

Economic Security

Employment & Income

WHY THIS IS IMPORTANT

If people are not earning a high enough wage to support themselves and their non-income earning dependents (such as children, or elders), they must either live without some basic necessities or they must depend on some type of public assistance. Each of those alternatives has a negative impact on the economy. Jobs that pay below a livable wage, on balance, are not likely contributing to economic growth.

Source: Maine Marks 2003

Many seniors are having difficulty meeting their most basic living expenses. According to the 2000 Census, 10.8% of seniors aged 65 and older were living at or below the poverty level. The poverty level for 2006 is \$816/month. The longer a person lives, the more likely they are to outlive their savings and to see their incomes eroded by inflation. When fuel bills escalate as we have seen in the past few years, these seniors are at high risk. Seniors also tend to have health problems and high medical and prescription drug costs. These kinds of issues put seniors in a very vulnerable position.

WHERE WE STAND

U.S. median household income is \$41,994; New York State, \$43,393; and Herkimer County, \$32,924. Full-time, year-round female workers earn \$.75 on the dollar as compared to male workers locally and nationally contributing to the feminization of poverty.

According to the Herkimer-Oneida Counties Comprehensive Planning Programs (HOCCPP), income increases are only as good as their ability to outpace rising costs of living. Matching the rising costs of living only allows a family to maintain a level of fiscal consistency, not provide an increased ability to save for major purchases or to prepare for any unexpected costs. Growth of income in terms of its real buying power probably provides a more accurate picture of the financial health of families. Income growth for each quintile was compared to the Consumer

Median Income: Herkimer County, New York State, and United States

	Herkimer County	New York State	United States
Median H.H. Income	\$32,924	\$43,393	\$41,994
Per Capita Income	16,141	\$23,389	\$21,587
<\$10,000	11.4%	11.5%	9.5%
<\$25,000	38.2%	29.6%	28.6%
\$100,000+	3.7%	15.3%	12.3%

Source: HOCCPP, US Censuses, 1960-2000

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Median Income In Herkimer County by Household, Family and Per Capita Income

	Median Household Income	Median Family Income	Per Capita Income
City			
Little Falls	\$23,965	\$34,583	\$15,139
Towns			
Columbia	\$36,758	\$43,864	\$15,591
Danube	\$31,815	\$32,500	\$13,572
Fairfield	\$40,104	\$45,069	\$15,603
Frankfort	\$38,399	\$43,594	\$16,719
German Flatts	\$32,772	\$39,380	\$14,870
Herkimer	\$28,763	\$42,296	\$17,211
Litchfield	\$42,404	\$48,750	\$16,431
Little Falls	\$38,875	\$43,393	\$20,383
Manheim	\$31,750	\$39,032	\$15,429
Newport	\$37,300	\$42,273	\$17,044
Norway	\$36,719	\$41,250	\$15,396
Ohio	\$29,813	\$36,667	\$13,641
Russia	\$35,588	\$40,847	\$17,563
Salisbury	\$32,469	\$36,384	\$12,642
Schuyler	\$35,375	\$42,500	\$18,205
Stark	\$31,518	\$34,545	\$14,128
Warren	\$36,548	\$39,118	\$13,840
Webb	\$35,541	\$43,516	\$19,910
Winfield	\$35,588	\$42,841	\$16,809
Villages			
Cold Brook	\$30,455	\$33,333	\$13,674
Dolgeville	\$30,863	\$38,646	\$14,787
Frankfort	\$25,925	\$35,938	\$14,381
Herkimer	\$24,762	\$38,892	\$16,498
Ilion	\$31,793	\$38,203	\$14,264
Middleville	\$39,231	\$42,727	\$17,499
Mohawk	\$32,439	\$39,185	\$16,469
Newport	\$33,750	\$41,111	\$18,324
Poland	\$38,750	\$45,455	\$17,938
West Winfield	\$33,947	\$42,031	\$16,465

Source: HOCCPP, US Censuses, 1960-2000

Table 71

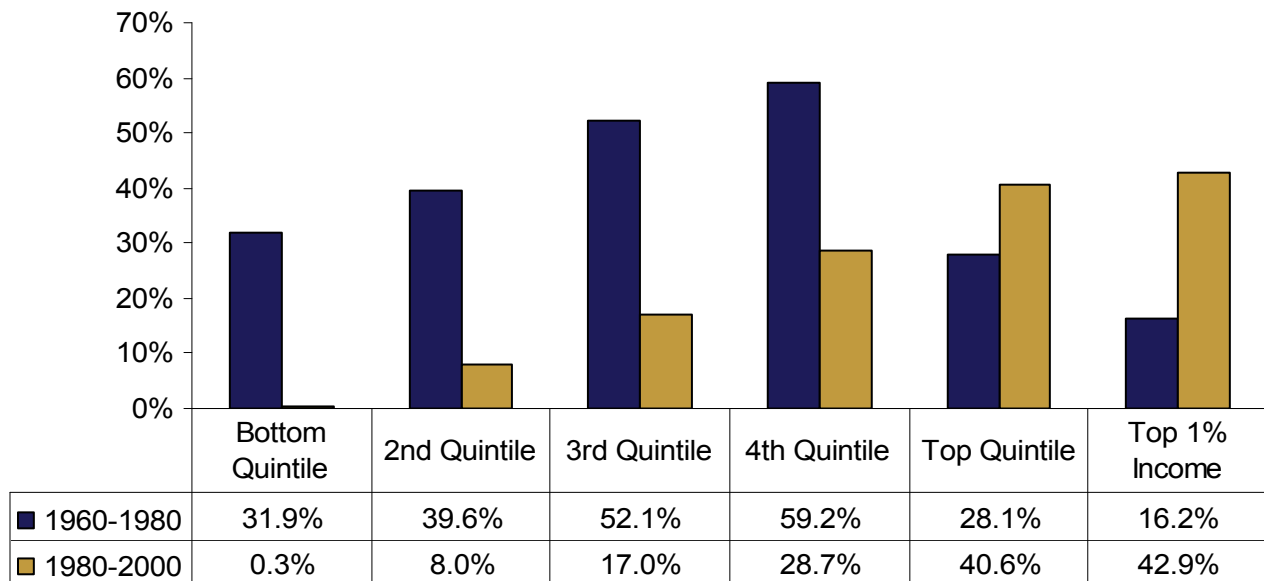
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Price Index (CPI) maintained by the Bureau of Labor Statistics. A measurement of "real" income growth can be observed to show that there are considerable disparities in the way each quintile has experienced the last 40 years of income growth.

Graph 127

Real Income Growth by Herkimer County Families (1960-2000)



Source: HOCCPP, US Censuses, 1960-2000

According to HOCCPP, from 1960-1980 "provided for true real income growth for all families within Herkimer County. While those families in the middle and upper middle groups (3rd and 4th quintiles) saw real income growth in excess of 50%, each quintile saw their purchasing power grow. The group experiencing the least growth was, in fact, those making the most money - those families in the top quintile. They experienced real income growth of about 28%." 1980-2000 saw a shift in real income growth, HOCCPP found, "families in the top quintile were the only ones to see an increase in real income in excess of what they experienced from 1960 to 1980. Again, this is even more so the case if you look at the families in the top 1% of the income brackets." The Top Quintile experienced a growth of 40.6% from 1980-2000 and the Top 1%

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saw an increase of 42.9% for that period. Compared to a 28.1% & 16.2% growth respectively during the previous twenty years. Compare this to the growth of the bottom two quintiles of .3% for Herkimer County's poorest families and 8% for the Second Quintile.

HOCCPP found that while all families in Herkimer County have experienced growth in their real income, "this growth has been considerably different during the last half of that period, and considerably different depending on whether a family was on the bottom of the income ladder or on its top most rungs."

Unemployment & Wages

The unemployment rate is defined as the percentage of unemployed persons in the labor force. To be in the labor force, an individual must be 16 years of age or older and either working or actively looking for work, regardless of whether the individual is collecting Unemployment Insurance or not.

