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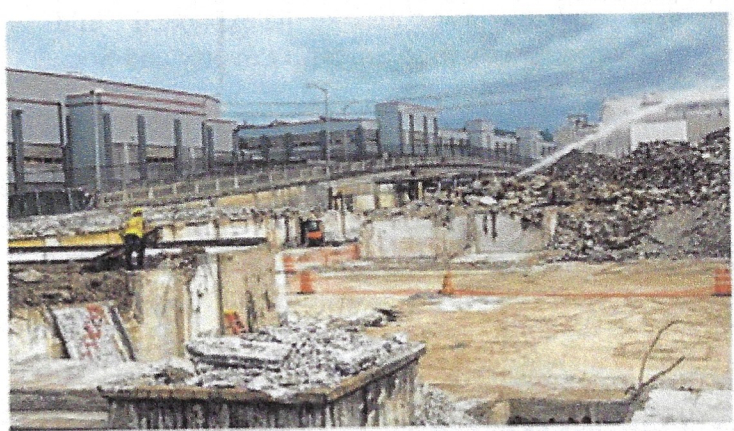
'It feels like I've been in survival mode my whole life,' said Lisa Meazler.



Felica Allen with her children Nishayia, Surayj and Suriyah on their front porch near Binghamton, N.Y. BEN CLEETON FOR THE WALL STREET JOURNAL (3)



Lisa Meazler, left with daughters Emmi and Averi; the demolition of office buildings of IBM—once the economic anchor for the community—in June, below.



Many Are Earning More But in Worse Financial Shape

Millions of U. S. children live in households that are just scraping by; nearly half below bottom rung of middle class

BY DAN FROSCH

ENDICOTT, N.Y.—By government standards, Lisa Meazler and her three daughters aren't technically poor.

Meazler earns \$37,500 a year, working for a nonprofit that helps connect new mothers with services. She owns her own home, a small house with blue siding and a backyard in a quiet neighborhood outside Binghamton.

Some nights, Meazler, 43, wonders how far it's gotten her. She hasn't been able to afford to take the girls, ages 7, 13 and 22, on a real vacation for years. She winces when her middle child, Emmi, asks why she can't make "normal dinners" like other families, referring to the home cooked meals Emmi eats with friends instead of the cheaper frozen food her mom serves. Meazler tells her they don't have money like other families.

"We're fine, Mom," Emmi said, plopped down on the living room couch after basketball practice. "We are fine," Meazler smiled.

Away from her children, Meazler's blue eyes fill with tears. Her credit cards are maxed out. She's constantly behind on her cellphone bills. She usually pays her \$865 mortgage late, like

she did around Christmas, to have enough cash to buy her girls extras. In December, she got a letter from the county social services department approving her for \$253 in monthly food assistance.

"Sometimes I think, 'Where did I go wrong?'" she said.

Nearly 10 million American children are living in poverty, the most since 2018, according to the latest Census Bureau figures from 2023. Tens of millions more are precariously close. Their families have been pushed to the edge by a storm of economic factors, including the expiration of Covid-era relief programs and the impacts of inflation on food and housing.

The strain is expected to be worsened by cuts to federal spending on aid programs, including food benefits and Medicaid. President Trump on July 4 signed legislation passed by Congress that reduces funding and tightens work requirements for government assistance, and will likely result in less food aid and millions losing health coverage.

Falling behind

Even before the new cuts, several markers show that households with children are falling behind, though statistics around poverty have been complicated by the upheaval the pandemic brought to jobs and living arrangements, and the unprecedented federal aid distributed in response.

The share of families with children living in poverty jumped to 12.9% in 2023, the most recent year available, after plummeting to a record low of 5.6% in 2021, driven down by temporary pandemic programs like the expanded Child Tax Credit and extra unemployment insurance, according to census data compiled by the Center on Poverty and Social Policy at Columbia University.

Poverty for all ages has inched up, but no other age demographic has seen a sharper rise in poverty between 2021 and 2023 than children, data compiled by the center show.

