



Rochester, New York: the Northern Crescent neighborhoods

■ OVERVIEW

Even before World War II, Rochester had established a global reputation as a high-tech city. The home-grown companies of Kodak, Xerox, and Bausch & Lomb had transformed the industrial landscape and social life of the city, creating an image of Rochester as the “smugtown” of upstate New York.¹ Motivated to promote continued success, business leaders and city

administrators drafted successive master plans in the post-war period to meet the demands of population growth, industrial innovation, and a highly mobile citizenry.² Several decades later, Rochester’s landscape reflected not only the city’s post-war urban renewal efforts, but also the effects of dramatic changes in the regional, domestic, and international economies, combined with the nation’s social unrest. Economic restructuring and suburbanization had fractured the city’s insular labor market and cut Rochester’s population in half, effectively reversing Rochester’s trajectory in the second half of the 20th century. Once a proud center of innovation, the city of Rochester became increasingly isolated and distressed.

The national economic expansion of the 1990s did not improve Rochester’s economy. Both the city-wide poverty rate and areas of high poverty—defined as tracts with more than 40 percent of the population living in poverty—increased. From 1990 to 2000, Rochester’s poverty rate grew from about 24 percent to 26 percent. At the same time, the city’s areas of high poverty increased from 17 to 19 census tracts, affecting nearly a third of Rochester’s total population. The neighborhoods immediately surrounding downtown were most affected. This case study focuses on the “crescent” area north of downtown, or the Northern Crescent, which comprises four neighborhoods: Upper Falls and Marketview Heights to the east, and Edgerton and Brown Square to the west.

TABLE 1

Comparison Statistics

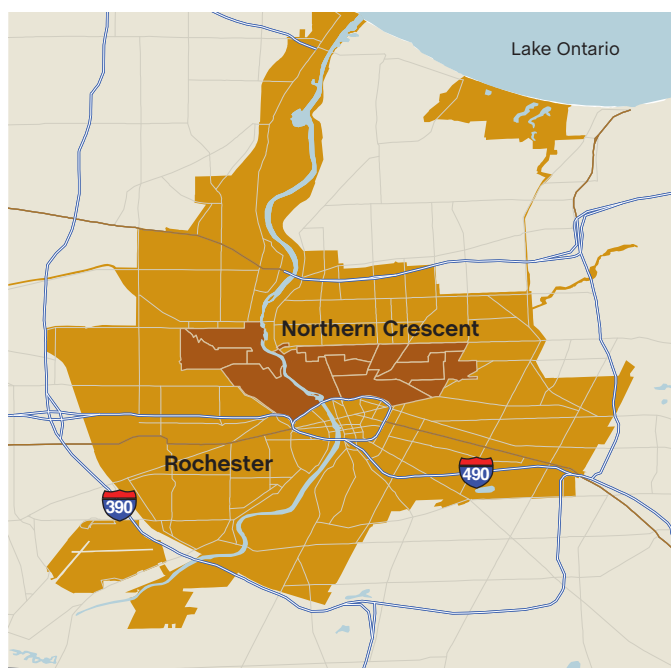
		Northern Crescent	Rochester MSA
Poverty Rate	Poverty rate 1970 ^a	20.7	7.5
	Poverty rate 2000 ^b	43.2	10.5
Income	Median household income ^c	\$17,692	\$44,345
Demographics	Population 2000 ^d	27,831	1,037,831
	% Population change, 1970 - 2000 ^e	-44.7	7.9
	Racial/ethnic composition, 2000 ^f		
	% White	17.4	81.5
	% Hispanic/Latino	26.3	4.5
	% Black/African-American	51.0	10.4
	% Residents under age 18 ^g	38.9	25.6
	% Single-parent households ^h	50.7	10.0
	% Foreign born, 2000 ⁱ	5.9	5.9
	% Population in same house as five years ago ^j	42.5	58.4
Education	% Adults without a high school diploma, 2000 ^k	44.4	15.7
	% Adults with a college degree, 2000 ^l	5.2	27.7
	% Students proficient in reading, 2005 ^m	39.1	66.9
	% Students proficient in math, 2005 ⁿ	51.9	74.8
Labor Market	Unemployment rate, 2000 ^o	18.2	5.8
	% Adults in the labor force ^p	54.9	65.9
Housing	Homeownership rate, 2000 ^q	25.2	67.9
	% Renters with a housing cost burden ^r	64.3	45.7
	% Rental units that are HUD subsidized ^r	20.7	11.8
	Median value for owner-occupied units ^s	\$44,821	\$95,506
	Median year structure built ^t	1939	1970
Access to Credit	% Credit files that are thin, 2004 ^u	63.9	23.1
	% Credit files with high credit scores ^v	29.1	68.1
	% Mortgage originations that are high cost, 2005 ^w	58.4	21.1
	Mortgage denial rate, 2005 ^x	46.5	25.1

