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**Unheard Third 2023**

New Yorkers say Housing and  
Healthcare are Top Priorities for  
Getting Ahead Economically

**Brief**

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**AUTHOR NOTE:** This report is a product of collaborative work between several CSS teams including Policy Research and Advocacy, Programs and Services, and Health Initiatives.

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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](http://www.cssny.org).

## Introduction

It is said that if you make it in New York, you can make it anywhere. Well, in 2023, “making it” in New York—covering sky-rocketing rent, paying for your routine healthcare, transportation, groceries, and if one dares—growing a family and paying for childcare—all feels like a herculean economic challenge. A 2023 [study](#) by United Way of New York City estimates that at least 50 percent of working-age New Yorkers struggle to meet their basic needs.<sup>1</sup> It is no surprise that working- and middle-class New Yorkers are struggling and even considering [moving out of the city](#) where their salaries go farther.<sup>2</sup> As New Yorkers are pushed farther to the edge financially, Mayor Adams has warned city residents of the [painful spending cuts](#) and reduced services to come as his administration tries to get control over growing costs, notably those allegedly associated with the influx of asylum seekers.<sup>3</sup>

As always, it is critical for low-income New Yorkers to have their voices heard in the ongoing policy debate, especially against this troubling backdrop. CSS’s annual Unheard Third Survey helps to shed light on the perspectives and opinions of New Yorkers struggling to find a foothold in New York City. For over 20 years, the Unheard Third Survey has surveyed low-income New Yorkers on perspectives and policies that could help them get ahead. The survey is the longest-running regular public opinion poll of low-income households in the country.

This report presents findings from our 2023 Unheard Third Survey, focusing on the key priorities that low-income New Yorkers believe will help them get ahead economically in New York City.

## Key Findings

1. **Affordable housing** (45 percent) and **access to healthcare** (27 percent) are the top priorities for New Yorkers struggling to get ahead economically, irrespective of income levels.
  - o Notably, among low-income working mothers, 62 percent identified affordable housing as their top priority to help them get ahead in 2023. This exceeds the citywide average.
2. Following affordable housing and healthcare, New Yorkers believe **access to job training** and **making college education more affordable** (22 percent) would help them get ahead in today's economy, underscoring how education and career readiness play pivotal roles in enabling economic mobility in New York City.
  - o Interestingly, a third of low-income Black men and around 20 percent of Latino/x men emphasized the importance of public investment in infrastructure to create jobs and increasing access to job training as equally crucial measures to get ahead.
3. **Childcare affordability** is a rising concern among New Yorkers; 20 percent of low-income, working mothers expressed increased access to affordable childcare as a top priority for economic advancement.
  - o Additionally, 9 percent of New Yorkers across incomes, races, and ethnicities chose affordable childcare as a top priority for getting ahead economically, further highlighting the multifaceted financial challenges New York families are facing.

In this year's survey, we asked the following:

***Q: Which two of the following would most increase your potential to get ahead economically? (rank top two choices)***

Choices:

- Increased access to job training
- More affordable college
- Stronger enforcement of workplace protections
- Access to affordable healthcare
- More pathways to citizenship for immigrants
- Affordable childcare
- Public investment in infrastructure to create jobs
- Affordable housing
- Fewer government regulations on businesses

For more information about the Unheard Third survey, see methodology on page 18.

## **Affordable housing emerges as the top concern for New Yorkers irrespective of income levels.**

Based on responses from the 2023 Unheard Third Survey, most New Yorkers (45 percent) view the lack of affordable housing as a major barrier preventing them, particularly low-income Black and Latina/o/x population from getting ahead economically in New York City.

Among low-income New Yorkers (those with household incomes below 200 percent of the Federal Poverty Level), over half of the respondents (52 percent) identified affordable housing as their first choice among the options, a higher rate compared to all respondents (45 percent) by 7 percentage points. They listed access to job training (22 percent) and more affordable college (22 percent) as their second choices (see Figure 1). Among low-income working mothers in New York City, an alarming 62 percent identified affordable housing as their top priority to help them get ahead in 2023 (see Figure 6).

According to the 2022 U.S. Census Bureau's American Community Survey (1-year estimates), the percentage of New York City residents who were rent burdened increased from 50.1 percent in 2019 to 52.1 percent in 2022. CSS analysis entitled [\*Our Fast Analysis of the 2021 New York City Housing Vacancy Survey\*](#) also showed that severe rent burdened households were more prevalent, and nearly universal, among people earning under 200 percent of the Federal Poverty Line.<sup>4</sup>

The lack of access to affordable housing has a multi-faceted impact on the lives of New Yorkers; it forces households to divert a larger share of their limited income towards housing and away from productive investments like higher education and healthcare, and in many unfortunate cases, it can lead to traumatic evictions and cycles of homelessness.

## **Affordable healthcare is the second most important concern for New Yorkers.**

Following affordable housing, access to affordable healthcare (27 percent) was the second most important concern for New Yorkers, closely followed by more affordable college (23 percent).

