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9-25-01

ALEXANDRIA CITY COUNCIL
WORK SESSION ON THE UNITED WAY REPORT
"LIVING FROM PAYCHECK TO PAYCHECK,
A LOOK AT ALEXANDRIA'S WORKING POOR"

TUESDAY, SEPTEMBER 25, 2001
6:00 P.M.
CITY COUNCIL WORK ROOM

AGENDA

I.	Opening Remarks	Kerry J. Donley, Mayor
II.	Overview of United Way's Report "*Living From Paycheck to Paycheck*" • Report Findings • Report Recommendations	Alan Lomax, Chair, United Way Human Services Committee and Member, Economic Opportunities Commission
III.	Comments	Philip Sunderland, City Manager
IV.	City Council Discussion	

Individuals with disabilities who require assistance or special arrangements to participate in the City Council Work Session may call the City Clerk and Clerk of Council's Office at 703-838-4500 (TTY/TDD 703-838-5056). We request that you provide a 48-hour notice so that the proper arrangements may be made.

United Way

Living from Paycheck to Paycheck

> A Look at Alexandria's Working Poor

Alexandria United Way • Alexandria, Virginia

This study was conducted through a collaborative effort of the Alexandria Economic Opportunities Commission and the Alexandria United Way.

The Alexandria United Way, one of eight regional units of United Way of the National Capital Area (UWNCA), brings people and resources together to address the needs of the children, families, and individuals who live and work here. Along with the other United Way regional offices, the organization serves as a "community connector," forging collaborative partnerships with the public and private sectors that enhance the quality of life for all throughout the greater Washington metropolitan area.

June 2001

Living from Paycheck to Paycheck

> A Look at Alexandria's Working Poor

Erratum

On page 3, the income gap between the Federal poverty level and WOW's Self-Sufficiency Standard is listed incorrectly. The gap for a family of four is between $13,574 and $31,454, depending on the composition of the family and ages of the children.

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> Executive Summary

For thousands of individuals and families living in Alexandria, every day is a struggle to pay their mortgage or rent and buy food and clothing for themselves and their children. They work in low-paying jobs and live from paycheck to paycheck. A crisis situation such as an illness or car repair threatens what little economic security they have. These individuals and families face a difficult task of staying above the poverty level, much less becoming economically self-sufficient.

In the fall of 1999, the Alexandria United Way and the City of Alexandria's Economic Opportunities Commission formed a partnership to assess the needs of Alexandria's working poor. A joint committee consisting of representatives of the Alexandria United Way, the Economic Opportunities Commission, Alexandria's Department of Human Services, and Alexandria's Budget and Fiscal Affairs Advisory Committee was formed to conduct the needs assessment.

The Committee focused on two objectives. The first objective was to identify the income gap between the federal poverty level and self-sufficiency, to determine how wide this gap was. The second objective was to identify barriers that individuals and families face in closing the gap and propose solutions to overcoming or reducing these barriers. Between February and May 2000, data for this assessment were collected from a survey of 251 low-income, working Alexandria residents; focus groups with clients from Carpenter's Shelter, Head Start, Substance Abuse Services, and the Northern Virginia Urban League; and two focus groups with service providers.

The Committee defined the income gap as the difference between the federal poverty level and a "Self-Sufficiency Standard" developed by the national nonprofit organization, Wider Opportunities for Women (WOW). The Standard measures how much income is needed to live without assistance and unlike the federal poverty level, takes into account family size, the ages of children, geographic location, and a variety of expenses such as housing, child care, food, transportation, and taxes. The Committee found that there was a wide income gap between the federal poverty level and WOW's Self-Sufficiency Standard for the city of Alexandria. For example, the gap for a family of four was between $13,583 and $43,598, depending on the composition of the family and the ages of the family's children.

The Committee's primary findings on barriers individuals and families face in closing the income gap are in ten areas: income, family size and composition, employment, affordable housing, education and training, child care, health care, financial management, access to services, and transportation. Highlights of the findings for each area are shown below:

- Eighty-two percent of those surveyed had an annual income of less than $25,000. Nearly half of those surveyed earned less than $15,000 annually.
- Forty-three percent of those surveyed were members of a household consisting of one adult and at least one child.
- Three-quarters of those surveyed were working full-time and one-fourth were working part-time. One percent of those surveyed were working both full- and part-time.
- Of those earning between $20,000 and $24,999 annually, their average monthly rent was $667 or $8,004 annually. This is the approximate equivalent of 32 percent of their annual household income. In addition to monthly rental costs, people are faced with a variety of other costs associated with obtaining an apartment such as application fees, security deposits, and reservation fees.
- Fifty-four percent of the survey respondents had a high school education or less. Of these

respondents, 11 percent had not attended high school. The need for education and training was mentioned by both provider and client focus groups.

- Of those earning between $20,000 and $24,999 annually, their average monthly child care expenses were $284 or $3,408 annually. This is approximately 14 percent of their annual household income.
- Forty-one percent had no health insurance; 43 percent had private health insurance. Three percent of the survey respondents indicated that their children were covered by the Children's Medical Insurance Plan.
- Client focus groups cited the need for assistance and/or education on budgeting, credit management, and credit ratings.
- The focus groups identified three key points associated with access to services: information on available services, the hours the services are available, and the location of the services.
- Affordability and accessibility of transportation were cited as barriers to individuals seeking support services.

A construction worker puts in 70 hours per week on his temporary job. He had two jobs last year and his household income was between $10,000-$14,999. The household consists of two adults and one preschool-age child. The household receives no public assistance because they are no longer eligible.

Closing the income gap between poverty and self-sufficiency for many individuals and families living in Alexandria will be difficult. It will take the concerted efforts of City agencies and non-profit organizations serving Alexandria residents, over a number of years. The Committee has identified a variety of recommendations to help guide those efforts, including:

- The problems low-income residents have finding affordable housing, especially residents earning less than $25,000 annually, need to be addressed either through the City Manager's Task Force on Affordable Housing or some other City housing initiatives.
- While some states have their own Earned Income Tax Credit (EITC) on top of the federal EITC, Virginia does not offer such a refundable income tax credit. Working with members of the General Assembly, the City should seek legislative action to implement a Virginia refundable EITC.
- City agencies and other organizations that serve low-income residents should extend their hours of operation, such as staying open until 9:00 p.m. two nights a week and opening on Saturdays, to provide services and case management for individuals who cannot seek such services during normal working hours because of work schedules.
- To increase low-income individuals' and families' access to services, the City should locate a "resource center" in Alexandria's West End to provide information on various services offered by the City and offer case management services. The City should explore establishing the resource center in an apartment complex, a public school, or a recreation center in the West End.