■ BACKGROUND

Situated in the center of upstate New York, Rochester was settled in 1803 as a commercial way station for goods traveling both west and east, and quickly rose to prominence as an economic engine for the region.³ Its proximity to natural resources—Lake Ontario to the north and fertile lowlands to the south, along with the Genesee River that bisects downtown—served as the catalyst for the development of industries such as agriculture, transportation, and eventually manufacturing.

Attracted by job opportunities in Rochester, native-born groups and European immigrants flocked to the city at the turn of the century. By 1920, more than half of the population in the six-county metropolitan area resided in Rochester.⁴ Residential neighborhoods were organized in concentric patterns around industrial corridors to meet increased housing demand and allow for easy commuting to employers.⁵

Neighborhood boundaries were marked both physically, by the man-made infrastructure being assembled to meet the needs of a growing city, and socially, by the



ethnic and cultural traditions of its arriving residents. The Northern Crescent neighborhoods are the oldest settlements in the city; located directly north of downtown and straddling the Genesee River, these neighborhoods today are divided into east and west sections.⁶

Northern Crescent residents continue to represent a higher proportion of minorities and immigrants than in Rochester overall. One out of two residents is African American, compared to one out of three of the city's population. The east and west sections of the crescent have distinct demographics as well: in the east, 60 percent of residents are African American and 30 percent are Hispanic, compared to 36 percent African American and nearly 20 percent Hispanic in the west. These differences reflect immigration patterns in the different neighborhoods: In the eastern section of the Northern Crescent, immigrants have overwhelmingly arrived from Latin America, while in the western section, immigrants' countries of origins are Asian and African.

Northern Crescent residents are younger than residents in the city overall and are more likely to be part of non-traditional households. Nearly 40 percent of residents in the Northern Crescent are under 18 years old compared to just over 25 percent in the Rochester MSA. (See Table 1) About 51 percent of the households in the Northern Crescent are headed by single parents, compared to just 10 percent in the MSA.

Northern Crescent residents also earn well below what those in surrounding communities earn. The median

household income was just \$17,692, substantially lower than the \$44,345 household income in the Rochester MSA.

City-wide, from just 2000 to 2004, there has been an overall loss in jobs and establishments.⁷ This economic restructuring has disproportionately affected the manufacturing industry, which had already experienced a steep decline in previous decades, from 38 percent of all jobs in 1970 to 18 percent in 2000. This 30-year time period also saw the share of Rochester's service-sector jobs increase.⁸ Kodak, once the city's largest employer, has been supplanted by the University of Rochester, which directly employs more workers than Kodak and spends an estimated \$145 million on local goods and services.⁹

Greater insecurity in employment, low wages, and a skills mismatch were chief among the concerns reported by residents in the Northern Crescent as well as by employers. A recent report issued by the Workforce Investment Board and Rochester Works identifies key workforce trends as the high rates of underemployment, the aging population, and a shortage of jobs for technically skilled workers.¹⁰ Overall, the area's earnings are 27 percent below the state average, with professional, scientific, and technical workers earning less than three-fourths of the state average in these occupations.¹¹ Northern Crescent residents are particularly ill-equipped to meet the changing higher skill requirements, since almost 45 percent lack even a high school diploma.