Table 72

Herkimer County Unemployment Rate 1997–2005 Percentage

	1997	1998	1999	2000	2001	2002	2003	2004	2005
Herkimer County	6.6	5.8	5.3	4.2	4.5	5.5	5.8	5.7	5.2
Comparable Counties*	5.4	4.9	4.9	4.3	4.3	5.2	5.2	5.1	4.6
New York State	6.4	5.6	5.2	4.5	4.9	6.2	6.4	5.8	5.0
United States	4.9	4.5	4.2	4.0	4.7	5.8	6.0	5.5	5.1

*Comparable Counties: Columbia, Livingston, Madison, Otsego, Warren, and Washington. The rate shown is the average rate of the comparable counties.

Source: NYS Department of Labor.

The unemployment rate is by residence. For example, the unemployment rate for Herkimer County is the percentage of Herkimer County residents that are unemployed out of the number of Herkimer County residents in the labor force. It doesn't matter where the residents work, but only where they reside.

The comparable counties listed above all have 2000 Census of Population counts within 10 percent of the population of Herkimer County. Herkimer's unemployment rate was the highest of the 8 counties (tied with Otsego County) in 2000. In 2001, it was again tied for last, with two other counties. In 2002, 2003 and 2004 it was ranked 7th and by 2005 it was last, ranking 8th out of 8 counties.

Compared with New York State, Herkimer's unemployment rate was better than that of the state from 2000-2004, but was worse than the state rate in 2005. The national recession and the effects of 9/11/2001 affected New York State more than it affected Herkimer County.

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A similar trend was evident when the national unemployment rate was compared to Herkimer Counties rate. The Herkimer rate was better than the nation's from 2001-2003, but lagged in 2000, 2004 and 2005. Again, the national recession and effects of 9/11 affected the nation more than it affected Herkimer County during the 2001-2003 period.

Table 73

Average Annual Wages of Public & Private Industry Employees Covered by NYS Unemployment Insurance New York State & Selected Counties 2000-2005

County	2000	2001	2002	2003	2004	2005
Columbia	\$26,889	\$27,934	\$28,720	\$29,273	\$31,371	\$31,198
Genesee	\$24,932	\$25,818	\$25,841	\$26,049	\$26,956	\$28,833
Livingston	\$25,650	\$26,677	\$27,151	\$27,704	\$28,930	\$29,805
Madison	\$25,273	\$25,837	\$27,554	\$28,739	\$29,426	\$29,662
Otsego	\$25,584	\$25,995	\$26,437	\$26,862	\$27,867	\$28,487
Warren	\$26,795	\$27,016	\$28,269	\$28,676	\$29,468	\$30,924
Washington	\$28,779	\$29,760	\$30,401	\$30,886	\$32,237	\$33,852
Herkimer	\$23,341	\$24,216	\$25,150	\$25,126	\$26,041	\$27,136
New York State	\$45,358	\$46,729	\$46,328	\$47,266	\$49,953	\$51,945

Source: NYS Department of Labor

Unlike the unemployment rate, "Average Annual Wages of Public and Private Industry Employees Covered by the New York State Unemployment Insurance" is by place of work instead of by place of residence. For example, private sector employees who *worked in Herkimer County* in 2005, had an average annual wage of \$27,136. This is an important statistic because it shows the average wage of public and private sector jobs in the county.

Of the comparable-sized counties, Herkimer had the lowest average annual wage from 2000-2005. However the gap is narrowing. Only 2 counties had a better 2000-2005 growth rate in wages than Herkimer County's wage growth of 16.3 percent - Madison County (+17.4%) and Washington County (+17.6%). All of the comparable counties lagged far behind the state average wage, due to the influence of New York City's high wages.

DATA SOURCES

AHEC Data warehouse

Herkimer-Oneida Counties Comprehensive Planning Program: "A Retrospective of Herkimer County and the Census Since 1950"

Maine Marks, 2003

New York State Department of Labor

US Census 1960-2000

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Poverty (Extreme Economic Deprivation)

WHY THIS IS IMPORTANT

Economic deprivation - lack of income - is a standard feature of most definitions of poverty. But this in itself does not take account of the myriad of social, cultural and political aspects of the phenomenon. Poverty is not only deprivation of economic or material resources but a violation of human dignity too.

Indeed, no social phenomenon is as comprehensive in its assault on human rights as poverty. Poverty erodes or nullifies economic and social rights such as the right to health, adequate housing, food and safe water, and the right to education. The same is true of civil and political rights, such as the right to a fair trial, political participation and security of the person. This fundamental recognition is reshaping the international community's approach to the next generation of poverty reduction initiatives.

WHERE WE STAND

Federal Poverty Guidelines - In January or February of each year the federal government releases an official income level for poverty called the Federal Poverty Income Guidelines, and often informally referred to as the "Federal Poverty Level". The benefit levels of many low-income assistance programs are based on these poverty guidelines.

Table 75

Federal Poverty Levels 1999–2006

Year	One Person	Four Person Family
2006	\$9,800	\$20,000
2005	\$9,570	\$19,350
2004	\$9,310	\$18,850
2003	\$8,980	\$18,400
2002	\$8,860	\$18,100
2001	\$8,590	\$17,650
2000	\$8,350	\$17,050
1999	\$8,240	\$16,700

Source: US Census 1990 & 2000

Table 74

Percent of Persons Living Below Poverty Herkimer County 1990 & 2000

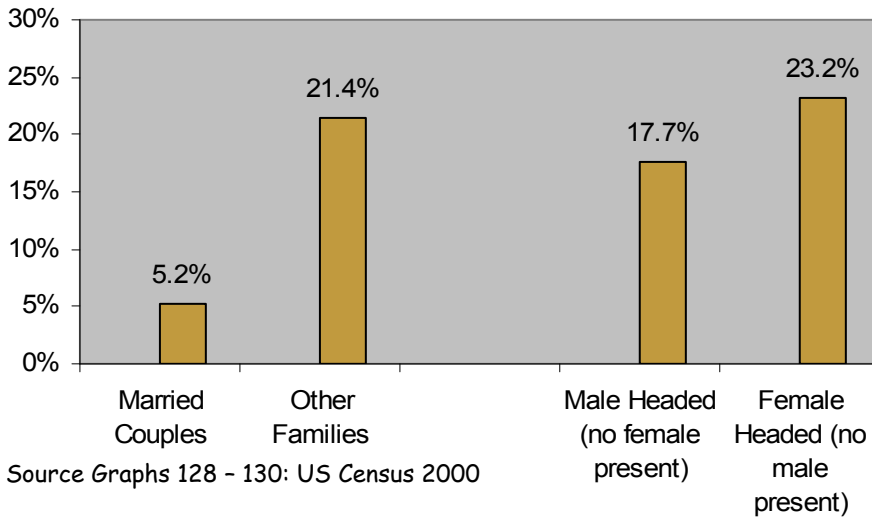
	1990	2000
Children (<18)	16.8%	16.1%
Adults (18-64)	14.8%	11.7%
Seniors (65+)	13.9%	10.4%

Source: US Census 1990 & 2000

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Poverty (Extreme Economic Deprivation)

Graph 128 **Percent of Each Family Type in Poverty
Herkimer County 2000**

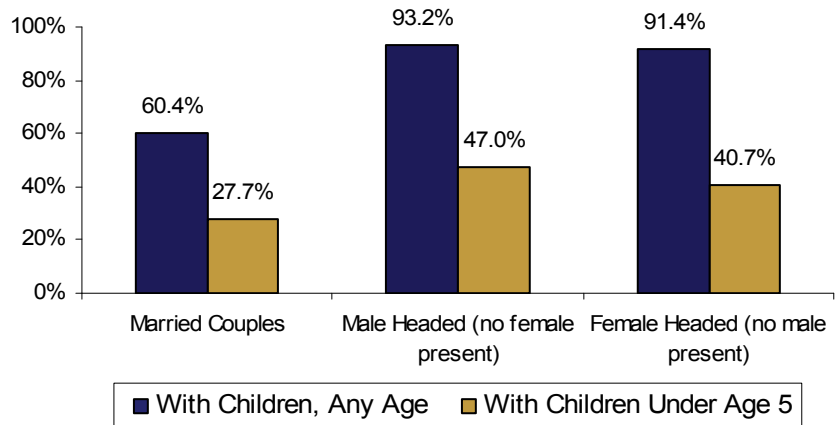


Source Graphs 128 - 130: US Census 2000

As of the 2000 Census 16.1% of Children under the age of 18 and 11.7% of Adults in Herkimer County live below the Federal Poverty level. This translates to nearly one out of every ten families (9%) in Herkimer County living in poverty; which in 2006 would be a family of four earning \$20,000 or less annually.

