

From Insight to Action

**HOW RESEARCH, SERVICE, AND ADVOCACY
ARE POWERING LASTING CHANGE FOR NEW YORKERS**

2024–2025 BIENNIAL REPORT



Community
Service
Society

cssny.org

From Insight to Action

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Note: This report covers Fiscal Years 2024 and 2025, including the period from July 1, 2023 to June 30, 2025.



The Community Service Society of New York (CSS) has worked with and for New Yorkers since 1843 to promote economic opportunity and champion a more equitable city and state. We power change through a strategic combination of research, services, and advocacy to make New York more livable for people facing economic insecurity. www.cssny.org

A MESSAGE FROM OUR LEADERSHIP

A Model That Delivers Lasting Change for New Yorkers

At the Community Service Society of New York (CSS), we have always believed that **lasting change requires more than just good ideas**. It requires listening to constituents, understanding the systems that shape their lives, and having a framework to translate that knowledge into action.

That belief has guided our work for over 180 years, and it remains the foundation of everything we do today.

What makes CSS unique is our integrated approach. We do not simply study problems. We do not only provide services. Instead, **we bring together research, service, and advocacy in a continuous and interconnected cycle** that allows us to identify challenges, respond to the needs of New Yorkers, and pursue the structural changes that create a more just and equitable society.

During the period of this report, the CSS model has produced meaningful results to tangibly improve the lives of countless New Yorkers. Our **#EndMedicalDebt campaign** stands out as a powerful example of impactful policy change that is rooted in both the voices and experiences of real patients struggling to afford basic health care and in meticulous research to document the policies

and practices that put New Yorkers' health and financial security at risk. These insights led to transformative changes—including a **78 percent decline in New Yorkers with medical debt in collections** and a nearly complete end to medical debt lawsuits against patients.

This and other stories in our 2024–2025 biennial report demonstrate that progress is possible when we connect knowledge with action and individual experiences with systemic solutions.

As we look ahead, we know that **New Yorkers continue to face profound challenges**. Economic insecurity persists across the state and is affecting a growing share of low- and moderate-income households.

We are proud of what we have accomplished together, and we are energized to tackle the work that lies ahead.

Thank you to our staff, partners, supporters, and above all, the New Yorkers whose experiences continue to inspire our work.

Together, we are building a stronger, more equitable New York.



David R. Jones, Esq.
PRESIDENT & CEO



Mark A. Willis
CHAIRPERSON

Highlights

In 2024 and 2025, we helped New Yorkers achieve economic security and well-being through our work across five core issue areas

Access Quality, Affordable HEALTH CARE

RESEARCH

We documented how **state-run hospitals** filed more than 80 percent of medical debt lawsuits against patients in New York.

SERVICE

We assisted nearly **115,000** New Yorkers with **health care enrollment** and consumer assistance.

ADVOCACY

We fought to **expand eligibility** for hospital financial assistance and **bar hospitals from suing** most patients for medical debt.



Governor Kathy Hochul visits CSS to sign the Fair Medical Debt Reporting Act, which bans hospitals and medical providers from reporting medical debt to credit bureaus.

Achieve Personal FINANCIAL FREEDOM

Our survey data revealed that **student loan debt** often correlates with **housing hardships** and **food insecurity**.

We helped student borrowers in New York save **over \$9 million** in student loan costs.

We co-led a national coalition fighting for a new measure that accurately captures what people need to live with **economic security**.



CSS's Education Debt Consumer Assistance Program (EDCAP) updates its statewide service network on changes to federal student loan repayment plans.

Find, and stay in AFFORDABLE HOUSING

Our extensive housing research included an analysis of why **"Area Median Income"** falls short as an affordability benchmark.

We worked with **public housing residents** on a comprehensive plan to modernize a distressed property.

We urged the state to create a \$50 million pilot **"Housing Access Voucher Program"** to help people move from homelessness to housing.



CSS's Senior Housing Policy Analyst IZIAH Thompson meets with public housing residents to learn about their most pressing housing quality concerns.

FULLY PARTICIPATE in the economy and society

CSS data on **unemployment among young Black men** in NYCHA inspired our event "Jobs and Justice in Public Housing."

We mobilized **1,200 older adult volunteers** to deliver **215,000 hours** of service to NYC communities.

The landmark **Clean Slate Act** will give New Yorkers with conviction histories a **fair chance** at employment and economic security.



Our Reentry Roundtable brings together advocates, community members, and experts to discuss policies that improve the lives of people with conviction histories.

Receive fair WAGES AND BENEFITS

We published research on the **gender wage gap** and hosted a panel discussion to advance NYC legislation on **pay transparency**.

We launched a call center to assist **7,100** New Yorkers with their **Cash Assistance benefit** applications.

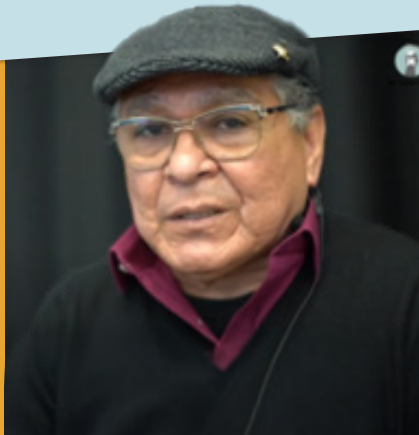
A 2025 **expansion of the Fair Fares program** qualifies 200,000 more low-income New Yorkers to receive the half-priced transit discount.



Our Benefits Plus Learning Center trains social service professionals to effectively navigate New York's maze of public benefit programs and better assist their clients.

The Patient Voices

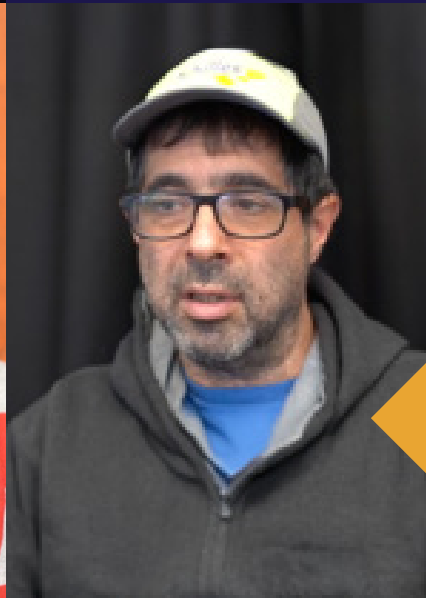
That Powered a Movement



"I have never been offered any financial relief, I only get threats."



