
Portrait of a Typical Client Family

There is no “typical” River Fund Client Family. This is a composite profile of our households, in which there is a 7 in 10 probability that it will have four or more members; it has a 40% chance of being headed by a single adult with a 3:1 likelihood that the adult is female—who, half the time, tries to juggle a low-paying job with the raising of two or more children. In the 20% of families headed by both a male and female adult, two thirds are dual-earner households trying to raise three or more kids on a combined income below \$15,000/ year. Three fifths of the children in such homes have witnessed their parent’s breakup, and are step-siblings of the other minors with whom they now live.

Thirty percent of client families have one or more members, usually adults¹, who are affected by a major disability that prevents the person from walking or standing.² There is a 75% chance that the child of a client family will be sharing a bed with one or more siblings, and a 10% chance that the child and his or her siblings are being raised by a non-parent guardian relative above the age of 60³. Fifteen percent of families have a senior as the second adult, and in half such cases, the second adult is severely disabled.

Fifty-five percent of the families are unable to afford both rent *and* utilities every month. Within this group, just over a quarter resort to cramping two or more children into one bedroom so that another room can be rented to a relative or a stranger who is considered “safe.”⁴ Others⁵ swing between antagonizing



This 62-year old man is the guardian of his granddaughter whose parents, his daughter and boyfriend, both died in an accident.

their landlords one month and ConEdison the next. Most of these have given up landline phone service and cable television. At this point, slipping into homelessness becomes a strong possibility for such families, and 6% of our total population is indeed homeless—with the primary concentration in the two locations served by our Mobile Programs.

Interestingly, a relatively small percentage of household heads is undocumented (9%), and a high number were either born here or have been legally in the United States long enough to have become citizens (65%). The others (26%) hold green cards or work permits.

Six out of ten households have at least one adult who is medication-dependent for the control of Diabetes, High-Blood Pressure, High Cholesterol or Heart Disease; and in more than half of those cases, the person is afflicted by a combination of two or more of these conditions. In 75% of these cases, the individual seems eligible for Medicaid, but one third fail to apply, due to ignorance or misinformation, and pays for critical medication out of pocket, or does not fill prescriptions when funds are “too low.”

Given this composite profile, half our client population depends on two food pantries for survival and averages 35 visits to us per year.

¹ 2:3 likelihood.

² The River Fund New York only tracks major physical and mental disabilities that are certified by a physician to impact the ability of the person to stand on line for services. “Learning disabilities” and several other conditions that qualify as “disabilities” under the Americans with Disabilities Act are currently not included in the statistics tracked by us.

³ Usually because the, invariably single, parent is either dead, mentally disabled, in another state for economic reasons, incarcerated or otherwise deemed incapable of caring for the child—as determined by a Court or by the wider network of relatives.

⁴ Typically, a single elderly woman or a teenage student.

⁵ Approximately one fifth of this group, or about 11% of our total population