Nearly 55 percent of the case study area's adult population participates in the workforce, though many residents are engaged in low-wage work. Some residents reported engaging in temporary or underground arrangements to make ends meet, despite the higher associated risks and unreliability of such jobs. Unemployment and the cyclical nature of temporary work have meant increased reliance on public and private sources of support. From 2004 to 2005, a community assessment report found an increased use of emergency shelters and emergency meal providers.¹²

The boulevards of Rochester's neighborhoods at one time featured vibrant business districts with bakeries, restaurants, and local specialty shops. Today, many of Northern Crescent's neighborhood businesses struggle to stay afloat, relying mostly on residents' purchases. In fact, the city has designated the commercial districts in the Northern Crescent as "not currently viable." According to local business owners, lack of on-street parking, fear of crime in the area, and the low wealth of residents are among the chief challenges to attracting new investment in these business districts.¹³

In the Northern Crescent's west section, Kodak and its subcontracting entities continue to provide lunch-time customers for local businesses and an incentive for large businesses to locate on the road leading to the suburbs. In 2006, however, that area lost one of its major grocery stores because of concerns about rising crime and declining profits. The east section had been without a grocery store for many years, until a grassroots campaign in the late 1990s was able to attract a major retail outlet to the area. Apart from this small suburban complex, the eastern business corridors are dominated by ethnic retail shops and corner stores.

Residents also report that crime is a serious concern. Several pointed to a link between criminal activity and abandoned commercial and residential properties, some of which have been taken over by drug dealers for trafficking. The threat perceived by residents is serious: Violent crimes, while representing only 7 percent of the criminal activity in these neighborhoods, increased 18 percent from 2002 to 2006.¹⁴ Community stakeholders reported that violence had diminished their engagement in the neighborhood, making them more reluctant to spend time on their porches and more concerned about traveling through the neighborhood to accomplish basic tasks.

Health is worse for residents in the Northern Crescent neighborhoods than the city as a whole. Obesity, for example, is higher among city residents (25 percent) than their suburban counterparts (19 percent).¹⁵ Health-care providers and parents working in crescent neighborhoods reported that their children were even more likely to be overweight, which they attributed to a lack of both physical activity and access to healthy foods.¹⁶ Asthma rates in these neighborhoods are also higher than in the city as a whole, a consequence perhaps of the case study area's proximity to industrial areas and expressways. Finally, the age of the housing stock combined with a lack of investment contributes to higher lead poisoning among children in these areas. Nearly a third of children in these neighborhoods had elevated levels of lead in their bloodstreams.¹⁷ Poor health not only affects children's ability to learn, but also poses significant costs to the household.

Education is also an issue for residents of the Northern Crescent, whose neighborhood schools have not performed well.¹⁸ In one elementary school, almost two-thirds of its third graders failed to meet the English language arts standard, while just 32 percent of students met the math learning standard.¹⁹ Students in the nearby



Rochester's Northern Crescent neighborhoods are dotted with vacant and abandoned homes, which can depress neighboring property values and attract unwelcome criminal activity.

local high school also performed below test standards in the same year. Only 4 percent of students tested passed the Regents exam for mathematics. The primary reason cited for poor performance in schools is the high proportion of the city schools' student body living in poverty.²⁰

Keeping kids in school is another challenge. In one neighborhood elementary school, 17 percent of the student body had been suspended at one point during the 2005–2006 academic year. The local high school reports an annual dropout rate of 25 percent.²¹ Historically, residents of Rochester have been able to find a well-paying job in the factory; today's graduates of area schools no longer have the same opportunities.