> Introduction

Alexandria is an affluent community in which many of the residents enjoy a comfortable and secure quality of life. However, there are thousands of individuals and families living in Alexandria whose quality of life is neither comfortable nor secure. For them, every day is a struggle to afford the basic necessities—paying their mortgage or rent, buying food, and purchasing clothing for themselves and their children. They live from paycheck to paycheck and a crisis situation such as an illness, a car repair, a dental emergency, or a job loss threatens what little economic security they have.

Typically, City agencies and nonprofit groups working with low-income individuals and families focus on those whose incomes are at or below the federal poverty level of $8,350 annually for one person and $2,900 for each additional family member. Often overlooked, however, are the working poor—people working at full- and part-time jobs and earning slightly above the federal poverty level. For these individuals and families, economic self-sufficiency is difficult to achieve in Alexandria.

Helping low-income people achieve self-sufficiency is typically a goal set by City agencies and nonprofit organizations. However, the term "self-sufficiency" is often not clearly defined or agreed upon. Without clearly defining or agreeing upon what self-sufficiency means in Alexandria, it is difficult to ensure that the needs of low-income people are identified and strategies developed to provide them the opportunities to move to self-sufficiency.

In the fall of 1999, the Alexandria United Way and the City of Alexandria's Economic Opportunities Commission agreed to form a partnership to assess the needs of Alexandria's working poor. A joint working committee consisting of representatives of the Alexandria United Way's Human Services Committee, the Economic Opportunities Commission, Alexandria's Department of Human Services, and Alexandria's Budget and Fiscal Affairs Advisory Committee was formed to conduct the needs assessment.

The purpose of this study was to assess the needs of Alexandrians who fall in the income gap between the federal poverty level and economic self-sufficiency. The Committee focused on two objectives. The first objective was to identify the income gap between the federal poverty level and self-sufficiency. The second objective was to identify the barriers that individuals and families face in closing this gap and moving to self-sufficiency, and propose solutions to overcome or reduce those barriers.

The Committee used various data collection techniques to obtain the information:

- A survey of low-income residents at selected sites within the city;
- Focus groups with clients from four agencies (Carpenter's Shelter, Head Start, Substance Abuse Services, and the Northern Virginia Urban League); and
- Two focus groups with service providers representing 25 agencies.

This data was collected between February and May 2000.

The Committee also relied on national and local research on such issues as poverty, self-sufficiency, and other needs assessments related to low-income workers and their families. (Please see Appendix I for a more detailed discussion of the scope and methodology of this study.)

The report that follows consists of the Committee's analysis of the income gap between the federal poverty level and self-sufficiency, information on the 251 low-income workers (and their families) responding to the survey, the major barriers individuals and families face in moving to self-sufficiency, and recommended solutions to overcome or reduce those barriers.

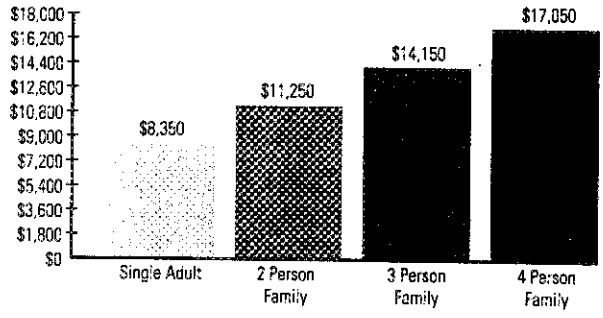
> Defining the Income Gap

Two different sets of income measures were used to determine the income gap between individuals and families whose annual household incomes make them eligible for certain poverty assistance programs (e.g., Head Start, Food Stamps, National School Lunch, Low-Income Energy Assistance Program, and Child Health Insurance) and those who are considered to be economically self-sufficient. The income gap is defined as the difference in the amount of annual household income between the federal poverty level and a "Self-Sufficiency Standard."

Federal Poverty Level

The federal government defines poverty using a measure developed in 1963 and adjusted for inflation since then. As the chart below shows, the current federal poverty level is $8,350 annually for one person and $2,900 for each additional person in a family. A family of four with one full-time wage earner making minimum wage of $5.15 per hour will gross $10,712 annually, or $6,338 below the poverty measure. Indeed, the two- or three-person family with the same solitary full-time minimum wage earnings will still fall below the existing poverty level.

Federal Poverty Guidelines



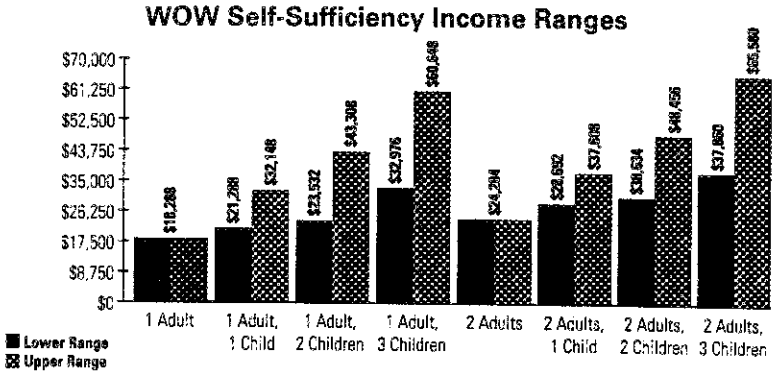
Source: U.S. Department of Health and Human Services 2000 Poverty Guidelines

Although the federal poverty level is used to determine the eligibility of people to receive benefits, several experts have indicated that the federal poverty level is not an accurate gauge of indigence. This is because it has a variety of shortcomings including not taking into account federal tax credits such as the Earned Income Tax Credit, the various needs of a family based on the age of the children, and the disparity in cost-of-living expenses based on a specific geographic location.[1] The federal poverty level also does not account for changes in income tax laws, in-kind transfers such as food stamps, or housing allowances.

Self-Sufficiency Standard

Another way to look at poverty is to measure a person's ability to be economically independent and financially secure — in other words, economically self-sufficient. A Self-Sufficiency Standard was developed for Wider Opportunities for Women, Inc. (WOW) as part of the State Organizing Project for Economic Self-Sufficiency. WOW's Self-Sufficiency Standard covers a variety of geographical locations in the metropolitan Washington, D.C. area. The chart, bottom left, shows the self-sufficiency income ranges for Alexandrians, based on 1998 data.

[1] The experts include the Panel on Poverty and Family Assistance of the National Academy of Sciences/ National Research Council (NRC). The NRC panel report is titled, *Measuring Poverty: A New Approach* (National Academy Press, 1995). Diana Pearce, Ph.D., and Jennifer Brooks are also experts and authors of the 1999 WOW report, *The Self-Sufficiency Standard for the Washington, D.C. Metropolitan Area.*



Source: WOW's The Self-Sufficiency Standard for the Washington, D.C. Metropolitan Area (1999).