The Columbia center used the census's supplemental poverty measure, a metric that accounts for a family's income after taxes, government benefits and location. Many economists view it as a more accurate way to examine families' financial well-being than the census's official poverty measure, an older calculation that relies on pretax income and is used to determine eligibility for public assistance. (The older calculation typically shows even higher rates of child poverty.)

Millions more kids live in households that are just barely scraping by. Around 35 million kids—nearly half of all in the U.S.—lived in households under the line that many economists view as the bottom rung of the middle class, according

to 2023 census data compiled by Luke Shaefer, a University of Michigan economist who studies child poverty. That number of children is the highest in five years, Shaefer said.

For a family of two adults and two kids, the dividing line is a maximum net income of about \$75,000, including government benefits.

“For every one child below the poverty line, there are two to three more above it but still too close for comfort,” Shaefer said. They’re in “families whose lives are a constant grind of working hard but never making it.”

The loss is clear in Broome County, in south-central New York state, where postindustrial cities like Binghamton are flanked by hills and woodlands. More than a quarter of the county’s 36,100 children were living in poverty in 2022, an increase of nearly 50% from 2021, according to census modeling estimates used for counties. The rate dipped in 2023, but despite that, nonprofits helping families under financial duress have seen demand soar to nearly unprecedented levels over the past year.

The Food Bank of the Southern Tier received more than 92,000 requests for food for children in the county through three of its main local programs in 2024, about 9,000 more than in 2023, and nearly double the number in 2019.

The Broome County Urban League ran out of its 2024 rental assistance money for families last November, weeks earlier than usual, unable to keep pace with need.

At Mothers & Babies, the private nonprofit where Meazler works, referrals to help provide new moms with everything from cribs to baby clothing doubled in a year.

Meazler sees herself in many of the mothers she meets with—working jobs that barely cover the basics anymore. Up late, trying to figure out which government aid programs might help and which bills they can push off. Unable to save a dime.

Broome County

Situated about 70 miles south of Syracuse, with a population of roughly 196,000, Broome County has had high child poverty rates over the past decade. It wasn’t always this way.

IBM was born here, when three of the earliest information processing companies merged in 1911 and established headquarters in the village of Endicott amid neighborhoods of Italian immigrants who worked in a local shoe factory.

With a sprawling campus near the Susquehanna River, IBM provided generations with manufacturing jobs and financial stability. The company’s presence in Broome County began waning in the 1990s, as it moved production elsewhere and laid off workers. The company sold its campus in 2002, while continuing to lease some of the buildings. That ended in 2023, and demolition of the company’s gray, hulking office buildings in Endicott—long vacant—began on Dec. 31.

Binghamton University, part of the New York state school system, is now the county’s main economic engine, along with several hospitals. The school has increased its annual enrollment by about 2,000 students over the past decade while adding several hundred employees.

Rents in Broome County have nearly doubled over the past several years, according to Zillow, from \$694 in May 2018 to \$1,292 in May 2025 for a “typical” apartment, which Zillow defines as the average of the middle-third of rents on the market. In downtown Binghamton, a high-rise offers luxury housing for students.

As it did elsewhere, temporary Covid benefits briefly helped cut the child poverty rate in Broome County in 2021, dropping it to a decade low of 17.6%, according to census figures. The expanded Child Tax Credit, for example, included in the Biden administration’s American Rescue Plan in 2021, gave working families around the country an extra \$1,000-\$1,600 per child, depending on age. The credit expired at the end of that year.

The next year, Broome County saw its child poverty rate jump to 27% before dipping back down to 19.8% in 2023. Local social service groups said they weren’t certain what drove down the rate. On the ground, they said they are seeing more families struggling.

Raises and losses

The county had an average unemployment rate of just 4% last year. Longtime social service workers said they've been struck by families whose salaries have risen, yet are struggling more than ever.

Wages have gone up for low-income earners, as with other economic groups, said Abigail Wozniak, a labor economist at the Federal Reserve Bank of Minneapolis. Federal data, however, show the poorer households have been hit harder by inflation over the past four years, according to analysis by Jeff Horwich, senior economics writer at the bank.