Housing in the Northern Crescent neighborhoods is mostly rental and often temporary. The stock is more likely to be vacant, old, and in generally poor condition compared with the total stock available in the city.²² According to HUD, seven out of 10 low- and moderate-income households in these areas live in housing that has at least one of the following problems: lack of complete plumbing or kitchen facilities, overcrowding, or a cost burden greater than 30 percent of their monthly income.²³

The decline in the city population reduced the demand for existing housing stock. As mentioned above, vacant and abandoned buildings are perceived as magnets for crime by residents and city officials.²⁴ John, a former Kodak employee, attributed the two break-ins at his house over a six-month period to the lack of neighbors created by vacancies.²⁵ Denise, a senior homeowner, expressed fear of empty houses next to

her property. “You don’t know when somebody is going to camp in there,” she lamented, “and do something or start a fire.”²⁶ The city has acquired a significant amount of these properties for demolition.²⁷

Homeownership, long an avenue for wealth accumulation for families, is proving less viable for many Northern Crescent families. Low property values have reduced owners’ incentives to invest in upkeep and have prompted concerns about the value of their original investment.²⁸ In 2006, the average assessed value for residential properties in the case study neighborhoods was below \$33,432.²⁹ Across the MSA, about 14 percent of the total loan applications were for home improvement and less than 1 percent of these loans were made in the Northern Crescent.³⁰ Ray, a resident of the case study area’s west section, recently bought a house across the street from his mother’s for \$11,000. He paid just \$1,000 more than what his mother paid for her house in 1959.

■ ISSUES TO CONSIDER

Interviews with Northern Crescent residents and community leaders raised three issues that are key to understanding the effects of poverty on residents in these once-vibrant neighborhoods of Rochester. They include managing and leveraging financial resources, high rates of mobility, and connecting institutions to communities and residents.

Managing and Leveraging Financial Resources

While Crescent neighborhood residents have access to banks and credit unions in addition to alternative credit providers, physical proximity to mainstream financial institutions is not sufficient to engage residents. Instead, residents appear to make decisions about using specific financial services based on convenience, cost, and utility. In interviews, Northern Crescent residents revealed a variety of experiences with mainstream financial institutions, ranging from having a relationship with a bank, to having had a banking relationship at one time, to never having had a relationship with a bank. Also, the large proportion of residents with no credit scores evidences their lack of engagement in the financial mainstream.³¹ As of 2004, almost two-thirds of credit files in the Northern Crescent neighborhoods had too little credit history to receive a credit score.³²

The high value many residents place on flexibility combined with typically tight household budgets can

lead to paying higher prices for goods and services. For example, Juanita, a young, single mother of three daughters, uses a rent-to-own store to purchase household goods. By her calculation, the cost of renting a laundry unit (\$15 per week over two years) seemed a better deal than the cost of using coin-operated Laundromats located in a neighborhood two bus rides away (\$18 per week in addition to travel time).³³ On a weekly basis this calculation presents a savings; however, the cost of renting a washer-dryer unit over two years (\$1,560) when compared to its retail price (\$899) suggests that she would be better off buying a unit.³⁴

Since many residents seem to have an immediate need for cash, they often rely on certain forms of credit to meet that need. Refund anticipation loans (RALs), for example, are loans provided by commercial tax preparers based on the refund expected. Not surprisingly, RALs are more likely to be used in Rochester’s areas of poverty. (See Figure 1) Anna, a Northern Crescent resident, reported that this type of loan offered a quick way to get her money despite its fee of approximately 6 percent of her return. Anna used the RAL this year “to catch up on some bills,” despite its costing her \$242 to prepare and process the loan. Andy, a divorced father of two, used RALs two years in a row to pay past-due bills and to buy a car because he could not wait for the refund itself.³⁵

