

## Program helps those above limits for help

**BY MIKE PATRICK**

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When there's not enough money at the end of the month to pay for groceries, Rosemarie Mastroianni-Lopez said, difficult choices need to be made.

"I've had to come up with some pretty creative dinners; I don't know how I came out of the pantry with them," she said. "If I haven't been able to go shopping in a month and a half and I have to pay the light bill, I have to prioritize. Food is the first thing to go, because that's the easiest."

She owns her home and has a good job as an administrative assistant at a private college in Waterbury. But not only is Mastroianni-Lopez struggling, that may actually be why she's struggling. Mastroianni-Lopez makes barely enough to get by, but too much to qualify for social service help.

"I don't qualify for food stamps or assistance in any way because I make too much money; but I don't make enough money," she said. "I go to work every day; I should not have to rob Peter to pay Paul. There's people out there who get tax assistance, their rent is paid and get \$400 in food stamps, and they don't go to work."

Mastroianni-Lopez is what the United Way has recently dubbed an ALICE, an acronym for asset limited, income constrained, employed — basically, the working poor.

The United Way of Greater Waterbury was one of several in the state to take part in a Rutgers University study of the working poor in six states.

In Connecticut, the study found, one in four households exceeds the federal poverty level in earnings, but still makes less than the basic cost of living.

This population, United Way officials said, walks a tenuous budgetary line. One life-changing event can send them hurtling toward financial ruin.

For Mastroianni-Lopez, it was a pending divorce that made her sole owner of a house she can't afford. She has since brought in a roommate, with whom she splits the monthly mortgage bill, she said.

For Dennis Powers, it was a stroke.

Powers, of Wolcott, was a technology expert for a Fortune 500 corporation when he decided to strike out on his own and become Wolcott's first Internet service provider in the early 2000s.

He was successful as an entrepreneur and even built the Town of Wolcott's first website.

He was three days away from paying off his home mortgage, and just one day more from obtaining his own health insurance, he said, when the stroke occurred.

Two years of treatment cost him nearly everything. Then, the recession struck and many of his clients went out of business.

"I was devastated and I had no reserves," he said.

Powers almost lost his house before declaring Chapter 13 bankruptcy and preventing bank foreclosure.

Now 60, he's back in business with UXB Internet, a website design and hosting company. He does well, he said, but not well enough.

Last year, he said, he signed up for SNAP benefits.

"It was hard enough to ask for help," he said. "My parents came out of the Depression. I have that ethos."

Many in the ALICE population find it difficult, even humiliating, to seek social service help, said Glenn McCabe, a spokesman for the United Way of Greater Waterbury.

"People will call into 211 and say, 'I live in Middlebury, I need food for my children, can you give me a referral to a food pantry two towns away,'" McCabe said. "There's a certain stigma. One of the goals of the ALICE report is (a) give dignity to this population, (b) give them a voice, and (c) let them know it's not just them, it's thousands of their neighbors that have this gap."

McCabe pointed out 211 callers can remain anonymous.

According to the report, the cost of living for a Connecticut family of four is \$64,689. That means, a single provider in that family would need to make \$32.34 per hour full-time.

Yet, the report indicates, more than half the jobs in the state pay less than \$20 per hour.

"United Way is not the only solution; they begin the conversation to find the solution," McCabe said. "Right now in our Greater Waterbury area, we're supporting local education programs like Reach Out and Read, Bridge to Success and a multitude of after-school programs which are helping children in ALICE households to build the foundation to fulfill their potential so they'll have that educational foundation to climb the ladder in their careers."

McCabe said those in power also need to be made aware of ALICE.

"What we want people to do with the report is keep ALICE at the forefront where decisions are made at all levels," he said. "If you're looking at raising income or sales tax, how is this going to affect this population teetering on the brink of financial ruin?"

To access the ALICE report, visit [alice.ctunitedway.org](http://alice.ctunitedway.org).

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