WOW's Self-Sufficiency Standard for Alexandria covers 70 different family types, ranging from a single adult to a family of two adults and three children. As the table above shows, the annual income required for self-sufficiency in Alexandria ranges from $18,288 (or $8.66 per hour) for a single adult to $65,580 (or $15.53 per hour per adult) for a family with two adults and three children.

The Self-Sufficiency Standard measures how much income is required — based on the size of a family living in a specific location — to adequately meet its basic needs without public or private subsidies. The Standard assumes that all adults, whether married or single, earn full-time wages. It also distinguishes among the ages of children, using four categories: infant, preschool, school-age, and teenager. The range of income levels listed above takes into account the different financial needs of households with children of different ages. The Self-Sufficiency Standard for one or two adults with no children has a single figure. The Standard includes food costs, housing, and expenses associated with employment — specifically, transportation, taxes, and child care, when applicable.

> Findings: Characteristics of Alexandria's Working Poor

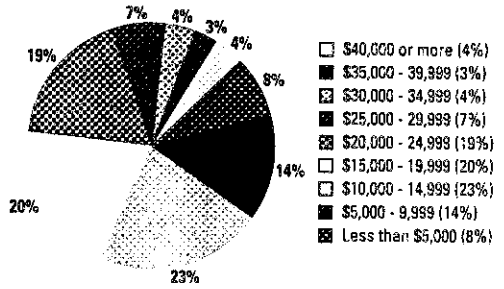
The characteristics of Alexandria's working poor shown below are based on responses by the 251 low-income working residents responding to the survey. The majority of respondents were either African-American or Hispanic: 44 percent were African-American and 33 percent were Hispanic. Other racial and ethnic backgrounds identified by the respondents were Asian (seven percent), Caucasian (two percent), American Indian (one percent), and other (13 percent).

Special characteristics described below include annual income, family size and composition, and employment.

Annual Income

Most of the working poor Alexandrians surveyed (82 percent) had an annual income of less than $25,000. A full third (38 percent) of all respondents had an annual income between $15,000 and $24,999,while nearly half of those surveyed (44 percent) earned less than $15,000 annually.

Overall Family Income Levels



**Due to rounding, total adds to more than 100 percent.*

Family Size and Composition

To illustrate the gap between survey respondents' annual incomes and the Self-Sufficiency Standard for Alexandria, the family size of one adult and two children was selected for comparative purposes.

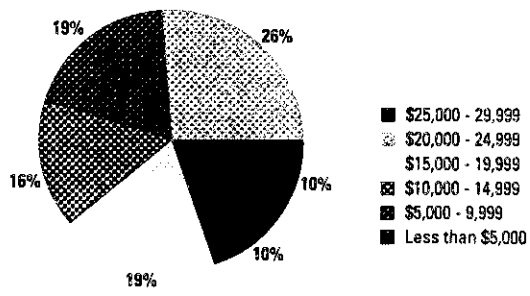
The table below shows WOW's Self-Sufficiency Standard for three possible circumstances of a family of one adult with two children. (Appendix II shows the Alexandria Self-Sufficiency Standard for other household sizes.) The monthly costs are based on 1998 data.

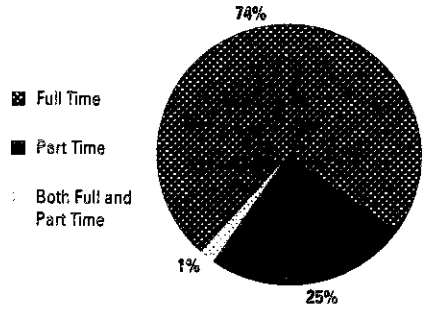
Monthly Costs	1 Adult, 1 Infant, 1 Preschooler	1 Adult, 2 School-age Children	1 Adult, 2 Teenagers
Housing	$832	$832	$832
Child Care	$1,175	$1,144	$0
Food	$318	$404	$437
Transportation	$145	$145	$145
Health Care	$184	$163	$215
Miscellaneous	$265	$269	$163
Taxes	$805	$824	$351
Earned Income Tax Credit (-)	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$106	$0
Child Tax Credit (-)	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	$3,552	$3,609	$1,961
Annual Self-Sufficiency Wage	$42,624	$43,308	$23,532

Source: WOW's The Self-Sufficiency Standard for the Washington, D.C. Metropolitan Area.

Of the single survey respondents with two children, only 10 percent earned between $25,000 and $29,999. Twenty-six percent earned between $20,000 and $24,999. Fifty-four percent earned between $5,000 and $19,000. The remaining 10 percent earned less than $5,000 annually. It is obvious that even the lowest level of annual income ($23,532), shown in the table above as necessary for self-sufficiency in this category, is beyond the current earning power of the majority of respondents who described themselves as single Alexandrians with two children.

Income Levels of Single Respondents with Two Children





Currently Employed Working Conditions

Employment

Among those surveyed, three-quarters were working full-time and one-quarter were part-time employees. A small portion of those surveyed fell into both categories. A common concern was the types of jobs people have: low-wage, without benefits, and/or temporary.

Older workers told of facing age discrimination and the lack of jobs suitable to their skills and physical condition. Both providers and workers themselves expressed the difficulty of living in a high-tech area without up-to-date technological skills.

Another major concern of providers and clients is that people earn too much to qualify for some benefits, but not enough to live without assistance. For example, to qualify for food stamps, a family of four must have an income less than 130 percent of the poverty level ($22,176). To qualify for Medicaid, the same family of four cannot earn more than $17,050 to be eligible. And to qualify for subsidized child care, the family of four must earn less than $31,542. All of these are well below WOW's Self-Sufficiency ranges, with the possible exception of $30,624, which is at the low end of the scale for some households with two adults and two children.

> Findings: Identified Needs

Specific needs of Alexandria's working poor were identified through survey responses and comments provided during focus groups. These needs concern affordable housing, education and training, child care, health care, transportation, financial management, and access to services.

Affordable Housing

The lack of affordable, stable housing was the most frequently mentioned need across all focus groups. Participants in both provider groups and three of the four focus groups cited this need as the greatest faced by Alexandria's working poor. The stress of paying for housing was also evident in the responses of survey participants. Specifically, the average rental rates for the respondents ranged from $373 per month for respondents earning less than $5,000 annually to $899 per month for respondents earning between $35,000 and $39,999 annually. Rent consumes a substantial portion (between 25 percent to over 50 percent) of a family's income. For example, among those respondents indicating that they earned between $20,000 and $24,999, their average monthly rent was $667 or $8,004 annually. This average rent is the approximate equivalent of 32 percent of their annual income.[2]

[2] This is calculated by multiplying the monthly rent by 12 and then dividing the annual cost of rent by the higher income level for the category. In the example used, the annual cost of rent is divided by the annual income of $24,999.

