

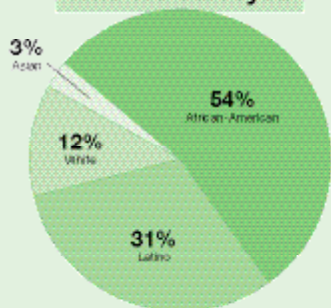
A Thousand Voices Speak



BCAC surveys Bridgeport residents

We surveyed 1,040 Bridgeport parents in January and February 2009. We surveyed families at childcare and Head Start centers, at schools, at health clinics and other social service agencies, and at churches. Our survey included a cross-section of Bridgeport residents, particularly those who are suffering the most in the current economic downturn.

Who We Surveyed



In this report, we detail the impact of the economic recession on Bridgeport's families. Our findings demonstrate the depth of the recession in Bridgeport and what it means for Bridgeport's children. The data presented in our report tell a disturbing story, a story these families want our leaders to know and understand.

**A thousand voices speak out.
They want us to listen – and act.**

Will We Listen?

A thousand stories of loss

In huge numbers, people are losing their jobs. They are losing health insurance. They are losing housing. And many more are worried sick about getting laid off, not being able to afford medical care, or becoming homeless.

City residents hit first and hardest by the economic recession

The economic downturn started in our state's largest and poorest cities. Disproportionate numbers of subprime loans were given to urban Black and Latino families. Bridgeport has the highest number of subprime loans and housing foreclosures anywhere in Connecticut.

As the economy worsened, it was the cities that saw the devastating effects long before other areas of the state. In Bridgeport, the unemployment rate started its steady climb in early 2008 and is now at 12.1% as of February 2009, compared to 7.4% for the state.

Children at the front lines of the recession

The cascading impact of mounting job losses, business cutbacks and closings, housing evictions, and neighborhood instability have serious consequences for children.

President Obama is clear on the path forward for our country

The last election signaled that the voters of our country want a dramatic change from the past. President Barak Obama has emphasized the importance of helping those most in need through the federal stimulus package. He has made low-income children and families a priority in the American Recovery and Reinvestment Act of 2009.

Will Connecticut follow President Obama's lead?

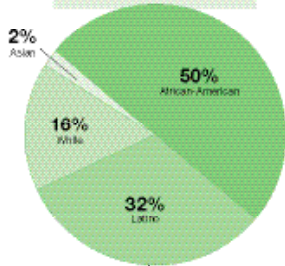
Connecticut's leaders have the opportunity to follow President Obama's lead in developing the state's budget. They can choose to direct state and federal funding to those most in need, particularly our children, or they can turn away from the mandate for change.

We hope our elected leaders will read our report carefully and remember these families as they negotiate the state budget over the next few weeks. Their budget decisions will either help families weather the economic storm, or send them deeper into poverty and despair.



A Thousand Voices Speak

5-month job loss by racial group



Job loss is pervasive in Bridgeport

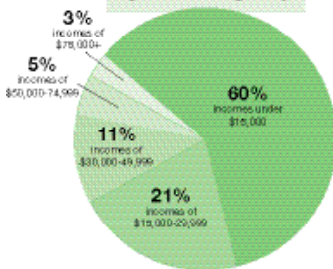
In Bridgeport, the official unemployment rate is now 12.1% as of February 2009, 63% higher than the state unemployment rate. A closer look, however, finds a more disturbing picture. The official unemployment rate does not include those who are discouraged from looking for a job but would jump to take one, nor those who are involuntarily working part-time.

- 26% of survey respondents are not working and looking for work
- Another 12% are working part-time or in a temporary job and looking for full-time permanent work

A profile of those who lost their job in the last five months

- 12.5% lost their job in the last five months
- 82% are African-American or Latino
- African-Americans are far more likely to have lost their job in the last five months than any other racial or ethnic group
- 60% of those who lost their job in the last five months earn less than \$15,000 a year
- 62% of those not working and looking for a job have children

5-month job loss by income group

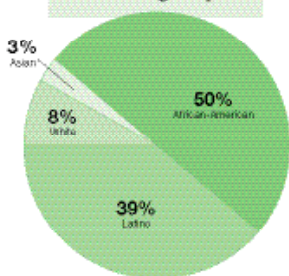


Bridgeport families struggling to keep a roof over their heads

The City of Bridgeport has an affordable housing crisis that has lasted for more than 10 years. Nearly 50% of Bridgeport families who rent are paying 35% or more of their income for rent. In Bridgeport's lower-income neighborhoods, as many as half of all families are paying more than 50% of their income for rent, making them at high risk for homelessness. The economic downturn and subprime loan crisis have exacerbated Bridgeport's housing crisis.

