access tele-health services
- Better and more affordable healthcare services
- Better drug treatment support (especially during lockdown)
- At home fitness programs
- Accurate information about the virus and safety measures to take
- Access to foods to help support the immune system

Safety and Comfort

This category covers the wide range of elements that promote feelings of comfort and safety. Also, this includes general statements of feeling safe at home. This ties into community connections regarding others following the COVID protocols and accurate information.



“Nothing but God!”

– Female, Black or African American, Income Between \$50-\$75k, No Children in the Home, Working Remote

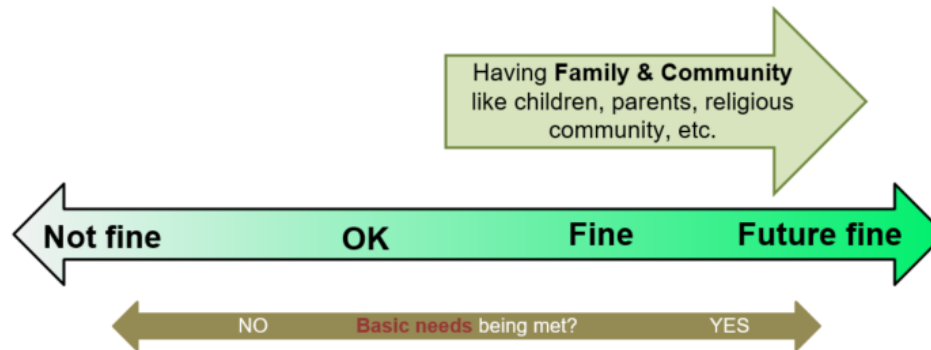
Across all income levels, people spoke about finding personal comfort and strength from their faith or family. There are also themes of *broken* comfort from being isolated from family. Others spoke of finding comfort in jobs and financial security. Across all income groups there is real anxiety about how to protect one’s physical safety from the virus. Cleaning supplies, PPE, social distancing adherence, wanting more PPE and social distancing measures or the option to work remote during the pandemic, more protections and safety precautions for essential workers and vulnerable populations. Respondents with children also referenced fears about keeping children safe at childcare centers.

"I need everyone to stay at home and follow the self quarantine rules given by the governor in order for me to feel safe for the sake of my family and I."

- Female, Black or African American, Income Under \$10k, No Children in the Home, Unemployed Because COVID

Family & Community

This category addresses the tension between the positive and negative impact of COVID-19 on families and communities: wanting others to wear a mask, adhere to rules, and pay attention to current events related to COVID-19. This also includes situations that threaten family cohesion and create tension in families as well as ways the crisis has strengthened family and community: bringing families together, spending more time together, concern for one another as a community, helping others, caring for extended family, etc.



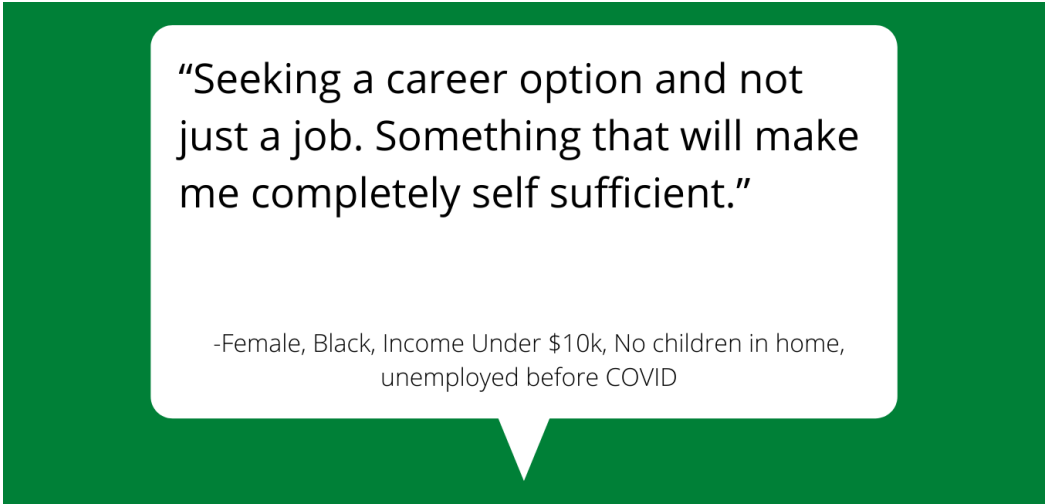
"The silver lining if I have to look for one is more time with my kids and we talk more now that before COVID-19 broke out."

-Female, Black or African American, Income Between \$10k-\$25k, Children in the Home, Disabled

It is important to remember that despite the many challenges faced by households during this uncertain time, there are also many assets and strengths within and across these households. Across all incomes there were concerns raised for how to care for family members that were sick, how to financially provide for family members in and out of the household including adult children or senior parents. There was also a push for the community as a whole to comply with social distancing and support each other in fighting against the virus. Many respondents mention needing more community and support groups during this frightening time.