Findings: Identified Needs continued...

The rent amounts cited by respondents are consistent with the range of the rents for apartments in Alexandria. The City of Alexandria's Office of Landlord/Tenant Relations' June 2000 annual apartment survey for the city shows that rents for one-bedroom apartments in Alexandria ranged from $500 to $1,085 per month; two-bedroom apartments in Alexandria ranged from $630 to $1,400 per month; and three-bedroom apartments in Alexandria ranged from $622 to $1,690 per month. According to rental information presented during Alexandria's City Council Retreat in October 2000, the average monthly rent in Alexandria as of June 2000 was $738 for an efficiency, $878 for a one-bedroom, $1,070 for a two-bedroom, and $1,176 for a three-bedroom apartment. This information presented to the City Council showed that to afford specific apartment rents and not spend more than 30 percent of gross monthly income, a household would need to earn $29,520 a year to afford an efficiency apartment, $35,120 a year to afford a one-bedroom apartment, $42,800 a year to afford a two-bedroom apartment, and $47,040 a year to afford a three-bedroom apartment. The annual incomes of most of the respondents to the survey are below these income levels.

Additionally, there are a limited number of apartment complexes with three-bedroom apartments. Of the 27,123 rental apartments in Alexandria, six percent are three-bedroom apartments, while 49 percent are one-bedroom apartments. Considering that a full 79 percent of those responding to the survey had children, it is evident that there is both a lack of affordable housing and a limited supply of housing that can accommodate working poor families.

In addition to monthly rental costs, other fees imposed can inhibit obtaining housing. For example, non-refundable application fees range from no-cost to $45 per application, with the average application fee being $30. Security deposits range from $200 to $900. Some apartment complexes have additional fees:

- move-in ($100 - $300)
- cleaning ($100 - $250)
- reservation ($100 - $175)
- utility ($55 - $80)
- administrative ($100 - $250)
- holding ($100 - $250)
- pet deposit...often non-refundable ($50 - $700)

Other issues related to the lack of affordable housing included income limits on subsidized housing, restrictions on the number of people who can occupy a unit, and other regulations.

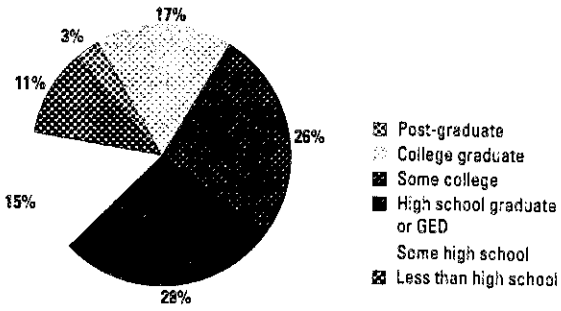
Additionally, "housing instability" was very much on the minds of participants in one focus group. This focus group was made up of older Alexandrians and was held during the much-publicized discussions between the City and the owners of Foxchase about the disposition of Section 8 units there. Participants were worried about the long-term availability of housing for low-income, older people like themselves. This discussion on "housing instability" seems valid given that housing information presented during the City Council Retreat showed that, "The City's 1,078 project-based Section 8 and Section 236 units all have subsidy expiration dates."[3] According to this information, while renewal is expected, the current contract for 111 units at Hopkins-Tancil Courts will be up for renewal in October 2001. The current contract for Foxchase will expire in 2005.

[3] *Affordable Housing: A National, Regional, and Local Issue. Presented at the City Council Retreat of October 21, 2000. Document No. IV.*

Education and Training

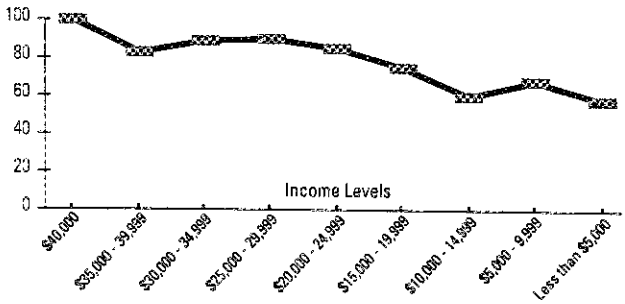
Fifty-four percent of respondents had a high school education or less. Specifically, over a fourth (28 percent) of the respondents were high school graduates, while 15 percent had some high school education and 11 percent had not attended high school.

Overall Education Levels



Upon further segmentation, it becomes apparent that education levels and family income are closely related, as demonstrated in the chart below. It should be noted that because low-income people were the focus of the study, there are necessarily fewer number of respondents in the higher income brackets.

Education and Income



The need for education and training was mentioned in both service provider focus groups, and in three of the four client focus groups. Other issues of concern that came up were the lack of transferable skills and education among low-wage earners, and the lack of professional licenses for immigrants who were trained in their country of origin.

Child Care

There seems to be a limited amount of affordable child care in Alexandria. In the working poor survey, the average child care costs ranged from $208 to $860 per month ($2,496 - $10,320 annually). In the $20,000 - $24,999 salary range, average monthly child care expenses were $284, accounting for approximately 14 percent of a family's income.[4] According to a 1999 research report prepared for the Alexandria, Arlington, and Fairfax-Falls Church United Ways by the National Learning Institute[5] "...many of the interviewees attested to the reality that there are not enough affordable, quality child care slots. Currently, Network Preschool and Head Start are either full or have waiting lists." The need for more affordable child care was evident from comments by focus group participants and survey respondents.

The issue of waiting lists for subsidized child care in Alexandria seems to be an area of confusion. There is consistent discussion about shortening these waiting lists and there appears to be some question about the usefulness of such lists. For example, Alexandria's Department of Human Services (DHS) does not keep a waiting list per se. Instead, DHS maintains a list of people who call DHS about subsidized child care and request that they be added to the list. These callers have not filed an application for child care nor has DHS made any determination regarding their eligibility for subsidized child care.

To gain a better understanding of the list, DHS was asked to provide a recent example of how the list works. The DHS example showed that in July 2000, DHS had 700 people on its call list and these individuals were sent applications to apply for subsidized child care. Fewer than 50 of the 700 people responded with an application to DHS and approximately 40 percent of these applications were accepted. While DHS did not

[4] This is calculated by multiplying the monthly child care costs by 12 and then dividing the annual cost of average child care by the average income level for the category ($20,000-$24,999). In the example used, the annual cost of child care is divided by $22,500 annual income.

[5] *Success by 6® Initiative: Research Report for Alexandria, Arlington, and Fairfax-Falls Church United Ways* by the National Learning Institute, 1999.

A part-time sales person has had the same job for the last five years. She lives in a household of two adults and two children. Last year the household earned between $10,000-$14,999. Neither she nor her children have any health insurance.

