

The Unheard Third 2007

Bringing the Voices of Low-Income New Yorkers to the Policy Debate

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For 160 years, the Community Service Society of New York (CSS) has been the leading voice on behalf of low-income communities in the nation's largest city. CSS employs a variety of tools—advocacy, direct service, research and policy analysis, and strategic partnerships—to promote the economic security, upward mobility, and civic participation of low-income New Yorkers.

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Executive Summary

The Unheard Third 2007 is the sixth annual report by the Community Service Society of New York (CSS), the city's leading voice on behalf of low-income New Yorkers. The only survey of its kind nationally, *The Unheard Third* tracks the concerns and hardships of the city's low-income residents—who comprise a third of voting-age citizens in New York City—and their views on what programs and policies would help them get ahead. CSS also surveys a moderate- and higher-income group of city residents to see where their concerns converge—and diverge—from those of low-income New Yorkers. As New York's economy begins to decline, the findings from *The Unheard Third 2007* indicate the importance for policy makers of ensuring that low-income New Yorkers—many of whom are working—are able to meet their basic needs.

Lake Research Partners, a national polling firm, used questions designed by CSS to interview 1,551 New York City voting-age residents this past summer. This sample is comprised of 1,036 low-income residents (those earning below 200% of the federal poverty level, or about \$34,000 for a family of three) and 515 moderate- and higher-income residents (at 200% of poverty and above). Low-income respondents include the “poor” (earning below 100% of poverty) and the “near poor” (earning between 100% and 200% of poverty). The group we surveyed is representative of low-income New York City residents as a whole—there are 3.3 million New Yorkers living in low-income households, and their race, national origin, educational attainment, and work status are consistent with our sample population.

In 2007 we focused our efforts on further understanding the following policy realities and priorities of our sample populations: health, housing, income inequality, low-wage work, and policies to advance economic security.

Major findings from 2007 include:

Hardships. *The Unheard Third* demonstrates that regardless of work status, low-income New Yorkers are struggling to achieve a basic level of economic security. Close to half of all poor New Yorkers (43%) faced three or more hardships in 2007. These hardships include inability to pay rent, forgoing or delaying medical care, not purchasing prescription drugs, going hungry, moving in with others, and having utilities/phone turned off. Even when working full time, 43 percent of poor respondents faced three or more hardships. Housing and health hardships are especially high among the working poor—31 percent went without prescription drugs and 23 percent postponed or went without medical care, while 30 percent fell behind in their rent or mortgage and 15 percent moved in with others.

These data show that the employment-based social contract—the notion that those who are working full time will be economically secure—is broken.

The lack of savings on the part of low-income New Yorkers further highlights their precarious situation. Approximately half of low-income New Yorkers have less than \$500 in savings. Approximately one in three full-time workers earning poverty-level wages has no savings at all. It is no wonder, then, with rising hardships and decreasing savings, that low-income New Yorkers want their elected officials to address their basic needs: access to affordable, high quality health care and housing.

Low-Wage Work. *The Unheard Third 2007* reveals that the work patterns of the near poor resemble those of the moderate- and higher-income sample: approximately six in 10 of both near-poor and moderate- and higher-income respondents are in the labor market. However, more of the near poor are working part time, raising the possibility that these underemployed near-poor New Yorkers could enter the ranks of the moderate- and higher-income sample if they worked more hours.

Over the last six years, fewer and fewer New York City workers of any income level are receiving employer-sponsored benefits. The decline in benefits is most severe for the near poor—52 percent of the near poor received health

insurance for themselves in 2007, down from 66 percent in 2002; 38 percent received health insurance for their families in 2007 compared to 46 percent in 2002; and 41 percent received prescription drug coverage, down from 59 percent in 2003 (the first year we asked about this benefit). Given this breakdown in the social contract, it is not surprising that approximately seven in 10 low-income respondents would join a union if they could.

The lack of employer-sponsored benefits helps explain the hardship story for the working poor. Only one in three poor workers receive paid sick leave or health care for themselves and less than one in five receive prescription drug coverage. For the near poor, only four in 10 workers receive health care for their families, prescription drug coverage, or a retirement plan. The decline in employer-sponsored benefits and increase in hardships means that working families in New York City are often forced to choose one necessity over another, such as paying for prescription drugs or medical care over other needs like making the rent or paying for food.

Across income for the jobless, health problems are the biggest barrier to employment, followed by lack of education, skills, employment networks, and prior experience.

Health. In addition to health being the top employment barrier low-income New Yorkers face, health issues are the top personal worry for near-poor and moderate- and higher-income New Yorkers (drugs and gangs are the top worry for the poor). These concerns mirror the finding that fewer and fewer New Yorkers, regardless of income, are receiving health coverage through their employer. Likewise, when asked what government benefit will most help them get ahead, low-income respondents point to health insurance. Access to affordable, high quality health care is clearly a pillar of economic security for low-income New Yorkers. In fact, they list it as their top federal voting priority, after the war in Iraq.

Many poor New Yorkers are forgoing health care and prescriptions because they have no money or health insurance. However, a significant number of near-poor and moderate- and higher-income respondents are also experiencing health hardships.

Housing. Near-poor and moderate- and higher-income New Yorkers say that housing is the biggest problem facing New York City (the poor cite public safety issues like crime, guns, and drugs as their top concern). Four in 10 low-income residents (poor and near poor) in Manhattan and a third of Bronx residents say that they feel that they will be “forced out” of their neighborhoods over the next two years. Most believe that the reason for this is that their neighborhood is becoming too expensive. Over time, *The Unheard Third* survey has found that increasing numbers of near-poor households are experiencing housing hardships, such as rent arrears, utility cut-offs, and doubling up with others.

Policies to Advance Economic Security. Each year, we ask respondents a battery of questions about their voting preferences and policy priorities. When survey respondents were asked about what would most influence their voting decisions in the Presidential primaries, health care and prescription drugs, followed by jobs and the economy, topped the domestic policy agenda.

Demographics of the Survey Population and Low-Income New Yorkers

	Low-Income Respondents (Unheard Third 2007)	NYC Residents (US Census 2006)
Population	<ul style="list-style-type: none"> • 52% below 100% of poverty • 48% between 100%-200% of poverty 	<ul style="list-style-type: none"> • 1.7 million New Yorkers in poverty (21%) • 1.6 million near-poor New Yorkers (19%)
Race	<ul style="list-style-type: none"> • 34% Latino • 31% Black • 23% White • 8% Asian 	<ul style="list-style-type: none"> • 38% Latino • 26% Black • 23% White • 12% Asian
Birth Status	<ul style="list-style-type: none"> • 59% native born • 41% foreign born 	<ul style="list-style-type: none"> • 56% native born • 44% foreign born
Education (18+)	<ul style="list-style-type: none"> • 22% less than a high school degree • 37% high school degree • 34% some college or more 	<ul style="list-style-type: none"> • 37% less than a high school degree • 32% high school degree • 31% some college or more
Work Status (18+)	<ul style="list-style-type: none"> • 46% working • 18% unemployed • 24% retired • 11% homemaker 	<ul style="list-style-type: none"> • 46% of poor households include a worker (US Census 2005)

Across all incomes, New Yorkers support making health care affordable for everyone—nearly nine in 10 of the near poor strongly favor this as a national priority, as well as 84 percent of the poor and 81 percent of moderate- and higher-income respondents. Support for affordable health care is high among New Yorkers, regardless of race and income.

When asked about federal proposals providing transitional jobs for individuals after they are released from prison, approximately three in four respondents strongly favor this intervention, which is a proven employment strategy.

In terms of state policy priorities, respondents to *The Unheard Third* support proposals that expand access to sick leave and disability insurance. Across all income bands, three in four New Yorkers voice support for a law requiring at least seven days of paid sick leave per year for full-time workers. Similarly, three in four New Yorkers strongly favor creating paid family leave by expanding the disability insurance system to cover care for a new child or seriously ill family member. Moreover, New York City residents support providing a state health insurance program to all New Yorkers, regardless of immigration status.

Given the decline of employer-sponsored benefits and the increasing hardships faced by the working poor in New York City, these findings are not surprising. New Yorkers are looking for policy interventions that will help them get ahead.