A new market-led initiative under way at Progressive Federal Credit Union seeks to address credit problems for residents and provide affordable alternatives to high-priced loans. The CASH Coalition, a free Earned Income Tax Credit tax preparation campaign in Rochester, has engaged public and private institutions to help provide banking products to underserved clients at tax time and to encourage savings.³⁶

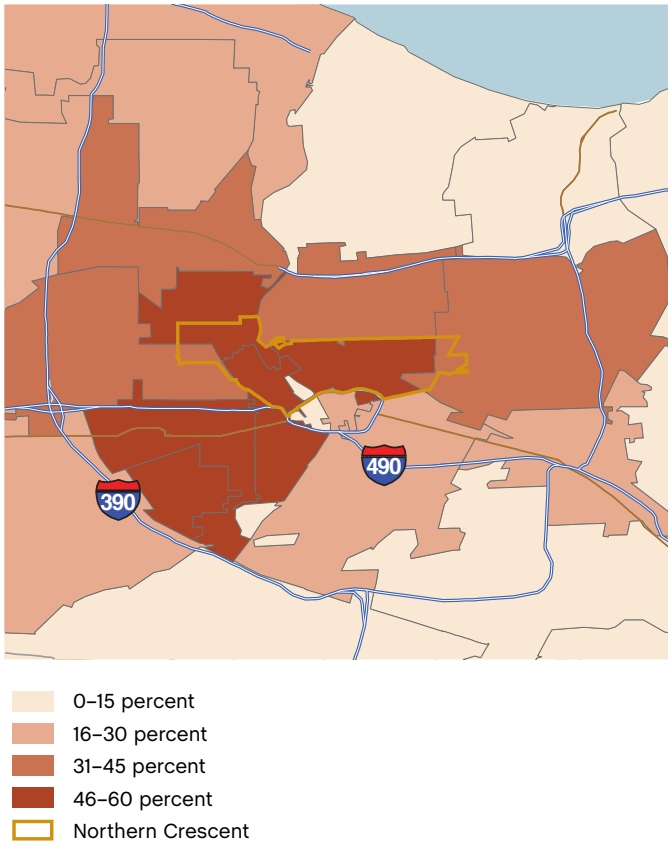
High Rates of Mobility

Residents and stakeholders interviewed for the case study reported that it was common for residents to move frequently.³⁷ According to the 2000 census, 54 percent of residents age five or older in the east section and 63 percent in the west section had moved in the past five years. Nearly half of those moving into these areas came from other areas of the county. However, these statistics do not fully capture the nature of mobility described in interviews.

Student stability is measured by the Rochester City School District in an effort to monitor the transience of the student body. The student stability statistic measures

FIGURE 1

Earned Income Tax Credit claims that include a Refund Anticipation Loan, by Zip code, 2004



SOURCE: 2004 Earned Income Tax Credit (EITC) data available at <http://www.brookings.edu/metro/EITC/EITC-Data.aspx>

the number of the same students that remained in school for one academic year out of those that had enrolled by October.³⁸ In the case study area, student stability rates range from a low of 86 percent in the east to a high of 97 percent in the west.³⁹ Based on this statistic, over a five-year period, the east neighborhood school would experience a 70 percent change in its student body and the west school a 15 percent change if mobility remained constant. Reports from Head Start providers and health promoters working with families suggest that nearly half of their clients move quarterly.

Residents noted that they often move to a house on the same street or in the same neighborhood.⁴⁰ Some residents reported that financial constraints and the local support network of family encouraged them to stay in the neighborhood. Jennifer, for example, would incur additional costs if she moved too far away from her mother, who provides day care to her daughters while she is at

work.⁴¹ Section 8 vouchers, designed primarily to increase access to units in the private market, are also designed to reduce the concentration of poor families in particular neighborhoods and public housing projects. Voucher use in Rochester, however, suggests that given financial support to move, residents tend to remain within areas of concentrated poverty where rental units are more likely to be available.⁴² Of the 17,573 tenants using Section 8 vouchers, 60 percent live in the city of Rochester.⁴³

Moving can pose challenges in providing and receiving services.⁴⁴ One bank branch manager said that following up and communicating with customers regarding their finances was difficult because of frequent changes in address. Moving can also have an impact on household finances, with the loss of security deposits and the incurring of additional charges to set up new utilities.

