Unheard Third 2023 A Call to Action **Hardships persist as the Bronx recovers** slower than the city overall **Brief** JENNIFER HINOJOSA, DEBIPRIYA CHATTERJEE, AND EMERITA TORRES Community

Unheard Third 2023

A Call to Action

Hardships persist as the Bronx recovers slower than the city overall

Brief

JENNIFER HINOJOSA, DEBIPRIYA CHATTERJEE, AND EMERITA TORRES

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The Community Service Society of New York (CSS) has worked with and for New Yorkers since 1843 to promote economic opportunity and champion an 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. By expanding access to health care, affordable housing, employment, opportunities for individuals with conviction histories, debt assistance, and more, we make a tangible difference in the lives of millions. Join us at www.cssny.org.

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Context

It is well-documented and understood that the Covid-19 pandemic hit the Bronx and NYC on the whole especially hard. However, as noted in the New York State Comptroller's 2023 economic snapshot, the economy in the Bronx proved resilient.¹ For example, jobs and businesses grew faster in the South Bronx than the rest of the borough and city. Many have rightly attributed this resiliency, in part, to community-led investments through the pandemic, including implementation of public-private partnerships to develop commercial, housing and cultural projects across the borough.

While many parts of the Bronx economy proved resilient, our analysis has uncovered a disturbing trend; the Bronx is recovering at a slower pace than the rest of the city with respect to overcoming economic, health and housing hardships. We know that poverty and its related challenges are not a new phenomenon for Bronxites, but what our most recent analysis unveils is that recovery for Bronxites has been much slower compared to the rest of the city, which has also meant a much lower quality of life for them. This is despite a resilient economy, which begs the question: are the benefits of the Bronx's improving economic outlook translating into improved outcomes for residents?²

Even as the memory of the pandemic fades and ongoing positive improvements in the Bronx economy continue to bear fruit, the scars and fault lines that the pandemic exposed among the most vulnerable—particularly hardships—have to be reckoned with a renewed sense of urgency. As the city becomes increasingly unaffordable and public assistance delivery is marred by delays and inefficiencies, residents in the Bronx are still struggling to stay afloat and live with dignity.³ The goal of this brief is to bring attention to the hardships that residents of the Bronx are facing and provide targeted, actionable solutions that enable them to thrive.

For over 20 years, the Unheard Third Survey has surveyed New Yorkers on their perspectives and policies that can help them get ahead, particularly low-income New Yorkers. It is the longest running regular public opinion poll of low-income households in the country. This report provides insights from our 2023 Unheard Third Survey, specifically examining economic, food, housing, and health hardships in the Bronx and policy solutions tailored to address these challenges.

Key Findings

- Overall Hardships in the Bronx:
 - o Over 40 percent of all respondents from the Bronx, irrespective of household incomes, faced multiple hardships (i.e., three or more hardships relating to economic, food, health and housing domains)—a rate that was significantly higher compared to respondents across the city (32 percent).
 - o Over half (52 percent) of low-income residents in the Bronx reported facing three or more hardships in 2023.
 - o Between 2022 and 2023, the share of households facing multiple hardships remained unchanged in the Bronx while it declined significantly (8 percentage points) across the city.
- **Economic hardship:** About half of Bronx respondents surveyed reported an economic hardship in 2023; this is at least 6 percentage points higher compared to the citywide rate (44 percent).
 - o Almost 70 percent of households in the Bronx with children reported experiencing economic hardship—a staggering statistic

- Food hardship: Over 40 percent of all respondents in the Bronx, and 60 percent of all households with children, reported experiencing food hardship. In contrast, rates of food hardship were 29 percent of all households (and 46 percent of all households with children) citywide.
- Housing hardship: High rate of housing hardships in the Bronx, a borough with the highest share of rent-burdened renters (48 percent). Among families with children 55 percent reported housing hardship, a stark contrast to the citywide rate of 37 percent.
- Health hardship: Bronx respondents reported the highest health related hardships at 36 percent compared to all boroughs and citywide.

Key Recommendations

Targeted housing interventions for Bronx residents

- o Ensure that new housing developments are priced, including via appropriate income thresholds, to meet the needs of Bronx residents and are readily attainable for them. Priority should be given to lower to moderate income Bronx residents with disabilities, seniors, CityFHEPS voucher holders⁴ and single parents.
- o Promote collaboration similar to the one between Bronxworks and JP Morgan Chase to expand initiatives such as 'The Landlord Engagement Program'. This collaboration fosters a connection between prospective tenants who have rental assistance vouchers and local landlords with empty units.

Increase public benefits awareness and accessibility in the Bronx

- o Empower Bronx residents through education and outreach, such as workshops, webinars, and multilingual resources that inform them about accessible public benefits. Expand the presence of benefits offices in the Bronx, including mobile or satellite offices (in partnership with local community organizations) rather than closing existing ones.
- o Continue to increase awareness of and enrollment in NYC's Fair Fares program.
- o Increase access to childcare vouchers among Latina/o/x and Black New Yorkers to address disparities in childcare voucher access.
- o Establish a streamlined application procedure for childcare vouchers, accommodating both single and multilanguage applicants in the Bronx.