Racial Disparities. Racial disparities persist. Low-income Blacks and Latinos were more likely to experience three or more hardships than low-income Whites. They are also less likely to use financial services at a bank and more likely to use non-banking financial services—such as check cashing services or payday loans—than low-income Whites. This finding is not surprising as we know that banking disparities are linked to the inequitable geographic distribution of banking and non-banking financial services in New York City.

There is also a clear difference in the direction Black and Latino respondents believe the city is headed. Low-income Blacks and Latinos overwhelmingly (approximately two in three) believe New York City is headed in the wrong direction. Moderate- and higher-income Blacks and Latinos tend to agree that New York City is headed in the wrong direction. Low-income Whites also agree, to a lesser degree. But only two in 10 moderate- and higher-income Whites feel New York City is headed in the wrong direction.

In this report, we highlight these and other significant findings from our 2007 survey.

As we face a period where real wages may decline and unemployment may rise, a third of voting-age New York City residents—the silent and hard-working third—tell us that now more than ever is the time for policies to ensure that there is adequate and affordable housing, affordable access to health care, and expansion of work supports and benefits such as sick days and paid family leave.

How the Survey Was Conducted

The Community Service Society and Lake Research Partners designed this survey, which was administered by Lake Research Partners by phone using professional interviewers. The survey reached a total of 1,551 New York City residents. The survey is divided into two samples of New York City residents, 1,036 low-income residents (up to 200% of the federal poverty level) and 515 moderate- and higher-income residents (above 200% of the federal poverty level), age 18 or older. The low-income sample includes roughly equal numbers of “poor” New Yorkers (those earning less than 100% of the federal poverty level) and the “near poor” (earning between 100% and 200% of poverty). The survey was conducted from July 23 through August 14, 2007.

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 \$40,000. Telephone numbers for the moderate- and higher-income sample were drawn using RDD in exchanges in the remaining census tracts. The data were weighted slightly by gender, age, region, immigration status, education and race in order to ensure that they accurately reflect the demographic configuration of these populations. In the combined totals, respondents in the low-income sample were weighted down to reflect their actual proportion among all residents.

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 was interviewed. The size of the sampling error depends upon 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 low-income component is +/- 3.1 percent. The margin of error for the moderate- and higher-income component is +/- 4.4 percent.

The Unheard Third

2007 Findings

Hardships,
Income Inequality,
Low-Wage Work,
and
Policies to Advance
Economic Security

Hardships & Worries

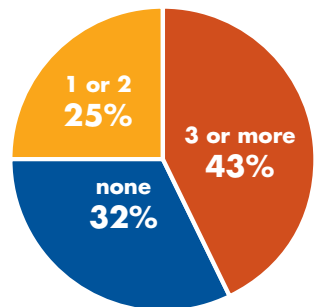
It comes as little surprise that poor people experience hardships. However, what is remarkable from *The Unheard Third 2007* is that even those poor people who work full-time jobs experience high levels of hardships similar to those who are not working. Sixty-eight percent of all poor respondents—and 67 percent of the working poor—faced hardships in 2007. Among both groups, 43 percent faced three or more hardships. In 2006/2007, the number of poor and near-poor residents reporting multiple hardships fell from their highest levels in 2004/2005; while the number of moderate- and higher-income residents reporting multiple hardships increased during the same period. Low-income Blacks and Latinos were more likely to experience three or more hardships than their White counterparts. A majority of low-income Black and Latino respondents believe New York City is headed in the wrong direction, while only 19 percent of moderate- and higher-income Whites share this belief.

Half of all low-income residents have less than \$500 in savings, while 43 percent of the poorest residents report having no savings at all. Savings are only slightly higher for low-income households with a full-time worker. Among moderate- and higher-income residents, only one in 10 report having no savings at all.

Near-poor and moderate- and higher-income residents say health care is their top personal worry, while poor residents cite crime, drugs, and gangs. Not surprisingly, poor and near-poor residents state that health insurance is the top government benefit that would most help them and their families get ahead.

The vast majority of poor New Yorkers faced hardships in 2007.

Q: In the last year, have you or any member of your household experienced this difficulty?*



Multiple Hardships for the Poor

Hardships Among Poor Households

Income Insecurity	31%	Cut back buying school supplies & clothes
	23%	Lost job
	19%	Hours, wages, or tips were reduced
	12%	Received assistance from charity

Health	28%	Unable to fill prescriptions
	21%	Not gotten or postponed medical care

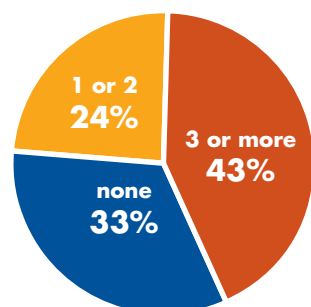
Hunger	25%	Fed by family/friends because lack of money
	23%	Went hungry
	21%	Used meal program or food pantry

Housing	26%	Fell behind on rent/mortgage
	22%	Utilities/phone turned off
	17%	Moved in with others
	7%	Stayed in a shelter

*Note: Original survey questions may be edited or condensed for presentation purposes.

A majority of poor New Yorkers who are working full time also face hardships.

Q: In the last year, have you or any member of your household experienced this difficulty?*



Multiple Hardships for the Working Poor

Hardships Among Poor, Full-time Employees

Income Insecurity	35%	Cut back buying school supplies & clothes
	23%	Hours, wages, or tips were reduced
	18%	Lost job
	8%	Received assistance from charity

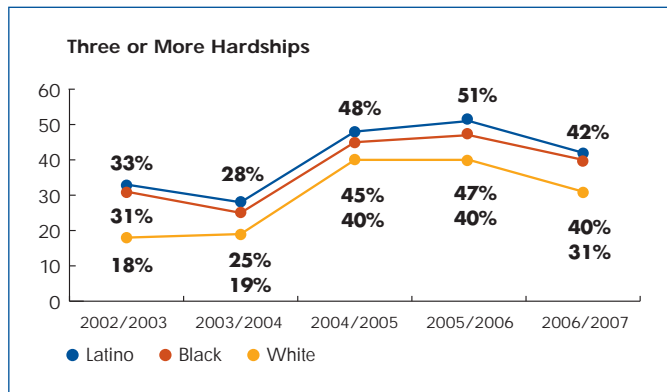
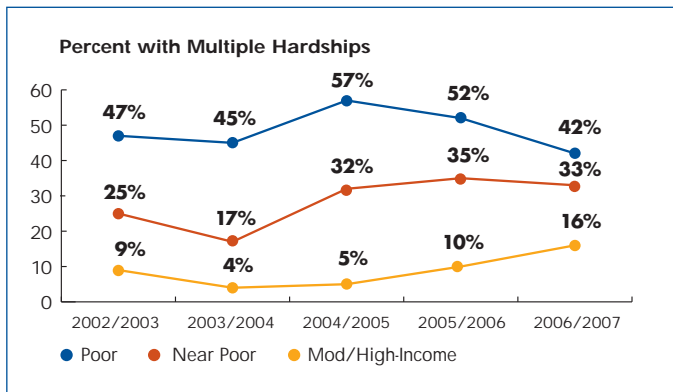
Health	31%	Unable to fill prescriptions
	23%	Not gotten or postponed medical care

Hunger	21%	Fed by family/friends because lack of money
	21%	Went hungry
	10%	Used meal program or food pantry