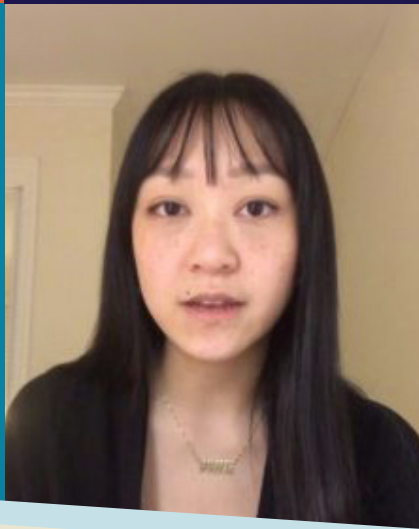
"Do I go to my kidney doctor, my heart doctor, or none of these doctors because I can't afford to go?"



"I don't know what insurance will cover at this point."



"It makes me really anxious, and it's not good for my mental health."



"Listen to the people, the people that are hurting. See them."



The We The Patients campaign was built on the experiences of real New Yorkers and their stories of how medical debt can be devastating for both health outcomes and financial well-being. Read more about how these stories sparked major victories for patients facing medical debt



The Campaign to End Medical Debt



“The success of New York’s #EndMedicalDebt campaign has improved the lives of tens of thousands of patients, established New York as a national leader on medical debt reform, and created a model that can be replicated in other states in the years to come—particularly as millions of Americans are set to lose coverage due to federal health cuts.”

— Mia Wagner and Elisabeth R. Benjamin, *The Campaign to End Medical Debt: How New York Dramatically Reduced Patients’ Medical Debt Burden*, October 2025



When more and more New Yorkers began calling our health care helpline overwhelmed with medical debt, their stories revealed a crisis in New York’s health care system. Patients described aggressive debt collection practices, mounting financial stress, and fear of seeking necessary medical care. **The overwhelming evidence pointed to a systemic failure affecting households across New York.**

In response, CSS deployed our proven model for change, combining direct service, rigorous research, and legislative advocacy to tackle root causes of medical debt and build lasting protections for

patients statewide. That model fueled our End Medical Debt campaign, **a patient-powered effort that led to eight new laws in a four-year span.**

Our research documented the widespread impact of medical debt across New York State, showing how it disproportionately harms low-income households and communities of color. Through our direct service programs, we helped individuals navigate and reduce their own debt burdens. And through sustained advocacy, we successfully pushed for systemic solutions.

Delivering Transformative Change for New Yorkers

The End Medical Debt campaign’s victories include:

- Updating the state Hospital Financial Assistance law to increase eligibility and discounts.
- Eliminating asset tests so hospitals can no longer consider a patient’s savings or property when determining aid eligibility.
- Requiring all hospitals to provide financial assistance.
- Prohibiting lawsuits against patients with income below 400% of the federal poverty level.
- Requiring all hospitals to use a unified hospital financial assistance form provided by the State Department of Health.
- Banning credit reporting agencies from collecting information about or reporting on medical debt.
- Eliminating cost-sharing for inhalers for state-regulated plans.
- Eliminating cost-sharing for insulin for state-regulated plans.

These victories build on the prior successes of the End Medical Debt campaign, which include:

- Reducing the statute of limitations for medical debt court cases from six years to three years.
- Cutting the judgment interest rate from 9 percent to 2 percent.
- Stopping medical providers from garnishing patients’ wages or placing liens on their homes to collect medical debt judgments.
- Requiring hospitals and their affiliated providers to notify patients in advance if they charge facility fees and banning the fees for preventive care.
- Eliminating a loophole in the state’s surprise medical billing law that excluded some hospital bills.
- Ensuring that emergency rooms comply with the no surprise billing protections under state law.
- A *New York Times* story that convinced Northwell Health to stop suing patients during the pandemic and rescind the 2,500 lawsuits it had already filed.

The results speak for themselves.

Since the campaign launched in 2019, hospitals and health facilities have **virtually stopped suing patients over outstanding medical bills**. The number of medical debt lawsuits in New York has dropped by 99.8 percent. Meanwhile, the number of New Yorkers with medical debt in collections has fallen by nearly 80 percent.

This is what systemic change looks like, and it shows what’s possible when people band together to make New York more equitable.

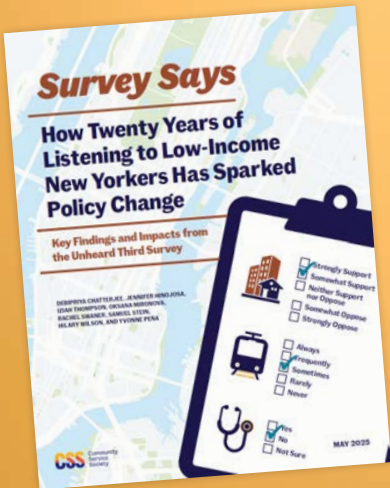
99%
decline in
medical debt
lawsuits

78%
decline in
medical debt
collections

A Statewide Pulse on Economic Security



Expanding on Our Long-Running Survey



“As we reflect on two decades of this groundbreaking poll, the government action that it helped to spur, and its lasting impact on our city, I think it is important to return to the underlying philosophy of The Unheard Third: **if you truly want to develop policies and programs that help low-income residents get ahead economically, then you should start by asking them what kinds of interventions would be most helpful.**”

— David R. Jones, *Survey Says: How Twenty Years of Listening to New Yorkers has Sparked Policy Change*, May 2025

Addressing the evolving concerns of city and state residents

For decades, CSS research has helped policymakers, advocates, and service providers better understand the experiences of New Yorkers facing economic insecurity. From 2002 to 2023, CSS kept its ear to the ground with the *Unheard Third* survey, the nation’s first regular poll of low-income households, **fueling several groundbreaking victories for New York City and New York State.**

But as economic challenges evolved across the state, so did the need for broader insight.

In 2024, CSS launched the *Annual Survey of Housing and Economic Security*, expanding our research beyond New York City to capture the experiences of New Yorkers across urban, suburban, and rural communities statewide. Surveying over 4,700 New York State residents, the project marked a major evolution in CSS’s longstanding research tradition and strengthened our ability to identify emerging needs, shape public debate, and drive effective solutions at scale. We are now better equipped to capture the experiences and meet the needs of New York’s diverse communities and regions.

A New Era of CSS’s Trusted Research Legacy

In 2024, we debuted the *Annual Survey of Housing and Economic Security* and used our research findings to advocate for policies and services that would benefit New Yorkers facing economic security statewide.

This expansion has been instrumental in strengthening not only CSS’s research capacity, but also our service and advocacy work. We poll New Yorkers on **questions about housing, employment, public benefits, financial access, health care, and more.** The data we produce provides policymakers, advocates, and service providers with timely insights into how economic conditions affect New Yorkers, and what solutions will help them build economic security.