- o Integrate childcare centers into neighborhood sites such as public housing community centers, settlement houses, community colleges etc. to allow parents to pursue educational opportunities and expand opportunities for better jobs in the Bronx.
- o Improve access to SNAP and Cash Assistance benefits.
- o Revise the requirements for hildcare vouchers by
 - » Decoupling parents' work hours
 - » Enacting presumptive eligibility
 - » Eliminating minimum earnings requirement
- Increase funding for Bronx-based non-profits providing key wrap around services for Bronxites, including access to food and housing services, and assistance with benefits applications.



Workforce development: local hiring

- Connect Bronx's young and workingage adults with city jobs and careers by increasing community hiring initiatives.
- o Enhance skill-building initiatives and actively engage with the rising population of youths that are not in school or work in the Bronx.
- Advocate for and financially support fair routes to higher education and career trajectories via the enduring partnership of the Bronx Opportunity Network.
- o Expand the reach and presence of programs like Summer Youth Employment Program (SYEP), Career Compass, Youth Pathways, Career Advance, and Education Services/TAG in the Bronx.

Improve health insurance coverage

- Enact the NY Health Act that would create a single-payer system providing universal healthcare for all NY residents, including Bronx residents.
- o Pass the Coverage for All Act to extend the Essential Plan to include income-eligible immigrants.

POVERTY AND THE BRONX

The federal poverty rate in the Bronx was 27.7 percent in 2022. That is, an estimated 375,000 of around 1.3 million Bronxites had incomes and resources below the Federal Poverty Line (FPL)—bare minimum threshold that is needed for subsistence per the federal government. This rate was higher than the poverty rates of all other boroughs in the city, as well as higher than the national and the statewide poverty rate. The federal poverty rate in the Bronx was largely unchanged between 2019 and 2022 (at 27.4 percent), while the citywide rate has increased from 16 percent in 2019 to 18.3 in 2022.

The child poverty rate in the Bronx, at 36 percent, is more than double the rate of child poverty across the nation and 12 percentage points higher than the citywide rate. An estimated 117,000 children in the Bronx are living below the subsistence level. The child poverty rate in the Bronx, as measured using the federal poverty measure, has not changed significantly since 2015.

An additional, 22 percent of Bronxites (an estimated 295,000) were 'near poor', with household incomes between 100 percent and 200 percent of the FPL in 2022. These households are living in a perpetual state of economic insecurity since their income is way too low to cover the rising cost of living (e.g., food, housing, childcare, transit, healthcare and other costs) but high enough to make them ineligible for many safety net programs.

We are aware that the Federal Poverty Line (FPL) is an inaccurate and insufficient measure to gauge economic need. By using a minimum nutritional standard based on a 60-year-old methodology, the measure fails to take into account the various expenses that today's individuals and families must meet for their survival. These expenses include

housing, healthcare, transportation, childcare and high-speed internet to name a few. In addition to these expenses, individuals and families often need to pay down existing debt, from student loans, auto loans, or medical debt, and saving for retirement or for emergency purposes.

Currently, FPL is the only measure that is published by the federal government and is used to determine individuals' and families' eligibility for most safety net programs. For reference purposes, the federal poverty line in 2022 was set at \$13,570 for an individual and at \$31,200 for a family of 2-adults and 2-children (see adjoining box for 2023 thresholds).

In addition to its failings regarding the costs of these unavoidable expenses as well as ignoring debt and savings, the FPL threshold ignores geographic variation in cost of living across the nation, making it further inaccurate as a gauge to measure the cost of living in New York City (or anywhere else for that matter).

Many localities, including New York state, get around the artificially low threshold of the FPL by using higher multiples of FPL for determining eligibility for public assistance and benefits. For instance, eligibility for Supplemental Nutritional Assistance Program (SNAP, formerly known as Food Stamps) is set at 130 to 200 percent of FPL while Medicaid eligibility is set at 138 percent.⁵ The Essential Plan, which provides assistance towards health insurance coverage, allows households with incomes up to 250 percent of FPL to enroll in the assistance plan. These varying percentages contribute to a maze of "benefit cliffs" ""and hurdles that prove extraordinarily difficult to navigate, especially for those straddling between certain, relatively arbitrary percentage thresholds.6 For the purposes of this report, we group New Yorkers into four distinct income bands based on their distance from the Federal Poverty Line.

		Income Levels in 2023			
Income Group		Individual 1 Adult and 1 Child		2 Adults and 2 Children	
LOW-INCOME	In Poverty (up to 100% FPL)	Up to \$14,580	Up to \$19,720	Up to \$30,000	
	Near-Poverty (101-200% FPL)	\$14,580 to \$28,160	\$19,720 to \$39,440	\$30,000 to \$60,000	
MODERATE-TO- HIGH INCOME	Moderate Income (201-400% FPL)	\$28,160 to \$58,320	\$39,440 to \$78,880	\$60,000 to \$120,000	
	High Income (above 400% FPL)	Above \$58,320	Above \$78,880	Above \$120,000	

Source: https://www.healthcare.gov/glossary/federal-poverty-level-fpl/

Notes: We have included the 2023 Federal Poverty Levels since the report is based on survey data that was collected in July and August of 2023.



Purchasing food is an ever-present source of stress for Cassandra, a 42-year-old mother living in the Bronx. When asked about the greatest challenge facing her and her family today, she responded, "The economy, covering the rent, securing food. There will come a day when I might faint upon hearing the total for my groceries at the supermarket. The worry about having enough is constant."