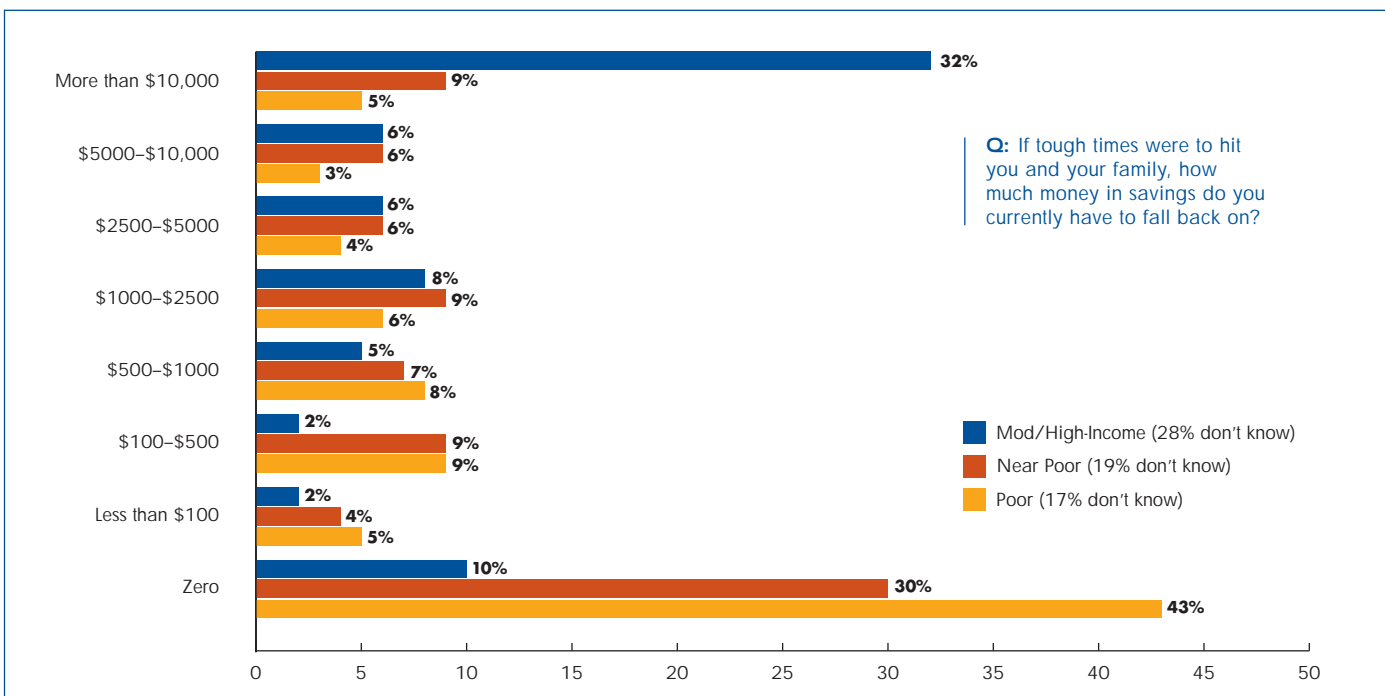
Housing	30%	Fell behind on rent/mortgage
	24%	Utilities/phone turned off
	15%	Moved in with others
	4%	Stayed in a shelter

Recently, the number of low-income New Yorkers facing multiple hardships has stabilized; but the number of moderate- and higher-income respondents facing multiple hardships has grown.

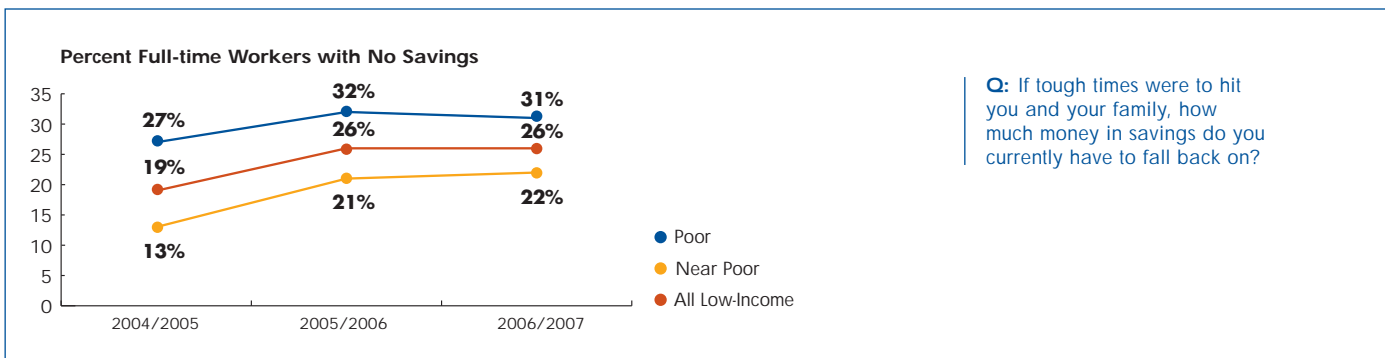
Low-income Blacks and Latinos are more likely to experience three or more hardships than low-income Whites.



Half of low-income New Yorkers have less than \$500 in savings, with over 4 in 10 of the poorest residents having no savings at all. Conversely, only 1 in 10 high-income residents say they have no money in savings.



Trend: More households with full-time workers have no savings.



Hardships & Worries continued...

Near-poor and moderate- and higher-income respondents cite health care as their top personal worry; the poor cite crime, drugs, and gangs.

Q: Which ONE of these [problems] do you personally worry the most about?

	Poor	Near Poor	Mod/High Income
Health care and prescription drugs	11%	17%	19%
Fear of another terrorist attack	14%	13%	17%
Crime, drugs, and gangs	16%	15%	12%
Housing	13%	14%	9%
Finding or keeping a job	13%	10%	8%
Schools	7%	7%	8%
Debts and credit card debt	3%	6%	9%
Juggling work and family	5%	4%	6%
Getting government assistance like food stamps or Medicaid	6%	3%	2%
Child care	3%	3%	2%

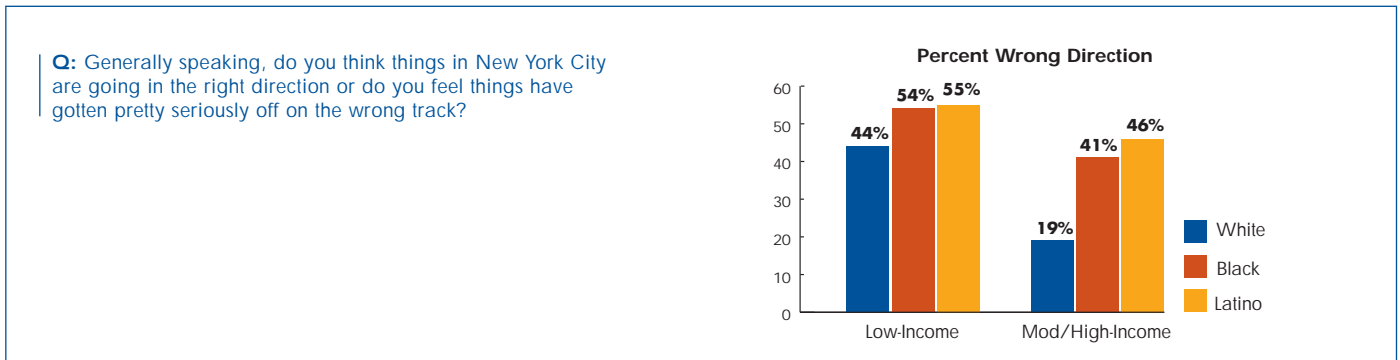
Low-income New Yorkers say health insurance is a top government benefit they need to get ahead. Moderate- and higher-income New Yorkers say the poor need job training and basic education/GED to get ahead.

Q: Poor/near Poor Responses: Of the following government benefits, which would be the MOST important in helping **you and your family** get ahead?

Q: mod-high Income Responses: Of the following government benefits, which would be the MOST important in helping **poor families** get ahead?

(First and second choices combined)	Poor	Near Poor	Mod/High Income
Health Insurance	33%	36%	21%
Housing Assistance	39%	31%	23%
Lower Taxes	28%	35%	9%
Job Training	30%	26%	44%
Vocational/Higher Education	22%	28%	29%
Basic Education/GED	19%	12%	34%
Subsidized Child Care	9%	12%	20%
English Language Training	8%	5%	14%

NYC is headed in the wrong direction, according to low-income Black and Latino New Yorkers.