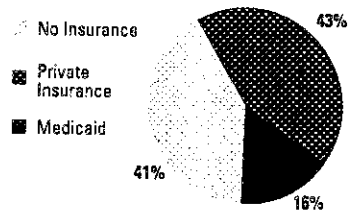
have specifics on why over 650 people did not respond to the mailing, the conjecture was that there were a variety of reasons for not applying. Some people may have moved, others may not have wanted their income verified, some may have made other child care arrangements, and other people may have thought they were no longer eligible. Department of Human Services officials reported that this number of non-respondents is higher than usual. Typically half to two-thirds of the people on the list are determined to be ineligible or do not respond to a mailing when the list is purged.

Expanding the operating hours of child care so it is available during the evening and on weekends/holidays was another area of concern expressed by some parents in the various focus groups and by service providers. Typically, child care is provided between 7:00 a.m. and 6:00 p.m. While these hours accommodate parents who work traditional hours, many low-income wage earners work evening and/or weekend shifts, as well as different shifts from week to week. Moreover, the customary schedule for child care does not help low-income workers who want to take evening or weekend courses to improve their skills in order to obtain better paying jobs.

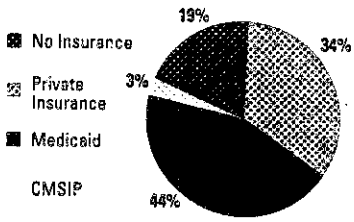
Other child care related needs expressed by focus group participants and service providers were for before- and after-school care for older children. In addition, school-based providers spoke of the need for options for parents with sick children.

Health Care

All focus groups but one mentioned health as an issue, whether it was lack of health benefits, location and hours of operation of public health services, or personal health issues that were obstacles to self-sufficiency. Of those who responded to the survey, 41 percent indicated that they had no health insurance, while 43 percent indicated that they had private health insurance. When asked about the health insurance status of their children, a third of the respondents (34 percent) indicated that their children were covered by private insurance, 44 percent of the children were covered by Medicaid, and 19 percent of the respondents indicated that their children had no health insurance at all. Only three percent of the respondents indicated that their children were covered by the Children's Medical Insurance Plan (CMSIP).[6] The charts below show the overall insurance status of respondents and their children.



Self-Insurance Status



Childrens' Insurance Status

In a 1999 study on health indicators in the city, community leaders cited the lack of health insurance coverage for the younger population, the working poor, and shelter residents as a problem. [7]

[6] According to the Virginia Council Against Poverty's 2000 report, *Working Families: Why Are Many Working Virginians Living In Poverty?*, CMSIP was renamed the Family Access to Medical Insurance Security (FAMIS) Plan during the 2000 Virginia General Assembly.

[7] *Presentation of Selected Health Indicators of Alexandria* by Development Associates, Inc.

Transportation

Participants in four focus groups expressed a need for better and more affordable transportation. In one of the focus groups, a person discussed how she found work outside of Alexandria and had to take two buses and two subway trains each way to commute to work. In addition to the long commute, her commuting cost was $52.90 per week. This equates to approximately $2,645 annually.

While transportation is typically needed for employment, it can also be important for finding housing, seeking medical services, and obtaining other assistance. One focus group participant without a car lamented on the difficulty and amount of time involved in using public transportation to search for housing. In the study, *Presentation of Selected Health Indicators of Alexandria*, lack of transportation to health care was cited as a problem.[8]

Financial Management Services

Participants in three focus groups expressed a need for help with money management and credit counseling. Several people in one focus group discussed how they ended up with credit problems, mostly related to their inability to pay their utility bills. Participants in both groups commented that they needed to be better informed about getting and keeping a good credit rating.

Access to Services

The lack of information about existing services was mentioned as an obstacle in all four client focus groups. One group suggested putting fliers written in different languages in utility bills to advertise social services, using television and radio to get information to the public, and going door-to-door with information. Another focus group made similar suggestions, underscoring the need to get the information out in the neighborhoods where people naturally gather. This lack of information about services also seems to extend to the providers of services in Alexandria. Specifically, both groups of providers voiced a need for more information about the services that are available in the community so that they can appropriately refer people to them.

The lack of knowledge about community services was also cited in the *Hispanic Needs Assessment* as a major reason for residents' not seeking such services.[9] Specifically, of those responding to the survey to assess the needs of Alexandria's Hispanic Community,

> Thirty-six percent said a "lack of knowledge on where to find help" was the reason they did not use English language services; and

> Fifty-one percent gave "lack of information on where to get help" as the reason a household member didn't get needed health care services.

In addition, the client focus groups voiced concerns about the hours of operation and location of services — health, social services, education and training, and child care. Many clients are unable to access services during so-called normal working hours, and precious time is lost traveling to services that are not conveniently located. During the study, the Committee assessed the validity of this issue by reviewing the operating hours of Alexandria's *Job*Link. Prior to March 2001, *Job*Link's operating hours were Monday through Friday from 9:00 a.m. to 6:00 p.m. Such operating hours could have made it difficult for Alexandrians working during these hours to use the services offered by *Job*Link. *Job*Link recently extended its operating hours until 8:00 p.m. two nights a week and is open for four hours every second Saturday.

[8] Ibid.

[9] *1999 Needs Assessment of the Hispanic Community in Alexandria* by the Alexandria United Way, 1999.

> Conclusions

Eighty-two percent of the survey respondents had household incomes of less than $25,000 per year. Imagine the struggles these individuals and families face every day living in Alexandria. Take for example, a family with children whose annual household income is between $20,000 and $24,000. For rent and child care alone, that family is paying about half its annual household income, or a total of $11,412 annually. After paying federal and state taxes, there is not a lot of disposable income left to buy food and clothes, pay commuting costs, and purchase health insurance. There is very little money left, if any, for this family to save for a child's college education, purchase a car, or cover unexpected expenses. These are the struggles identified by many of the people who participated in this study.

There is a wide income gap between the federal poverty level and the Self-Sufficiency Standard for Alexandria. For example, the gap in annual household income for a family of four ranges from $13,574 to $31,454, depending on the ages of the children. For a family of five this gap can be as large as $45,606.

It will be difficult to close the income gap between poverty and self-sufficiency given its size. The difficulty of the task is increased by the variety and complexity of the barriers identified by survey respondents and focus group participants. These barriers to self-sufficiency involve limited employment opportunities, low-paying jobs, difficulty in finding affordable housing, the lack of affordable child care, limited availability of child care during non-traditional hours, limited access to health care, limited education and training opportunities, a costly and sometimes inaccessible transportation system, limited experience with sound personal financial management, and a lack of knowledge of the services available.