Nationally, American households allocate an average of 8 percent of their spending towards healthcare, up from 6 percent in 2004.<sup>5</sup> Households in the bottom 20 percent of income spent 9.4 percent of their income on health care and those in the 20-to-40 percent income quintile spent 10 percent.<sup>6</sup> In addition to all of this, families with low incomes are significantly more likely to be

in poorer health than families with higher incomes, which could result in higher overall health care costs. Compared with families with incomes over 400 percent of the official Federal Poverty Level (FPL), families with incomes below 400 percent FPL are almost five times as likely to be in fair or poor health rather than in good or excellent health.<sup>7</sup> Consequently, the financial burden and worry of medical expenses, including co-payments, insurance premiums, cost of prescription medications, and pre-existing medical debt pose significant economic challenges for low-income New Yorkers.

As shown in Figure 1, access to affordable healthcare ranks as the second highest priority for moderate/high income New Yorkers with 30 percent of the respondents favoring it as their second most important factor. This was 10 percentage points higher compared to low-income New Yorkers, among whom, only 20 percent considered access to affordable healthcare as a top concern. The greater concern expressed by moderate-to-high income

households regarding affordable healthcare might reflect that in New York, low-income households can avail some healthcare-related public benefits, including Medicaid, the Essential Plan, Child Health Plus, NYC Cares, and Affordable Care Act (ACA) advance premium tax credits and cost sharing reductions available through the New York State of Health marketplace, which are not available to higher income households.

**Figure 1. Share of respondents selecting measure as one of their top priorities, 2023**

	Citywide	Low Income	Mod/High Income
Affordable Housing	45%	52%	42%
Access to affordable healthcare	27%	20%	30%
More affordable college	23%	22%	28%
Public investment in infrastructure to create jobs	19%	15%	20%
Access to job training	17%	22%	15%
Stronger enforcement of workplace protections	11%	9%	12%
Affordable Childcare	10%	9%	10%
Fewer Government regulations on businesses	10%	7%	11%
More pathways to citizenship immigrants	5%	8%	4%

Source: CSS analysis of Unheard Third Survey, 2023

As shown in Figure 2, the data reveals a significant rise in the percentage of low-income New Yorkers prioritizing affordable housing to get ahead economically in New York City. In 2022, this figure stood at 46 percent and further rose to 52 percent in 2023 (see Figure 2). This represents a 2-year increase of 6 percentage points, highlighting the severe impact of escalating rent for low-income

New Yorkers. According to our report, [\*Good Cause for Alarm: Rents are Rising for Low-Income Tenants in Unregulated Apartments\*](#), at least 54 percent of low-income New York City tenants experienced rent increases since 2022, reflecting a 15-point rise since 2021. Importantly, this trend of rising rents affected most New York City tenants across all income levels.<sup>8</sup>

**Figure 2. Share of low-income respondents selecting measure as one of top priorities 2022 to 2023**

	2022	2023
Affordable housing	46%	52%
Access to job training	21%	22%
More affordable college	18%	22%
Access to affordable healthcare	25%	20%
Public investment in infrastructure to create jobs	18%	16%
Stronger enforcement of workplace protections	10%	9%
Affordable childcare	9%	9%
More pathways to citizenship for immigrants	9%	8%
Fewer government relations on businesses	8%	7%