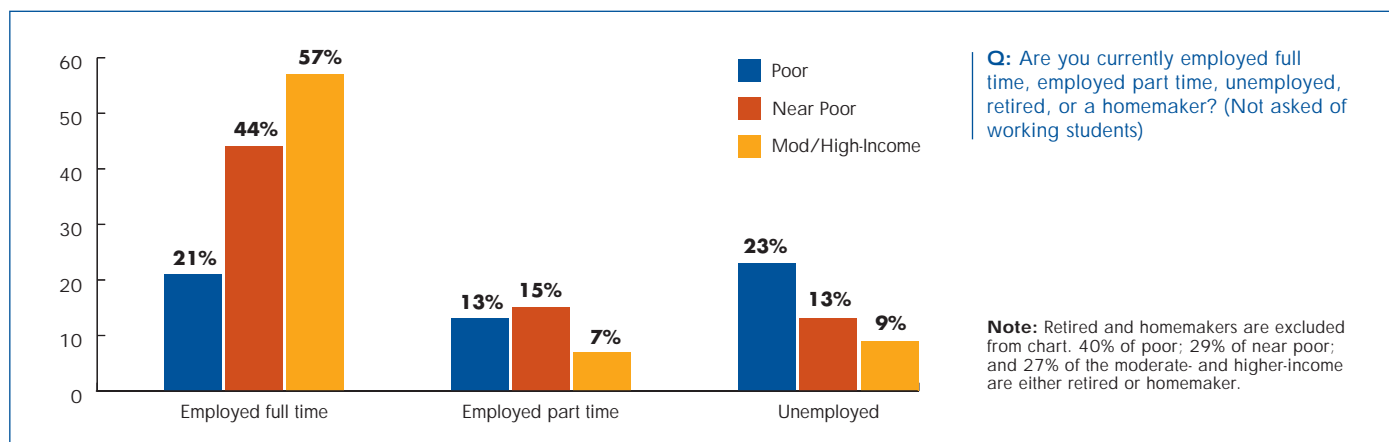
Employment & Benefits

Near-poor residents have similar rates of participation in the workplace as their moderate- and higher-income counterparts. Regardless of income status, New York City residents cite health problems as the number one explanation for being unemployed.

Low-income workers receive far fewer benefits than their moderate- and higher-income counterparts. For example, only 24 percent of poor and 38 percent of near-poor workers receive health coverage for their families as compared to 56 percent of moderate- and higher-income workers. Rates of pensions and 401K plans are similar to family health insurance coverage rates. Prescription drug coverage is only offered to 17 percent of poor workers, 41 percent of near-poor workers, and 59 percent of moderate- and higher-income workers. Offers of health insurance for individuals and families as well as drug coverage have declined over time across almost all income levels since CSS first started this survey in 2002. This year, one out of four low-income New Yorkers declined offers of insurance because it was unaffordable.

This lack of benefits for low-income workers may help to explain the finding that strong majorities of poor and near poor residents express enthusiasm for joining a union.

Work participation of near poor approaches that of moderate- and higher-income sample; nearly half work full time.



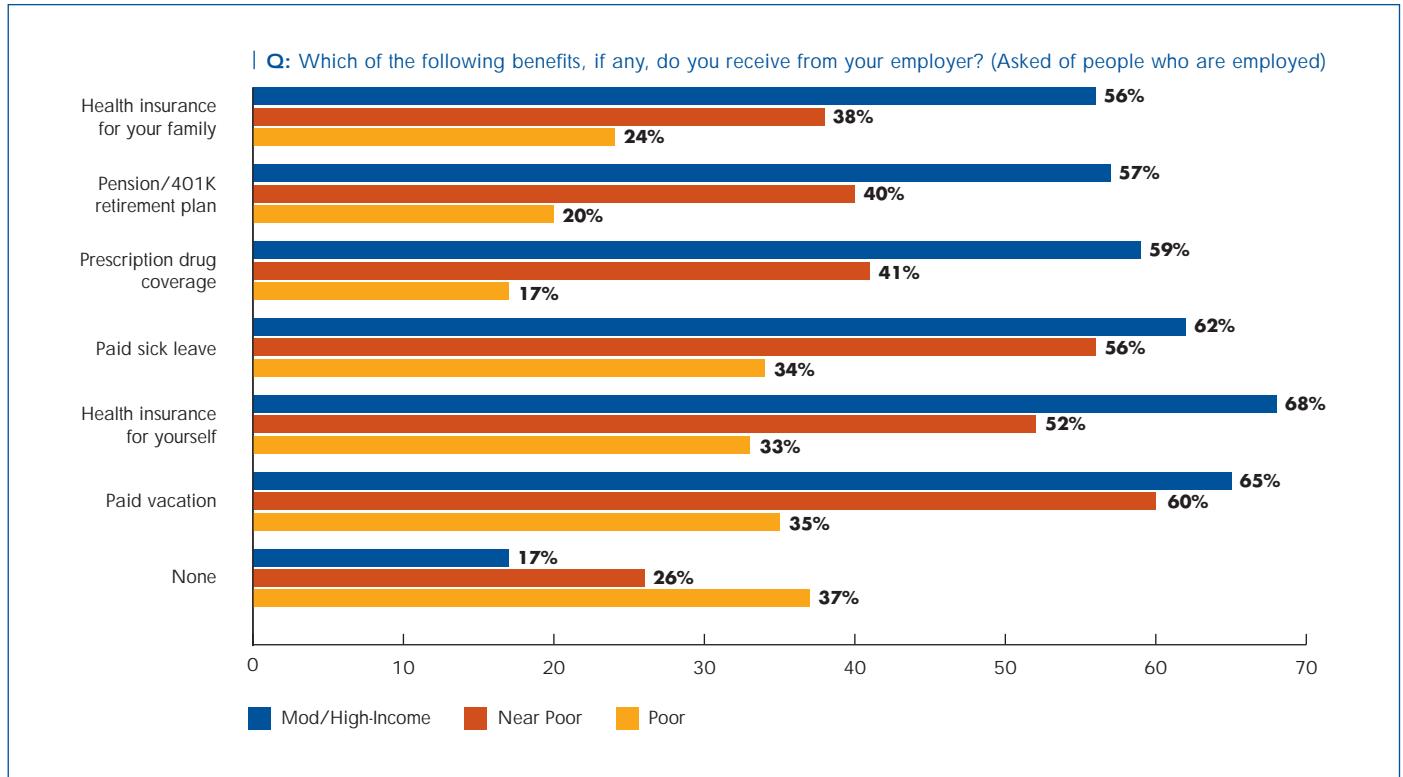
Across incomes for unemployed New Yorkers, health problems are biggest barrier to employment, followed by lack of education, skills, employment networks, and prior experience.

Q: Here is a list of factors other people have mentioned as reasons their search for a job has been difficult. Of these, please tell me which of these factors you think makes it the most difficult for YOU to find a job. (check all that apply)

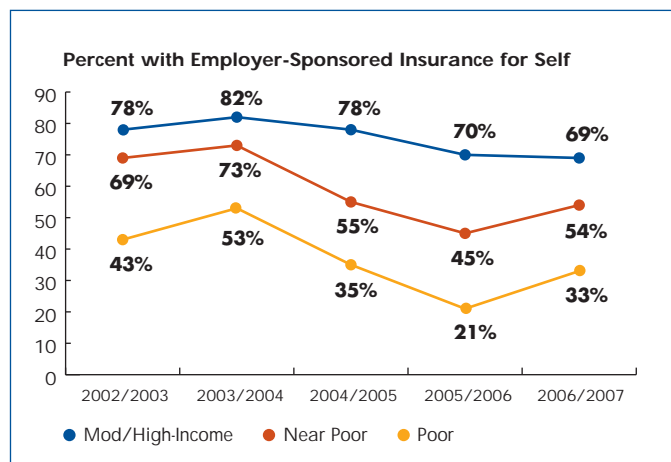
(Asked of those who are unemployed)	Poor	Near Poor	Mod/High Income
You have health problems	30%	28%	18%
You don't have enough education or training	22%	20%	16%
You don't know the right people	17%	21%	16%
You don't have enough prior experience	22%	17%	10%
You have been out of the job market for a long time and it's hard to re-enter	16%	15%	4%
Your family responsibilities and child care	15%	11%	5%
You are having trouble because of immigration status	6%	2%	4%
You are having trouble because of your race or gender	5%	6%	3%
You have limited English skills	8%	–	2%
There are not enough jobs	5%	4%	–
You have a criminal record	4%	2%	–
You have a history of substance abuse	3%	2%	1%

Employment & Benefits continued...