Connecting Institutions to Communities and Residents

Community building has long been an important part of local philanthropy and activism, exemplified by residents George Eastman and Frederick Douglass.⁴⁵ Today, Rochester has a vibrant community development sector focused on realigning the physical infrastructure with the changing local economy.⁴⁶ The Rochester Community Development Collaborative joined with five foundations to provide technical assistance, operating support, and project funding for housing and economic development projects within the city of Rochester. Between August 2000 and December 2004, \$1.25 million was invested in city projects.

According to an evaluation report conducted by the Enterprise Foundation on behalf of the Rochester Community Development Collaborative in June 2005, organizational capacity for addressing neighborhood issues has improved. The Rochester Development Housing Fund was established by the Enterprise Foundation to facilitate the use of the Asset Control Area Program of the Department of Housing and Urban Development. This fund seeks to buy vacant houses, renovate them, and resell them at affordable prices to low- and moderate-income households. The program has acquired and rehabilitated 267 homes, of which 202 were sold to first-time buyers.⁴⁷

Despite evidence that community developers have an increasingly high level of capacity to put together successful deals, challenges in leadership succession and institutional cooperation remain. Right now, a highly

professional community development leadership exists, as well as an older grassroots leadership on the verge of retirement. While these practitioners address similar issues, they do so along parallel lines, collaborating occasionally and on an ad hoc basis. People- and place-based approaches to community development issues are also developed in isolation. Capacity at both traditional community development corporations and poverty-alleviation organizations is highly developed, but requires coordination and leadership to define a vision and direction for effective implementation and targeted improvements.⁴⁸

■ CONCLUSION

Despite its challenges, these neighborhoods have important assets that contrast with traditional depictions of areas of concentrated poverty. First, there is strong neighborhood leadership that has developed with the support of city government and private organizations. The Neighbors Building Neighborhoods (NBN) initiative, which began in 1996, has been the main vehicle for encouraging strategic citizen participation in neighborhood revitalization. In recognition of the interdependent and interrelated nature of Rochester's neighborhoods, NBN has worked with sectors, or groups of neighborhoods, to provide technical assistance in creating a community vision and work plan. In the process, informal social networks and neighborhood relationships have been leveraged to propose projects and seek funding from foundations and community development organizations.

Second, the county has partnered with local community colleges and employers to provide relevant job training and development in the region's key growth industries. WIRED (Workforce Innovation in Regional Economic Development), the Finger Lakes regional workforce initiative, includes support for scholarships and apprenticeships to address shortages of skilled workers in these industries.⁴⁹

Third, these Northern Crescent neighborhoods feature a number of notable assets that could serve as anchors for development, including the Public Market, several parks designed by Frederick Law Olmsted, and PAETAC Park soccer stadium.⁵⁰ These neighborhoods also provide their residents with proximity to civic assets such as libraries, community services, healthcare facilities, businesses, and financial institutions. Leaders and residents alike are exploring the ways that each of these assets can be leveraged to promote greater vitality and well-being in these neighborhoods.

One leader reported, however, that despite their best efforts as a community, they were "running to stand still." Reaching beyond the crescent neighborhoods to the city and county may provide positive regional connections for promoting economic growth and opportunity.

This case study was prepared by Alexandra Forter Sirota, community affairs analyst, and Yazmin Osaki, assistant economist, both formerly of the Federal Reserve Bank of New York.