Contrary to citywide hardship trends, residents from the Bronx did not experience a reduction in acute hardship.

Low-income survey respondents from the Bronx face a multitude of challenges regarding their economic security, food availability, healthcare, and housing. In our Unheard Third Survey, we ask the following questions to gauge the nature and extent of hardship among New Yorkers. The response to these questions informs our various advocacy issues enables us to gather information regarding various hardships such as food insecurity, rental arrears, eviction threats, lack of health insurance, transit affordability and other significant difficulties (see pp. 11).

Among respondents from the Bronx, the proportion of individuals facing acute hardships, i.e., hardships in three or more dimensions, increased slightly from 50 percent in 2022 to 52 percent in 2023 (see Figure 1). Although not statistically significant, this upward trend was only observed in the Bronx, as other boroughs witnessed a statistically significant decrease in the share of households that reported experiencing acute hardships compared to the previous year. For the city, the share of low-income households that reported experiencing acute hardships declined from 51 percent in 2022 to 43 percent in 2023-a significant decline of 8 percentage points. In Manhattan, the decline in prevalence of hardship was even greater: falling from 63 percent in 2022 to 46 percent in 2023.

2022 **2023** 50% **Bronx 52**% 47% Brooklyn 35% 63% Manhattan 46% 47% Queens 40% 51% NYC 43%

FIGURE 1. Share of low-income respondents experiencing three or more hardships by boroughs, 2022 and 2023

Source: CSS analysis of Unheard Third Survey, 2022 and 2023

These observations are indicative of the fact that residents of the Bronx are struggling to find their economic foothold, more so than other residents across the city. Given that the Bronx has had a chronically high poverty rate for decades, it is perhaps unsurprising that hardships are more acute in the Bronx relative to the rest of the city. Analysis of Census data reveals that between 2021 and 2022, the Bronx has lost an estimated 45,000 of low-income New Yorkers, who have likely relocated to places they found more affordable, while an estimated 12,000 moderate income individuals have moved into the borough.⁷

While a wide array of diverse forces and factors are at play in the Bronx that contribute to the widening gap in hardship experience between Bronx residents and residents of the rest of the New York City, and the city - many of which may have been present historically - we assess that this most recent gap is likely due to the combination of (i) expiration of pandemic-era assistance that were instrumental in alleviating poverty; (ii) an uneven recovery that has left some areas in the Bronx and in the city in worse shape than before the pandemic; and (iii) historic increases in cost of living.

A report from the Center on Poverty and Social Policy at Columbia University estimates that in 2021, the expanded pandemic-era assistance uplifted over a million adults and 578,000 children out of poverty.8 However, the expiration and withdrawal of these programs has meant that over half a million adults and around 300,000 children were not lifted out of poverty in 2022, just one year after this additional assistance expired. Given the disproportionate representation of Bronx residents among those

in poverty, Bronx residents were among those most negatively affected by the ending of these assistance programs. Additionally, since 42 percent of the population in The Bronx are immigrants, including an estimated 115,000 undocumented immigrants (estimated as of 2019), who were not eligible to receive assistance from most pandemicera assistance programs, their poverty and hardships worsened during this time.

The adverse effect of the discontinuation of pandemic-era assistance programs is compounded in the Bronx because an overwhelming majority of its residents are employed in 'face-to-face' industries (e.g., healthcare and social assistance, retail trade, and hospitality) and these industries had not recovered entirely to their pre-pandemic levels by the summer of 2023, when our survey was conducted.¹² Most of these 'face-to-face' positions offer low wages against a rising cost of living for basic necessities like housing, healthcare, and transit, including in the Bronx.

Finally, we must reckon the impact of the historically high inflation rate on low-income residents of the Bronx. While inflation has decreased since it reached its peak in the summer of 2022, price levels continue to be high, especially for food items.¹³ This puts a lot of financial strain on household budgets for low-income households which tend to spend around 31 percent of their incomes on groceries.¹⁴ It is no surprise that previous CSS research has found that food insecurity is the highest in the Bronx.¹⁵

In the remainder of this report, we examine each major hardship trend in Bronx vis-à-vis New York City and provide policy recommendations.

HARDSHIPS IN THE BRONX AND NEW YORK CITY

2022 AND 2023

FIGURE A:

Economic hardship among low-income respondents

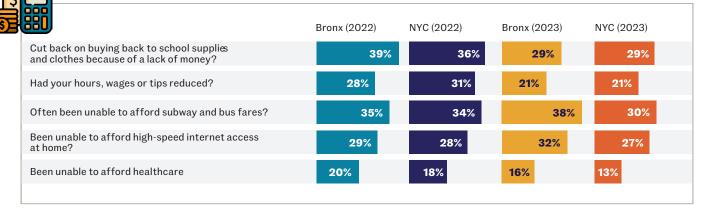


FIGURE B:

Housing hardships among low-income respondents

	Bronx (2022)	NYC (2022)	Bronx (2023)	NYC (2023)
Moved in with other people even for a little while because of financial problems?	21%	21%	18%	17%
Fallen behind on rent	15%	12%	20%	13%
Had either gas, electric or telephone turned off because bill was not paid	18%	21%	21%	16%
Threatened by foreclosure or with evolution	16%	17%	9%	10%

