

# **Newburyport Poverty Survey Report 2009**

**Envisioning a city where  
all will thrive.**

*“Collectively we can get through this economic crisis facing our community, let us work together to build a better future for all the citizens of Newburyport.”*

Mayor Moak

# **Survey Participants**

**Community Action**

**Community Action Head Start**

**Community Action Heating Assistance**

**Community Action Family Advocate**

**Howard Benevolent Society**

**Newburyport Board of Health**

**Newburyport City Clerk's Office**

**Newburyport Council on Aging**

**Newburyport Fire Department**

**Newburyport Learning Enrichment  
Center**

**Newburyport Planning Department**

**Newburyport Police Department**

**Newburyport Public Schools**

**Newburyport Veteran's Office**

**Newburyport Youth Services**

**Northern Essex WIC**

**Salvation Army**



# Newburyport Poverty Survey 2009

***Good people, good motives, good ideas and  
great passion can accomplish great change!***

## **Statement of Purpose:**

*Because of the economic times, an increase in the number of local families living at poverty level is expected and is already being seen by many of the service agencies. In order to better understand the current and expected consequences to our fellow citizens, the Mayor's Office and Pennies for Poverty: 2 Cents 4 Change, Inc. has formulated a survey in order to: evaluate the current status of poverty in Newburyport; determine the current and anticipated needs; identify where there are gaps in coverage; elicit suggestions and ideas to address the needs of at-risk families in Newburyport; and provide a starting point for discussion.*

The Mayor's office in conjunction with Pennies for Poverty: 2 Cents 4 Change, Inc. will host a poverty summit to evaluate the citywide implications of any increase in poverty; determine the ability of the community to handle such an increase; evaluate and identify services that are currently not in place or are inadequate to address this crisis; formulate a plan to address the needs of at risk families here in Newburyport. The focus will be on achievable, community driven solutions and developing a city-wide plan of addressing the needs of our fellow citizens.

Mayor Moak would appreciate the help and input of all citizens of Newburyport in combating poverty in our City. To that end, Mayor Moak is asking for ideas and suggestions as to what we as a City, as organizations and as individual citizens can do to alleviate poverty and help our fellow citizens. Please send your ideas to: Lois Honegger, Executive Aide, City of Newburyport, 60 Pleasant Street, Newburyport, MA 01950.



**Survey developed and  
results compiled by:**

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

[www.2cents4change.povertyprogram.com](http://www.2cents4change.povertyprogram.com)

[2cents4change@gmail.com](mailto:2cents4change@gmail.com)

**"Never doubt that a small, group of  
thoughtful, committed citizens can change  
the world. Indeed, it is the only thing that  
ever has." Margaret Mead**

## What is Poverty? Federal Poverty Guidelines versus Reality

The 2009 Poverty Guidelines for the 48 Contiguous States and the District of Columbia	
Persons in family	Poverty guideline
1	\$10,830
2	14,570
3	18,310
4	22,050
5	25,790
6	29,530
7	33,270
8	37,010

For families with more than 8 persons, add \$3,740 for each additional person.

### Can a family of 4 afford to live in Newburyport on \$22,050?

How will  
you make  
the numbers  
add up?  
What would  
you cut?

**Monthly Expenses:**  
**Rent: \$1075**  
**Health care: \$350**  
**Food: \$640**  
**Transportation: \$300**  
**Phone & Utilities: \$200**  
**Taxes: \$750**  
**Childcare for 1 child: \$600**  
**Other: \$250**

How will  
you save  
for a rainy  
day?  
Retirement  
?

**Total: \$4,165 (about \$50,000 annual)**

**The total monthly expense need to total: \$1,837.50 (Federal PovertyLevel)**

*PLEASE NOTE: The expenses here are lower than the Living Wage Calculations on the next page.*

**Adequate resources to not be poor in Newburyport:**

**Single: \$25,000**

**2 Adults: \$35,000**

**Family with children: \$50,000**

**THE GAP BETWEEN THE FEDERAL POVERTY  
LEVEL AND REALITY IS ...AT LEAST:**

**\$27,950**

## How much is it estimated to cost to be financially self-sufficient in Newburyport, MA?

### Living Wage Calculation for Essex County, Massachusetts

Hourly Wages	One Adult	One Adult, One Child	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children
Living Wage	\$12.68	\$22.22	\$17.91	\$27.47	\$34.75
Poverty Wage	<b>\$5.04</b>	<b>\$6.68</b>	<b>\$6.49</b>	<b>\$7.81</b>	<b>\$9.83</b>
Minimum Wage	<b>\$8.00</b>	<b>\$8.00</b>	<b>\$8.00</b>	<b>\$8.00</b>	<b>\$8.00</b>