Immediately, the expansion of our research had a tangible impact. Using the 2024 findings, we:

- Successfully advocated for the creation of the **Housing Access Voucher Program (HAVP)**, a statewide rental assistance voucher program
- Highlighted the **pervasiveness of food insecurity** throughout the state
- Demonstrated tenant protections were helping New Yorkers keep their homes and uncovered broad statewide support for advancing policy solutions such as **Good Cause eviction and rent stabilization**
- Spotlighted the **challenges facing New York’s Latino communities**

Our exclusive survey findings and insights continue to inform legislative advocacy, media outreach, and public education campaigns as a pillar of our work.

By combining rigorous research with direct engagement and advocacy, CSS is continuing its tradition of **transforming data into action** that makes a tangible difference in the lives of millions of New Yorkers.

The issues that matter most to New Yorkers

Data from our long-running *Unheard Third* survey sparked **important victories** for New Yorkers, including:

- ✓ **Reduced transit fares**
- ✓ **Paid sick days**
- ✓ **Expanded tenant protections**
- ✓ **Increases in the minimum wage**

In 2024 and beyond, our survey will explore key topics that affect economic security and well-being, including:



AFFORDABLE HOUSING



WAGES AND BENEFITS



SAVING FOR THE FUTURE



ELIMINATING DEBT



ACCESS TO HEALTH CARE

Building Resident Power in Public Housing

A Crossroads for NYCHA

“Policy works best when shaped by the people it directly impacts. For too long, public housing residents in New York City Housing Authority (NYCHA) developments have been excluded from discussions that affect their communities while their developments have faced chronic underfunding and disinvestment at every level of government.”

— Iziah Thompson, “Policy from the Ground Up: Jobs and Justice in NYC Public Housing,” cssny.org, April 2024

Public housing residents deserve safe, stable homes and a meaningful voice in decisions that affect their communities. Right now, those communities face a crossroads. While decades of disinvestment have left developments in disrepair and financial stress, there's now hope on the horizon.

For the first time, New York City Housing Authority (NYCHA) residents are choosing their own path to housing preservation. Through a new democratic process, households vote between three funding models for their developments:

- 1 Remain HUD Section 9**
TRADITIONAL PUBLIC HOUSING
- 2 Transition to RAD/PACT**
PUBLIC-PRIVATE PARTNERSHIPS THAT CONVERT UNITS TO SECTION 8 HOUSING
- 3 Join the NYCHA Preservation Trust**
STATE-CHARTERED, PUBLIC-BENEFIT CORPORATION

As this process continues to unfold, CSS has combined research, public education, and grassroots engagement to help ensure residents have the information and support needed to participate in historic decisions about the future of public housing.

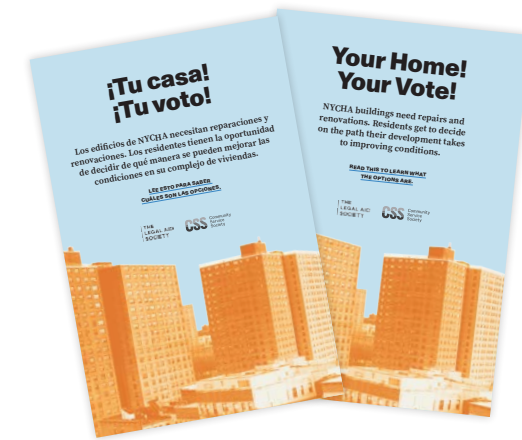
Uncovering a Need for Voter Education

When news broke about this historic opportunity for public housing developments, we were eager to find out which way residents were leaning. But our *Unheard Third* survey uncovered that **a plurality of NYC public housing residents—nearly 40 percent—said they didn’t have enough information to vote.**

CSS took action by creating a voter guide to help increase resident engagement. “*Your Home, Your Vote*” provided an objective, in-depth breakdown on the voting process and the three options on the ballot, comparing each’s potential advantages and disadvantages.

CSS complemented the guide with **direct community engagement**, visiting NYCHA developments to speak with residents, answer their questions, and explain what was at stake.

By combining accessible educational materials with on-the-ground research, CSS is helping residents navigate one of the most significant public housing transitions in our city’s history.



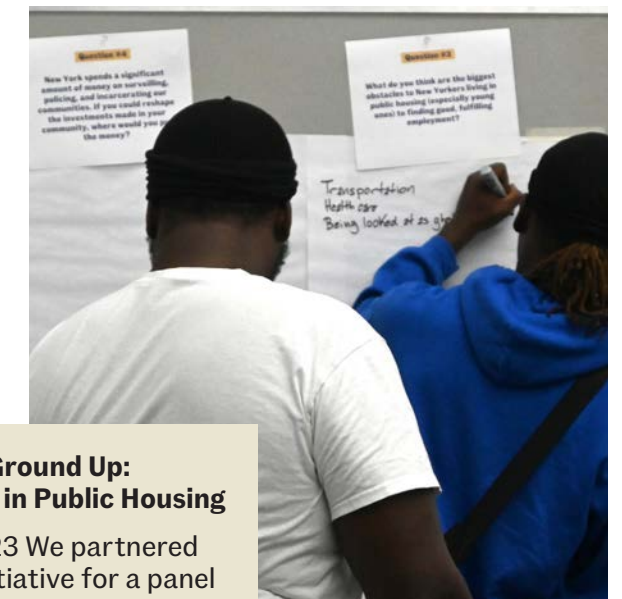
The “Your Home, Your Vote” guide included a breakdown of the voting process and an objective, in-depth look at the pros and cons of each option on the ballot.

Throughout this work, CSS has advocated for approaches that balance urgently needed capital investment with strong tenant protections, institutional transparency, and meaningful resident participation.

Advancing Resident Voices and Public Housing Preservation

Alongside our public education efforts, CSS plays an active role in **shaping public conversations around public housing**. Our efforts to spotlight the needs of public housing developments also included reports and analysis examining: NYCHA capital needs, housing quality concerns, resident protections, and ensuring public housing residents received COVID-era rent assistance.

This research helped translate complicated housing policies into accessible, actionable information for residents, policymakers, advocates, and media.



Policy From the Ground Up: Jobs and Justice in Public Housing

In October of 2023 We partnered with Red Hook Initiative for a panel and breakout discussions where participants discussed issues concerning youth in public housing.

Programs & Services

In 2025, we worked directly with **131,322** individuals. Our programs and services provided a direct financial benefit to New Yorkers of over **\$120 million**.

