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THE UNHEARD THIRD 2009: Survey of Low-Income New Yorkers Shows Employers Shedding Jobs and Cutting Benefits

New Yorkers at all income levels said employment/lack of jobs and the economy are the top problems facing New York City, with concerns about employment and lack of jobs being much higher in 2009 than in the past years, according to the Community Service Society's (CSS) annual survey of low-income New Yorkers; **"The Unheard Third."** According to the survey, which was conducted in July and August with 1,200 people in the five boroughs, low-income New Yorkers are also concerned they will be out of a job, not working enough hours to make ends meet, and not able to afford future health care costs. Despite the economic crisis, the vast majority of low-income households include a worker.

CSS has conducted "The Unheard Third" for the last seven years – the survey is the only regular polling of low-income opinion in the nation. The survey respondents, which include primarily low-income New Yorkers, also include a sample of moderate and high income residents.

David R. Jones, president and CEO of CSS said, "While the national recession has affected all Americans, low-income people, particularly those in as costly a city as New York, are crippled by the downturn in terms of jobs, employer sponsored benefits, health care and affordable housing, leaving them and their families vulnerable to multiple hardships and extraordinary poverty." Jones continued, "Low-income New Yorkers need job security and job benefits – without gainful employment, they are falling behind on rent, not filling prescriptions, and receiving free food. The hardships are multiplying – low-income people need relief now." Jones also added that the respondents indicated that the state of the economy is the issue that will most influence their vote for Mayor.

According to the survey, job quality for poor workers remains very low with the vast majority of poor workers having jobs which offer few or no benefits. Job quality for workers one step up the ladder and higher, however, has declined dramatically over the last several years – with large numbers of workers losing health benefits, prescription drug coverage, and paid sick leave. In addition, low-income Black workers – who are more likely to be working in unionized job sectors – are more likely than low-income Latinos and low-income Whites to receive employer-sponsored benefits. The Unheard Third Survey revealed only 40 percent of low-income workers get health insurance on the job, 34 percent get paid sick leave and just 23 percent have prescription drug coverage. Employer-sponsored benefits, especially for low-income workers, have declined in the past year considerably.

The Unheard Third also surveys economic, food, health, and housing hardships. Low-income working mothers were especially burdened by hardships. Sixty percent of working mothers said they worry most of the time about having enough money to make ends meet. Forty-one percent of working mothers fall behind in rent or mortgage payments, 43 percent cut back on clothes and school supplies and 19 percent are threatened with eviction. Fifty-two percent of working mothers also lost jobs and/or had their hours, wages, or tips reduced.

In the area of job security, 36 percent of low-income New Yorkers say they are *very concerned* that they or a member of their household will be out of a job within the next 12 months (overall 59% are concerned or very concerned), while 37% of low-income respondents are *very concerned* that they or someone in their household will not be working enough hours to make ends meet (overall 60% are concerned or very concerned). Two-thirds of low-income New Yorkers and one-third of moderate income New Yorkers say they have less than \$1,000 in savings to fall back on in case of emergency and nearly one-third of low-income New Yorkers have no savings at all.

“As the economy continues to struggle and large numbers of New Yorkers lose their jobs, those that remain employed are hit with declining job quality,” according to Jeremy Reiss, Director of Workforce and Economic Security Initiatives and author of the Unheard Third. Employer sponsored benefits – including paid sick leave, health insurance, and prescription drug coverage – have declined dramatically over the last several years. Unions help to mitigate this effect, as union members are more likely to access a range of employer sponsored benefits than non-union members.”

Jones added, “Low-income residents are in a real crisis. The older remedies are not working in this economy, the safety net is gone and New York and the nation must do something now; such as instituting works programs, expanding and improving food programs, providing health care and affordable housing. “

Learn more about this year’s survey at, <http://www.cssny.org/research/>

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“The Unheard Third,” conducted by CSS and fielded by the national polling firm Lake Research Partners, is a unique snapshot of the policy preferences and experiences of low-income New Yorkers. The survey is partially funded through the support of The New York Times Company Foundation. CSS has used the survey to inform and guide its research, direct service programs, and policy recommendations. It has served to narrow the focus of the agency’s agenda on the working poor and reinforce its belief that public policy aimed at this population must, in part, be guided by the life experiences and ideas of New Yorkers living in poverty.

For 160 years, the Community Service Society of New York has been the leading voice on behalf of low-income New Yorkers and continues to advocate for the economic security of the working poor in the nation’s largest city.