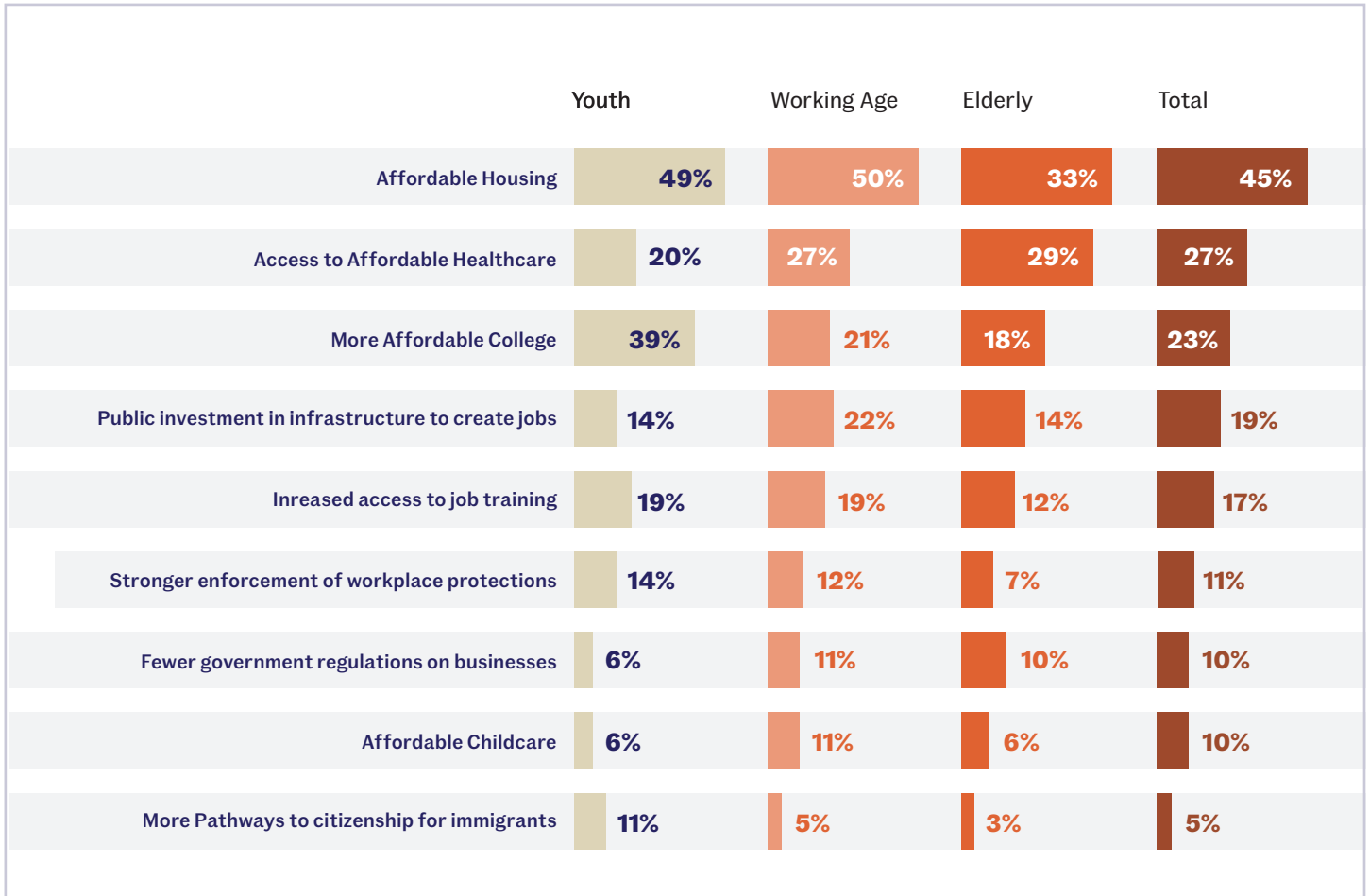
Source: CSS analysis of Unheard Third Survey, 2022 & 2023

## Younger New Yorkers prioritized affordable college while older New Yorkers prioritized affordable healthcare.

Figure 3 shows that younger New Yorkers, aged less than 25 years emphasized access to affordable college at much higher rates—39 percent—than

working age or elderly workers. On the other hand, 29 percent of elderly respondents mentioned access to affordable healthcare as a top priority.

**Figure 3. Share of respondents selecting measure as their top priorities by age, 2023**



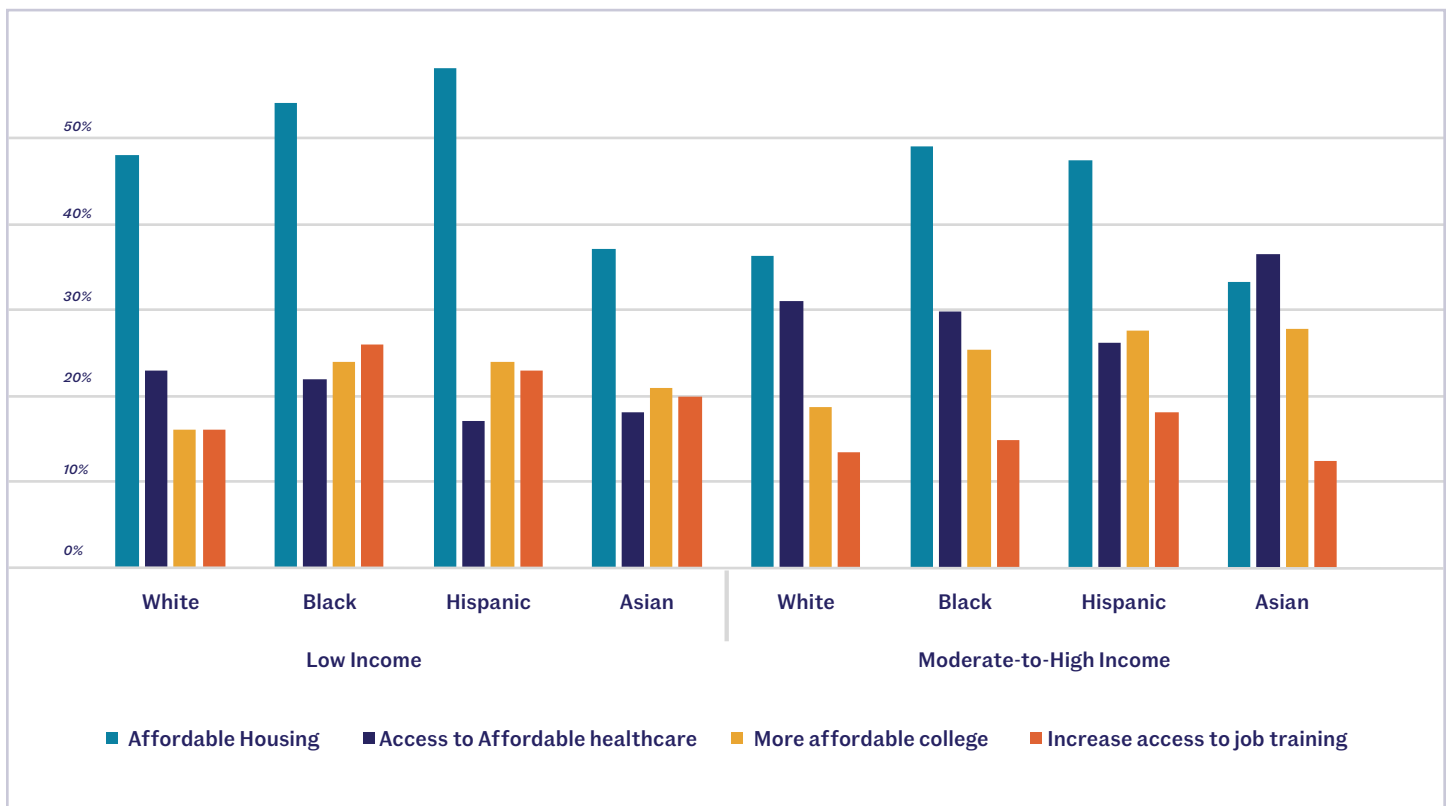
Source: CSS analysis of Unheard Third Survey, 2023