Graph 129

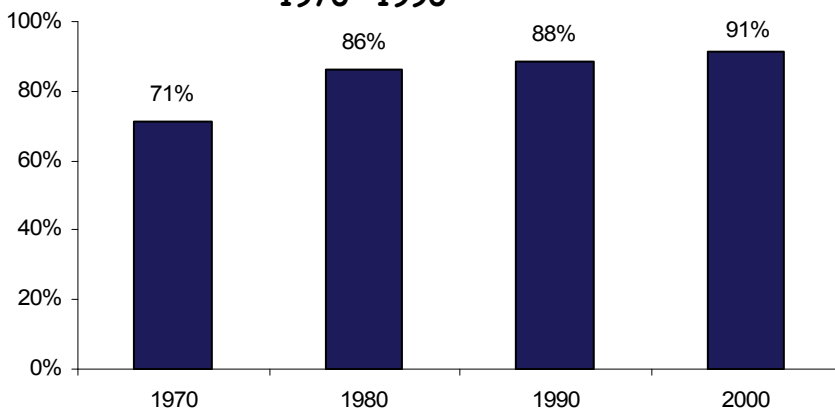
**Among Herkimer County Families in Poverty, the
Percent with Children Living in the Home**



More than 1,500 families were determined to be living below the poverty threshold in the 2000 Census. Of those, nearly 700 were married couple families and the remaining 800 were single-parent households. As many as 21% of single-parent families live below poverty. Among male-headed single-parent families (with no female present), about 18% live in poverty. Among female-headed single-parent families (no male present) the rate is more than 23%.

**Herkimer County Female Headed Households in
Poverty with Children Present in the Home
1970—1990**

Graph 130



According to the 1950-2000 Census Retrospective produced by the Herkimer-Oneida Counties Comprehensive Planning Program (HOCCPP), the vast majority of female-headed families in poverty in Herkimer County have children present. HOCCPP observed that, "In 1970, about 7 out of 10 of single mom families (71%) had children under the age of 18 present

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Poverty (Extreme Economic Deprivation)

in the home; by 2000, that number is closer to 9 out of 10 such families (91%). Census 2000 data shows that about half of these female-headed families with children (45%) have young children, under the age of 5, present."

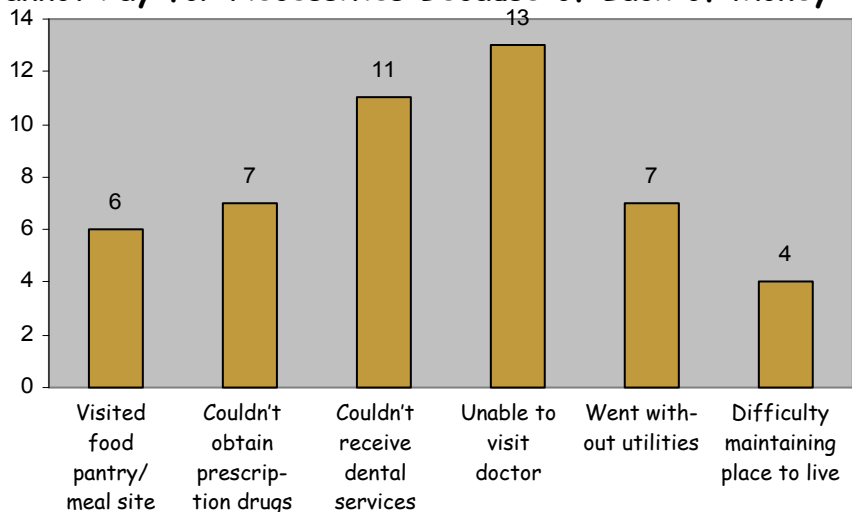
Foregoing Necessities

According to the 2005 HCHN Community Survey, those who could not pay for necessities because of a lack of money were forced to choose where to spend their money:

- 13% Were Unable to Visit a Doctor
- 11% Were Unable to receive Dental Services
- 7% Were Unable to obtain Prescription Drugs
- 7% Went Without Utilities
- 6% Utilized a Food Pantry or Meal Site
- 4% Had Difficulty Maintaining a Place to Live

Graph 131

Cannot Pay for Necessities Because of Lack of Money

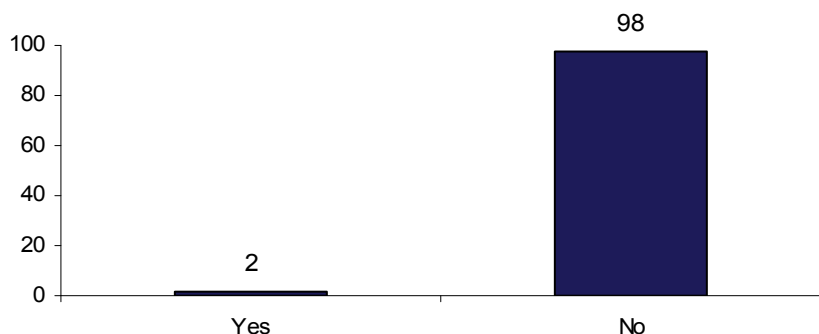


The overwhelming majority of Herkimer County residents answered that they, or anyone in their immediate family, **had not** gone without food for 24 hours in the last month. 2% did admit that they or a member of their immediate family did go without food in the last month.

Source: Zogby 2005, HCHN Community Health Assessment

Graph 132

Gone Without Food for 24 Hours in the Past Month due to Lack of Food



85% of those that did go without food, answered that it was due to not being able to afford groceries. 50% of those who went without food because of not being able to afford groceries live in the northern region of Herkimer County and have less than a high school education.

Source: Zogby 2005, HCHN Community Survey

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Poverty (Extreme Economic Deprivation)

The percentage of those in poverty in Herkimer County varies by age and geographic location, as reflected in the following two tables.

Table 76

Poverty by Herkimer County Cities & Towns

City	Poverty		Population in Poverty Under Age 5		Population in Poverty Under Age 18		Population in Poverty Over Age 64	
	Population for Whom Poverty Was Determined	Total Persons in Poverty	# in Poverty	As % of All those Under Age 5	# in Poverty	As % of All those Under Age 18	# in Poverty	As % of All those Over Age 64
Little Falls	4,979	828	70	25.8%	178	15.8%	128	10.2%
Towns								
Columbia	1,591	231	20	17.4%	106	23.1%	21	12.2%
Danube	1,098	202	13	23.6%	97	28.4%	8	6.7%
Fairfield	1,588	185	19	18.4%	62	14.7%	25	11.3%
Frankfort	7,452	685	50	13.1%	218	12.3%	133	10.3%
German Flatts	13,410	1,836	190	23.7%	600	17.5%	239	10.7%
Herkimer	9,534	1,271	65	16.1%	176	8.7%	207	9.5%
Litchfield	1,417	138	14	14.9%	69	16.2%	11	7.1%
Little Falls	1,535	164	10	10.5%	56	14.1%	14	6.6%
Manheim	3,158	401	40	23.4%	112	28.2%	42	19.8%
Newport	2,177	178	18	18.9%	78	10.0%	24	4.5%
Norway	662	67	8	22.9%	32	5.5%	4	1.3%
Ohio	909	190	4	7.8%	69	35.2%	27	52.9%
Russia	2,462	366	38	26.2%	162	65.9%	46	48.9%
Salisbury	1,929	237	30	21.4%	88	14.2%	35	10.0%
Schuyler	3,397	318	41	18.4%	126	22.4%	44	20.7%
Stark	758	151	15	33.3%	72	8.9%	11	2.1%
Warren	1,077	132	13	19.7%	41	18.3%	20	17.1%
Webb	1,891	166	8	11.0%	43	16.5%	20	11.6%
Winfield	2,182	175	11	8.7%	75	19.4%	16	4.7%