FIGURE C:

Food hardships among low-income respondents



FIGURE D:

Health hardships among low-income respondents

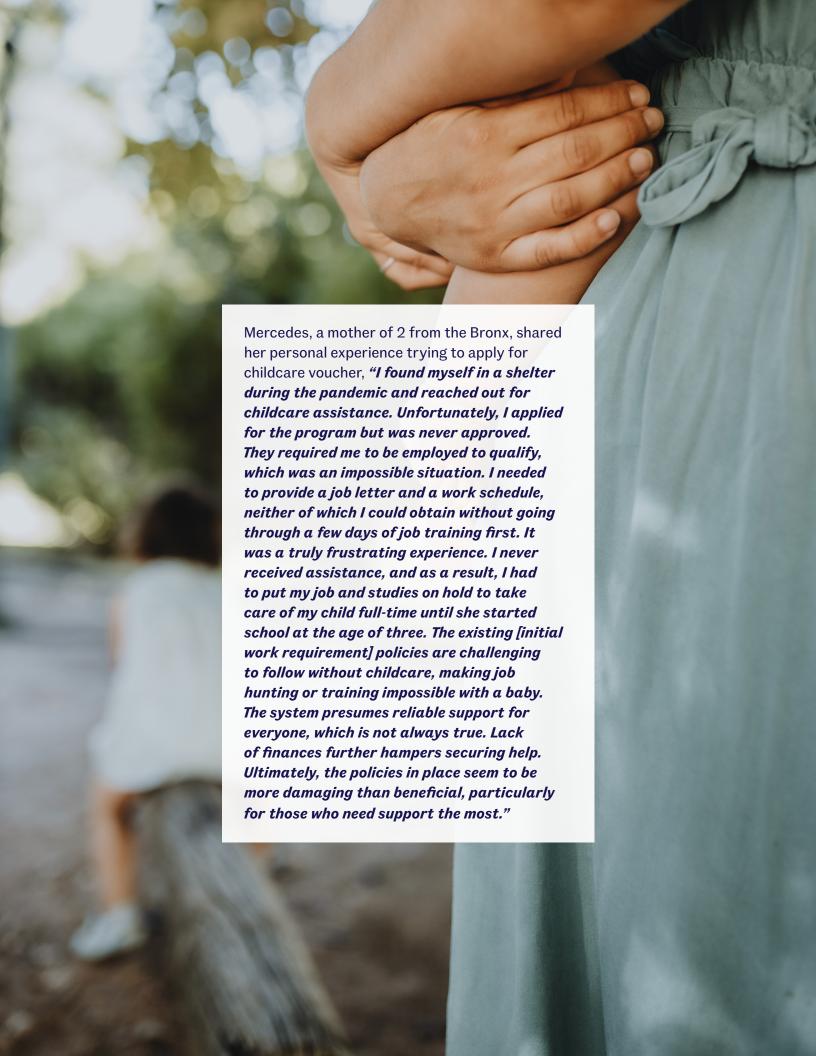
	Bronx (2022)	NYC (2022)	Bronx (2023)	NYC (2023)
Not gotten or postponed getting medical care or surgery because of lack of money or insurance?	20%	24%	21%	19%
Need to fill a prescription but couldn't because of a lack of money or insurance?	22%	25%	20%	19%
Been without health insurance coverage	20%	24%	20%	19%

Economic Hardship

In the Bronx, over 60 percent of low-income respondents reported economic hardships in 2023, compared to 55 percent of low-income respondents across the city (Figure 2). A majority of low-income households in the Bronx struggled to afford everyday expenses like paying for mass transit, buying school supplies, or paying for high-speed internet. While there was a slight increase in the median household income (inflation adjusted to reflect 2022 dollars) for the Bronx, from \$44,927 in 2021 to \$45,000 in 2022, it was significantly less than the rise in median household income for New York City as a whole from \$72,739 to \$74,000 (also adjusted for inflation).16 However, residents of the Bronx experienced a higher growth rate in wages over the same period as median wages (adjusted for inflation) increased by 7 percent from \$49,206 in 2021 to \$52,800 in 2022. Median wages in the city stayed unchanged over this period around \$80,000.17

The increase in median wages reflects the broader post-pandemic trend in the U.S. labor market, where wages at the bottom end have grown faster than wages at the higher end in the post-pandemic period. Labor shortages induced by the pandemic and the pandemic-era expanded assistance, helped reshuffle workers from low-paying poor-quality jobs into better jobs with more opportunities for growth.¹⁸

The expiration of pandemic-era assistance programs, lackluster growth in household incomes, and rising cost of living in the Bronx and across New York City have left families grappling with how to stretch their limited incomes to cover essential and unavoidable expenses like paying for childcare, public transportation, school supplies and clothes, and reliable high-speed internet service. While residents of The Bronx have a high participation rate in the City's discounted subway and bus fare program, Fair Fares, the program includes individuals with incomes up to 120 percent of the FPL, leaving thousands of working low-income Bronxites struggling with mass transit fares: 35 percent of residents from The Bronx expressed that they struggled to pay subway and bus fares (see pp. 9).19



Furthermore, almost 70 percent of households in the Bronx with children reported experiencing economic hardship—a staggering statistic. And 20 percent of households in the Bronx with children reported that they struggled to afford childcare as shown on pp. 9.