Moving Forward: Long-Term Goals

This category encompasses responses indicating longer-term personal and/or professional goals and processes, beyond the initial transition into post-COVID life: Education/college, professional development, career, financial goals, establishing credit.



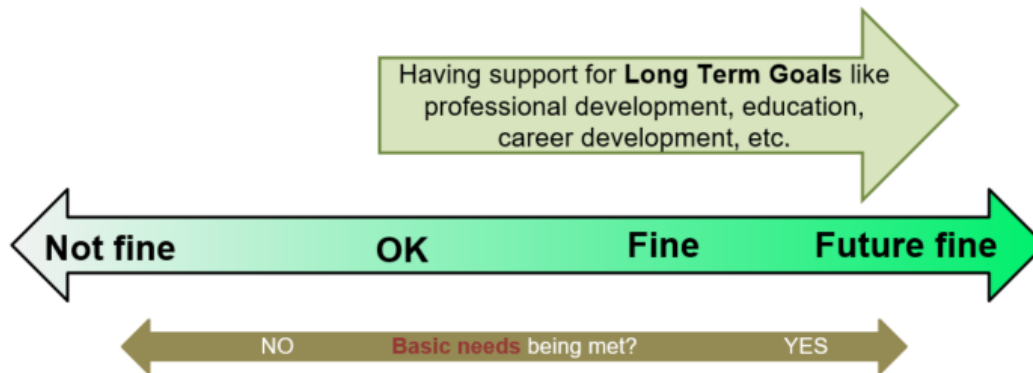
“Seeking a career option and not just a job. Something that will make me completely self sufficient.”

-Female, Black, Income Under \$10k, No children in home, unemployed before COVID

- For many respondents across all income groups, moving forward is about achieving financial stability through sustainable employment, educational opportunities, credit building, and debt management.
- These respondents also referenced needing help paying for bills while getting educated, help paying for tuition, or lowered bill payments to enable them to pursue these longer-term goals.

“Less rent for a while, less grocery bills-prices go down, help building credit so that I can get my family a house, get my driver's license which'll help me get a job that'll afford me the opportunity to provide better for my family & have the flexibility to tend to them when needed.”

- Female, Black or African American,
Income Under \$10k, Children in the Home, Unemployed
Because COVID



“Purposeful career options and not useless job fairs. I don't need pens, bowls or magnets. I need a job the will help me become self sufficient.”

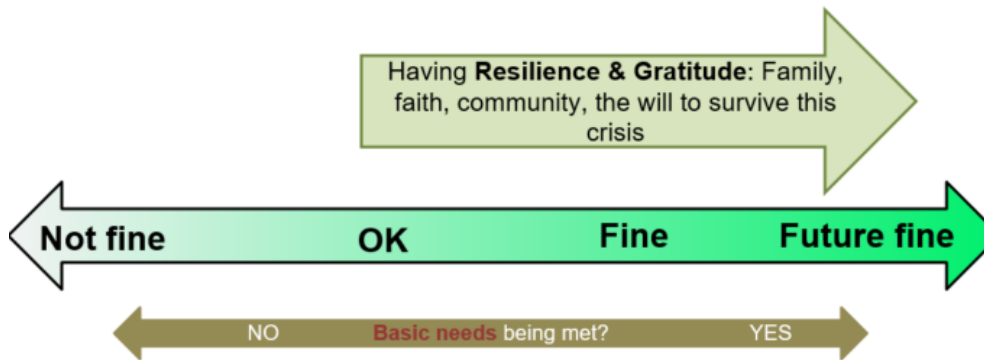
-Black or African American, Income Under \$10k, No Children
in the Home, Unemployed Before COVID

Moving Forward: Resiliency & Gratitude

This category includes themes of resilience, “getting through this,” faith, gratitude, self-sufficiency, personal accountability, and self-discipline. Religion, family, and concern for the community as a whole are themes across all income groups. These are modes of resilience and strength.

"We are resourceful people and can make due with what we have but we need relief & aid, care, considerations as much as those in better economic statuses, ethnicity origins & community"

- Female, Black or African American, Income Under \$10k, Children in the Home, Unemployed Because COVID



Normalcy and Stability: Post Covid Transition & Sense of Routine

"I just need to know I will have a job when this is somewhat behind us. I want to know I'll be able to pay my Bills!"

-Male, Black or African American, Income Under \$10k, No Children at Home, Unemployed Because COVID

This category includes a desire for pre-COVID life, wanting to erase COVID-19 impacts on navigating the "new normal." Respondents speak to wanting a sense of routine: work, school, normal life, activities for children and families. They also speak to how to transition to a post-COVID world, managing their finances, paying off debts, new workplace protocols, and finding a vaccine.

Respondent Suggestions & Recommendations

Survey respondents throughout the survey indicated key challenges they were experiencing as well as key suggestions for how to alleviate their concerns. In general, these suggestions reflected a desire to stay physically safe from COVID-19 by reducing barriers to staying home, increasing income through sustainable employment, pay raises, or government relief, subsidizing expenses of basic needs, ensuring basic needs are widely available and accessible, and building a sense of community and support for one another during this crisis.