## New Yorkers say priorities for economic mobility continue to be housing, healthcare, jobs and college across diverse races and ethnicities.

While lack of affordable housing in New York City makes it difficult for all New Yorkers to progress economically, it is especially harder for Latina/o/x and Black New Yorkers. As shown in Figure 4, 58 percent of low-income Latina/o/x New Yorkers and 54 percent low-income Black New Yorkers chose affordable housing as a priority at significantly higher rates compared to low-income Whites (48 percent) and low-income Asians (37 percent). Moderate-to-high income households also echoed the need for affordable housing as a most important priority, although at slightly lower rates than their low-income counterparts.

Low-income Black, Latina/o/x, and Asian respondents shared similar priorities with regards to affordable housing, more affordable college, and increased access to job training, but more low-income White New Yorkers chose access to affordable healthcare as their second priority to get ahead economically. Among moderate- to high-income households, though, this difference was not as pronounced: almost all groups mentioned access to affordable healthcare as their second most important priority after housing (see Figure 4).

**Figure 4: Share of respondents selecting measure as one of their top priorities by race/ethnicity and income, 2023**



Source: CSS analysis of Unheard Third Survey, 2023

Note: To ensure wider, more general compatibility and comparability of CSS's Unheard Third Survey data, we use the label Hispanic to indicate respondents in the survey who have described themselves as being of Hispanic or Latina/o/x origin. The terms are used interchangeably.



Similarly, more moderate-to-high income New Yorkers choose affordable college education as a means to get ahead economically in New York City relative to the low-income respondents. Among New Yorkers with moderate to high incomes, 30 percent chose “more affordable college” as a priority, as opposed to 22 percent of low-income

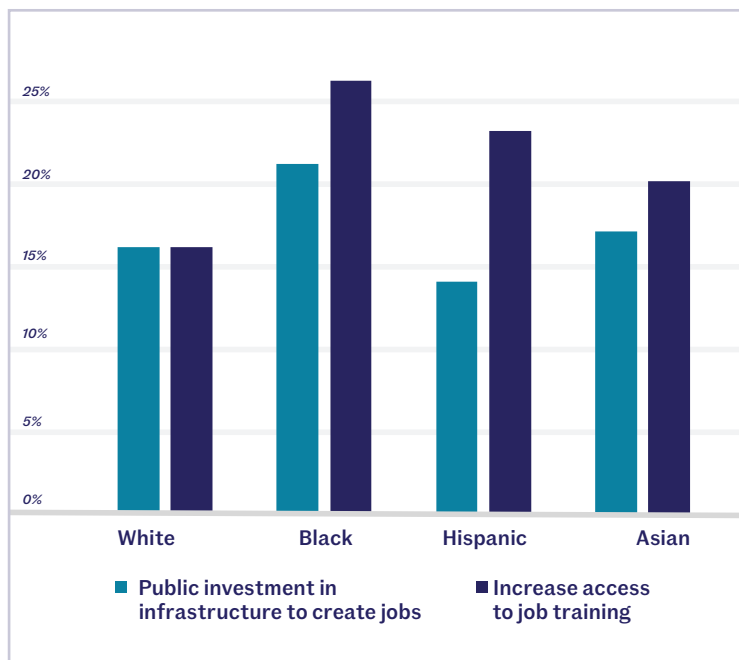
individuals (see Figure 1). This trend is consistent across all racial and ethnic groups, with moderate-to-high income Latina/o/x New Yorkers (28 percent), Asians (28 percent), and Blacks (25 percent) all making ‘more affordable college’ a top priority. In contrast, only 19 percent of White New Yorkers selected this option as their primary choice.