Some working families in Broome County are now leaning more on public assistance for help. But if their salaries increase, even slightly, their eligibility for state and federal assistance could be reduced.

Jennifer Lesko, chief executive of the Broome County Urban League, said her caseworkers are seeing clients lose some of their food or housing support after getting raises or overtime shifts.

"It just boggles my mind when you have someone who makes just a few dollars more during a pay period and then loses benefits right away," she said.

Felica Allen, a 39-year-old nursing assistant and single mom, works the graveyard shift in the emergency room at UHS Wilson Medical Center near Binghamton before returning home each morning to care for her four children, ages 3, 12, 14 and 17. A fifth, 22, moved out in September.

Allen's \$20 an hour salary rose last year to \$22.90, which amounted in 2024 to about \$39,000 for the hours she worked, including bonuses and overtime. That's more money than she's ever made and not far above the federal government's supplemental poverty threshold for her family size.

It still doesn't come close to covering her expenses, she said, and her financial situation has worsened despite earning more.

Before Christmas, a letter from the county social services department arrived, saying her monthly Supplemental Nutrition Assistance Program benefits, the official name of the federal food assistance program, were being slashed from nearly \$1,000 to \$564 because she's now making more in wages. Federal food aid is calculated through a formula that considers income and family size.

"I literally went to work in tears that night I found out," Allen said. "Like how do I feed my family now when I was barely making ends meet before?"

Last summer, she moved from a two-bedroom home to a five-bedroom for \$1,950 through Section 8, a federal housing program for low-income people, which covers \$750 of the rent. Allen pays the remaining \$1,200.

After taxes, she takes home between \$2,400 and \$2,600 a month based on her hours. Monthly expenses add up: \$162 for the car she is still paying off; \$287 for car insurance; \$400 for phone and internet; and electricity bills that can run more than \$500 because of back payments.

In March, she decided to reduce her official weekly work hours from 32 to 26 so she could get back \$220 in food benefits. She has managed to take on extra shifts when they pop up at the hospital, to make up the difference in salary.

Even with her raise, the rent is often late, and Allen borrows from her sister, aunt and friends to cover it. The fathers of her children aren't involved in their lives, and she has little contact with them, Allen said.

Allen loves the bustle of the ER; it's a welcome distraction from her own hardships. She's on the verge of completing her GED and dreams of enrolling in a program to become a registered nurse.

But she wonders when she'd find the time. She gets back from the hospital at 7:30 a.m., and shuttles her children to school. Her 3-year-old stays with her, and Allen tries to close her eyes when the toddler naps. She readies dinner, gets the kids to bed and heads off to work before her shift starts again at 11 p.m. Her 17-year-old daughter, Malajia, watches the younger children at night while she's gone.

Getting away

Meazler, who works at the nonprofit for new mothers, said she is cordial with the father of her two youngest, who takes the girls from time to time, but prefers to only ask him for money in an emergency. Her 22-year-old recently got a part-time job working at Subway for \$15.50, the minimum wage in much of New York state.

This year, she used a portion of her \$8,000 tax refund to take her daughters to visit her ailing mother in Georgia, whom she hadn't seen in two years. The trip to Georgia was something the family could look forward to.

After mortgage payments, car repairs and other expenses, Meazler set aside \$800 from the refund to pay for a rental car and gas for the 2,000 mile round trip drive. One morning, during their weeklong stay at her mom's house, Meazler took the girls to Panama City Beach, a few hours away. They bought \$5 boogie boards from a Five Below store and ate pizza. Meazler remembered smiling as she watched her girls laugh and toss a football through the surf until it got dark. For once, her troubles seemed far away.

Days after driving home to Endicott, her mother was hospitalized with renal failure. Meazler had to take off work and spent the last of her tax refund on a flight back to Georgia. She quickly fell behind again on her mortgage payments for April and May.

"It feels like I've been in survival mode my whole life. Worked and worked and worked," she said. "Worked for nothing."

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