<http://www.livingwage.geog.psu.edu/counties/25009>

### Typical Expenses

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

### 2006 Household Income Houses in Newburyport: 7,913 (7,537 occupied: 5,026 owner occupied, 2,511 renter occupied)

less than \$10,000 = 850 HOUSEHOLDS (5%)	\$50,000 to \$74,999 (18%)
\$10,000 to \$14,999 = 680 HOUSEHOLDS (4%)	\$75,000 to \$99,999 (16%)
\$15,000 to \$24,999 = 1530 HOUSEHOLDS (9%)	\$100,000 to \$149,999 (14%)
\$25,000 to \$34,999 = 1530 HOUSEHOLDS (9%)	\$150,000 to \$199,999 (5%)
\$35,000 to \$49,999 (17%)	\$200,000 or more (4%)

### Massachusetts - Local Standards: Housing and Utilities

County	Housing and Utilities for a Family of 1	Housing and Utilities for a Family of 2	Housing and Utilities for a Family of 3	Housing and Utilities for a Family of 4	Housing and Utilities for a Family of 5 or more
Essex County	1,667	1,957	2,063	2,300	2,337

# 2009 Newburyport Poverty Survey Results

## **Recommendations:**

- *Work to improve the level of interagency cooperation and the level of city and agency cooperation.*
- *Work to increase the level of awareness of poverty and the available services and resources.*
- *Focus on: Jobs, Increase Funding, Affordable Childcare, Affordable housing, Affordable health insurance, Increase Volunteerism and Mentoring, Life Management Skills, Improved Education, Improved Nutrition, and JOBS!*

**Summary:** *The survey is a reflection of perceptions both by professionals who directly serve the poor and by City Department heads. Some of the results are split to reflect this and some are representative of the general population's views on poverty.*

*Seventeen surveys were returned with nine being direct service agencies and eight city departments. The seventeen survey participants covered a range of programs; the largest responding group has an education component to the program. The estimated poverty level in Newburyport was rated by the service agencies as big or getting bigger, and one as average; and by the city departments as average (5) or small (3). Estimated poverty level in Newburyport was listed by 8 surveys as 0-15%, by 5 as 15-30%, by 2 as 30-40%, and unknown by 3. Unanimously, all the participants listed the perception of poverty as 0-15%. Whether the stigma of poverty kept people from seeking services was split between service agencies (10 saying, yes stigma prevented seeking help) and the City Departments (7 no stigma affect).*

**Number in Poverty:** *Of the number of poor served, 4 agencies had no change in numbers with notations that this was due to funding cuts or licensing limits. Five agencies had a significant increase from 2007 to 2008 from anywhere from 9% up to 60% increase. All the agencies expected at least a 20% increase in 2009. One agency went from 19,680 in 2007 to 25,032 in 2008 with 6,444 of the 2008 increase occurring in the last 3 months of 2008. Of note, one agency had only 33% of clients receiving state or federal aid, with most others having 100% of clients receiving state or federal aid. The homeless population in Newburyport appears to remain constant at numbers ranging from 2 to 12 with a slight estimated increase in 2009. The school department noted homeless population due to McKinney Vento Act was 12 students in 2007 and 11 students in 2008 with an increase expected in 2009.*

**The factors causing poverty,** *listed in order: Single-Parent Household, Elderly Fixed Income, Long-term Unemployment, Low/Min. Wage Primary Wage Earner, Mental Health, Domestic Violence, Health/Medical, Illiterate, Debt, Affordable Housing, Combinations of above, Immigrant, Military/Veteran, Unemployment, Drug & Alcohol Abuse, Lack of Job Skills or Education. The at-risk population, listed by highest risk to lowest: Elderly, Children, Adults, Infants, Teens.*

**What services are needed** *with an increase in poverty listed high to low: Employment, Housing costs, Food, Heat, Affordable daycare, Medical Expenses, Job Training, Utilities, Mental Health counseling, and Transportation.*

**The current funding being adequate to meet poverty needs** *are split by City and Agencies with 6 Yes and 8 No; current availability of volunteers is split equally between needing more and having adequate volunteers; the support of the community was 6 positive and 3 that the community was not supportive.*

**Ability for the City and Agencies to respond to future increase in poverty:** *4 said there would be adequate funding with 10 saying there is not adequate funding; an expected increase in volunteers is reflected in the 6 agencies saying there wouldn't be adequate volunteers and only 3 saying there would be; the support of the community remains the same with 6 yes and 3 no.*