## Black and Hispanic men emphasized the need for access to jobs, workforce training, and public investment in job creation.

As seen in Figure 1, New Yorkers ranked public investment in infrastructure to create jobs and increased access to job training as top priorities after housing, healthcare, and college education.

Among all low-income respondents, Black New Yorkers expressed demand for public investment to create infrastructure jobs at the highest rate (21 percent), as shown in Figure 5. Low-income Black New Yorkers also recommended increased access to job training at the highest rate (26 percent). They were followed by low-income Asians in demand for public investment in infrastructure jobs and followed by low-income Latina/o/x’s in demand for increased access to job training.

**Figure 5: Share of low-income respondents selecting measure as their top priority by race, 2023**



Source: CSS analysis of Unheard Third Survey, 2023

Delving deeper into these responses, we see that low-income Black and Latino/x men are the prime proponents of both public investment in infrastructure to create jobs and for increased access to job training. Almost one-in-three (34 percent) of Black men echoed one these two choices as their top priority, underscoring the widespread concern facing working age men in the Black community. [Research](#) from the Center for New York City Affairs showed that while the recovery from the pandemic was characterized by a rapid fall in unemployment rates among Whites, that was not the case for Black New Yorkers and the gap between the unemployment rates of the two groups was over 10 percentage points (Pablo & Parrott 2023).<sup>9</sup> The uneven recovery is reflected more in the rising share of Black youth who are neither engaged in education or training, nor engaged at work (often described as “Out-of-school, Out-of-work”, OSOW). According to our report, [\*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\*](#), Black and Latino/x men in New York City continue to struggle to find good jobs and their unemployment rate remains higher compared to the overall citywide

unemployment rate.<sup>10</sup> It is important to recognize the urgency in addressing these concerns of Black and Latino/x youth given the rapid evolution of the job market. A [report](#) by the Brookings Institute projects that Latina/o/x, Native American and Black workers will face the most significant workforce displacement due to the automation of jobs by artificial intelligence.<sup>11</sup>

Women, in general, were less likely to cite public investment in infrastructure to create jobs as a priority, relative to men. Given that infrastructure jobs are [heavily dominated by men](#), it is possible that female respondents imagined these jobs being less suitable and/or less accommodating of women (e.g., construction) and thus assigned a relatively lower rank (see Figure 6).<sup>12</sup> Women were also less likely to view government regulations on businesses as factors that hold people back from achieving economic mobility. A 2021 [report](#) on women entrepreneurs published by the city’s Department of Small Business Services showed that there has been a 42 percent growth in women-owned firms between 2012 and 2019, while the average growth rate for all firms citywide was 31 percent.<sup>13</sup>

**Figure 6: Share of low-income respondents selecting measure as their top priority, by race/ethnicity and gender, 2023**

	WHITE MEN	WHITE WOMEN	BLACK MEN	BLACK WOMEN	HISPANIC MEN	HISPANIC WOMEN	ASIAN MEN	ASIAN WOMEN
Affordable Housing	46%	50%	45%	59%	56%	59%	37%	36%
Access to Affordable healthcare	19%	27%	13%	29%	16%	18%	21%	16%
More affordable college	16%	15%	19%	27%	27%	22%	18%	25%
Public investment in infrastructure to create jobs	21%	12%	34%	13%	20%	9%	18%	17%
Increase access to job training	16%	16%	34%	21%	23%	22%	17%	22%
Stronger enforcement of workplace protections	8%	8%	17%	8%	7%	10%	10%	14%
Fewer government regulations on businesses	18%	12%	5%	1%	10%	4%	7%	6%
Affordable childcare	4%	11%	5%	12%	11%	13%	6%	1%
More pathways to citizenship for immigrants	10%	5%	7%	4%	7%	12%	13%	9%

Source: CSS analysis of Unheard Third Survey, 2023

Note: To ensure wider, more general compatibility and comparability of CSS’s Unheard Third Survey data, we use the label Hispanic to indicate respondents in the survey who have described themselves as being of Hispanic or Latina/o/x origin. The terms are used here interchangeably.