Source: US Census 2000

Economic Security

Poverty (Extreme Economic Deprivation)

Table 77

Poverty by Herkimer County Villages

Villages	Poverty		Population in Poverty Under Age 5		Population in Poverty Under Age 18		Population in Poverty Over Age 64	
	Population For Whom Poverty Was Determined	Total Persons in Poverty	Number in Poverty	As % of All those Under Age 5	Number in Poverty	As % of All those Under Age 18	Number in Poverty	As % of All those Over Age 64
Cold Brook	350	38	4	12.5%	18	17.0%	3	6.5%
Dolgeville	2,184	238	31	24.2%	67	12.7%	44	11.1%
Frankfort	2,527	391	50	37.6%	131	22.2%	40	7.8%
Herkimer	7,808	1,046	38	14.3%	123	8.6%	146	8.6%
Ilion	8,450	1,448	154	27.8%	544	23.7%	180	12.9%
Middleville	476	38	5	38.5%	15	12.4%	9	8.9%
Mohawk	2,639	225	14	11.6%	29	5.0%	29	5.8%
Newport	652	51	9	20.9%	22	13.4%	4	3.3%
Poland	422	47	1	7.1%	20	18.7%	0	0%
West Winfield	859	78	3	7.7%	26	11.6%	16	9.0%

Source: US Census 2000

DATA SOURCES

2005 Herkimer County HealthNet Community Survey, Zogby International

Herkimer-Oneida Counties Comprehensive Planning Program: "A Retrospective of Herkimer County and the Census Since 1950"

US Census 2000

US Census 2000: P090 Poverty Status in 1999 of Families by Family Type by Presence and Age of Related Children <18 Years

US Department of Health & Human Services

Economic Security

Economic Assistance for Basic Needs

WHY THIS IS IMPORTANT

The children in families receiving AFDC/TANF are subjected to an unstable environment, at least at that time, which may indicate that other risk factors are present in the home. Note: AFDC was discontinued in 1997. The equivalent funded program is now called Temporary Assistance to Needy Families (TANF).

WHERE WE STAND

Home Energy Assistance Program

In an effort to help income-eligible households cope with the higher fuel bills of winter, New York State participates in the federally funded "Home Energy Assistance Program" (HEAP). If eligibility requirements are met HEAP will make a lump-sum payment directly to the energy supplier on the clients' behalf. This payment is known as a grant and will appear as a credit on their fuel account.

Average HEAP Caseload 1999 & 2005

Year	Average HEAP Caseload
1999	1,711
2005	3,014

HEAP In Herkimer County

The average HEAP Caseload has risen sharply since 1999. Almost doubling from 1,711 cases in 1999 to 3,014 in 2005. A cause for the rise in HEAP cases could be the consistent rise in energy costs over the same period of time.

Source: Herkimer County DSS

Table 78

Catholic Charities of Herkimer County's Emergency Assistance Program

The Emergency Assistance Program acts as a safety net to catch those county residents who have fallen through the cracks of the systems in place. The major categories of expenses that are covered are; shelter, transportation, food, clothing and medical and the specific types of expenses covered include; motel stays, bus tickets, gasoline, auto repairs, emergency medications, formula, home heating fuel, deposits to reactivate utility services, etc. The program places a cap on the amount of funding that a household can receive in a calendar year and no cash is distributed. All transactions are on a voucher system with local businesses, utility companies and suppliers. The program is funded by local contributions and fund raising events and in recent years \$10,000 has been budgeted annually to cover these expenses. To be eligible for emergency assistance services it must be determined that the applicant has truly exhausted every other available resource, that is DSS, Red Cross, Care and Share, Salvation Army, HEAP, FEMA etc. The chart on the next page presents the number of households served and the amounts paid out by category in recent years. The chart does not show the number of households who needed assistance but were not served by the program due to depletion of funds.

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Economic Assistance for Basic Needs

Table 79

Households Served by Emergency Assistance Program & Amount Budgeted & Disbursed by Category 2003-2007

	2003/2004	2004/2005	2005/2006	2006/2007*
Number of Households	112	124	158	180 Estimated
Amount Budgeted	\$8,000	\$10,000	\$10,000	\$10,000
Total Disbursed	\$16,073	\$12,963	\$12,741	\$11,194**
Shelter	\$9,644	\$9,074	\$7,262	\$8,736
Transportation	\$3,215***	\$1,685	\$3,185	\$1,295
Food/Formula	\$2,250***	\$648	\$1,020	\$217
Clothing	\$643	\$908	\$637	\$522
Medical	\$321	\$648	\$637	\$424

Source: Catholic Charities of Herkimer County: Annual Report 2003-2006

*Includes July - December 2006 still 6 months remaining in fiscal year

**Current year budget already over spent by \$1,194

***Reporting and recording of Transportation and Food/Formula costs were modified after this year.

Catholic Charities has to place a cap on the overall spending for emergency assistance cases. It is difficult to say how much would be disbursed if this program had unlimited funding. The numbers of requests for assistance grow each year and it is only the fiscal limitations that keep the outlays from expanding accordingly. The general state of poverty in the county and the continued loss of factory jobs have a direct impact on this effort.

Emergency Food & Shelter Program

The Emergency Food and Shelter Program is a Federal Program administered by the United States Department of Homeland Security's Federal Emergency Management Agency. The Program is entrusted to "supplement and expand ongoing efforts to provide shelter, food, and supportive services" for the nation's hungry, homeless and people in economic crisis.

Local Boards, similar in composition to the national Board, allocate funds to non-profit and government emergency food and shelter agencies and monitor program compliance. The amount of each jurisdiction's yearly award is based on a formula comparing local unemployment statistics with the national average, and the number of residents below the poverty level.

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Economic Assistance for Basic Needs

The number of clients served varies from year to year because the local grants are made to families, not individuals, and can be misleading. However, this program does serve as an indicator that Herkimer County's unemployment and poverty rates are relatively stable over the last three years.

Emergency Food & Shelter Program Awards in Herkimer County 2005-2007	
2005	\$36,741
2006	\$32,844
2007	\$35,377

Table 80

Source: United Way

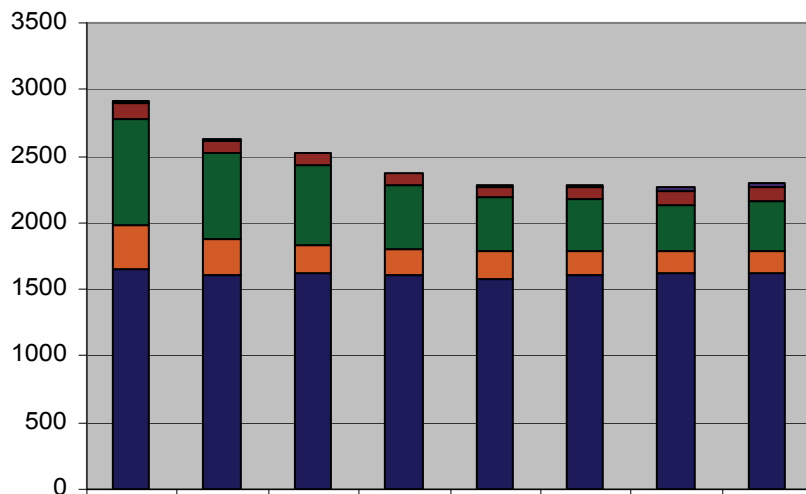
TANF/Safety Net

With welfare reform that began to take effect in 1997, the number of cases (and subsequent individuals) qualified for TANF has diminished. As a result the overall TANF/Safety Net caseload has decreased steadily since 1997. The amount of children and adults on TANF has decreased along with the overall caseload. The SSI caseload has remained fairly constant from 1997-2004. As clients come off of the TANF program they are legislatively entitled to five months of guaranteed Food Stamp benefits and six months of Medicaid if the case is closed due to earned income. If the TANF case is closed due to increased Child Support income the adult case member receives four months of Medicaid.