**Level of cooperation:** *The level of cooperation between the city and local non-profits; excellent 3, Good 9, Needs Improvement 5. Interagency cooperation: excellent 4, Good 12, Needs Improvement 1.*

**Current and anticipated needs:** *Ten responders have had funding cuts with 5 noting that services will either be cut or reduced and another 4 noting "not yet" in response to service cuts. Of the services that have or will be cut, the following were noted: subsidized daycare, mental health support, food, housing, student programming, jobs, transportation and outreach, proactive and prevention services, grants to agencies due to reserving funds for direct assistance.*

Comments regarding cuts:

*“Even if we reduce funding, we generally figure out a way to reduce other costs before reducing services.” And “If necessary, reduced funding could affect employees that perform services.”*

**What services are we lacking currently:** *Expanded programs, Funding, Job Training, Education, Affordable Housing, Affordable Childcare, Affordable Healthcare, Free After-school Programming, and Better Coordination of Services, Financial/life-skills Training, Vocational Training,*

*“Organization, best practices, more expanded programs in all of the above in all of the seacoast towns. There may be adequate services but if the funding doesn’t increase they will not be sustainable. Hard to say how the current economic downturn will impact poverty. Access to Job training, education, affordable housing, affordable childcare, affordable healthcare. More affordable housing, free after school programming. Job Training. 10%increase can handle – over 10% strains beginning. Funding! Better coordination of available services.”*

**Suggestions and Ideas for preventing poverty:** *Jobs & Job Training, Affordable Housing, Childcare, Education, Affordable Healthcare, Heating Assistance, Food Assistance, Reduced Taxes, Life Management Skills, Lobby state/federal legislators, Education and Awareness of Resource, Vocational Training.*

*“Creation of decent paying jobs – job training. Affordable housing and jobs that pay a living wage. Childcare, housing, assistance, jobs Affordable housing, available childcare for parents working in low income jobs. Access to Job training, education, affordable housing, affordable childcare, affordable healthcare. Education about available services. Employment opportunities. Education. Access to affordable medical care. Heating assistance, food assistance, job retraining, job placement Reduced taxes. Job Training & Placement, adequate housing, education in finances. Information and referral. Advocacy with state/federal legislators, more affordable housing.”*

**Suggestions and Ideas for lifting people out of poverty:** *Jobs & Job Training & Career Counseling, Affordable Housing, Affordable Childcare, Education, Affordable Healthcare, Food and Nutrition, Mental Health Services, Life Management Skills, Interagency Cooperation, Education & Awareness of Resources, Small Business Seed Money.*

*“Jobs, training, education, safe affordable housing & healthcare, adequate nutrition, mental health services. Education and support. Education for work but mostly life management, budgeting, healthy cooking, accessing supports. Need for affordable housing. Jobs. Childcare to serve single female parents with no support from partner or extended family. Access to Job training, education, affordable housing, affordable childcare, affordable healthcare. Job Training – career counseling. Small business seed money. Job training/job placement. Interagency collaboration. Education throughout community of resources available.”*

**Other Comments and Suggestions:**

*“Short term: nutrition, health care access, mental health services, shelter. Long term: training, education, jobs, housing. Affordable housing solutions. If you are unsure of where you will live and be safe, that stress affects all other areas. Financial help for housing – there is no affordable housing – also lack of childcare prevents families from working and if they find childcare it is not affordable. Affordable housing. Costs of rental property are high in this area. More affordable housing. Food, Housing, Education/Job training. Inexpensive education. Job Training. Creation of jobs. Education to provide proper planning in finances, savings etc to deal with economic downturns. Teach financial literacy in schools. Improve conditions at Park Circle and other low-income residences; provide programs such as resume writing, tax preparation help (Earned Income Credit), mentoring partnerships. MDs, hospital – make them aware of what services are available to their clients. Affordable daycare – daycare vouchers. Abusive spouses fleecing their wives and children is a major problem. Financial training should be required at high school. ”*

**Other comments:**

*“We see an increase in families dealing with mental health issues, depression, anxiety and other. Have Job Fairs. Buy Local campaign to support and keep stores in business! Budget nutrition training. Improve nutrition at the school cafeterias. Gas dryer and/or electric hook-ups for washers/dryers at all low-income housing paid for by the City.”*

## More Statistics!

<http://www.irs.gov/businesses/small/article/0,,id=104799,00.html>

<b>Expenditures</b> <a href="http://www.clrsearch.com/RSS/Demographics/01950/">http://www.clrsearch.com/RSS/Demographics/01950/</a>	<b>Newburyport, MA 01950</b>
<b>Sales Tax Rate</b>	5%
<b>Average Total Household Expenditure</b>	\$65,947