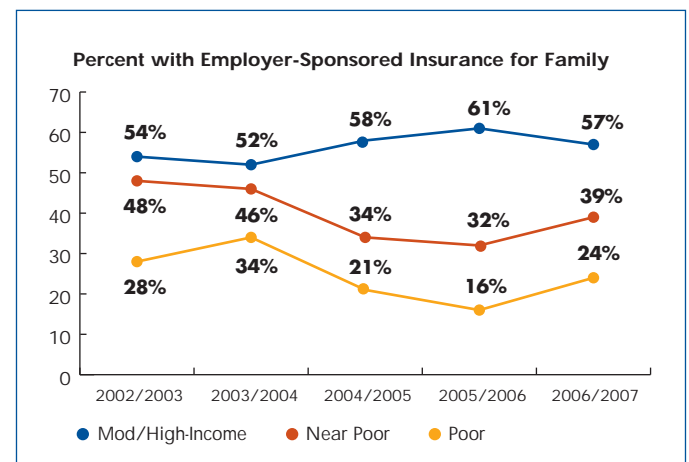
Low-income workers lack employer-sponsored benefits in large numbers—a majority do not receive health insurance for family, prescription drug coverage, or retirement plans.



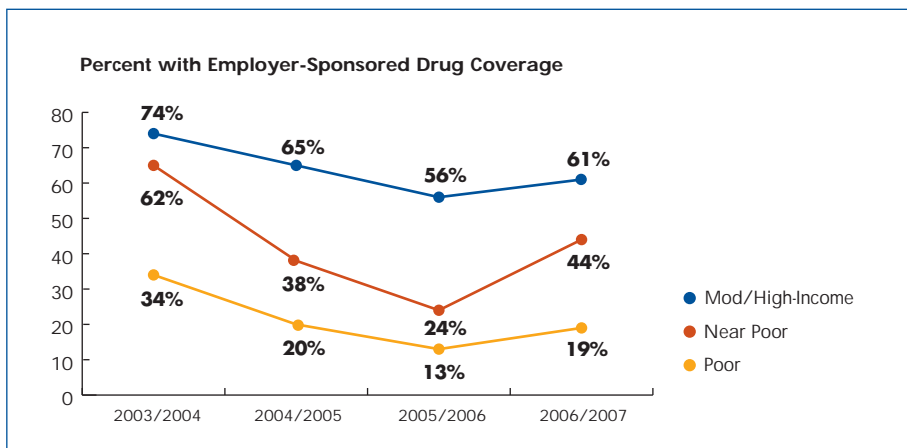
The percentage of working New Yorkers—across income levels—with employer-sponsored health insurance for themselves has declined over the last six years.



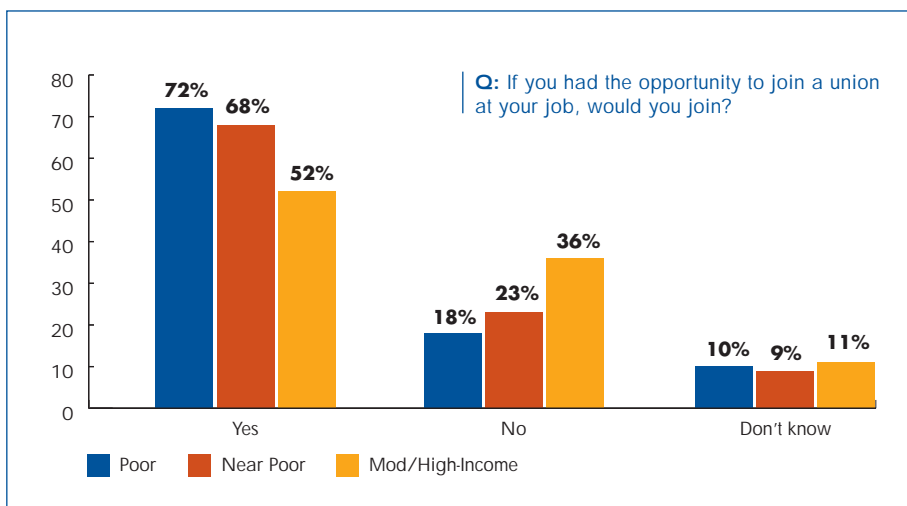
Fewer near-poor workers receive family health coverage from their employers. But family coverage has held steady for moderate- and higher-income workers.



The percentage of working New Yorkers—across income levels—with prescription drug coverage has declined dramatically over the last five years. Less than 1 in 5 poor workers receive this benefit from their jobs.



The vast majority of low-income New Yorkers say that they would join a union if given the opportunity.