Graph 133

TANF/Safety Net Individuals 1997–2004

Under the continuous coverage guarantee children are eligible for an additional year of Medicaid coverage. The state of the local economy has also contributed to the increase in the number of people eligible for food stamp benefits.



■ Safety Net Children	21	7	4	4	8	17	26	32
■ Safety Net Adults	119	94	90	86	72	87	108	105
■ TANF Children	790	650	594	484	404	383	343	374
■ TANF Adults	342	260	219	188	223	181	169	164
■ SSI	1647	1614	1620	1613	1571	1611	1620	1619

Source: Herkimer County DSS BICS Reports

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Economic Assistance for Basic Needs

Food Stamp Program

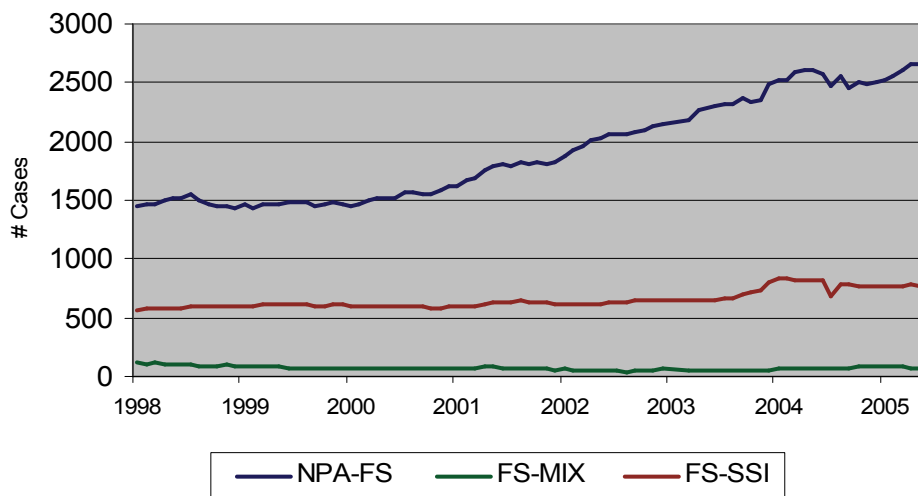
There are three types of Food Stamps offered to Herkimer County residents:

- ◇ **Public Assistance Food Stamps:** For Residents who meet the Public Assistance Eligibility (usually with little or no income).
- ◇ **Non-Public Assistance Food Stamps:** For Residents who meet Food Stamp Eligibility Requirements and are employed.
- ◇ **Mixed Food Stamp House:** Members of the Household receive more than one type of assistance. A Mixed Food Stamp House could be composed of a house that has one resident receiving Social Security and another on Public Assistance Food Stamps. It is assumed because it is one household the responsibility for food is shared.

The Non-Public Assistance Caseload has increased from approximately 1500 cases in November 2001 to over 2500 in November of 2005. According to the Herkimer County DSS BICS Caseload Report, the total Food Stamps caseload increased 57.87% from 2,136 cases in November 1998 to 3372 cases in November 2005. The other caseloads have remained fairly stable over the same period.

Food Stamp Cases by Type

Graph 134



Source: Herkimer County DSS BICS Reports

Nutrition Outreach & Education Program

The NOEP (Nutrition Outreach and Education Program) of Catholic Charities began its educational and prescreening outreach in January of 2004. According to the 2003 report from the Nutrition Consortium of NYS, there were 7,921 individuals in Herkimer County who were potentially eligible for the food stamp program; 5,079 were already participating in the program or 64.12%. It was estimated that the unmet need at that time was 2,842 individuals or 35.88% of the eligible population. The estimated loss of food stamp benefits to the county per month was estimated at \$235,829.

Using the 2003 figure for potentially eligible clients in Herkimer County (the most recent figure available according to the NYS Consortium and the Department of Labor and Statistics), in

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March 2006 there were 7,921 potentially eligible individuals for the food stamp program in Herkimer County; 6,157 were already participating, or 77.73%. The estimated unmet need remains at 22.27%.

The increase in participation in the food stamp program may be the result of on-going advertisement through the NOEP Program which puts a positive spin on the program, i.e., food stamps draw federal dollars into the community and support local businesses and local employment. Additional factors explaining the increase could be similar to those driving the heavy usage at area food pantries - need. The NOEP coordinator reports 254 households enrolled as a result of her efforts.

The table below represents figures reported to the Food Bank of Central New York from the following emergency feeding programs operating in Herkimer County: Frankfort/Ilion Food Pantry, Ilion; Herkimer/Mohawk Food Pantry, Herkimer; Salvation Army Ministries Food Pantry & Gleaning Program, Herkimer; SA Café (Soup Kitchen), Herkimer; Little Falls Food Pantry, Little Falls; Van Hornesville/Jordanville Food Pantry, Van Hornesville; Dolgeville Food Pantry, Dolgeville; Kuyahoorra Food Pantry, Newport; West Winfield Food Pantry, West Winfield; St. Bartholomew's Food Pantry, Old Forge; Pinecrest Food Pantry, Salisbury Center; and the Domestic Violence Program (Shelter), Ilion.

Table 81

Herkimer County Food Pantry/Soup Kitchen Usage, 2000 - 2005

	2000	2001	2002	2003	2004	2005	2005 Percent
Children	14,221	17,043	12,740	14,880	18,074	18,562	37.4%
Adults	17,064	22,972	17,228	18,403	25,721	26,630	53.6%
Seniors	3,013	4,233	3,100	4,245	5,194	4,512	9.0%
Total People	34,298	44,248	33,068	37,528	48,989	49,704	
Total Households				12,342	14,516	14,686	
Total Meals	281,235	339,886	359,434	397,565	474,340	508,826	

Source: Food Pantry/Soup Kitchen Service Report—Food Bank of Central New York

Each of the sites reports information on all of the above categories except for the Domestic Violence Program and the Pinecrest Food Pantry which do not report figures for the household category. All nine food pantries, with the exception of Pinecrest, distribute enough food for each individual in the household to have three meals a day for five days. Diapers and paper products are also provided at pantries through the on-going generosity of the Herkimer County Hunger Coalition.

Gleaning from local stores such as Stewart's, Hannaford's, Kentucky Fried Chicken, and Piggy Pat's BBQ, supplement the pantries' food supply. Clients may use the pantry as often as once a month. However, in our study of two major food pantries in 2004, 75% of households used the

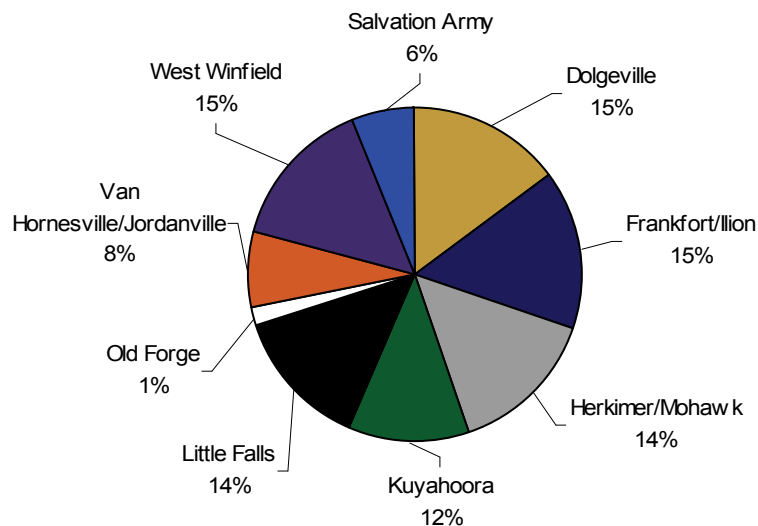
Economic Security

Economic Assistance for Basic Needs

pantry less than four times annually; only .2% used it monthly. Other emergency feeding programs whose figures are not reported in the above table include: Oasis Soup Kitchen, Herkimer, serving lunch on Monday, Tuesday, Thursday and Friday; the Reformed Church of Herkimer serving dinner on Tuesday nights, and New Life Ministries distributing food and paper products the last Thursday of each month. The Food Sense Program, a food co-op program operated through Catholic Charities, distributed 3,860 units during 2003-2005 period, providing cost-savings to low-income families over local retail stores.