CSS staff attorney Nia Itoh tabled at the Revelry Festival to raise awareness about how our Next Door Project services help New Yorkers with criminal records.

The ACES Project

Since 1984, the ACES Project (Advocacy, Counseling, and Entitlement Services) of the CSS RSVP program has **helped New Yorkers access critical public benefits**—such as Medicaid, SNAP, SSI, and Cash Assistance. ACES volunteers receive intensive training in how to navigate a complex array of public benefit programs. Volunteers are placed in community-based partner agencies to work directly with clients, thus strengthening the service offerings in communities throughout New York City.



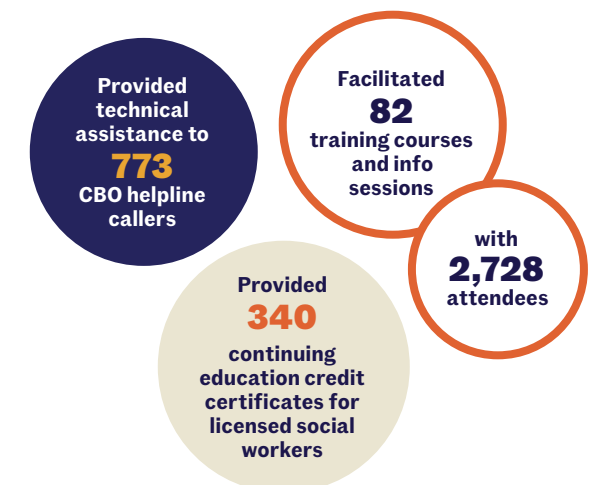
Community Health Advocates (CHA)

Community Health Advocates (CHA) is New York State's designated consumer assistance program. CHA helps New Yorkers **navigate the complex health care system** by providing individual assistance and public outreach to communities throughout New York State. Through a network of community-based partner organizations, CHA helps consumers and small employers understand health insurance coverage and access the care they need.



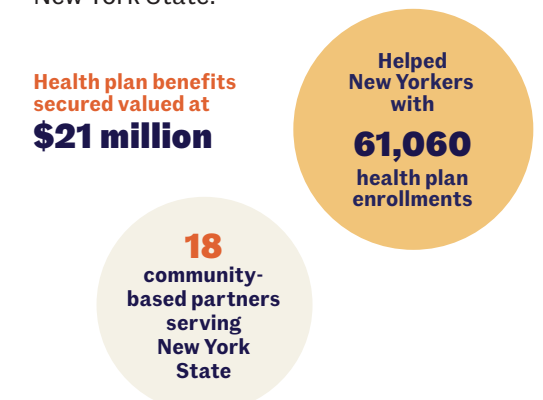
Benefits Plus Learning Center (BPLC)

The Benefits Plus Learning Center offers training, publications, and consultation services to **educate and support the social service professional** through the complexities of the public benefit system. Benefits Plus Online, our **comprehensive, searchable resource manual** for social service professionals, includes in-depth information on over 80 different federal, state, and local government benefit and housing programs.



CSS Navigator Network (CNN)

CSS launched the Community Service Society Navigator Network (CNN) to help individuals, families, and small businesses **enroll in health coverage** through the New York State of Health Marketplace. CNN's extensive network of state-certified Navigators offer services in multiple languages, in person or over the phone, in communities throughout New York State.





“I finally felt free!”

How Shawanda got her student debt forgiven

As a social worker with nearly 20 years of public service, Shawanda had spent years juggling a complex mix of student loans. Navigating an ever-changing student loan system on her own was exhausting.

“I was drowning in student debt, paying nearly \$1,600 a month—about the same as my rent,” Shawanda remarked.

When she called CSS’s EDCAP program, everything changed. We helped her consolidate loans, leverage the Income-Driven Repayment Account Adjustment, and apply for Public Service Loan Forgiveness (PSLF).

After decades of financial strain, Shawanda received full forgiveness, **eliminating more than \$180,000 in student debt.**

“They explained my options, guided me through every step, and gave me the confidence to move forward,” she said. “Today, the weight is gone, and I finally feel free to live my life without this burden.”

The student loan system is often confusing, bureaucratic, and deeply inequitable. Access to trusted, unbiased help can make the difference between decades of financial hardship and a real opportunity to build economic security.



Community Health Access to Addiction and Mental Healthcare Project (CHAMP)

CHAMP was established in 2018 as the **state ombudsman program for New Yorkers seeking substance use disorder and mental health services.** CHAMP represents a partnership between New York State’s Office of Addiction Services and Supports, the NYS Office of Mental Health, CSS, and community-based organizations including Legal Action Center, the New York State Council for Community Behavioral Healthcare, and the Medicare Rights Center. CHAMP helpline representatives and legal assistance specialists help consumers and providers seeking assistance with substance use disorders and mental health care navigate issues accessing care through their insurance.

1,660
cases
completed

6,159
individuals reached
through outreach
and education

Education Debt Consumer Assistance Program (EDCAP)

EDCAP is New York’s designated education debt consumer assistance program, providing **comprehensive support to New Yorkers navigating all types of education debt**, whether federal or private. As a one-stop shop, EDCAP offers financial guidance across the entire higher education continuum, assisting individuals in accessing financial aid and effectively managing existing student loans.

\$9.4 million
in direct student
loan savings

6,740
individual
counseling
sessions

241
information
sessions

attended by
9,646
borrowers

Facilitated Enrollment for the Aged, Blind, and Disabled Program (FE-ABD)

The Facilitated Enrollment for the Aged, Blind, and Disabled Program (FE-ABD) is a New York State-sponsored public health insurance application assistance program **for people who are aged, blind, or disabled.** We educate and assist New Yorkers with enrolling in and using public health insurance programs. The FE-ABD Program consists of a network of eight community-based organizations around New York State. This network provides application assistance to individuals in 38 out of New York’s 62 counties. Facilitated Enrollers are not connected with any health insurance plan and all services are free and confidential.

25
community-
based
partners

Health plan benefits
secured valued at
\$15 million

8,004
applications
completed

Financial Coaching Corps (FCC)

The Financial Coaching Corps (FCC) empowers clients by **helping them take control of their personal finances** and increase their future security by developing skills in money management, savings, credit, debt reduction, reviewing and repairing credit reports, and asset building. FCC is powered by a cadre of older adult volunteer financial coaches who complete a rigorous training program and provide services at local community-based organizations.