Latino/a/x residents of the Bronx reported very high levels of economic hardship, at a rate of 62 percent. This figure is significantly higher than the rates for both Black (41 percent) and White (40 percent) residents from the Bronx. Moreover, when compared with Latino/a/x residents living in other parts of NYC, those in the Bronx faced a notably higher level

of economic difficulties, as the hardship rate for Latino/a/x/ across NYC was reported at 56 percent.

Lastly, working age adult residents of the Bronx experienced higher economic hardship at 56 percent, as did the elderly population at 24 percent, when compared to their peers in the rest of New York City, where the rates were 52 percent and 16 percent respectively. Given the nature of expenses included in the economic hardship measure, it is not as surprising that working age adults who typically have younger children in their households and need to commute to work reported experiencing higher economic hardship than seniors.

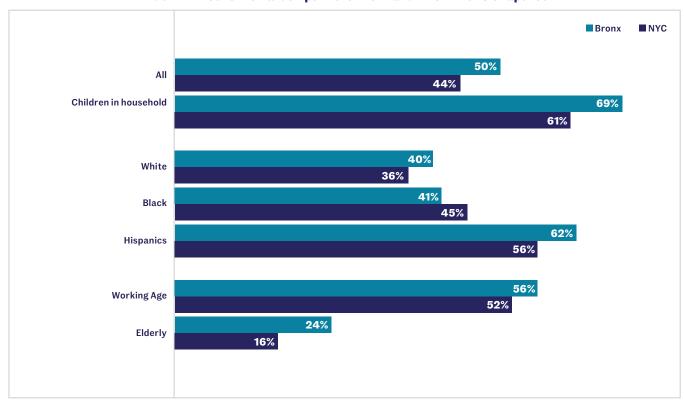


FIGURE 2. Economic Hardships in the Bronx and NYC: A 2023 Snapshot

Source: CSS analysis of Unheard Third Survey, 2023 $\,$

Food Hardship

Food hardship was pervasive and acute in the Bronx. Previous CSS research on food insecurity has shown that the Bronx had the highest rates of food insecurity among all the boroughs and this year's Unheard Third survey data continues to show this finding.²⁰

The disparity between food hardship rates among low-income respondents from the Bronx (55 percent) and the citywide average (45 percent) was a notable 10 percentage points in 2023 (Figure 3). Moreover, food hardship affected at least 41 percent of all respondents in the Bronx, and 54 percent of all households with children, in contrast

to 29 percent (and 35 percent of all households with children) among all respondents in New York City (Figure 3). Inadequate or poor nutrition can be a contributing factor to not only poor health and worsened well-being, but also can reduce one's earnings by making them less productive.²¹ For children, the debilitating effects of poor nutrition in childhood have been shown to persist into their adulthood, costing them years of education and millions in foregone earnings.²²

As shown in Figure 3, food hardship was more prevalent among females in the Bronx (44 percent) compared to their male counterparts (37 percent).

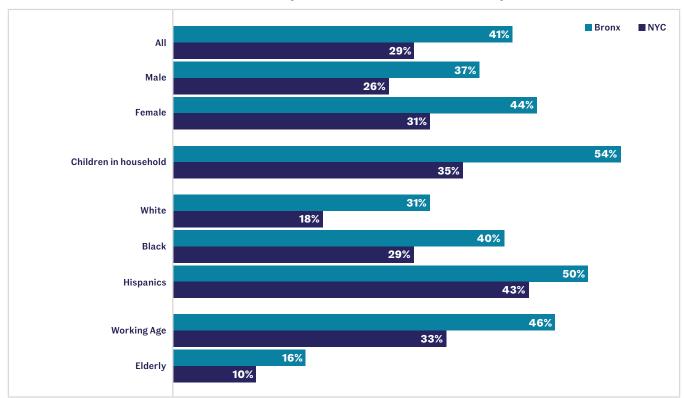


FIGURE 3. Food Hardships in the Bronx and NYC: A 2023 Snapshot

Source: CSS analysis of Unheard Third Survey, 2023

Disturbingly, these rates were significantly higher than those observed in New York City, where 31 percent of females and 26 percent of males reported experiencing food hardship.

The reduction of benefits from the expiration of pandemic-era expanded Supplemental Food and Nutrition Program (SNAP), coupled with the increasing food costs and delays in processing of SNAP (Supplemental Nutritional Assistance Program) applications from the City's Human Resources Agency, has significantly exacerbated food insecurity in the Bronx, particularly among low-income households. Adding to this problem, a Bronx public benefits office located in Mount Eden

shut down on February 16, 2024, moving some of its services at least 5 miles away or an extra 25 minutes away by public transportation. The now-closed office was conveniently located near the 4 train and several bus stops (BX 11, BX18A, BX18B), making it accessible for those who rely on public transportation. Conversely, the new location is less friendly for public transit users. In addition, the closed office was public transportation friendly, as the 4 train and public bus stop was only a few steps away from the office, while the new location the closet subway station is not public transportation friendly. This recent closure creates access issues for applicants who struggle with mobility and lack internet access to stay updated on information about their SNAP cases.²³

"The biggest challenge my family and I are facing today is unemployment. It's increasingly difficult to find a job, given my age [42]. It's a struggle, like when I need to purchase something and don't have the money, I'm forced to borrow money, even for essentials like soap or laundry detergent. I'm constantly anxious about food because I do not have a job."