## Women and parents ranked affordable childcare as an important priority for getting ahead.

Women of all races and ethnicities ranked affordable childcare as a more important priority in getting ahead economically than their male counterparts (see Figure 6). Women under the age of 50 reported affordable childcare a priority at the rate of 16 percent (data not shown). Among low-income working mothers, 20 percent expressed increased emphasis on affordable childcare as a top priority for getting ahead economically. This contrasts with the percentages for all low-income New Yorkers (9 percent) and the citywide

population (10 percent), as shown in Figures 1 and 2 respectively. According to a [report](#) by Citizens' Committee for Children of New York, more than 80 percent of families with children under the age of five cannot afford childcare in New York City and 80 percent with school age children (6 to 12 years old) cannot afford afterschool care. Notably, the [report](#) found that the highest cost burden rates (Child Care Cost Burden is the share of household income child care costs would consume) are in the Bronx and Brooklyn.<sup>14</sup>

**Figure 7. Share of respondents selecting measure as one of their top priorities by parental status, 2023**

	Married/Partnered Father	Married/Partnered Mother	Single Mother	Single Mother
Affordable Housing	8%	37%	60%	60%
Access to Affordable Healthcare	23%	25%	14%	13%
More affordable college	13%	34%	37%	22%
Public investment in infrastructure to create jobs	36%	10%	10%	14%
Increased access to job training	25%	18%	18%	25%
Stronger enforcement of workplace protections	14%	14%	12%	13%
Fewer government regulations on businesses	16%	9%	3%	5%
Affordable Childcare	19%	26%	19%	21%
More Pathways to citizenship for immigrants	9%	5%	6%	8%

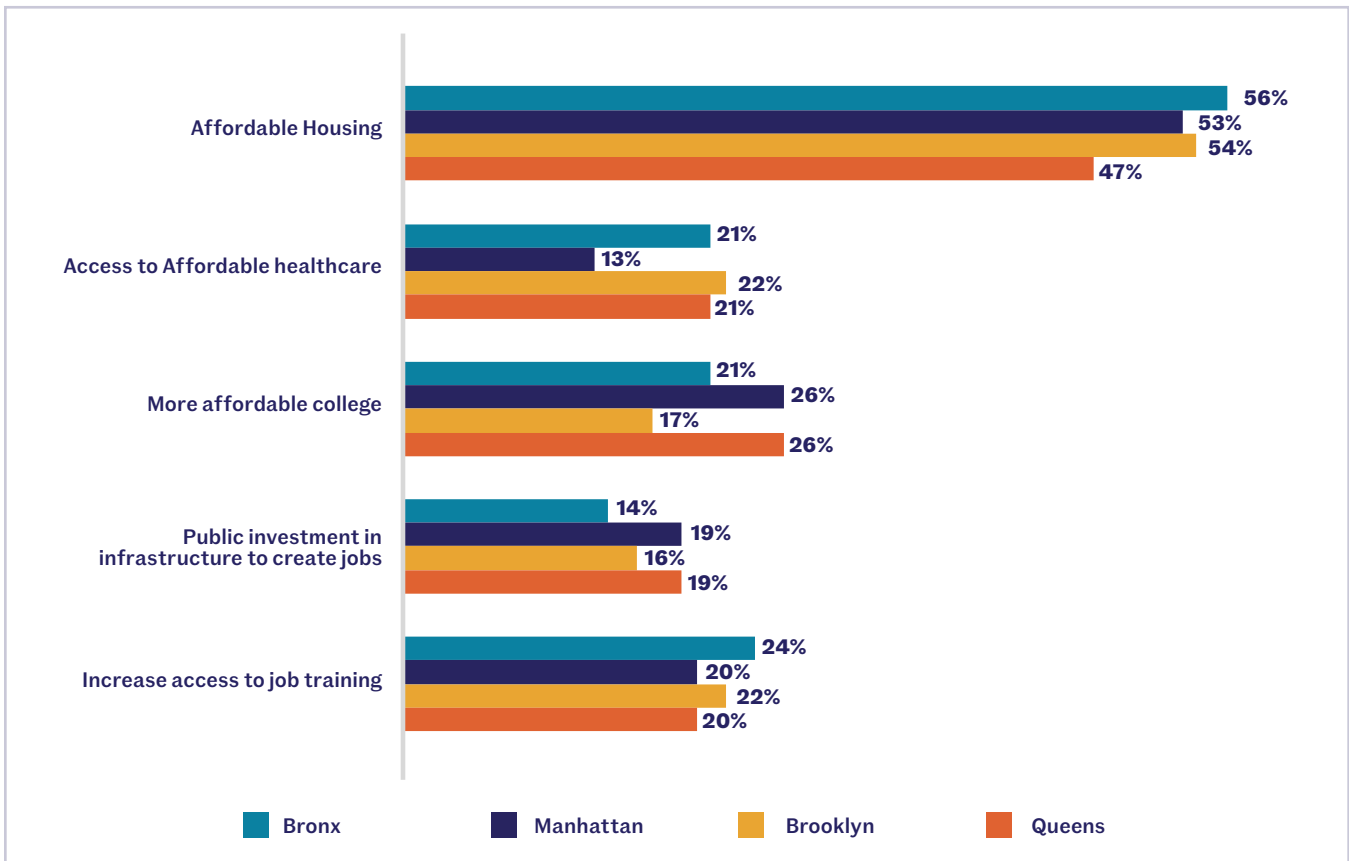
Source: CSS analysis of Unheard Third Survey, 2023