1,132
financial coaching
sessions
conducted on

41
financial
coaches
serving at

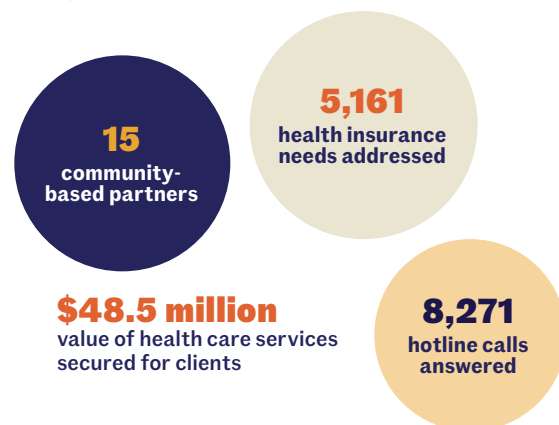
21
partner
agencies

2,533
financial
topics



Independent Consumer Advocacy Network (ICAN)

The Independent Consumer Advocacy Network (ICAN) is New York's Ombuds program **for people who need Medicaid long term care or behavioral health services**. ICAN represents a collaboration between the New York State Department of Health, CSS, and a network of community-based organizations around the state. ICAN helps older adults and people with disabilities needing home attendant or nursing home care; people with developmental disabilities; and people with behavioral health needs. ICAN helps people navigate all of the different kinds of Medicaid managed care in New York, including Managed Long Term Care (MLTC), Fully Integrated Duals Advantage (FIDA), FIDA-IDD for people with intellectual or developmental disabilities, and Health And Recovery Plans (HARPs) for people with behavioral health needs. ICAN's statewide network of trained health counselors works closely with consumers and caregivers to resolve problems accessing the services they need, appeal unfavorable plan determinations, address quality of care issues, and file complaints to the state.



Intellectual and Developmental Disabilities Ombudsprogram (IDDO)

The Intellectual and Developmental Disabilities Ombudsprogram (IDDO) serves as the independent Ombudsman for the Office for People with Developmental Disabilities (OPWDD) to provide independent, conflict-free services to **assist individuals with developmental disabilities and preserve their rights**. IDDO's mission is to act as a resource and advocate for individuals and families as they navigate OPWDD's programs and services.



Managed Care Consumer Assistance Program (MCCAP)

New York City's Managed Care Consumer Assistance Program (MCCAP) **helps residents with their healthcare access and insurance needs**. The program relies on CSS and a network of 12 community-based organizations (CBOs) in every borough who work directly with the most vulnerable populations who struggle to navigate the health care system, complex coverage rules, complaints and appeals processes, and medical bills.



Next Door Project (NDP)

One out of every three New Yorkers has had contact with the criminal legal system, resulting in indelible records and permanent obstacles to pursuing employment, housing, higher education, and a firm footing in the community. These problems are compounded when there are mistakes in official records, which occur with some frequency. The Next Door Project helps New Yorkers **obtain, review, understand, and correct errors in official conviction history "rap sheets."** Our skilled staff and highly-trained older adult volunteers also assist clients with obtaining Certificates of Relief or Good Conduct, help clients speak confidently and accurately about their conviction histories, and connect them with community resources and legal expertise that help open doors to employment and economic stability. Where clients have experienced discrimination as a result of their conviction histories, CSS Legal Department attorneys are there to assist: providing advice, brief services, administrative advocacy, and legal representation in state and federal court.



Retired and Senior Volunteer Program (RSVP)

The AmeriCorps Seniors Retired and Senior Volunteer Program (RSVP) recruits, trains, and places volunteers at community-based organizations throughout the five boroughs of New York City. The strength of the RSVP program is three-fold: it provides **life-changing opportunities** for volunteers ages 55 and over; it helps **meet the critical needs of communities** by mobilizing hundreds of thousands of hours of volunteer service; and it strengthens public and nonprofit agencies by **matching skilled volunteers** with vital programs and services.



Events at CSS



Affordable New York: A Mayoral Forum on Economic Security

March 2025

Leading up to the 2025 NYC Mayoral Primary Election, CSS invited candidates to discuss their plans to make the city more affordable. Moderated by Annie McDonough of *City & State* and Jeffery C. Mays of *The New York Times*, our forum covered tough, informed questions on the policies that matter most to everyday New Yorkers, including housing solutions, financial security, health care equity, transit, and infrastructure.



New York City's Unfair Property Tax Code Turns 50: A Birthday Party and Panel Discussion

March 2025

We convened a panel of policy analysts and legislators to discuss the evolution of the city's inequitable property tax code, and paths forward for modernizing it to meet the affordability and housing production needs of today's New Yorkers.



Shifting the Paradigm: Measuring Economic Security in New York

December 2024

The National True Cost of Living Coalition, which CSS co-chairs along with the Federation of Protestant Welfare Agencies (FPWA), partnered with the Urban Institute to develop a new metric for understanding what Americans need to survive and thrive in today's economy. Our panel discussion on the True Cost of Economic Security explored how policymakers in New York can use the new measure to build better policies.



The Next Step in the Fight for Wage Equity: Expanding Pay Transparency

March 2024

In response to new data from CSS and our research partners, we convened a panel of advocates, community groups, and lawmakers to discuss strategies for strengthening equal pay laws and closing the gender and racial wage gaps.

Research & Publications

Fiscal Year 2025

Fiscal Year 2024

The City’s Rent Hike Plan for Voucher Holders Will Backfire

POLICY BRIEF | MAY 2025

Samuel Stein, Oksana Mironova, Debipriya Chatterjee, Jennifer Hinojosa, Yvonne Peña

How Twenty Years of Listening to Low-Income New Yorkers Has Sparked Policy Change

SURVEY REPORT | MAY 2025

Debipriya Chatterjee, Jennifer Hinojosa, Iziah Thompson, Oksana Mironova, Rachel Swaner, Samuel Stein, Hilary Wilson, Yvonne Peña

Rent Regulation Keeps New York, New York

SURVEY BRIEF | APR. 2025

Oksana Mironova

How Would a Rent Freeze Impact NYC’s Rent Stabilized Tenants?

SURVEY BRIEF | APR. 2025

Oksana Mironova

Footing the Bill: Fifty Years of NYC Overtaxing Tenants, Towers, and Low-Income Communities of Color

REPORT | MAR. 2025

Iziah Thompson, Stephen Hoskins

Housing Is the Solution: A Plan to End Mass Homelessness in NYC

REPORT | MAR. 2025

Coalition for the Homeless, Legal Aid Society, Corporation for Supporting Housing, Association for Neighborhood & Housing Development, Neighbors Together, Vocal New York, Community Service Society of New York

New York State Survey Respondents Struggle to Afford High Health Care Costs; Worry About Affording Health Care in the Future; Support Government Action Across Party Lines

POLICY BRIEF | MAR. 2025

Altarum’s Healthcare Value Hub, Community Service Society of New York.