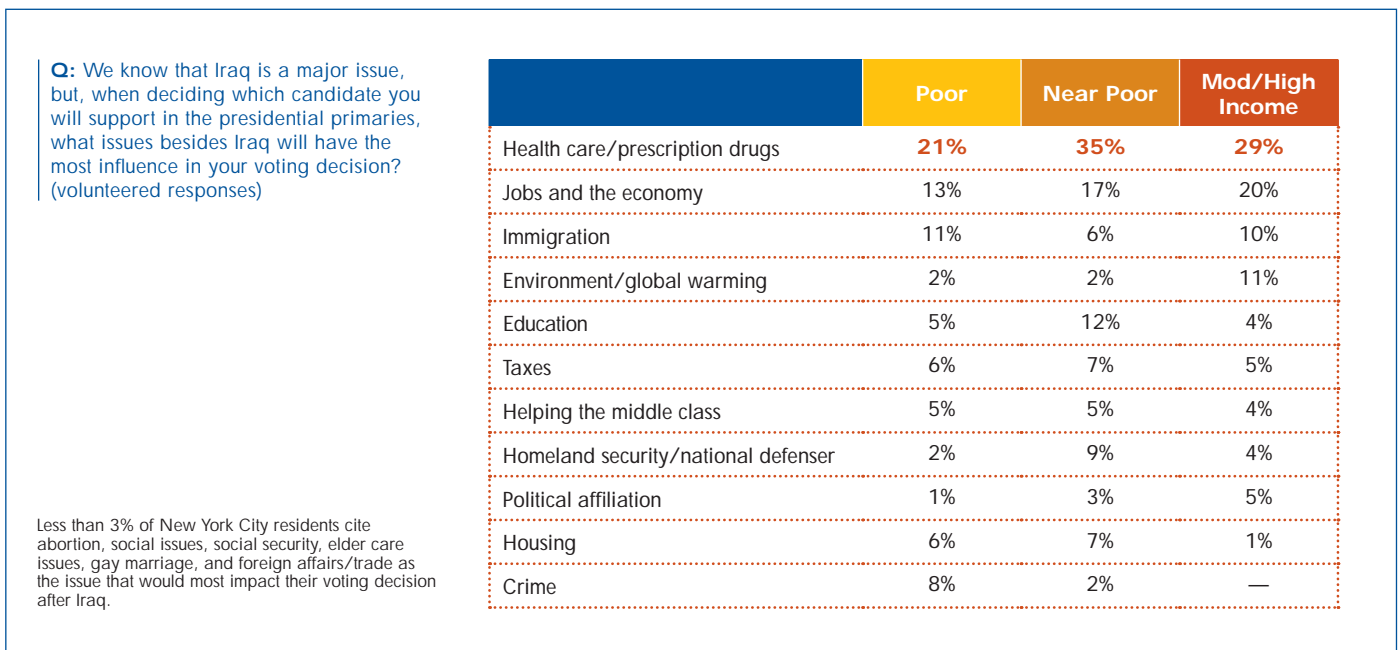


Health

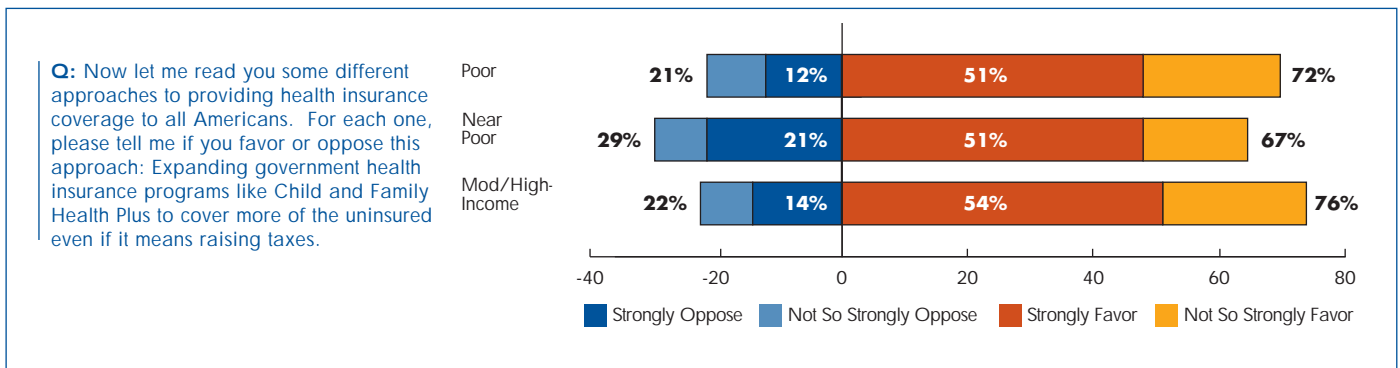
Across all income levels, after Iraq, health care and prescription drugs is cited as the most important issue that will influence how New York City residents will vote in the presidential primaries. This is not surprising given the high rate of health hardships and the low rate of employer-sponsored health coverage reported in our survey. Many New York City residents (18%) have postponed getting medical care/surgery or prescription drugs because of lack of money or insurance.

Affordable health insurance for all is a top federal policy priority for 94 percent of New York City residents (see second chart on page 18). On the state level, 72 percent of all New York City residents favor expanding Child Health Plus and Family Health Plus to cover the uninsured, even if it means raising taxes. Additionally, 60 percent of survey respondents believe that a state health insurance program should cover all New York residents, regardless of immigration status.

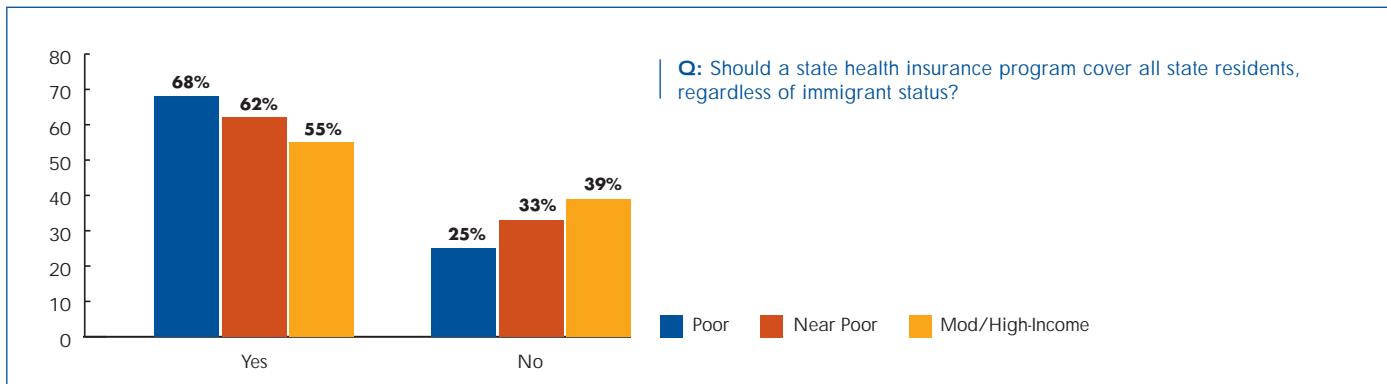
For those who say Iraq is top presidential voting priority, health care/prescription drugs is second most important voting priority. Jobs and the economy is also important.



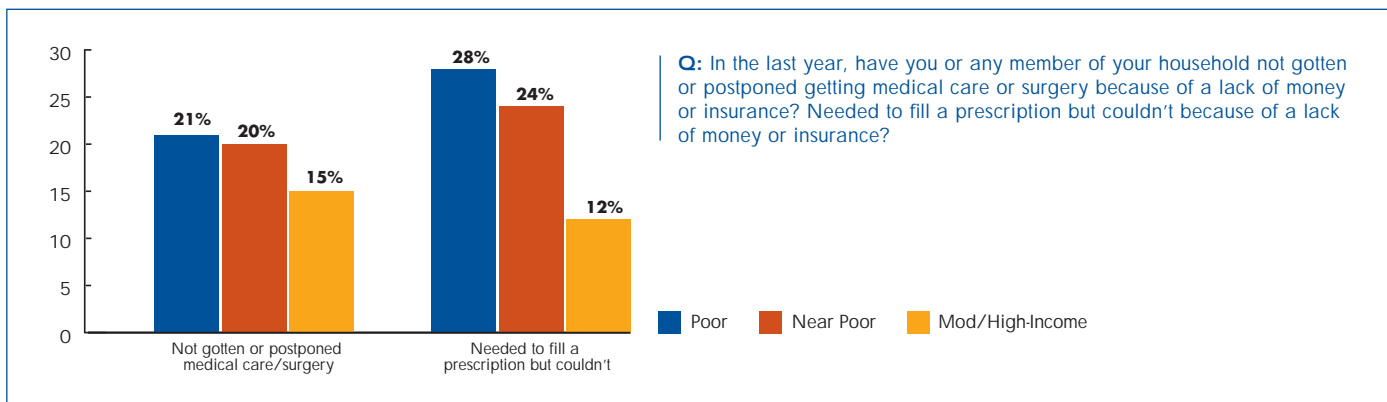
New Yorkers favor expanding Child Health Plus and Family Health Plus to cover the uninsured, even if it means raising taxes.



The majority of New Yorkers think that a state health insurance program should cover all residents, regardless of immigration status.



New Yorkers are forgoing medical care and prescriptions due to lack of money and insurance.



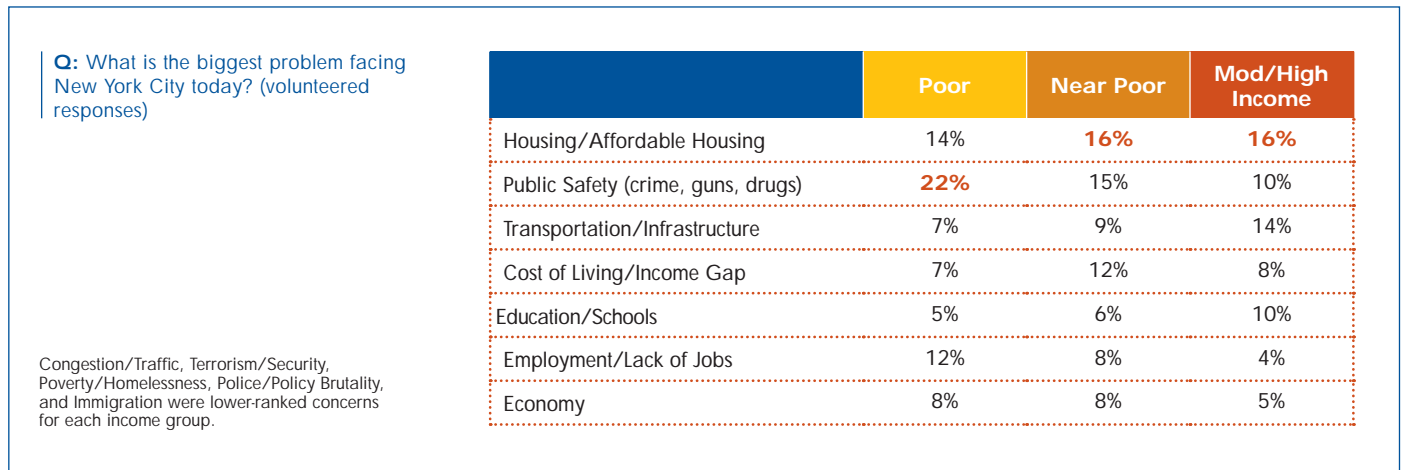
Housing

Near-poor and moderate- and higher-income New York City residents say that housing is the biggest problem facing New York City today. Poor residents cite public safety (crime, guns, and drugs).