SUGGESTIONS TO SUPPORT HOUSEHOLD INCOME

Pay Raises

- **Hazard Pay** for those working essential positions and at risk of exposure to COVID-19. This is especially true for lower-income essential workers whose financial situation was already strained and may have lost other household member's incomes.
- **Pay increases** for low wage earners

Supplemental income

to stabilize shifting wages and severely limited budgets

- A more rapid unemployment system – delays caused additional fears and anxieties
- Direct emergency payments to households to stabilize budgets
- Additional stimulus money
- Supplementing income, especially for low-income households to better afford the COVID-19 supplies that strained their budgets
- Increased SSI, SSDI, EBT Cash, Etc.
- Lowering eligibility requirements for public assistance
- Supplementing income for low-wage earners

Support Finding Employment

for those who lost jobs because of COVID or who were unemployed before COVID

- **Reducing barriers** for those looking to work to move into those essential hiring positions
- **Paid on-the-job training** for essential jobs
- **Workforce Preparation Resources**

Sustainable Employment

- **Living Wages/ Pay raised** especially for low wage earners
- **On the job training** for higher paying positions
- **Tracks for promotion**
- **Lowered barriers** to higher paying jobs such as education requirements
- **Focus on Education/Professional Development**
- **Paid job readiness programs** with tracks to employment
- **Prioritization of safety precautions** for essential workers, children in childcare facilities, and other vulnerable populations
- **Paycheck Protection Programs**

SUGGESTIONS TO SUPPORT HOUSEHOLD EXPENSES

General Expenses

- Grace Periods or payment plans for household bills including: rent, utilities, internet, debt payments
- Expanded benefit programs and lowered eligibility requirements

Food

- Reducing SNAP eligibility requirements so higher income households can have support during this crisis
- Free or affordable delivery services of food and essential items so that families can reduce exposure to COVID-19, especially low-income households
- Increasing SNAP Benefits
- Access to food pantries with delivery or bulk pick-up options

COVID-19 Supplies

- Free or more affordable COVID-19 supplies such as masks and cleaning supplies so that the lowest-income households are not left vulnerable when they cannot afford these supplies
- Additional PPE and safety precautions to protect essential workers from exposure to COVID-19
- Free delivery options for these essential items

Healthcare

Mental Health

- Virtual and affordable mental health services should be made more available virtually: Phone, text, email therapy support should be made available during crises
- Coping skills and best practices for dealing with isolation, anxiety, depression, and fear should be available to community members
- Resources specifically catered towards children should also be made available to help manage stress, mental health symptoms, broken routines, and isolation

Physical Health

- At home healthcare including: Physical therapy, blood work, home health aides
- Telehealth options
- Delivered medications
- Protection guidelines to mitigate risk of exposure until there is a cure, vaccine, end of pandemic

Childcare

- Availability of childcare for essential workers and adults working from home
- Childcare financial assistance
- Prioritization of safety precautions for childcare staff and children in childcare facilities

Housing

- **Housing support: Security deposit, household maintenance, rental assistance, moving costs**
- **Rent Assistance**
- **Grace Periods & Flexibility with landlords**
- **Homeownership support**

Utilities

- **Utility assistance**
- **Grace Periods**
- **Expanded HEAP**

Transportation

- **Support maintaining personal vehicle(insurance, gas, repairs),**
- **Public transportation (bus passes, PPE for bus riders)**
- **Rideshare credits (Uber, Lyft, etc.)**

Education

- **Free or affordable educational resources for children at home should be made available**
- **Resources and support for children's online learning such as tutors, community centers, etc.**
- **Resources specifically catered towards children should also be made available to help manage stress, mental health symptoms, broken routines, and isolation**

Debt Relief

- **Debt relief: Credit cards, loans, mortgage, car loans, etc.**
- **Student loan forgiveness**
- **Credit repair**

Technology

- **Subsidized necessary technology/internet resources especially computers and internet access**

Financial Empowerment

- **Support with credit repair**
- **Support with debt management**
- **Leniency on overdue bill payments**

MOVING FORWARD/COMMUNITY BUILDING

- Resources for staying active and engaged: Safe/ virtual community events, religious gatherings, support groups, exercise classes, or educational programs should be made available for community access
- More virtual & free ways to engage families: educational, fitness, emotional, & entertainment

Conclusion & Next Steps

As the COVID-19 crisis continues to impact the Rochester area—and as the impact continues to be disproportionately felt by those near or below the poverty line—local and state leaders must be willing to respond quickly and base decisions on the needs expressed by the members of our community.

SUGGESTED NEXT STEPS



Pay Raises

- Hazard Pay for those working essential positions and at risk of exposure to COVID-19. This is especially true for lower-income essential workers whose financial situation was already strained and may have lost other household member's incomes.
- Pay increases for low wage earners

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