Preventing Eviction in New York State: A Snapshot of What Works and What Doesn’t

SURVEY REPORT | MAR. 2025

Oksana Mironova, Samuel Stein, Iziah Thompson

Climate Change Is Hurting Public Housing, and Residents Say a Green New Deal Is the Solution

SURVEY BRIEF | FEB. 2025

Iziah Thompson, Oksana Mironova, Samuel Stein

Across the State, New Yorkers Support Rent Stabilization and Good Cause

SURVEY BRIEF | FEB. 2025

Samuel Stein, Oksana Mironova, Iziah Thompson

Why Is Health Care in New York So Unaffordable and What Can Be Done to Fix It?

POLICY BRIEF | FEB. 2025

Mia Wagner, Carrie Tracy, Elisabeth Ryden Benjamin

Homelessness and Evictions Are Rising Across New York State: The Housing Access Voucher Program Is the Solution

POLICY BRIEF | JAN. 2025

Community Service Society of New York, Vocal New York

CityFHEPS: State of the Program at the End of 2024

POLICY BRIEF | DEC. 2024

Samuel Stein, Oksana Mironova, Jennifer Hinojosa, Debipriya Chatterjee, Yvonne Peña

Teetering on the Edge: The Unheard Third Survey Reveals Pervasive Financial Insecurity Among New Yorkers

SURVEY BRIEF | OCT. 2024

Hilary Wilson, Debipriya Chatterjee

Denial Tactics: Tracking New Forms of Source of Income Discrimination in New York City

REPORT | AUG. 2024

Community Service Society of New York, Unlock NYC

The Other Housing Crisis: Poor Housing Conditions Are Not Only a NYCHA Problem—They’re a Low-Income Housing Problem

SURVEY BRIEF | JUL. 2024

Samuel Stein, Oksana Mironova, Iziah Thompson, Lonnie Portis

The True Cost of a College Degree: New Yorkers with Student Debt Face Unrelenting Hardships Despite the Promise of Upward Mobility

SURVEY BRIEF | JUL. 2024

Carolina Rodriguez, Jennifer Hinojosa, Debipriya Chatterjee

How to Maximize Health Insurance Enrollment: Funding Local Marketing and Outreach Innovations by Community-Based Enrollment Agencies

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Sara Santini, Mia Wagner, Matt Flynn, Elisabeth Ryden Benjamin

A Call to Action: Bronxites Recovering Slower Than Rest of the City Due to Hardships

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Jennifer Hinojosa, Debipriya Chatterjee, Emerita Torres

The Social Housing Development Authority: A Model for New York State

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Master’s Students in Urban Planning at Hunter College

Discharged Into Debt: State-Run Hospitals Filed Over 80% of Medical Debt Lawsuits in New York in 2023

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Mia Wagner, Marielle Ray, Elisabeth Ryden Benjamin

Building Our Future: Grassroots Reflections on Social Housing

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Samuel Stein, Oksana Mironova, Kumar Rao (Editor)

AMI in NYC: Visualizing Inequality and Unaffordability with Area Median Income

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Samuel Stein, Oksana Mironova

The Next Step in the Fight for Pay Equity: Expanding Pay Transparency

POLICY BRIEF | MAR. 2024

Community Service Society of New York, PowHer New York, Legal Momentum

When You Can’t Afford the Fare: How Expanding Fair Fares Can Help Working New Yorkers as Transit Hardships Persist

SURVEY BRIEF | MAR. 2024

Debipriya Chatterjee, Emerita Torres

No Good Cause, No Rent Pause: In the Wake of Government Inaction, Rents Keep Rising

SURVEY BRIEF | FEB. 2024

Samuel Stein, Oksana Mironova, Iziah Thompson

Control Our Homes, Control Our Destinies: New Yorkers Want Affordable Housing and Resident Control

SURVEY BRIEF | FEB. 2024

Samuel Stein, Oksana Mironova, Iziah Thompson

Right to Counsel Works: Why Won’t the City and State Use It to Stop More Evictions?

SURVEY BRIEF | JAN. 2024

Oksana Mironova, Samuel Stein, Iziah Thompson

New Yorkers Say Housing and Healthcare Are Top Priorities For Getting Ahead Economically

SURVEY BRIEF | DEC. 2023

Jennifer Hinojosa

What Happened to Public Housing in New York? The Past, Present, and Future of Government-Built Housing in Our State

REPORT | NOV. 2023

Iziah Thompson

Our Fast Analysis of the 2021 New York City Housing and Vacancy Survey

POLICY BRIEF | OCT. 2023

Oksana Mironova, Samuel Stein

Mostly C’s: How New Yorkers Rate the Quality of New York City Public Schools

SURVEY BRIEF | OCT. 2023

Jennifer Hinojosa

Your Home! Your Vote!

NYCHA VOTING GUIDE | AUG. 2023

Communty Service Socity of New York, Legal Aid Socity, Center for Urban Pedagogy

Reversing a Decade of Positive Trends: The Lingering Impact of the Pandemic on Out-of-School, Out-of-Work Young Adults in New York City

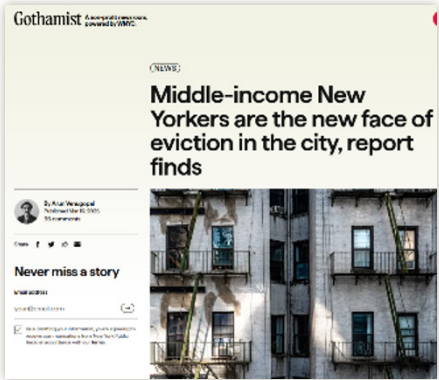
REPORT | JUL. 2023

JobsFirstNYC, Community Service Society of New York



CSS in the News

CSS amplifies the voices and experiences of New Yorkers through media coverage and opinion editorials that build awareness and consensus to address policy issues affecting economic security and well-being. **In our 2024 and 2025 fiscal years, CSS was cited in the media more than 250 times.**



SELECTED MEDIA COVERAGE

Landlords Say They're Struggling. Rents Keep Going Up. What Gives?

By Mihir Zaveri, *New York Times*, June 18, 2025

Predatory Lenders in the Operating Room.

By Bryce Covert, *The American Prospect*, May 28, 2025

Behind on your student loan? Here's what to know about wage garnishment.

By Megan Cerullo, *CBS News*, May 21, 2025

Proposed cuts to Medicaid 'a bullseye on the state of New York.'

By Susan Arbetter, interview with Elisabeth R. Benjamin, *Spectrum News 1*, May 12, 2025

What resources are available for New Yorkers with medical debt?