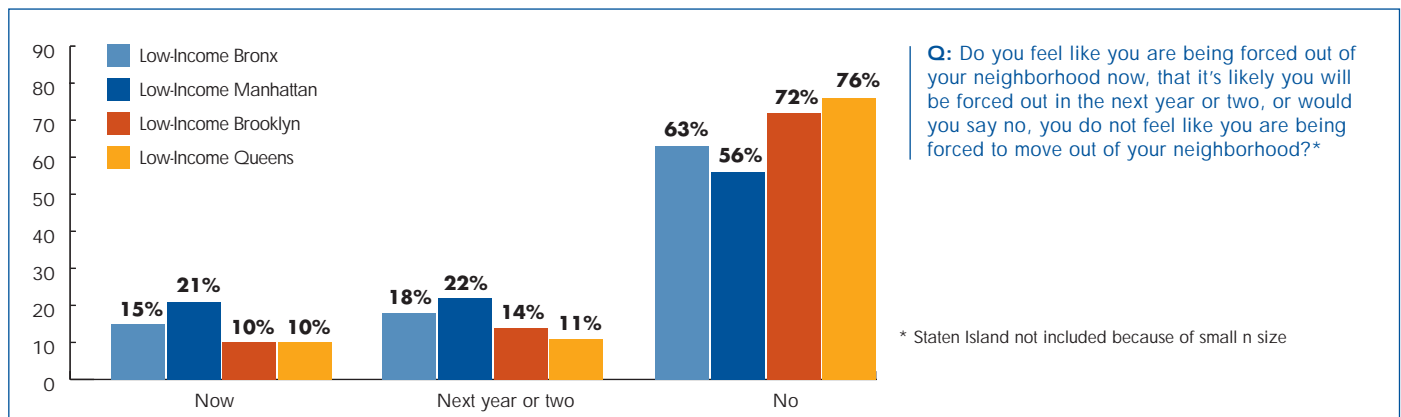
New Yorkers are concerned about being forced out of their neighborhoods. More than four out of 10 low-income Manhattan residents say that they will be “forced out” within the next two years. One-third of low-income Bronx and one-fourth of Brooklyn and Queens residents agree. Low-income New Yorkers say that the top reason they are likely to be “forced out” is because their neighborhoods are becoming too expensive.

Low-income households with *children* are much more likely than households without children to face housing hardships. Near-poor households—like their poor counterparts—are increasingly likely to cite housing hardships. An equal number of poor and near-poor households (four in 10) experience “lesser” housing hardships: falling behind in their rent or mortgage or having utilities cut off. “Severe” hardships, which include staying in a shelter or doubling up with another family, are rising for all low-income households, with more than one in four poor households experiencing such hardships.

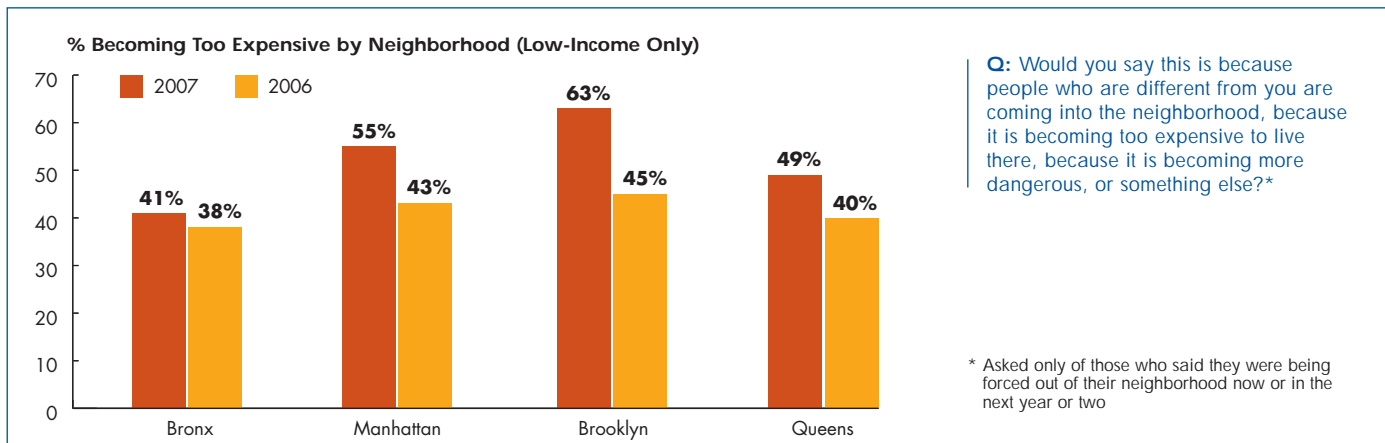
Near-poor and moderate- and higher-income respondents cite housing as the biggest problem facing NYC today; the poor cite public safety.



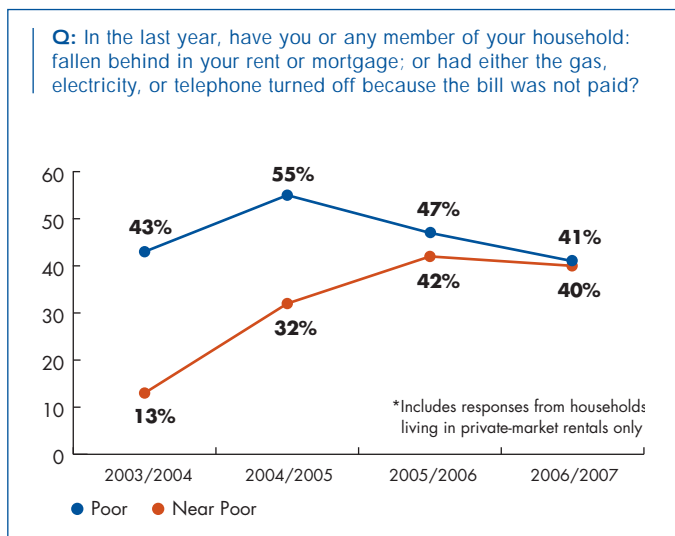
More than 4 in 10 low-income Manhattan residents feel “forced out” within the next two years; approximately 1/3 of low-income Bronx residents and 1/4 of Brooklyn and Queens residents agree.



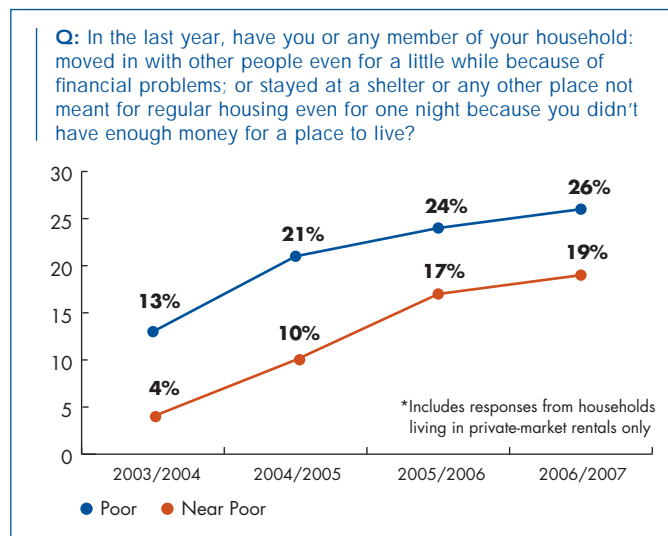
“Neighborhood becoming too expensive” is the top reason low-income New Yorkers believe they will be forced out of their homes—and this belief is growing throughout the city.