## Housing and healthcare are dominant concerns for all boroughs while more Manhattan residents seek affordable college.

As shown in Figure 8, more than half of the respondents from the Bronx (56 percent), Brooklyn (54 percent), and Manhattan (53 percent) indicated that affordable housing was the top measure to improve their situation in 2023. This can be attributed to the significant increase in rent prices and a shortage of affordable housing options. These findings align with a 2023 CSS report titled [Good Cause for Alarm: Rents are Rising for Low-Income Tenants in Unregulated Apartment](#) which reported that 65 percent of tenants in the Bronx, 59 percent in Manhattan, and 52 percent in Brooklyn experienced a rent increase in 2022 (Stein and Mironova 2023).<sup>15</sup>

Respondents from the Bronx (24 percent) and Brooklyn (22 percent) identified increased access to job trainings as the second most selected priority to get ahead, while respondents from Manhattan (26 percent) and Queens (26 percent) selected affordable college as their second most important priority (see figure 8). Access to affordable healthcare was selected at a higher rate among respondents from Brooklyn (22 percent), the Bronx (21 percent), and Queens (21 percent), while respondents from Manhattan selected it at a lower rate of only 13 percent.

**Figure 8. Share of low-income respondents by borough selecting measure as one of top priorities, 2023**



Source: CSS analysis of Unheard Third Survey, 2023

## Policy Recommendations

To address these issues and foster economic progress, both the City and the State of New York must prioritize the availability of truly affordable housing, expand access to affordable healthcare and college education, and implement initiatives that promote workforce development and placement, particularly among low-income New Yorkers striving to improve their economic mobility.

Based on our findings from the 2023 Unheard Third Survey results, which reflect the voices and opinions of New Yorkers directly, we recommend the following policy changes to make the city and state's housing and economic landscape more equitable and affordable to its residents.

### Housing Affordability

- **Fight eviction:** The state should pass crucial tenant protections to prevent displacement and curb skyrocketing rent increases.
  - Good Cause ([S305/Salazar](#), [A4454/Hunter](#)) would bar no-fault evictions and give tenants a chance to contest unconscionable rents.
  - Right to Counsel ([S2721/May](#), [A1493/Joyner](#)) would provide access to legal eviction defense to more tenants in New York City and expand tenants' [right to counsel statewide](#).<sup>16</sup>
- **Offer statewide rental assistance:** Tenants across New York State need resources to find housing and afford their rent.
  - 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.<sup>17</sup>
- **Produce social housing:** New Yorkers need housing that is outside of the speculative market and permanently affordable. The city and state can help facilitate social housing conversions by:
  - Passing the Tenant Opportunity to Purchase Act (TOPA) on the state level ([S221/Myrie](#), [A3353/Mitaynes](#)), which would give tenants the right of first refusal if their building goes up for sale.
  - Passing the [Community Opportunity to Purchase Act \(COPA\)](#) on the city level ([Intro 196/Rivera](#)), which would give nonprofits a first right to purchase multifamily buildings when landlords sell.

- **Preserve public housing (by passing/ implementing the PHIX New York Plan (Public Housing Infrastructure & Expansion for New York Plan).** PHIX NY is a proposal for a statewide public housing pilot to preserve 15,000 NYCHA units and 25,000 public housing units outside of New York City; and build 3,000 new NYCHA units and 5,000 new public housing units outside of the city. The plan accomplishes this by:
  - Funding a consistent and predictable public housing capital plan.
  - Creating a green mass procurement statewide initiative to cut costs and carbon emissions.
  - Expanding public housing using existing air rights and local and state financing.
  - Protecting residents across the state and offering a real governance structure. Modernizing Public Housing Authority procurement and contracting rules and allowing PHA's to spend capital funding.