The totals for 2005 represent the most households, individuals and meals served in the history of the emergency feeding programs in Herkimer County. This can be attributed, in part, to: families' low income as a result of lay-offs, injuries, work slowdowns, single head of households, and low-paying service jobs; the establishment of two pantries in the outlying areas reaching more people in need: Old Forge (June '05) and Van Hornesville/Jordanville (Mar. '03), the establishment of a soup kitchen (Salvation Army Café) in 2004; and the rise in energy costs which drove individuals to seek assistance program.

2005 Breakdown of Food Pantry Use by Site



Graph 135

Source: Catholic Charities of Herkimer County

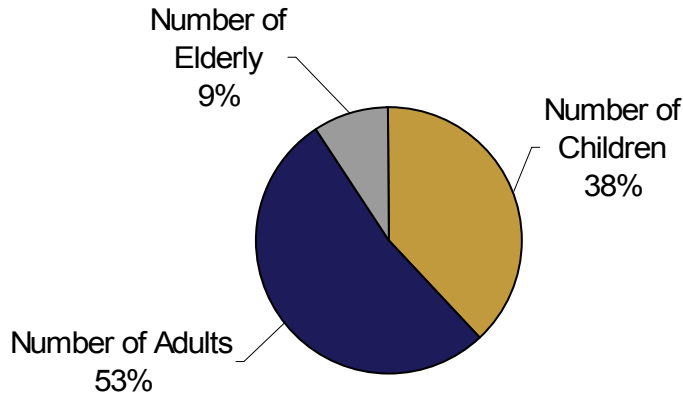
To keep operational, food pantries need money and volunteers. To date, Herkimer County pantries have been successful with both. Large pantries report that FEMA and HPNAP grant dollars only provide 40% of their yearly operational costs. The remaining 60% must be raised through the support of local churches, fundraisers such as the Springer Golf Tournament and Pennies for Points Competition, food drives, and the on-going support of the Herkimer County Hunger Coalition. The majority of volunteers who serve at emergency feeding programs are provided through the RSVP Program of Catholic Charities. 180 volunteers contributed 10,756 hours of service in this category alone in 2005.

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Economic Assistance for Basic Needs

Food Pantry Use by Age Group

Graph 136



Source: Catholic Charities of Herkimer County

Herkimer County Poverty Among Seniors Age 65 & over

For those age 65 and over, the poverty rate for Herkimer County is about one percentage point lower than NYS for those below the poverty level, but higher than for New York State for those below the 150% and 200% of poverty.

Number of Herkimer County Residents Over Age 60 Receiving Economic Assistance

Table 82

HEAP	1866
Non-Public Assistance Food Stamps	719
Public Assistance Food Stamps	5

Source: Herkimer County DSS

The number of seniors receiving HEAP in the chart above translates into 14% of the senior population. Income eligibility for HEAP extends beyond the poverty level, that is, the income eligibility is actually 216% of the poverty level and does not count assets. So, someone can have assets (savings & investments) and still be eligible for HEAP as only the interest & dividends are counted as income. For Emergency HEAP, there is an asset test however. According to the 2000 Census, 10.4% of seniors aged 65 and over had incomes at or below the poverty level (\$816/month.) It appears then that there are many seniors in Herkimer County who are eligible for HEAP but do not apply.

Economic Security

Economic Assistance for Basic Needs

Table 83

Percent of Herkimer County Students on Free/Reduced Lunch Program

	1999-2000		2000-2001		2001-2002		2002-2003		2003-2004		2004-2005	
	FREE %	RED %	FREE %	RED %	FREE %	RED %	FREE %	RED %	FREE %	RED %	FREE %	RED %
Dolgeville	27.7	12.3	22.2	11.4	25.5	14.9	27.7	13.0	25.7	13.1	25.6	13.8
Frankfort-Schuyler	21.1	5.7	20.7	8.5	19.8	6.6	16.7	9.8	19.3	11.5	20.3	10.8
Herkimer	25.5	10.6	24.7	8.8	27.9	9.2	26.6	8.7	26.4	8.3	30.8	9.7
Ilion	31.5	11.5	29.6	11.5	27.5	13.0	26.3	11.8	27.4	11.5	28.4	10.2
Little Falls	33.9	8.6	33.1	9.8	36.0	9.9	29.0	9.3	26.4	14.9	31.5	13.5
Mohawk	22.4	11.8	20.8	24.3	21.2	14.7	22.3	17.0	30.7	13.4	25.0	13.2
Owen D. Young	40.6	12.2	43.8	14.7	33.2	21.3	33.5	17.6	32.0	23.8	30.7	26.4
Poland	29.2	12.5	25.5	15.2	27.4	17.4	27.7	16.5	27.0	16.5	34.0	17.0
Town of Webb	17.5	5.9	16.6	7.2	16.9	4.3	17.3	4.5	14.1	4.8	11.5	5.6
West Canada Valley	22.4	12.5	17.9	11.3	16.3	9.8	19.6	6.3	22.0	9.5	22.3	12.6
West Winfield	27.2	12.4	24.5	13.6	19.7	11.5	24.3	17.6	23.0	13.2	22.3	14.5
NYS			38.3	6.8	37.7	6.8	35.8	6.6	37.0	7.2	36.6	7.5

Source: NYS Department of Education

When comparing Herkimer County schools to New York State averages in the most recent data available, all districts are below the state average for free lunches but above the state average for reduced lunches (with the exception of the Town of Webb School District). Overall the numbers show a high number of students receiving free or reduced lunch in Herkimer County.