The easy answer to closing this income gap is to provide the opportunities for these individuals and families to obtain better paying employment that also provides benefits such as health insurance, sick leave, and vacation time. The difficult part is finding the right mix of strategies that provide these opportunities. Fortunately, there are examples that can be pointed to as possible sound strategies. For example, the federal Earned Income Tax Credit (EITC) has the effect of increasing the disposable income for working poor families. While some states have their own EITC on top of the federal EITC, Virginia does not offer such a refundable income tax credit.

In an effort to identify such strategies, it should be noted that the City recently initiated a dialogue on affordable housing with the formation of the City Manager's Task Force and the summit in the spring of 2001 on affordable housing. This dialogue holds the promise that a workable and cost-effective plan or agreement will be reached on how to increase the availability of affordable housing in Alexandria. The City has also adopted a Living Wage Ordinance that prescribes a minimum hourly wage of $9.84 for certain City service contract workers.

One woman has worked in a bank for the last two years. A single parent, both she and her child have health insurance. Last year she earned between $15,000-$19,999. Her rent is $685 per month and she spends about $200 per month on child care costs.

> Recommendations

Recommendation 1: The problems low-income residents have finding affordable housing, especially those earning less than $25,000 annually, need to be addressed either through the City Manager's Task Force on Affordable Housing or some other City housing initiatives.

Recommendation 2: In response to the clear connection between education level and income, the Alexandria City Public School System, the Alexandria City government, and the Alexandria Chamber of Commerce should develop a seamless system of continuous education by providing opportunities for job shadowing, mentoring, and apprenticeship programs beginning at the school level and transitioning to the workplace. Continuing education programs should be available at varying times and be of varying durations to meet the diverse needs of the current low-income workforce. Such programs should also provide skills training for individuals whose current skills are out-of-date, for those who are changing careers, and for those who lack the skills necessary for the job market.

Recommendation 3: While some states have their own Earned Income Tax Credit (EITC) on top of the federal EITC, Virginia does not offer such a refundable income tax credit. Working with its members of the General Assembly, the City should seek legislative action to implement a Virginia Refundable Earned Income Tax Credit.

Recommendation 4: The Office for Early Childhood Development's and the Early Childhood Commission's efforts to develop a five year plan to address child care issues in Alexandria should include strategies to (a) increase public financial assistance for child care; (b) expand the eligibility to qualify for child care; and (c) provide child care in the evenings and on weekends.

Recommendation 5: Given the broad benefits of the FAMIS Plan, there should be a partnership between the City and child- and family-centered nonprofit organizations in Alexandria to devise a plan, with yearly goals, to increase public awareness and enrollment of children in the FAMIS Plan and Medicaid program. The City should also research the availability of, and if available obtain, state funds to support such a partnership.

Recommendation 6: The Department of Human Services should work with local banks to provide free periodic courses in personal budgeting and credit counseling and promote the availability of similar courses offered by other organizations.

Recommendations continued...

Recommendation 7: City agencies and other organizations that serve low-income residents should extend their hours of operation, such as staying open until 9:00 p.m. two nights a week and opening on Saturdays, to provide services and case management for individuals who, because of work schedules, cannot seek such services during normal working hours.

Recommendation 8: To increase low-income individuals' and families' access to services, the City should locate a "resource center" in Alexandria's West End that provides information on the various services offered by the City and offers case management services. The City should explore establishing the resource center in an apartment complex, a public school, or a recreation center in the West End of Alexandria.

Recommendation 9: To increase low-income residents' knowledge of services targeted to low-income people, City agencies and nonprofit organizations should (a) periodically have staff available at those locations where the greatest number of low-income people are, such as food banks and Head Start registration, to disseminate information and answer questions about services; (b) build partnerships with local companies, such as utility companies and COMCAST, to disseminate information on services; and (c) provide information on services in plain language and languages other than English.

Recommendation 10: The City's Department of Transportation and Environmental Services should conduct a study of public transportation patterns of those seeking City services and determine how public transportation in Alexandria can be made more accessible and convenient for them. The City should also explore ways to provide subsidized transportation for low-income residents based on their income.

> Appendix I

Scope and Methodology

In the fall of 1999, the Alexandria United Way and the Economic Opportunities Commission (EOC) formed a partnership to assess the needs of Alexandria's low-income residents. As a result of this partnership, a joint working committee consisting of representatives of the United Way's Human Services Committee, the EOC, Alexandria's Department of Human Services, and Alexandria's Budget and Fiscal Affairs Advisory Commission was formed to conduct the needs assessment.

The needs assessment focused on two objectives. The first objective was to identify the income gap between the federal poverty level and self-sufficiency. The second objective was to identify the barriers that individuals and families face in closing this gap and moving to self-sufficiency, and propose solutions to overcome or reduce those barriers.

Before the study began, the working group needed to gain a better understanding of the national dialogue on the definition of "working poor" and the problems low-income workers face. To do this, the working group reviewed a variety of studies conducted either by or for the federal government, national think tanks, and local agencies on topics such as wages, poverty, self-sufficiency, and other needs assessments related to low-income workers and their families. A listing of the key documents reviewed is shown in Appendix IV. Also reviewed were the definitions and eligibility guidelines used by City agencies and departments (e.g., human services benefits, school meal programs, housing) to establish a definition of the term "working poor" for the purposes of this study.

To address the first objective, the working group reviewed a variety of national and local research on the federal poverty level and the Wider Opportunities for Women's (WOW) 1999 study, *The Self-Sufficiency Standard for the Washington, D.C. Metropolitan Area.* Members of the working group also attended the Alexandria City Council work session and subsequent public hearing on establishing a living wage for certain contracts for City services. Additionally, members of the working group attended a joint special meeting sponsored by EOC and the Social Services Advisory Board to meet with WOW representatives to discuss the issue of self-sufficiency and the organization's standard.

To address the second objective, the working group developed and used a 20-item survey. The survey covered such categories as recent employment history, educational levels, family income levels, household size, medical coverage, and needs of the respondents and their families. The complete survey form is shown in Appendix III. The survey was written in both English and Spanish. Prior to using the survey, English and Spanish versions of the survey were piloted on a group of low-income workers with children in day care at Hopkins House. After the initial pilot test, responses were reviewed and questions were restructured or ambiguities clarified, as appropriate. The revised surveys were again piloted with a second group of Hopkins House participants and determined to be suitable for distribution to the targeted population.

The survey was administered at sites where large numbers of the targeted population were located, specifically: Alexandria's Department of Human Services Earned Income Tax Relief program site (on Saturday, March 11, 18, and 25, 2000); Head Start registration site (on Saturday, March 4, 11, and 18, 2000); and the ALIVE! consortium of churches food distribution site (on February 29, 2000). At least two United Way volunteers were present at each site to answer questions about the survey, read the survey questions to

those who preferred this method, and ensure that the survey was filled out accurately and completely. There was always a Spanish-speaking volunteer present to assist in the same way for native Spanish speakers. As a result of this effort, a total of 251 valid survey responses were obtained.