- 4 in 10 families are at risk for eviction and homelessness
- 24% of survey respondents are behind in their rent payments
- 16% are behind in their mortgage payments
- Nearly 90% of families behind in their rent or mortgage payments are African-American or Latino

Behind in housing payments by racial group



Bridgeport's lowest-income families are having a hard time keeping current with rent payments

- 29% of renters with incomes under \$15,000 are behind in their rent payments
- Another 21% of renters with incomes of \$15,000-29,999 are behind in their rent



Joseph's mother lost her job four months ago. She looks every day for work. Because she can no longer pay for a babysitter for Joseph, it makes it hard for her to look for a job or meet with prospective employers. She is hoping to find a job soon because she wants to work and needs a job to support her family.



Astounding numbers of Bridgeport residents lack health insurance

No health insurance means that children and their families are less likely to get medical treatment when they are sick or injured. Lack of health insurance has significant ramifications for children's health and education and their parents' ability to work. Visits to hospital emergency rooms when medical conditions get worse are much more expensive than getting medical care in a timely way.

- 13% of survey respondents reported that their children do not have health insurance
- More than 1 in 5, or 22% of survey respondents, do not have health insurance for themselves
- 11% are working full-time but still do not have health insurance
- 60% who lost their job in the last five months do not have health insurance

A profile of those without health insurance

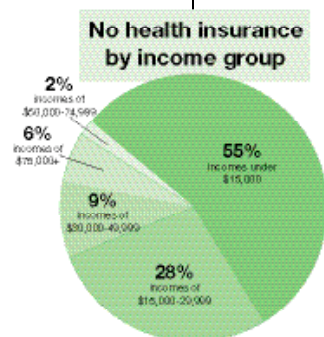
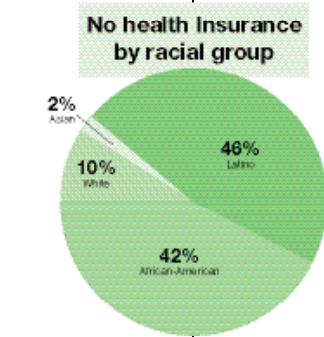
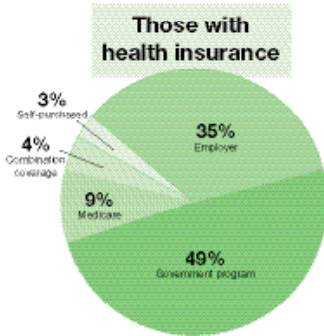
- 88% of those without health insurance are African-American or Latino
- Latinos are less likely than any other racial or ethnic group to have health insurance

Lack of health insurance is worst among lower-income families

- 55% of families without health insurance have incomes under \$15,000
- 28% with no health insurance have incomes of \$15,000-29,999

Without health insurance, families delay going to the doctor or dentist, or filling a prescription

- 64% delayed health care for their family
- 47% delayed going to the doctor
- 39% delayed going to the dentist
- 35% delayed filling prescriptions for medications



Carmen's dad died a year ago. Recently her mom was laid off from the job where she worked for 10 years. At \$1,100 a month, Carmen's mom could not afford to continue her health insurance through COBRA. Carmen worries about her mom who is in constant pain every day because she cannot afford the medication for her rheumatoid arthritis.

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In these tough times, is the state's safety net working?

It is in times like these that the state's safety net is so critically important to Connecticut's families to help tide them over until they can get back on their feet. Connecticut's safety net consists of Medicaid/HUSKY health insurance, Care4Kids child care assistance, Rental Assistance Program, Low-income Heating Assistance Program, Supplemental Nutrition Assistance Program/Food Stamps, and state welfare monthly cash assistance. A fundamental part of Connecticut's safety net lags behind other states. Connecticut's cash welfare grant is only 36% of the federal poverty level, or \$543 a month for a family of three.

The economic crisis has forced more families to seek safety net programs

- 15% of survey respondents are new to the safety net in the last six months

Job loss drives families to seek state help

- 38% of those who lost their jobs in the last five months have Medicaid/HUSKY health insurance
- 5% have childcare assistance
- 10% have housing assistance
- 9% have heating assistance
- 36% have food stamp assistance
- 13% have monthly cash welfare assistance

Compared to the huge numbers of Bridgeport families who are unemployed and being laid off in great numbers, Connecticut's safety net is helping only a fraction of them. Long waiting lists just get longer for housing, heating, and childcare assistance. The safety net of Medicaid and HUSKY still leaves out many Bridgeport families. And Connecticut's welfare cash assistance is woefully inadequate.

What will Connecticut leaders choose?

**Will Connecticut continue to increase the divide between the rich and poor?
Or, will Connecticut follow the lead of President Barak Obama
and develop a budget that supports the families and children most in need?**

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