DATA SOURCES

Catholic Charities of Herkimer County

Food Bank of Central New York

NYS Department of Education

United Way

Economic Security

Health Coverage

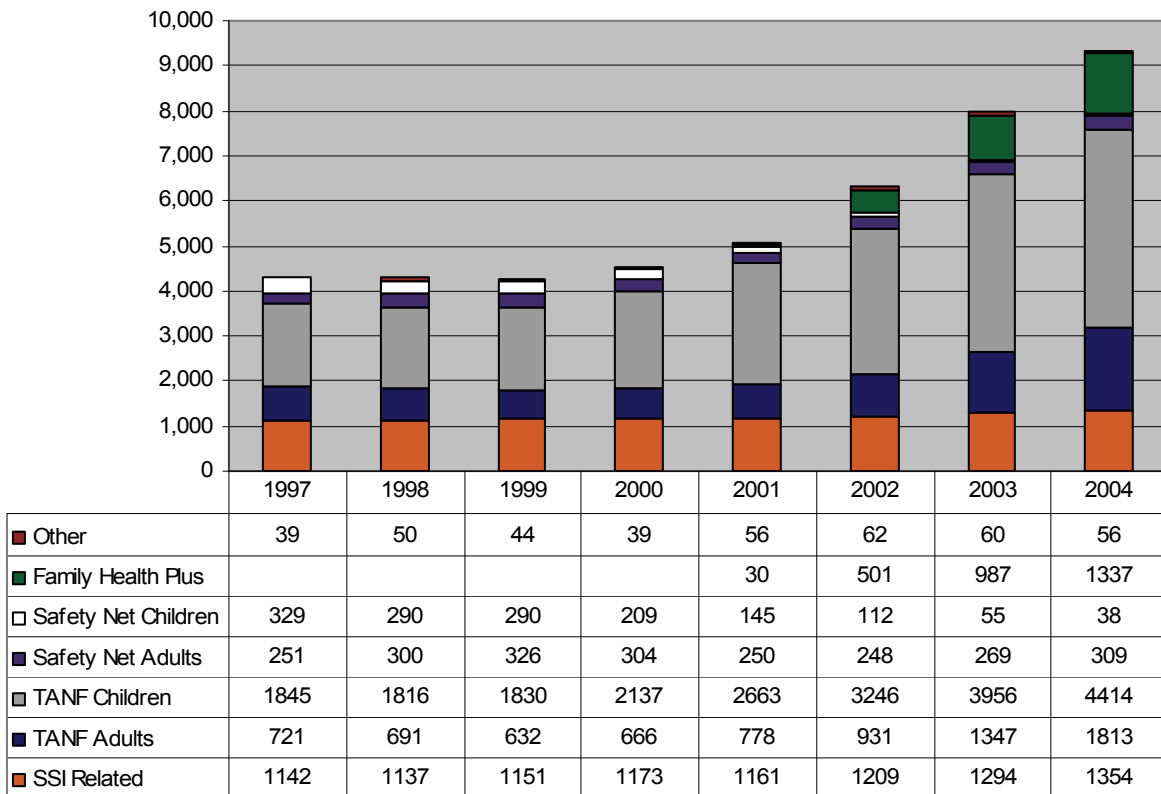
WHY THIS IS IMPORTANT

People with inadequate or no health insurance often forego routine preventative care. Some health problems may not be treated until they become more serious. This adds tremendous cost to an already costly health care system, and can add stress to families' lives. Parents who are physically ill or suffer from an untreated mental illness do not function well as parents to their children. (Maine Marks, 2003)

WHERE WE STAND

Graph 137

**Medicaid Only Monthly Average Eligible Individuals by Category
1997–2004**



Source: NYS Insurance Department

According to the Herkimer County Department of Social Services, as of December 2006 over 10,357 individuals were receiving some type of services through Medicaid. This translates to about one in six Herkimer County Residents.

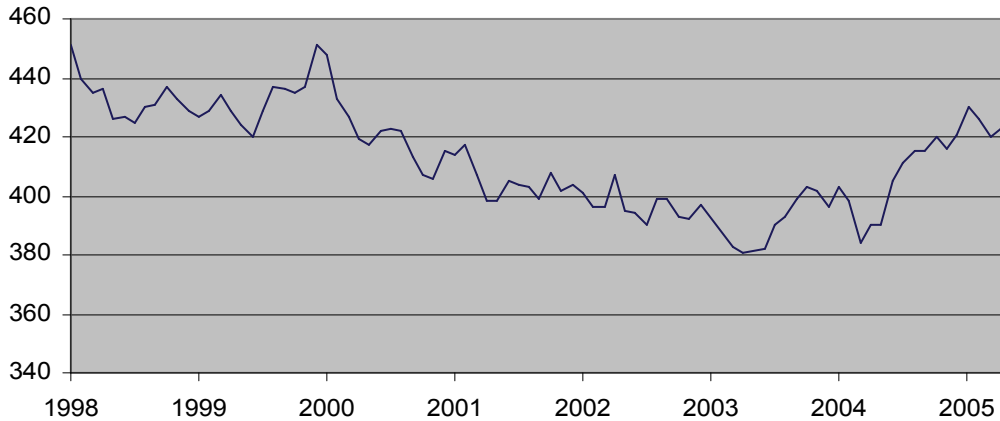
The number of Medicaid Eligible Individuals has increased since 1997 to 2004. In 1997 it was just over 4000 and increased to over 9000 by 2004. The largest increases were in the number of children eligible for TANF and those eligible for Family Health Plus.

Economic Security

Health Coverage

Medicaid Chronic Care Caseload

Graph 138



Source: Herkimer County DSS BICS Reports

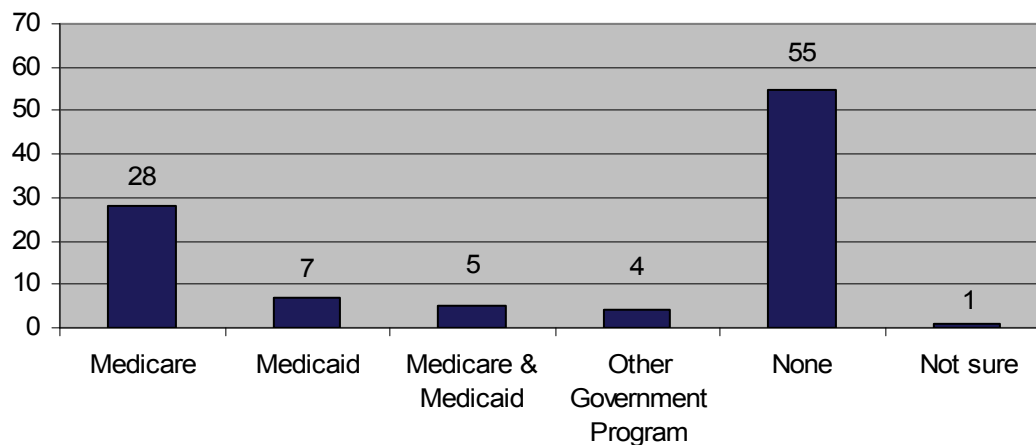
Chronic Care Cases are those individuals not expected to return home. It will be presumed that an individual will not return home if:

- (1) a person enters a skilled nursing or intermediate care facility;
- (2) a person is initially admitted to acute care and is then transferred to an alternative level of care, pending placement in a residential health care facility (RHCF); or
- (3) a person without a community spouse remains in an acute care hospital for more than six calendar months.

The Medicaid Chronic Care Caseload has declined overall from November 1998 through November 2005. Though the caseload has been increasing from November 2004 through November 2005.

Receiving Government Assisted Healthcare Coverage

Graph 139



According to the 2005 Herkimer County HealthNet Community Survey, of those receiving government assisted Healthcare, 28% said they have Medicare coverage and only 7% responded that they receive Medicaid.

Source: Zogby 2005, HCHN Community Survey

Economic Security

Health Coverage

Elderly Pharmaceutical Insurance Coverage Program

The Elderly Pharmaceutical Insurance Coverage Program (EPIC) is a New York State sponsored prescription plan for senior citizens who need help paying for their prescriptions. Over 360,000 seniors already belong and are saving, on average, over 80% of the cost of their medicines. EPIC can be used with other prescription coverage for greater benefits and savings. When purchasing prescription drugs, the enrollee should show both of their cards at the pharmacy. There are two plans available that seniors can participate in, based on income:

- ◇ **Fee Plan:** Single seniors with income up to \$20,000 and married seniors with income up to \$26,000 are eligible for the Fee Plan; the cost to join this plan is based on annual income. Seniors may pay their annual fee in quarterly installments.
- ◇ **Deductible Plan:** The Deductible plan is available to single seniors with income between \$20,001 and \$35,000, and married seniors with income between \$26,001 and \$50,000. This plan is designed to help seniors with high drug costs. There is no fee to join the Deductible Plan. Those enrolled pay full price for their prescriptions until they meet an annual deductible which is also based on income.

Table 84

EPIC Enrollees in Herkimer County, By Plan Type

Type of Plan	Number of Enrollees in Herkimer County	Percentage of Enrollees by Plan Type
Fee Plan Enrollees	2,798	79.3%
Deductible Plan Enrollees	729	20.7%
Total	3,527	100.0%

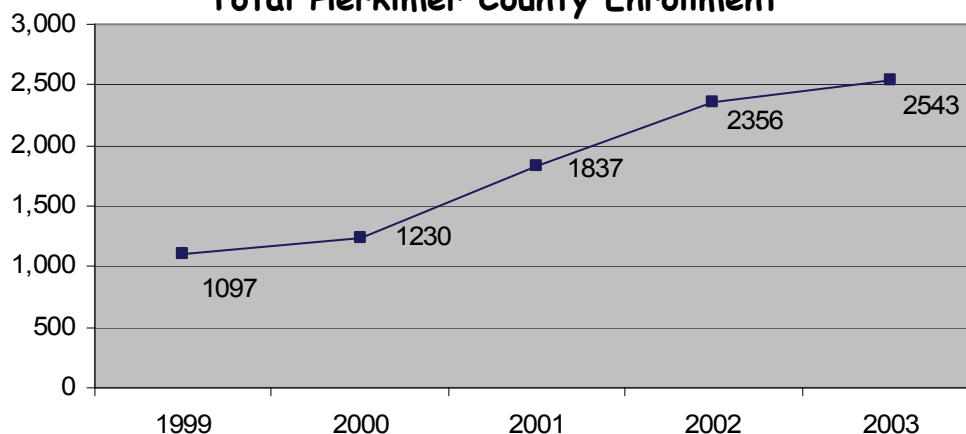
Source: NYS Department of Health

The majority of EPIC Enrollees in Herkimer County are enrolled in the Fee Plan for lower income seniors. In 2006 only 20.7% of Seniors in Herkimer County are enrolled in the Deductible Plan

for Seniors with a higher income.