Between March and May 2000, focus groups were held with two categories of participants. The first category involved Alexandria service providers and two focus groups were held with them. The first focus group, held on March 22, 2000, consisted of representatives from private and public organizations serving Alexandrians. In the letter of invitation, these organizations were asked to send those individuals who had the most direct experience with the working poor. Twenty-five agencies were represented in this focus group. The second focus group, held on May 26, 2000, was with social workers and nurses from the Alexandria Public School System. Twelve people participated in this focus group. In both focus groups with service providers, participants were asked to provide responses to three questions: (1) What obstacles do the working poor in Alexandria face (specifically, the obstacles that keep them in poverty)? (2) What are the barriers to resolving these obstacles? (3) What are the strategies to assist the working poor in Alexandria to overcome these barriers? For the March 22 and May 26, 2000 focus groups, participants were asked the following additional question: Who should be responsible for implementing these strategies and how will we know if the strategies are successful?

The second category of focus groups was with clients from four agencies—Carpenter's Shelter, Alexandria Head Start, Substance Abuse Services and the Northern Virginia Urban League. Between April 20 and May 3, 2000, focus groups were held at each of the four agencies and involved between three and 15 people per focus group. In each of the four focus groups, participants were asked three questions: (1) What do you need to independently provide more support to you and your family? (2) How do you think your needs can be met and what obstacles need to be removed? (3) What have we missed — is there anything else you would like to tell us?

Upon completion of all the focus groups, the information provided was analyzed to help shape the needs assessment and propose resolutions and solutions to meeting these needs.

> Appendix II

Self-Sufficiency Standard

The tables presented in this appendix show the Self-Sufficiency Standard for the City of Alexandria. The source of the information is the Wider Opportunities for Women (WOW) 1999 report titled, *The Self-Sufficiency Standard for the Washington, D.C. Metropolitan Area.* WOW's Self-Sufficiency Standard covers 70 different family types such as single adult, one adult with an infant, two adults with a preschooler and a teenager, and two adults with an infant, a school-age child and a teenager. The Committee chose examples from the 70 different family types to illustrate the range of household incomes needed for Alexandrians to be self-sufficient. The monthly costs shown in the tables are based on 1998 data.

Table 1: Self-Sufficiency Standard for One Adult and Two Adults (1998)

Monthly Costs	1 Adult	2 Adults
Housing	$709	$709
Child Care	$0	$0
Food	$162	$317
Transportation	$145	$287
Health Care	$81	$175
Miscellaneous	$110	$149
Taxes	$317	$380
Earned Income Tax Credit (-)	$0	$0
Child Care Tax Credit (-)	$0	$0
Child Tax Credit (-)	$0	$0
Monthly Self-Sufficiency Wage	$1,524	$2,017
Hourly Self-Sufficiency Wage	$8.66	$5.73/adult

Table 2: Self-Sufficiency Standard for One Adult and One Child (1998)

Monthly Costs	1 Adult & 1 Infant	1 Adult & 1 School-age Child	1 Adult & 1 Teenager
Housing	$832	$832	$832
Child Care	$568	$572	$0
Food	$237	$286	$303
Transportation	$145	$145	$145
Health Care	$164	$143	$168
Miscellaneous	$194	$198	$145
Taxes	$573	$590	$283
Earned Income Tax Credit (-)	$0	$0	-$69
Child Care Tax Credit (-)	-$53	-$53	$0
Child Tax Credit (-)	-$33	-$33	-$33
Monthly Self-Sufficiency Wage	$2,626	$2,679	$1,774
Hourly Self-Sufficiency Wage	$14.92	$15.22	$10.08

Table 3: Self-Sufficiency Standard for Two Adults and One Child (1998)

Monthly Costs	2 Adults & 1 Infant	2 Adults & 1 School-age Child	2 Adults & 1 Teenager
Housing	$832	$832	$832
Child Care	$568	$572	$0
Food	$387	$434	$451
Transportation	$287	$287	$287
Health Care	$217	$196	$222
Miscellaneous	$229	$232	$179
Taxes	$652	$668	$454
Earned Income Tax Credit (-)	$0	$0	$0
Child Care Tax Credit (-)	-$53	-$53	$0
Child Tax Credit (-)	-$33	-$33	-$33
Monthly Self-Sufficiency Wage	$3,085	$3,134	$2,391
Hourly Self-Sufficiency Wage	$8.76/adult	$8.90/adult	$6.79/adult

Table 4: Self-Sufficiency Standard for Two Adults and Two Children (1998)

Monthly Costs	2 Adults, 1 Infant & 1 Preschooler	2 Adults & 2 School-age Children	2 Adults & 2 Teenagers
Housing	$832	$832	$832
Child Care	$1,175	$1,144	$0
Food	$457	$538	$570
Transportation	$287	$287	$287
Health Care	$237	$216	$268
Miscellaneous	$299	$302	$196
Taxes	$878	$895	$467
Earned Income Tax Credit (-)	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$106	$0
Child Tax Credit (-)	-$67	-$67	-$67
Monthly Self-Sufficiency Wage	$3,992	$4,042	$2,552
Hourly Self-Sufficiency Wage	$11.34/adult	$11.48/adult	$7.25/adult

Table 5: Self-Sufficiency Standard for Two Adults and Three Children (1998)

Monthly Costs	2 Adults, 1 Infant, 1 Preschooler & 1 School-age Child	2 Adults & 3 School-age Children	2 Adults & 3 Teenagers
Housing	$1,133	$1,133	$1,133
Child Care	$1,747	$1,716	$0
Food	$553	$630	$675
Transportation	$287	$287	$287
Health Care	$257	$236	$314
Miscellaneous	$398	$400	$241
Taxes	$1,254	$1,269	$606
Earned Income Tax Credit (-)	$0	$0	$0
Child Care Tax Credit (-)	-$106	-$106	$0
Child Tax Credit (-)	-$100	-$100	-$100
Monthly Self-Sufficiency Wage	$5,422	$5,465	$3,155
Hourly Self-Sufficiency Wage	$15.40/adult	$15.53/adult	$8.96/adult

> Appendix III

Survey

Questions About Yourself

1. Please list your zip code:
2. Gender: ❒ Female ❒ Male
3. Ethnic/Racial background:
   - ❒ African American
   - ❒ American Indian
   - ❒ Asian
   - ❒ Caucasian
   - ❒ Hispanic
   - ❒ Other:
4. Education:
   - ❒ Less than high school
   - ❒ Some high school
   - ❒ High school diploma or GED
   - ❒ Some college
   - ❒ College graduate
   - ❒ Post-graduate
5. Are you currently employed?
   - ❒ Yes ❒ No (go to question 9)
   - ❒ One job
   - ❒ More than one job
6. What is your job?