Endnotes

- 1 The term "smudgetown" comes from the social history of Rochester by G. Curtis Gerling, *Smudgetown USA* (Webster, NY: Plaza Publishers, 1957).
- 2 Blake McKelvey, *Rochester: A Brief History* (Lewiston, NY: The Edwin Mellen Press, 1984). Blake McKelvey, *Rochester: An Emerging Metropolis, 1925–1961* (Rochester: Christopher Press, 1961).
- 3 Blake McKelvey, "Economic Stages in the Growth of Rochester," *Rochester History* 3(4) (October 1941): 1–2.
- 4 Rolf Pendall, William W. Goldsmith, and Ann-Margaret Esnard, "Thinning Rochester: Yesterday's Solutions, Today's Urban Sprawl," Lincoln Institute of Land Policy Conference Paper, Product Code: CP00A08, 2000.
- 5 Raymond V. Bowers, "Ecological Patterning of Rochester, New York," *American Sociological Review* 4(2) (April 1939): 180–89.
- 6 Interface Studios LLC, Rochester Housing Market Study, 2007, 29–30.
- 7 According to the U.S. Census Bureau's Zip Business Pattern Data, Rochester's core lost 93 establishments, a 1.5 percent decline, while the entire metro area gained 842 establishments, an increase of 5.2 percent, from 2000 to 2004.
- 8 According to the 2000 census, the occupations of the employed population were roughly split between sales and office occupations (13.4 percent) and service occupations (11.9 percent).
- 9 Matthew Daneman, "UR Packs a Punch for Area Economy," *Democrat and Chronicle*, June 6, 2007.
- 10 Rochester Works, "Preparing a Workforce for the New Economy: 2004 State of the Workforce Report," 9.
- 11 Rochester Works, 2004, 13.
- 12 Action for a Better Community, "Community Assessment 2007." Internal document provided to case study authors by Planning & Evaluation Department, Action for a Better Community.
- 13 S. Lee, "Neighborhood Commercial Development: Commercial District Revitalization Initiatives, Fiscal Year 2004–2005," City of Rochester Neighborhood Commercial Development Team, June 2005. Interviews with city of Rochester Economic Development Department and business owners on Lake and Hudson avenues.
- 14 The Federal Bureau of Investigation's Uniform Crime Reporting Program defines property crimes as larceny, theft, burglary, and arson. Data on violent crimes for 2002 and 2006 provided by the Rochester City Police Department.