Housing Hardship

A recent report from the New York State Comptroller's office report revealed that median rents in the Bronx have spiked by 39 percent over the past decade, a pattern that reflects the broader trend across New York City where median rents increased by 44 percent over the same time.²⁴ However, the same report finds that median rents in the South Bronx increased at a faster rate of 42 percent than the borough wide rate of 39 percent, worsening housing hardship for existing residents of the area as a staggering 62 percent of these residents were rent-burdened compared with 52 percent citywide.²⁵ Moreover, 60 percent of Bronx renters are rent burdened, or spending 30 percent or more of their income towards rent.²⁶ Despite the Bronx leading the city in the creation of new affordable housing units in 2022, Bronx residents still report the highest level of rent burden-with 48 percent reporting that they spent over 30 percent of their household income on rents-- compared to other boroughs and the city overall. A recent CSS analysis of the favored metric used in determining housing affordability, the Area Median Income (AMI), showed that over half of Bronx households had incomes below 50 percent of AMI. This means that even housing developments constructed under stipulations of affordability are unlikely to ease housing-related hardship in the Bronx unless they explicitly target "very low-income" households (i.e., those with incomes below 50 percent of AMI).²⁷

Our Unheard Third Survey examines housing hardship through several questions, including whether respondents have had to move in with others due to financial issues, have fallen behind on rent, or have faced eviction or forced removal by their landlord in the past year, and showed a significant prevalence

of housing hardships among respondents in the Bronx, particularly those with children (Figure 4). An estimated 55 percent of Bronx households with children reported housing hardship, a considerably greater proportion than the 37 percent reported among all NYC households with children.

A 2024 CSS report entitled Right to Counsel Works: Why Won't the City and State Use it to Stop More Evictions? found one in five Black households and one in four Hispanic households reported owing back rent in 2023. Report further suggests that households with children are more likely to be in arrears with rent and face eviction threats compared to the broader tenant population. Figure PPX shows about 9 percent of low income households were threatened with eviction in the Bronx, however the share was much higher for moderate and higher income residents of the Bronx (14 percent) as they are not eligible for most housing assistance programs and are most likely to reside in market rate housing.

When broken down by race and ethnicity, Latino/a/x respondents in the Bronx reported the most significant housing hardship (44 percent), followed by White (34 percent) and Black (29 percent) respondents. However, when compared to their NYC counterparts, Whites (18 percent), Blacks (26 percent), and Latino/a/x (36 percent) all experienced higher levels of housing hardship in the Bronx.

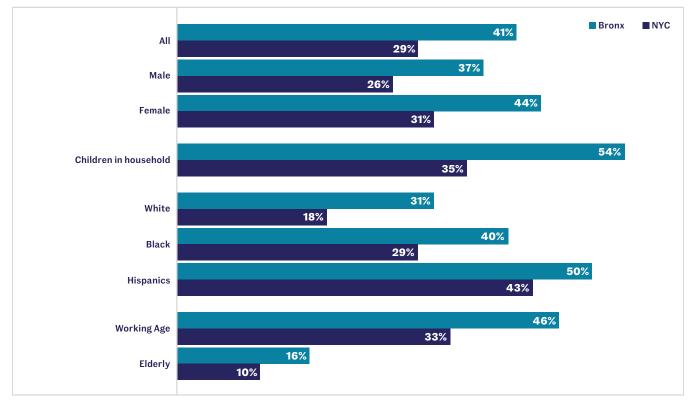


Figure 4. Housing Hardships in the Bronx and NYC: A 2023 Snapshot

Source: CSS analysis of Unheard Third Survey, 2023

Robert, part-time employed Bronx father of two shared, "My biggest challenge is paying rent. Rent is so high and I'm unable to keep up... The other programs like SNAP or CityFHEPS- I keep getting denied and the process is so long, at times I don't know where it stands- I don't know if there is any progress. They send letters but it's useless because things can get lost or mishandled and then I get denied. So honestly, I don't bother with the other programs. I needed the utility help because my children needed to use the internet for school. So, that's important, their education."



Health Hardship

The borough of The Bronx ranks as the worst in New York State in terms of health and has retained that position for decades.²⁹ This is not surprising that in our survey, the Bronx recorded higher incidences of health hardships compared to the rest of the city. In 2023, Bronx respondents reported health related hardships at the highest rate of 36 percent, compared to all boroughs and citywide.

While we observed a rise in health hardships for Bronx residents from 29 percent to 36 percent between 2022 and 2023, it's notable that the city overall experienced a decline from 33 percent to 31 percent.