**EPIC Program
Total Herkimer County Enrollment**

Graph 140



The total Enrollment in EPIC for Herkimer County has more than doubled from 1999-2003. In 1999 there were 1097 enrollees. By 2003 that number has increased to 2543.

Source: NYS Department of Health

Economic Security

Health Coverage

Healthy New York

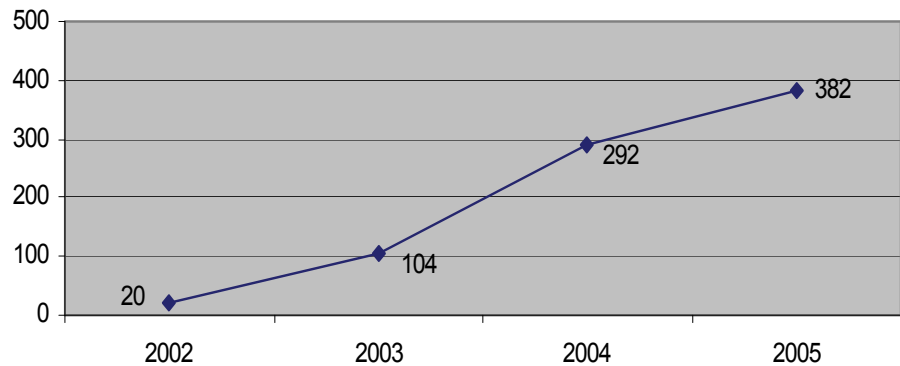
The Healthy NY program is designed to assist small business owners in providing their employees and their employees' families with the health insurance they need and deserve. In addition, uninsured sole proprietors and workers whose employers do not provide health insurance may also purchase comprehensive coverage directly through the Healthy NY program.

Healthy NY is designed to encourage small employers with 50 or fewer employees to offer health insurance coverage to their employees, dependents, and other qualified individuals.

Healthy NY is also available to eligible

working uninsured individuals including sole proprietors. With this program, eligible individuals can purchase the streamlined benefits packages that are available to employees of small businesses participating in the Healthy NY small business insurance program. The program creates standardized health insurance benefit packages that are offered by all health maintenance organizations (HMOs) in New York State. These packages are made more affordable through State sponsorship, so that more uninsured small employers and uninsured employed individuals are able to purchase health insurance coverage.

Healthy New York Participants—Herkimer County



Source: NYS Department Of Health

Graph 141

In Herkimer County residents utilizing Healthy NY has increased dramatically since 2002. In 2002 Herkimer County only had 20 Healthy NY participants. In 2005 Herkimer County had 382 participants.

Child Health Plus

New York State has a health insurance plan for kids, called Child Health Plus. Depending on the family's income, a child may be eligible to join either [Child Health Plus A](#) (formerly Children's Medicaid) or [Child Health Plus B](#). To be eligible for either Child Health [Plus A](#) or [B](#), children must be under the age of 19 and be residents of New York State. Whether a child qualifies for Child Health Plus A or Child Health Plus B depends on gross family income. Children who are not eligible for Child Health Plus A can enroll in Child Health Plus B if they don't already have health insurance and are not eligible for coverage under the public employees' state health benefits plan. There is no monthly premium for families whose income is less than 1.6 times the poverty level. Families with somewhat higher incomes pay a monthly premium per child, depending on

Economic Security

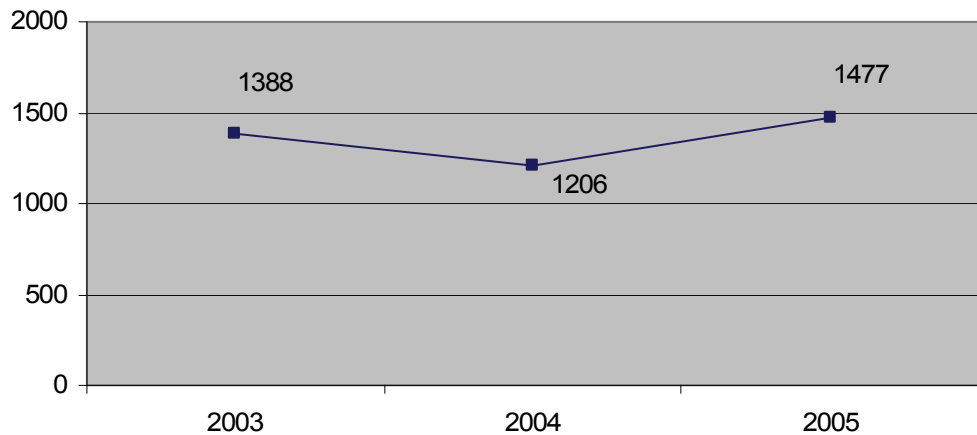
Health Coverage

their income and family size. For larger families, the monthly fee is capped at three children. If the family's income is more than 2.5 times the poverty level, they pay the full monthly premium charged by the health plan. There are no co-payments for services under Child Health Plus.

From 2003 to 2005 the number of children on CHP increased from 1,388 to 1,477. As of May 2006, there were 1,807 Children in Herkimer County enrolled in CHP.

That represents a 30.2% increase over two and a half years.

Child Health Plus Enrollment December 2003, 2004 & 2005



Graph 142

Source: NYS Department of Health

Enrollment figures in 2006 reflect continuing increases in Herkimer County.

Child Health Plus Enrollees in Herkimer County

Table 85

Month	Enrollees
March 2006	1,705
April 2006	1,727
May 2006	1,807

Source: NYSDOH

NYS Long Term Care Partnership Policies

In 1993, the New York State Partnership for Long Term Care was initiated in New York State in order to encourage more people to purchase long term care insurance policies. Under the Partnership program, if you purchase a Partnership-approved long term care policy and satisfy the duration requirements of your policy, you can then apply for a special Medicaid program called "Medicaid Extended Coverage".

Economic Security

Health Coverage

Long Term Care Partnership Policies are Long Term Care Insurance policies offered through private carriers that meet state criteria. The policies exist in conjunction with Medicaid and when the private carrier's benefits are exhausted the recipient automatically qualifies for Medicaid. As of March 31, 2006 there are 137 such policies effective in Herkimer County.

Table 86

NYS Long Term Care Partnership Policies Effective 3/31/06	
Herkimer County	137

Source: NYS Insurance Department

Long term care can mean many different things but any chronic or disabling condition that requires nursing care or constant supervision can bring on the need for long term care services. Long term care means not only care in a nursing home, it can also mean nursing care in your own home and help with the activities of daily living, such as dressing, eating, bathing and taking medicine.

There are many different services that would fall under the definition of long term care. These services include institutional care, i.e., nursing facilities, or non-institutional care such as home health care, personal care, adult day care, long term home health care, respite care and hospice care.

There are other LTC insurance policies that do not classify as "partnership policies"; statistics are not available on the number of these policies in Herkimer County. More information on LTC insurance policies is available on the Herkimer County Office for the Aging's web site www.herkimercounty.org.

DATA SOURCES

<http://www.ins.state.ny.us>

<http://www.nyspltc.org>

http://www.health.state.ny.us/health_care/epic/annual_reports.htm

http://www.health.state.ny.us/statistics/child_health_plus/enrollment/

2005 Herkimer County HealthNet, Inc. Community Survey, Zogby International