By Tim McNicholas and Walter Smith Randolph, *CBS News*, April 24, 2025

Advocates push for passage of state rental-subsidy program.

By Narm Nathan, *Rochester Beacon*, April 14, 2025

Anti-Poverty Groups ID Property Taxes as a Culprit in Affordable Housing Shortage

By Greg David, *The City*, March 31, 2025

How can NYC's next mayor bring down homelessness? Housing groups weigh in.

By Karen Yi, *Gothamist*, March 26, 2025

The high cost of health care.

By David Olson, *Newsday*, March 23, 2025

Middle-income New Yorkers are the new face of eviction in the city, report finds.

By Arun Venugopal, *Gothamist*, March 19, 2025

A law in New York pushes doctors to be upfront about patients' costs.

By Michelle Andrews, *NPR*, March 17, 2025

Advocates urge Mayor Adams to expand Fair Fares transit discount program.

By Barbara Russo-Lennon, *amNewYork*, March 17, 2025

What's driving New York's health care costs?

By David Lombardo, interview with Elisabeth R. Benjamin, *Capitol Press Room*, March 6, 2025

New survey finds almost everyone supports rent stabilization.

By Austin C. Jefferson, *City & State*, February 26, 2025

Bronx workshop provides legal guidance on criminal record repair and employment rights.

By Ethan Marshall and Jewel Webber, *Bronx Times*, February 25, 2025

Report: NY hospital spending has tripled as quality declines.

By Raga Justin, *Times Union*, February 24, 2025

40 Big Ideas to Make New York City More Affordable.

By Eliza Shapiro, *New York Times*, January 16, 2025

New Yorkers mixed on congestion pricing as program shifts into drive.

By Eric Berger, *The Guardian*, January 12, 2025

As natural disasters intensify, affected student loan borrowers have options

By Annie Nova, *CNBC*, January 8, 2025

What could Trump 2.0 mean for NYC public housing? Here's what experts say

By David Brand, *Gothamist*, December 26, 2024

Dealing With Insurance Denials

interview with Elisabeth Benjamin, *The Brian Lehrer Show*, December 19, 2024

Deny and delay: The practices fueling anger at U.S. health insurers

By Peter Whoriskey, *Washington Post*, December 16, 2024

UnitedHealthcare CEO killing unleashed flood of industry frustrations. Could reforms also follow?

By Caroline Lewis, *Gothamist*, December 12, 2024

10 New York Charities Worth Supporting on Giving Tuesday

By Errol Louis, *New York*, December 3, 2024

5 Ways to Fix New York City's Housing Crisis

By Mihir Zaveri, *New York Times*, November 26, 2024

Congestion pricing renews debate over 'Fair Fares' program from MTA

By Andrew Siff, *NBC New York*, November 19, 2024

More Than Half of Americans Struggle to Pay Bills and Save Money

By Maria Clara Cobo, *Bloomberg*, November 19, 2024

NYCHA Still Reeling With Rent Debts From COVID-19

By Tatyana Turner, *City Limits*, September 20, 2024

What to Do When Health Insurance Denies Care You Really Need

By Jamie Ducharme, *Time Magazine*, September 6, 2024

Fare Evasion Surges on N.Y.C. Buses, Where 48% of Riders Fail to Pay.

By Ana Ley, *New York Times*, August 26, 2024

This 85-year-old mom co-signed her daughter's student loan years ago. Now she fears the lender may take her house

By Annie Nova, *CNBC*, August 17, 2024

Federal court halts Biden student loan forgiveness plan

By Spencer Conlin, *Spectrum News 1*, August 12, 2024

Mold, mice spark calls for more inspections in NYC rental assistance programs

By Tim McNicholas, *CBS News*, July 26, 2024

The Plan to Bring Social Housing (Back) to New York

By Leo Miranda, *Next City*, July 25, 2024

Trailblazers in Higher Education

By *City & State*, June 24, 2024

Is New York's Economy Too Fragile for Congestion Pricing? Many Say No

By Stefanos Chen, *New York Times*, June 7, 2024

Northwell to expand financial aid under agreement with attorney general

By David Olson, *Newsday*, June 4, 2024

NYC council members, transit advocates call for expansion of Fair Fares eligibility

ABC7 New York, June 4, 2024

Why one New York health system stopped suing its patients

By Noam Levey, *Marketplace Morning Report*, May 14, 2024

City government veterans return to help the City Council with the migrant influx

By Sahalie Donaldson, *City & State*, April 18, 2024

NYC is adding more affordable apartments than ever. But who are they meant for?

By David Brand and Jaclyn Jeffrey-Wilensky, *Gothamist*, March 25, 2024

How much single NYCers must make to live comfortably compared to rest of US

By Joshua Lynch, *New York Post*, March 22, 2024

Report: Many New Yorkers struggle to pay for mass transit

By Samantha Liebman, *NY 1 News*, March 14, 2024

New York State's Medicaid budget

The Brian Lehrer Show, January, 24, 2024

Hochul's 2024 State of the State: Heavy on Taylor Swift, Light on Tenant Protections

By Christopher Robbins, *Hell Gate*, January 9, 2024

NYCHA residents take step toward public housing trust

By David Lombardo, *Capitol Press Room*, January 5, 2024

Hochul wants to ban insulin copays for some New Yorkers. Insurers are already pushing back

By Caroline Lewis, *Gothamist*, January 3, 2024

Deadline NYC: Tales of New York From a Veteran Reporter Hosted by Tom Robbins, Guest David R. Jones,

WBAI Radio, December 18, 2023

How NY state, Upstate Medical haul thousands of sick and poor into court for little gain

By Douglass Dowty, *Syracuse Post-Standard*, December 14, 2023

What is and isn't legal with MetroCard swipes, By Ashley Mastronardi,

News 12 New York, December 13, 2023

Public Housing Is in Shambles. These Tenants Get a Say in How to Fix It

By Mihir Zaveri, *New York Times*, December 7, 2023

Older and Active: Staten Island Started a National Volunteer Program

Thirteen/WNET, December 6, 2023

Can Congestion Pricing Alter New York's Car Culture?