In 2023, Bronx households with children were particularly affected, with 54 percent reporting

health hardships, compared to 35 percent of households with children citywide. This discrepancy was even more noticeable when comparing the rates in the Bronx to citywide rates. When examining the data across different racial and ethnic groups, health hardships were more common among the Bronx residents compared to the city as a whole. From our 2023 Unheard Third Survey, 39 percent of Latino/a/x residents, followed by 37 percent of Black residents and 34 percent of White residents in the Bronx, reported experiencing health difficulties. Given the relatively higher share of immigrants in the Latina/o/x community in the Bronx (as seen in the latest Census data), part of the reason behind their elevated health hardship might be ineligibility for public healthcare programs like Medicaid and CHIP (Children's Health Insurance Program).30

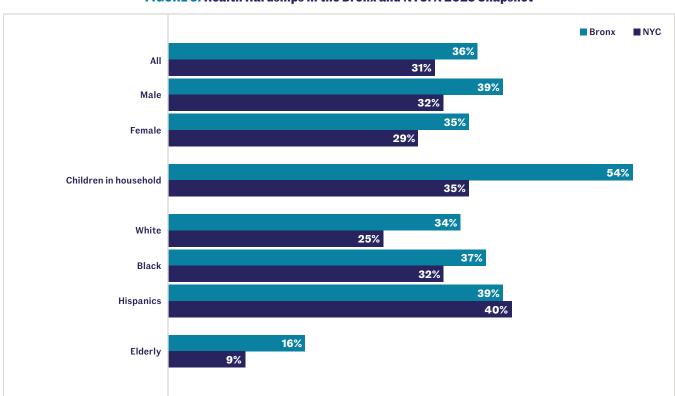


FIGURE 5. Health Hardships in the Bronx and NYC: A 2023 Snapshot

Source: CSS analysis of Unheard Third Survey, 2023

Policy Recommendations: A Call to Action

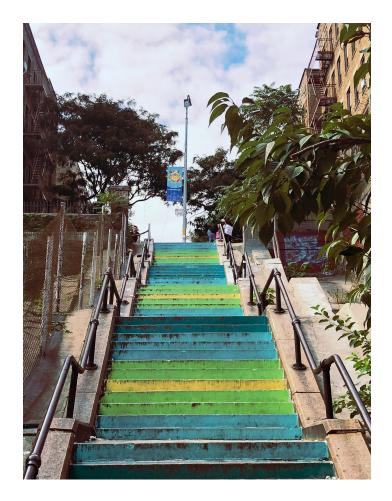
At the same time, in many ways the Bronx economy is booming. Low-income residents of the Bronx, particularly Latino/a/x and Black individuals and families, continue to confront significant economic, food, health, and housing challenges. The rising costs of food, housing, health insurance premiums, public transportation fares, and childcare have rendered the cost of living in New York City unaffordable and inaccessible, especially for

residents of the Bronx. Thus, it is evident not only are hardships on the rise in the Bronx, but it is evident that achieving economic mobility is even more arduous for low-income individuals in this borough. The question remains: how are families managing to meet these financial demands given their constrained income? It's a pressing concern that underscores the challenges of financial stability in the wake of the pandemic.

INCREASE RENTAL ASSISTANCE AND FIGHT EVICTIONS; TARGETED INTERVENTIONS FOR BRONX RESIDENTS

City

- Ensure that new housing developments are designed, including via appropriate income thresholds, to meet the needs of Bronx residents and are readily attainable for them. Priority should be given to Bronx residents with disabilities, seniors, CityFHEPS voucher holders, single parents.
- Promote collaborations similar to the one between Bronxworks and JP Morgan Chase to expand initiatives such as 'The Landlord Engagement Program'. This program not only provides CityFHEPS voucher holders with assistance in finding local Bronx landlords but also supports landlords with the acquisition of grants for apartment improvements to conform to city guidelines.³¹



- Fight eviction: The state should pass crucial tenant protections to prevent displacement and curb skyrocketing rent increases.
 - o Good Cause (<u>S305/Salazar</u>, <u>A4454/</u>
 <u>Hunter</u>) would bar no-fault evictions and give tenants a chance to contest unconscionable rents.
 - o Right to Counsel (S2721/May, A1493/ <u>Joyner</u>) would provide access to legal eviction defense to more tenants in New York City and expand tenants' <u>right to</u> counsel statewide. 16
- Offer statewide rental assistance: Tenants across New York State need resources to find housing and afford their rent.
 - o The Housing Access Voucher Program, S2804B/Kavanagh, A3701/Rosenthal) would create a state-level rental assistance program that is similar to the federal Section 8 voucher program. If passed, it would both rehouse the homeless and keep low-income people from becoming homeless in the first place.
- Reform city-level rental assistance: At the city level, a new package of reforms to the CityFHEPS program – passed over a mayoral veto this year – will take effect next year and must be fully implemented and funded.¹⁷

INCREASE PUBLIC BENEFITS AWARENESS AND ACCESSIBILITY

- Empowering Bronx residents through education and outreach, such as workshops, webinars, and multilingual resources that inform them about accessible public benefits.
 - o Ensure timely distribution and processing of SNAP food assistance and cash support in the Bronx.
- Prioritize addressing the extensive backlog of SNAP and cash assistance applications, as such delays can have severe and costly impacts on the ability of low-income Bronx households to access food and other necessities.
- Expand the presence of benefits offices in the Bronx, including mobile or satellite offices (in partnership with local community organizations) rather than closing existing ones.
- Increase funding and support for non-profit programs like Part of the Solution (POTS) an allaround service for Bronx residents to access food and services and assist with benefits applications.

CONTINUE TO INCREASE AWARENESS OF AND ENROLLMENT IN NYC'S FAIR FARES PROGRAM.