## **Access to Affordable Healthcare** <sup>18</sup>

- **Expand outreach and enrollment strategies by funding consumer assistance programs.**
  - Too many New Yorkers are uninsured because they are unaware that they already qualify for financial assistance to purchase coverage or public insurance programs or do not know how to enroll. Navigators are local in-person assistors who help consumers and small businesses shop for and enroll in health insurance plans. The Navigator program should be fully funded to guarantee continued high-quality enrollment services. New York should also allocate \$5 million in grants to community-based organizations to conduct outreach in communities who are disproportionately uninsured.
- **Expand state programs for low-income immigrants to get [#Coverage4All](#)**
  - Immigrants who are not lawfully present make up a disproportionate share of uninsured New Yorkers. The state should amend its 1332 Waiver Request to include immigrants in its proposal to expand the [Essential Plan](#) to New Yorkers up to 250 percent of FPL. Some undocumented immigrants in New York are eligible for Medicaid (pregnant women) or Child Health Plus (children under 19), but an estimated 245,000 New Yorkers remain uninsured because of their immigration status.
- **#EndMedicalDebt by modernizing the Hospital Financial Assistance Law and funding consumer assistance programs to protect New Yorkers from unfair medical billing and debt.**
  - a. All hospitals are required to screen low- and moderate-income patients who cannot afford care to find out if they are eligible for discounted prices. Instead, patients rarely find out about the law or are unable to successfully apply and are billed full rates that most individuals cannot afford.
  - b. The Ounce of Prevention Act ([S1366A/A6027A](#)) would adopt one common financial aid application and policy to be used by all hospitals, to make it easier for patients to know about the process and successfully apply. It would also simplify income eligibility rules, eliminate obsolete rules like an asset test that is only required for very low-income people, and eliminate the unfair 90-day deadline for applying.

- c. [Community Health Advocates \(CHA\)](#) helps New Yorkers understand and use their insurance. CHA's free services are available statewide through a network of community-based organizations and a toll-free helpline. Since 2010, CHA has saved

consumers over \$180 million and worked on more than 498,000 cases for people needing help getting the care they need or resolving billing disputes. CHA should be fully funded so that New Yorkers can continue to receive this help.



## Affordable College

- **Pass the New Deal for CUNY (S.2146/A.4425)** which would eliminate tuition fees.<sup>19</sup>
- **Make public college more affordable for low-income and moderate-income students** by expanding eligibility for New York State's Tuition Assistance Program (TAP) and providing state-funded grant aid for non-tuition related expenses.<sup>20</sup>
- Results from our 2022 Unheard Third Survey showed widespread support among New Yorkers (79 percent) across income categories to make CUNY free to attend for all New York State residents. This support was particularly strong among Black (86 percent) and Latina/o/x (87 percent) New Yorkers.



## Workforce Development

- **Implement the recommendations of the “[Inclusive Growth Initiative: A Blueprint](#).”**<sup>21</sup>
  - To build pathways to apprenticeships, internships, fellowships and other non-traditional short- and long-term positions for women and people of color, by addressing structural barriers and providing “wrap-around services” like childcare, passing the Federal Jobs Act to provide financial aid for short-term accredited programs, allow CBOs that receive workforce development funding to help their clients apply for benefits, close the digital divide, offer more classes on a part-time and flexible schedule, etc.
- **Connect New York City's workforce development system to local economic development** projects to do foster reinvestment of skills and capital in communities, including development of real estate projects sponsored by public agencies like the NYC Economic Development Corporation and other local development agencies.
- **Expand the city's pipeline of talent in [green technologies](#) for a clean energy future**<sup>22</sup> and ensure that historically excluded communities, and especially environmental justice communities, are prioritized in training programs and hiring, starting at the high school level.



- **Expand the Summer Youth Employment Program (SYEP):** The SYEP has shown great promise as a vehicle to improve youth engagement with the labor market. It should be expanded to allow a higher number of enrollees; and it should be a year-around and universal program to create a steadier rhythm of training and workforce engagement with

youth—effectively serving as a preventive tool to decrease the OSOW population.

- SYEP should also be more closely connected to relevant skills development in the workforce and broader economy and designed to better serve the needs of a rapidly changing labor market.



## Childcare

- **Expand and improve the Empire State Child Credit (ESCC) to benefit all families.** The ESCC is a refundable tax credit available to income-eligible families with children. It is not available to lowest income families who might not have enough earnings to qualify. We recommend expanding the credit amount and making the credit fully refundable to help the lowest income families.
- **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.<sup>23</sup> These numbers are disproportionate to the percentage of low-income households with children in New

York City. For instance, around 44 percent of Latina/o/x households and 24 percent of Black households with children fell under the low-income category. In contrast, White households with children represented only 14 percent of the total. It is imperative to ensure a more equitable distribution of childcare vouchers to address the needs of all communities in the city.

- **Implement a cap on family co-pay to increase affordability for families across the state.**
- **Expand childcare access** for immigrant families, irrespective of documentation status and for parents that work non-traditional hours.
- **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.

## Conclusion

The combination of increasing costs of food, housing, health insurance premiums, subway and bus fares, and childcare make the cost of living in New York City astronomical, especially for low-income families and households. It is clear that economic mobility is more challenging for low-income Black and Latina/o/x New Yorkers, as well as working mothers. These obstacles are even more pronounced in certain geographic areas, particularly in the Bronx and Brooklyn.

This brief, the first in its series analyzing the 2023 Unheard Third survey data, laid out the primary concerns of New Yorkers and listed select policies to address them. In the coming months, we will delve deeper into several of these concerns voiced by our fellow New Yorkers and shed light on addressing them. We hope that these reports will underscore the importance of making public investments in crucial areas like housing, education, childcare, and transit, and provide all New Yorkers with an opportunity to get ahead and live to their full potential.

## 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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