### Risk Factors in Newburyport

Separated/Divorced = 2132 or 11.82%  
 Widowed = 1,060 = 5.88%  
 Children 0-4 = 1,047  
 Children 5-9 = 938  
 Elderly = 2,476 = 13.73%  
 Non-white = 7.32%  
 Education - no high school diploma = 5.17%  
 No college degree = 28.03%  
 Total Education risk Factor: 33.2%  
 Net Worth: less than \$10,000 = 27.31%  
 \$10-50,000 = 24.98%  
 Total net worth under \$50,000 = 52.29% of population  
 Median Net worth is less than median debt by \$45,000  
 Median Income by Age = Children under 25 & Elderly at risk  
 Less than \$5,000 difference between medium income and average expenditures.

### 2005 Home ownership:

Houses: 7,913 (7,537 occupied: 5,026 owner occupied, 2,511 renter occupied)  
 % of renters here:  33%  
 State:  38%

2008 Crime	Newburyport
<b>Total Crime Risk Index</b>	3
<b>Personal Crime Risk Index</b>	6
Murder Risk Index	3
Rape Risk Index	6
Robbery Risk Index	3
Assault Risk Index	6
<b>Property Crime Risk Index</b>	3
Burglary Risk Index	2
Larceny Risk Index	2
Motor Vehicle Theft Risk Index	3

2008 cost of living index in  
 Newburyport:  
 118.1 (more than average, U.S.  
 average is 100)

[www.clrsearch.com/RSS/Demographics/MA/Newburyport](http://www.clrsearch.com/RSS/Demographics/MA/Newburyport)

#	School District	Population	Students	Poverty Rate
185	Newburyport	17,419	2,481	175 7.05%

<http://www.city-data.com/housing/houses-Newburyport-Massachusetts.html>

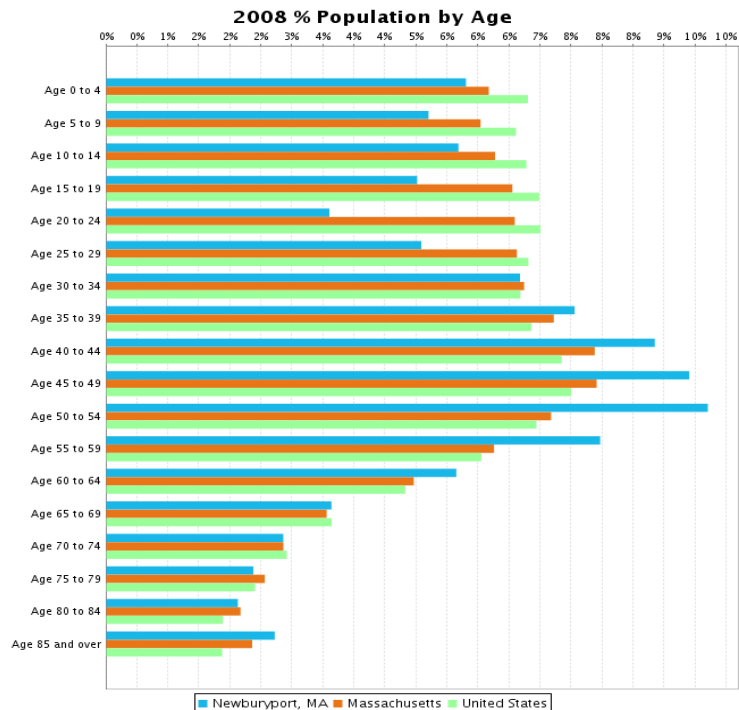
RACE	Newburyport
American Indian, Eskimo, Aluet	0.08%
Asian or Pacific Islander	1.46%
Black	1.15%
Hawaiian / Pacific Islander	0.01%
Other	0.77%
White	93.94%
<b>Population Hispanic</b>	4.62%
<b>Population Non Hispanic</b>	95.38%



[http://data.bls.gov/PDQ/servlet/SurveyOutputServlet?data\\_tool=latest\\_numbers&series\\_id=LASST25000003](http://data.bls.gov/PDQ/servlet/SurveyOutputServlet?data_tool=latest_numbers&series_id=LASST25000003)

<http://www.clrsearch.com/RSS/Demographics/01950/>

Population By Age	
Median Age	
Age 0 to 4	1,047
Age 5 to 9	938
Age 10 to 14	1,025
Age 15 to 19	905
Age 20 to 24	650
Age 25 to 29	917
Age 30 to 34	1,204
Age 35 to 39	1,363
Age 40 to 44	1,596
Age 45 to 49	1,696
Age 50 to 54	1,750
Age 55 to 59	1,437
Age 60 to 64	1,019
Age 65 to 69	656
Age 70 to 74	516
Age 75 to 79	429
Age 80 to 84	384
Age 85 and over	491
<b>Total Population</b>	