By James Barron, *New York Times*, December 4, 2023

In Harsh N.Y.P.D. Tactics Under Eric Adams, Critics See a Broken Promise

By Maria Cramer and Jeffery C. Mays, *New York Times*, November 9, 2023

1 in 3 New Yorkers spend half their income on rent: 'staggering' report

By Brooke Kato, *New York Post*, October 17, 2023

1 in 4 Syracuse adults struggle with medical debt, the most among NY's big cities, study says,

By Douglass Dowty, *Syracuse Post-Standard*, October 17, 2023

Medical debt impacts at least 740,000 New Yorkers,

By Stef Manisero and Jackie Koppell, *Spectrum News/NY 1*, October 12, 2023

Two Dozen Groups Oppose Mayor's Request to Suspend Right to Shelter Rules,

WNYC, October 12, 2023

Student loans for parents can be a debt trap. But there's a loophole,

By Cory Turner, *NPR*, October 4, 2023

Children Are the Casualties in New Yorkers' Daily Struggle for Space,

By Ginia Bellafante, *New York Times*, September 22, 2023

Student debt 'binds my life.' Why more older Americans are drowning in loans than ever

By Jon Marcus, *The Hechinger Report*, *USA Today*, September 1, 2023

SELECTED OPINION EDITORIALS

GOP's 'One Big Beautiful Bill' will savage NY's health care system, budget and economy.

By David R. Jones, *City & State*, June 30, 2025.

Higher food prices, tariffs, aid cuts will make hunger worse in NY, Onondaga County.

By Jennifer Hinojosa & Debipriya Chatterjee, *Syracuse Post Standard*, March 20, 2025

Two hospitals with two different paths.

By David R. Jones and Lois Uttley, *New York Daily News*, March 10, 2025

Building a Safer City Requires Housing, Not Criminalization.

By Emily Gallagher, Cordell Cleare and Oksana Mironova, *City Limits*, January 22, 2025

The Rent Guidelines Board must keep rents down,

By Adriene Holder and David R. Jones. *New York Daily News*, May 28, 2024

To Extend Transit's Equalizing Reach, Expand NYC Fair Fares

By Emerita Torres, *The Center for New York City Affairs* at The New School, May 1, 2024

Measuring New York's true cost of living

By David R. Jones, *Crain's New York Business*, April 23, 2024

NY puts patients first by thwarting medical debt,

By Elisabeth R. Benjamin, *Syracuse Post-Standard*, April 22, 2024

A home agenda before Albany: Make housing in New York more affordable

By Emerita Torres, *Daily News*, March 17, 2024

Want to Really Help Low-Income New Yorkers? Support Congestion Pricing

By David Jones, *Streetsblog NYC*, March 4, 2024

Make NYC's Fair Fares even more fair

By Melva M. Miller and David R. Jones, *New York Daily News*, September 29, 2023

Financial Statement

for Years Ended June 30, 2025 and June 30, 2024

Condensed Consolidated Statement of Activities

(In thousands)

	Year ended June 30, 2025			Year ended June 30, 2024		
	Without Donor Restrictions	With Donor Restrictions	Totals	Without Donor Restrictions	With Donor Restrictions	Totals
REVENUE						
Public Support:						
Government grants	\$	\$ 35,551	\$ 35,551	\$	\$27,607	\$ 27,607
Direct contributions & federated campaigns	617	1,931	2,548	627	3,272	3,899
Bequests	180		180	453		453
Program fees and other revenue	174		174	153		153
Investment return used for operations, net	4,652	3,448	8,100	7,894	1,606	9,500
Special events, net of expenses of \$69 and \$51 in 2025 and 2024, respectively	10		10	32		32
Net Assets released from restrictions	43,707	(43,707)		33,238	(33,238)	
TOTAL OPERATING REVENUE AND SUPPORT	49,340	(2,777)	46,563	42,397	(753)	41,644
OPERATING EXPENSES:						
Program services:						
Direct service program	37,339		37,339	31,562		31,562
Policy research and advocacy	3,893		3,893	3,359		3,359
Public interest	910		910	848		848
TOTAL PROGRAM SERVICES	42,142		42,142	35,769		35,769
Supporting services:						
Management and general	3,187		3,187	3,404		3,404
Fundraising	1,709		1,709	1,718		1,718
TOTAL SUPPORTING SERVICES	4,896		4,896	5,122		5,122
TOTAL OPERATING EXPENSES	47,038		47,038	40,891		40,891
EXCESS (DEFICIT) OF OPERATING EXPENSES	2,302	(2,777)	(475)	1,506	(753)	753
NON-OPERATING ACTIVITIES:						
Investment return in excess (deficiency) of amount used for operations, net	12,074	5,225	17,299	10,746	8,882	19,628
TOTAL NON-OPERATING ACTIVITIES	12,074	5,225	17,299	10,746	8,882	19,628
Change in net assets before pension and post-retirement related charges	14,376	2448	16,824	12,252	8,129	20,381
Pension and other post-retirement related charges other than net periodic pension costs	(687)		(687)	6,283		6,283
CHANGE IN TOTAL NET ASSETS	13,689	2,448	16,137	18,535	8,129	26,664
NET ASSETS, BEGINNING OF YEAR	176,563	92,035	268,598	158,028	83,906	241,934
NET ASSETS – END OF YEAR	190,252	94,483	284,735	176,563	92,035	268,598

Consolidated Statement of Financial Position

(In thousands)

	Year ended June 30, 2025	Year ended June 30, 2024
ASSETS		
Cash and Cash equivalents	\$ 5,740	\$ 7,567
Investments	183,139	169,769
Government grants and other receivables, net	21,454	19,738
Prepaid pension and post-retirment benefits	10,182	8,427
Prepaid expenses and other assets	470	654
Beneficial interest in perpetual trusts	49,045	45,693
Property and equipment, net	26,079	27,183
TOTAL ASSETS	\$ 296,109	\$ 279,031
LIABILITIES AND NET ASSETS		
Liabilities:		
Accounts payable and accrued expenses	\$ 10,406	\$ 9,507
Refundable advances	968	926
TOTAL LIABILITIES	11,374	10,433
Net Assets:		
Without donor restrictions:		
Board designated		
Quasi-endowment fund	111,244	103,617
Operating reserve	5,000	5,000
Other	1,450	1,338
Bequest	8,040	7,226
Undesignated	64,518	59,382
TOTAL NET ASSETS WITHOUT DONOR RESTRICTIONS	190,252	176,563
With donor restrictions:		
Donor restricted endowment funds	29,095	29,095
Beneficial interest in perpetual trusts	49,045	45,693
Purpose restricted	16,343	17,247
TOTAL NET ASSETS WITH DONOR RESTRICTIONS	94,483	92,035
TOTAL NET ASSETS	284,735	268,598
TOTAL LIABILITIES AND NET ASSETS	\$ 296,109	\$ 279,031

NOTE

A copy of the complete fiscal year 2025 CSS audited financial statements filed with the New York State Office of the Attorney General in Albany is available upon request or on the CSS website.

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Fiscal Year 2025

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- › NYS Department of Health
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