   _____
7. How long have you been employed at your current job?_____
8. Is your job:
   - ❒ Part-time: _____ (hours/week)
   - ❒ Full-time: _____ (hours/week)
   - ❒ Permanent
   - ❒ Temporary
9. How many jobs have you had in the last 12 months? _____
10. In the last 12 months, have you used any of the job training services provided by *Job*Link?
    - ❒ Yes - *(Check all that apply)*
      - ❒ Training
      - ❒ Job Placement
      - ❒ Dislocated worker
      - ❒ Career Development
    - ❒ No
11. Have YOU had any medical conditions that have prevented you from working for over 30 days in the last 12 months?
    ❒ Yes ❒ No

Questions About Your Family

12. Have any FAMILY MEMBERS had any medical conditions that have caused you to take off more than 30 days from work in the last 12 months?
    ❒ Yes ❒ No
13. Family Income (last 12 months)
    - ❒ Less than $5,000
    - ❒ $5,000 - $9,999
    - ❒ $10,000 - $14,999
    - ❒ $15,000 - $19,999
    - ❒ $20,000 - $24,999
    - ❒ $25,000 - $29,999
    - ❒ $30,000 - $34,999
    - ❒ $35,000 - $39,999
    - ❒ $40,000 or more
14. How much family income do you currently spend on rent each month? $_____
15. How much family income do you currently spend on child care each month? $_____
16. Including yourself, how many people live in your household who are dependent on your family income?
    - ❒ Adults:
    - ❒ Children:
      List their ages: _____
17. Family Characteristics
    - ❒ Single
    - ❒ Single with child/children
    - ❒ Couple
    - ❒ Couple with child/children
18. Access to health care:
    Yourself:
    - ❒ No insurance
    - ❒ Private insurance
    - ❒ Medicaid

    Children (if any):
    - ❒ No insurance
    - ❒ Private insurance
    - ❒ Medicaid
    - ❒ CMSIP (Children's Medical Security Insurance Plan)
19. Are you currently receiving any public assistance:
    - ❒ Yes - *(Check all that apply)*
      - ❒ Temporary Assistance to Needy Families (TANF)
      - ❒ Social Security Income (SSI)
      - ❒ Food Stamps
      - ❒ General Relief (GR)
      - ❒ Subsidized Child Care
      - ❒ Assisted Housing
      - ❒ Refugee Assistance
      - ❒ Assistance from private charitable organization/s
      - ❒ Other:_____
    - ❒ No - *(Check all that apply)*
      - ❒ Didn't want assistance
      - ❒ Didn't know where to go
      - ❒ Didn't qualify
      - ❒ No longer eligible
20. Rank the following from 1 - 10, with 1 being your most important need and 10 the least important:
    - ___ Housing
    - ___ Health care
    - ___ Child care
    - ___ Education for self
    - ___ Emergency financial services
    - ___ Legal assistance
    - ___ Transportation
    - ___ Family support (for example: counseling, mental health)
    - ___ Employment services/ Job training
    - ___ Other:_____

Thank You!

> Appendix IV

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ADDITIONAL BENEFITS!

- Visit to American History, DC
- Visit to Black Wax Museum, Baltimore
- Visit to Municipal Center in Alexandria
- Student volunteering, mentoring and site visits
- Workplace Demonstrations with Entrepreneurs and Presidents in the City of Alexandria and Arlington County
- Program Recognition Awards and Certification
- Job Placement

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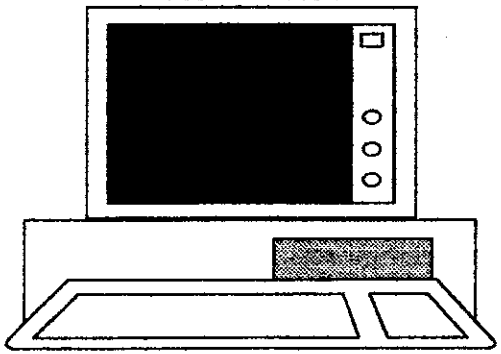


Our attitude toward the world around us depends upon what we are ourselves.
Anonymous

Growing Evidence suggests that lack of important skills keeps an increasing proportion of disadvantaged young people from successfully entering the labor market. Employers are particularly concerned about the skills, behaviors, and attitudes of young minority males. Hard judgments of young African American (and, to a lesser extent, Hispanic) men are especially widespread and are a factor in job recruitment, hiring and retention. African American males, in urban communities in particular, often travel in peer groups that disparage being "in a training program", partly because it is not "cool" and partly because they know few minority males who have benefited from program participation.

Future Careers Hi-Tech Training is designed to strengthen the skills and attitudes of African American males ages 16-21 and to prepare them for careers in the hi-tech field. Ten weeks of non-traditional classroom training are structured to prepare participants for immediate employment at the entry level or aptitude readiness for A+ Certification training.

(Partially Funded by the Alexandria/Arlington Workforce Investment Consortium H-1B Grant Agreement No. AH-1184-01-60 from the U.S Department of Labor).

PROGRAM OBJECTIVES

- To provide participants with knowledge and employability skills necessary to find and maintain employment in the high technology field.
- To expose participants to the corporate environment and the skills required to successfully function in it.
- To develop a solid foundation for continued learning and career growth in the hi-tech field.

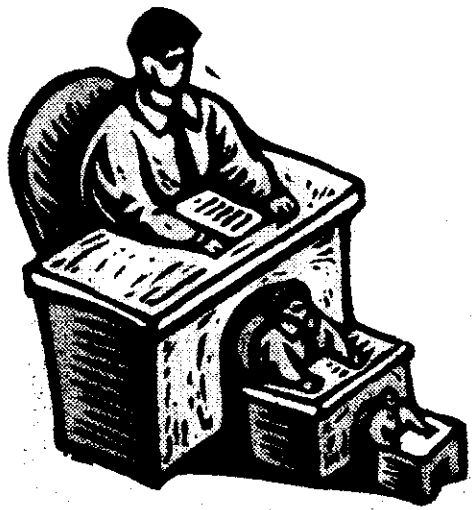
COLLOBORATIVE PARTNERSHIPS

- HOOP Academy International, Inc
- Job*Link of* Alexandria
- Resource Learning Center of the Alexandria Redevelopment and Housing Authority
- Northern Virginia Community College and ICTS
- Shiloh Baptist Church of Alexandria

4-DIMENSIONAL CURRICULUM

Designed to increase participants' knowledge and skills in

- Basic Math
- Employability Skills
- Language for the Workplace
- Personal Computer

TESTING AND SCREENING PARTNERSHIP

Alexandria City Job*Link* Pesco and CareerScope Testing on Mondays and Thursdays