Population Summary	Newburyport, MA	
Total Population	18,023	
Population Density	2,150	
Male Population	8,482	47.06%
Female Population	9,541	52.94%
Never Married	3,985	22.11%
Now Married	7,836	43.48%
Separated	482	2.67%
Widowed	1,060	5.88%
Divorced	1,650	9.15%

*Poverty is the unrelenting daily task of trying to make ends meet. It is the daily stress and worry about whether the car will break down or someone will get ill or your child will need a new pair of shoes. And then having to choose between whether to pay the rent, pay for medicine or pay for food. Which necessity will have to be sacrificed to pay for the added expense of the unexpected bill? Poverty is the exhausting, unending, time-consuming struggle of juggling just hoping to make ends meet with no end in sight. Poverty robs you of a sense of security and it destroys your self-esteem and your hope for the future.*

*And it's hereditary....*

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

INCOME	Newburyport, MA 01950
Median Household Income	\$70,907
Average Household Income	\$90,165
Change in Avg. Household Income Since 1990	83%
Change in Avg. Household Income Since 2000	21%
Per-capita Income	\$38,427
Median Disposable Income	\$57,891
<b>Household Incomes</b>	
\$0 - \$10,000	4.72%
\$10,000 - \$15,000	2.47%
\$15,000 - \$20,000	3.36%
\$20,000 - \$25,000	3.52%
\$25,000 - \$30,000	4.12%
\$30,000 - \$35,000	2.98%
\$35,000 - \$40,000	3.57%
\$40,000 - \$45,000	4.31%
\$45,000 - \$50,000	4.23%
\$50,000 - \$60,000	10.12%
\$60,000 - \$75,000	8.99%
\$75,000 - \$100,000	13.64%
\$100,000 - \$125,000	11.48%
\$125,000 - \$150,000	7.18%
\$150,000 - \$200,000	6.91%
\$200,000 - \$250,000	2.83%
\$250,000 - \$500,000	3.61%
\$500,000 +	1.98%
<b>Medium income by age</b>	
Age < 25	\$35,333
Age 25 - 34	\$77,837
Age 35 - 44	\$87,298
Age 45 - 54	\$77,802
Age 55 - 64	\$66,891
Age 65 - 74	\$48,571
Age 75 +	\$45,948

Households & Dwellings	Newburyport, MA
Households	7,611
Median Home Sale Price (where available)	\$422,705
Median Dwelling Age	61
Average Household Size	2.32
In Current Residence 5+ Years	45.05%
Annual Residential Turnover	15.61%
Median Years in Residence	4.5
Households: Family	58.85%
Households: Non-Family	41.15%
Households: With Children	26.9%
Households: No Children	73.1%
Vacant	8.12%
Owner-Occupied	64.46%
Renter-Occupied	27.41%
No Vehicles Available	8%
One Vehicle Available	39%
Two or More Vehicles Available	53%

[http://data.bls.gov/PDQ/servlet/SurveyOutputServlet?data\\_tool=latest\\_numbers&series\\_id=LASST25000003](http://data.bls.gov/PDQ/servlet/SurveyOutputServlet?data_tool=latest_numbers&series_id=LASST25000003)

<http://www.simplyhired.com/a/local-jobs/city/l-Newburyport,+MA>  
**RED AND YELLOW AREAS, DEPENDING ON FAMILY SIZE, MAY QUALIFY FOR FEDERAL ASSISTANCE.**

Household Income Levels	Newburyport, MA	
Less than \$10,000	352	4.72%
\$10,000 to \$15,000	187	2.46%
\$15,000 to \$20,000	255	3.35%
\$20,000 to \$25,000	267	3.51%
\$25,000 to \$30,000	312	4.11%
\$30,000 to \$35,000	227	2.98%
\$35,000 to \$40,000	271	3.56%
\$40,000 to \$45,000	327	4.3%
\$45,000 to \$50,000	323	4.24%
\$50,000 to \$60,000	774	10.17%

**2008 Federal Poverty Guidelines (FPL)**

Family size	100% FPL	200% FPL	300% FPL
1	\$10,400	\$20,800	\$31,200
2	\$14,000	\$28,000	\$42,000
3	\$17,600	\$35,200	\$52,800

## REFERENCES

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CityTownInfo.com

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Newburyport Current

[www.citynews.com /Newburyport](http://www.citynews.com/Newburyport)

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***Good people,  
good motives,  
good ideas and  
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accomplish great  
change!***