- 15 Monroe County Department of Health, Finger Lakes Health Systems Agency, September 2002, 2.
- 16 Interviews with community stakeholders.
- 17 Monroe County Department of Health, May 2002.
- 18 *Paytner v. New York*, 2003. New York Court of Appeals. Detailed information about this litigation available at http://www.nsba.org/site/doc_cosa.asp?TRACKID=&DID=31709&CID=164 (accessed September 27, 2007).
- 19 New York State Department of Education, School Report Card for School #6, 2005–2006. See <https://www.nystart.gov/publicweb/>; last accessed September 27, 2007. “Meeting learning standards” is defined as the student understanding the content of the subject at that grade level.
- 20 *Paytner v. New York*, 2003. New York Court of Appeals.
- 21 New York State Department of Education, School Report Card for Dr. Freddie Thomas High School, 2005–2006. See <https://www.nystart.gov/publicweb/> (accessed September 27, 2007).
- 22 Block conditions for Edgerton and Brown Square from Bob Breglio, “Analysis of Housing Condition and Other Factors in Sector 3 of Rochester, NY,” Neighborhood Preservation Coalition of New York State, Inc. Block conditions for Marketview Heights from Community Planning Collaborative, “Marketview Heights Neighborhood Revitalization Strategy: Making Change Happen.”
- 23 Department of Housing and Urban Development, Consolidated Housing Authority Strategy. 66.8 percent of households earning 80 percent or less than the median household income had at least one problem with a house in Upper Falls and Marketview Heights, while 63.02 percent of households earning 80 percent or less than the median household income had at least one problem with a house in Edgerton and Brown Square (CHAS 2006). Cost burden is defined by a household spending 30 percent or more of its monthly income on housing costs, which include utility payments (HMDA).
- 24 Vacant buildings represent 21 percent and 18 percent of the housing stock in the east and west areas, respectively.
- 25 “I have no neighbors....I’ve got houses on either side of me [but] the one house is empty.” Interview with John, March 21, 2007. Similar stories were shared by other residents.
- 26 Interview with resident (Denise), March 8, 2007.
- 27 Tony Favro, May 7, 2006. U.S. cities use demolition as a planning tool, but results are often problematic. Available at http://www.citymayors.com/development/demolition_usa.html.
- 28 One homeowner and social-service professional in the Upper Falls neighborhood said that he would not invest in his house because it had depreciated in value so much that it was not worth half of what his family paid for it in the 1950s.
- 29 Interface Studio LLC, 2007, Rochester Housing Market Study.
- 30 Home Mortgage Disclosure Act data (2005). Number of home loan applications by loan purpose. Home mortgage lending by demographic group was analyzed in Barbara Van Kerkhove, “There’s No Place Like Home: Access to Home Mortgages in the Rochester Area in 2004” (Rochester, NY: Empire Justice Center, January 2006) and Barbara Van Kerkhove, “The Homeowners Insurance Gap: How Race and Neighborhood Composition Explain Cost and Access Disparities in Rochester and Monroe County, NY” (Rochester, NY: Empire Justice Center, May 2005).
- 31 Data on credit scores provided by the Federal Reserve Board, based on a 10 percent sample drawn in December 2004 from a major credit bureau.
- 32 In the east section of the Northern Crescent, 63 percent of the credit files are “thin,” while in the west section, 66 percent are “thin” files.
- 33 Interview with Mary (resident), February 27, 2007.
- 34 The retail price of the washer/dryer unit was taken from the Sears catalog.
- 35 Interview with Andy Pearl, March 21, 2007.
- 36 Progressive Federal Credit Union and M&T Bank have developed a curriculum to provide credit counseling and to introduce underserved clients to appropriate banking products.
- 37 Interviews with community stakeholders.
- 38 Student stability rates are defined as the number of students attending the same school all year divided by the total enrollment at the end of October, according to the Basic Educational Data System.
- 39 Rochester School District Mobility and Stability Data provided by Jana Carlisle and cross-referenced with New York State Department of Education, School Report Cards, 2005–2006.
- 40 Interview with Zakia and Mary (residents). Interview with Jennifer Hudson, March 8, 2007.
- 41 Interview with Jennifer Hudson, March 8, 2007.
- 42 Interview with Rochester Housing Authority.
- 43 Vicki Brown, Rochester Housing Authority: Tenant Profile, Center for Governmental Research, May 2007.
- 44 Comments shared during brainstorming session on mobility with Rochester Advisory Group, March 2007.
- 45 Eugene E. DuBois, “The City of Frederick Douglass: Rochester’s African-American People and Places” (Rochester, NY: Landmark Society of Western New York, 1994). Blake McKelvey, “A History of Social Welfare in Rochester,” *Rochester History* 20(4) (October 1958): 1–28.
- 46 Interviews with community stakeholders. Review of United Way funding priorities for Rochester organizations and Rochester Area Community Foundation funding.
- 47 Jennifer Blake, “Innovations in Community Development: Rochester Housing Development Fund Corporation: Renovating Houses and Rebuilding Lives” (Columbia, MD: Enterprise Community Partners, Inc., 2006).
- 48 Rochester Advisory Group Meetings, March 21, 2007, May 15, 2007, and August 21, 2007.
- 49 For more information, see <http://www.fingerlakeswired.com>.
- 50 PAETEC Park is a soccer-specific stadium in Rochester, New York, for the Rochester Raging Rhinos soccer team of the USL First Division.