- Increase public outreach and awareness campaign to promote Fair fares in the Bronx, as transit affordability remains high.³²
- Expand Fair Fares eligibility to include all low-income New Yorkers, up to at least 200 percent of the Federal Poverty Level.

CHILDCARE

- Increase access to childcare vouchers among Latina/o/x and Black New Yorkers to address disparities in childcare voucher access. According to the 2022 Mayor's Equity NYC data, there was a significant discrepancy in the distribution of childcare vouchers, with approximately 14,913 vouchers (21 percent) allocated to non-Hispanic whites, while only 7,791 (11 percent) and 7,556 (11 percent) vouchers were distributed to the Black and Latina/o/x communities, respectively.²³ These numbers are disproportionate to the percentage of low-income households with children in New York City.
- Revise the requirements for Childcare vouchers or provide aid for those who are unable to initially secure or afford childcare. Implement a temporary childcare stipend for individuals who are initially job seeking until they can establish themselves.
 - i. Decoupling parents' exact work hours (S8152.A/A.8878) from child care assistance eligibility, which would benefit many parents with non-traditional work hours, overwhelmingly in the gig economy or those with changing schedules.³³

- ii. Enact Statewide presumptive eligibility (S 4667-A/A 4099-A) would allow families quick access to child care assistance while waiting for application processing to be completed, so parents do not lose job opportunities and children experience more continuity of care.³⁴
- iii. Eliminate minimum earnings requirements (S.4924-A/A1303-A) which currently leaves many of the needlest families unable to access child care.³⁵
- Establish a streamlined application procedure for childcare vouchers, accommodating both single and multi-language applicants in the Bronx.
- Integrate childcare centers into neighborhood sites such as public housing community centers, settlement houses, community colleges etc. to allow parents to pursue educational opportunities and expand opportunities for better jobs in the Bronx.

WORKFORCE DEVELOPMENT: LOCAL HIRING

- Connect Bronx's young and working-age adults with city jobs and careers by increasing community hiring initiatives.
- engage with the rising population of youths that are not in school or work in the Bronx.

 Research by JobsFirstNYC and CSS³⁶ has shown that certain neighborhoods in the Bronx have seen the most substantial rise in young adults not in education or work (OSOW) since the pandemic began. These areas also recorded exceptionally high poverty rates, suggesting that economic instability is a significant factor hindering youths' access to education and the job market³³:
 - o Pelham Parkway & Morris Park & Laconia (CD 11)
 - o Concourse, Highbridge & Mount Eden (CD4)

- o Co-op City, Pelham Bay & Schuylerville (CD 10)
- o Wakefield, Williamsbridge & Woodlawn (CD 12)
- o Hunts Point & Longwood, and Melrose (CD1&2)
- Advocate for and financially support fair routes to higher education and career trajectories via the enduring partnership of the Bronx Opportunity Network, which includes Bronx-based community organizations and colleges.³⁷
- Expand the reach and presence of programs like Summer Youth Employment Program (SYEP), Career Compass, Youth Pathways, Career Advance, and Education Services/ TAG in the Bronx.

IMPROVE HEALTH INSURANCE COVERAGE

- Enact the NY Health Act (S7590/A07897) so that everyone has access to affordable quality health care without fear of medical debt.³⁸
- Pass the Coverage4All Act (S2237B/A3020B)
 would seek federal funding to cover 150,000
 income-eligible immigrants in the Essential
 Plan. It would also save over \$400 million in
 State Emergency Medicaid.³⁹

About the Unheard Third Survey

The Community Service Society of New York (CSS) designed this survey in collaboration with Lake Research Partners, who administered the survey by phone using professional interviewers. The survey was conducted from July 6 through August 7, 2023.

The survey reached a total of 1,758 New York City residents, age 18 or older, divided into two samples:

- 1,113 low-income residents (up to 200% of federal poverty standards, or FPL) comprise the first sample:
- 590 poor respondents, from HH earning at or below 100% FPL (72% conducted by cell phone)
- 523 near-poor respondents, from HH earning 101% -200% FPL (71% conducted by cell phone)
- 645 moderate-and higher-income residents (above 200% FPL) comprise the second sample:
- 400 moderate-income respondents, from HH earning 201% -400% FPL (72% conducted by cell phone)
- 245 higher-income respondents, from HH earning above 400% FPL (66% conducted by cell phone)

Landline telephone numbers for the low-income sample were drawn using random digit dial (RDD) among exchanges in census tracts with an average annual income of no more than \$50,560. Telephone numbers for the higher income sample were drawn using RDD in exchanges in the remaining census tracts. The data were weighted slightly by income level, gender, educational attainment, region, age, immigrant status, and race in order to ensure that it accurately reflects the demographic configuration of these populations. Interviews were conducted in English (1,657), Spanish (49), and Chinese (52). The low-income sample was weighed down into the total to make an effective sample of 600 New Yorkers.

In interpreting survey results, all sample surveys are subject to possible sampling error; that is, the results of a survey may differ from those which would be obtained if the entire population were interviewed. The size of the sampling error depends on both the total number of respondents in the survey and the percentage distribution of responses to a particular question. The margin of error for the entire survey is +/- 2.3%, for the low-income component is +/- 2.9%, and for the higher income component is +/- 3.9%, all at the 95% confidence interval.

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