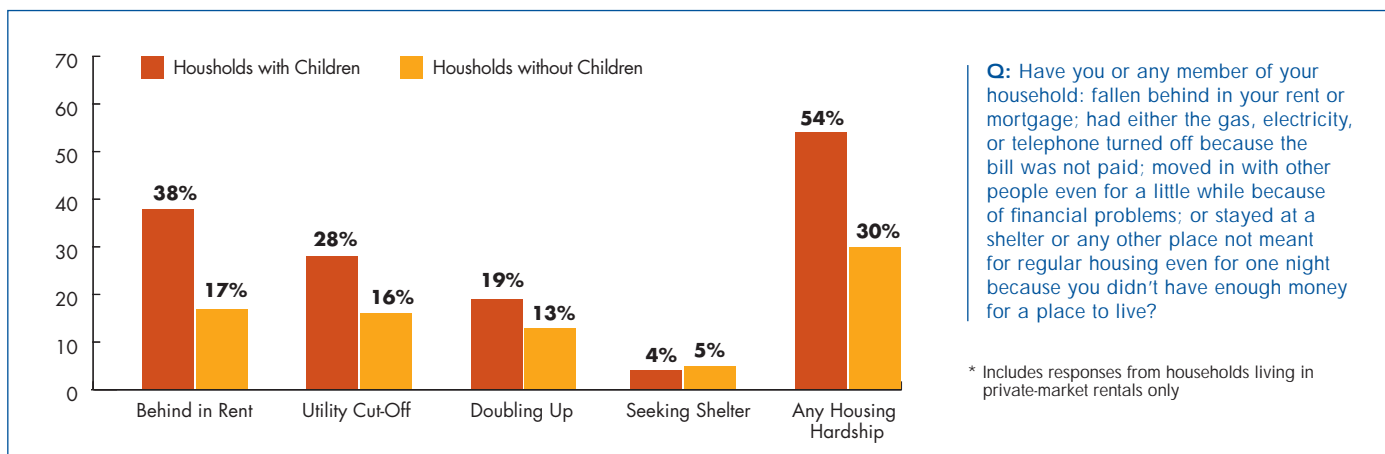
Near-poor households are “catching up” with poor households, with 4 in 10 experiencing lesser housing hardships (rent arrears, utility cut-offs).



Severe housing hardships (doubling up with another family or seeking shelter) are rising for all poor and near-poor households.



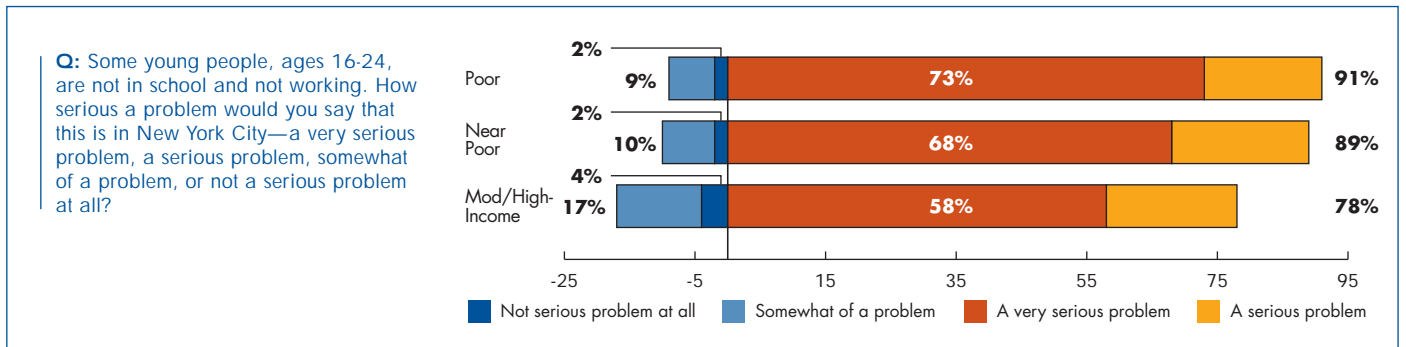
Low-income households with children face greater housing hardship than those without children.



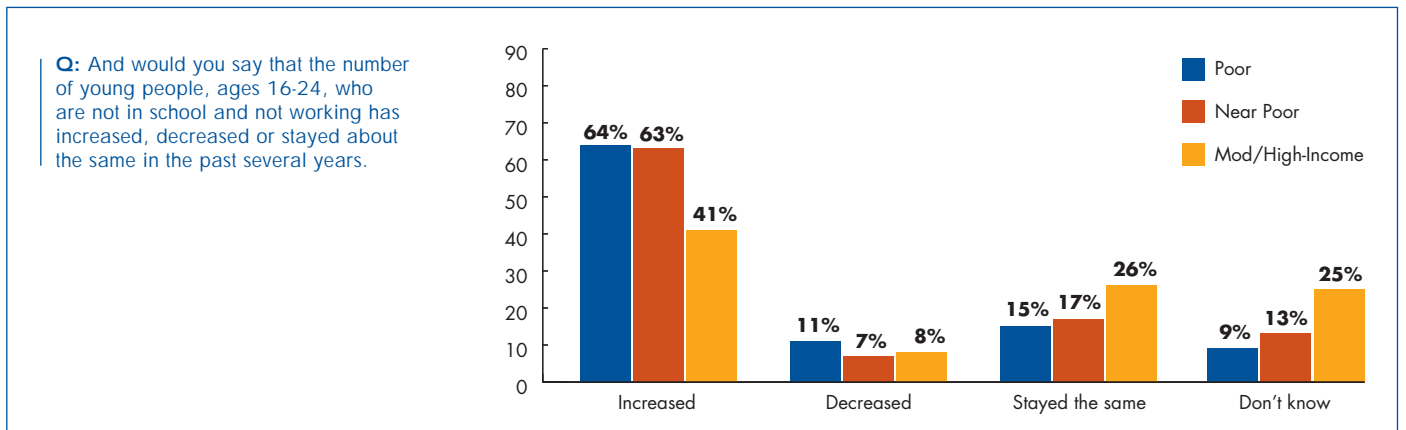
Disconnected Youth & Formerly Incarcerated

New Yorkers are supportive of measures to address the needs of hard-to-employ populations. Most New Yorkers (83%), especially poor residents, believe that youth ages 16 to 24 who are out of work and out of school are a serious problem. The majority (51%) also say that this problem has become more serious over the past few years. Across all income levels, most New Yorkers (89%) believe that the formerly incarcerated should be offered transitional jobs to gain experience to get a regular job after they are released from prison.

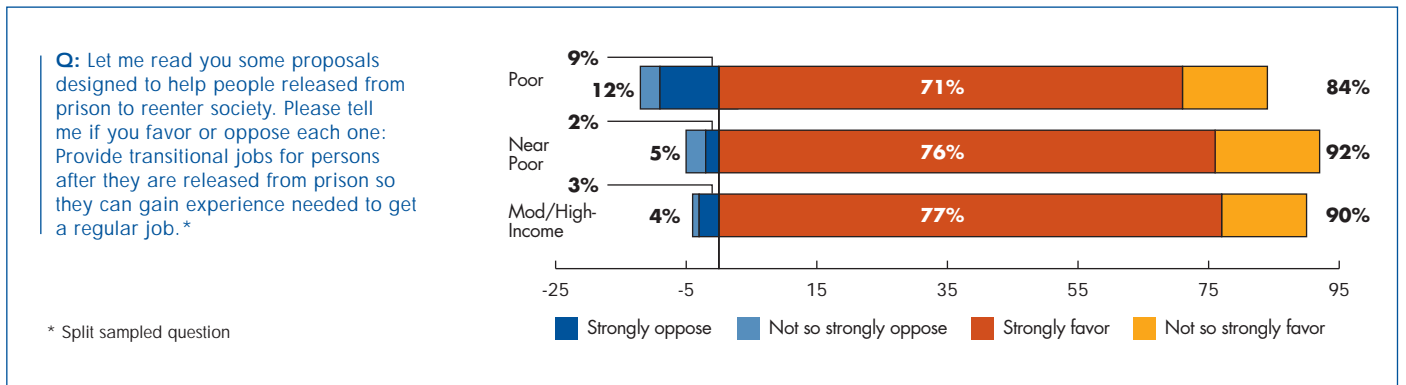
Most New Yorkers, particularly poor residents, see disconnected youth as a very serious problem in the city.



A majority of low-income New Yorkers believe the number of disconnected youth has increased in the past several years; a plurality of moderate- and higher-income New Yorkers agree.



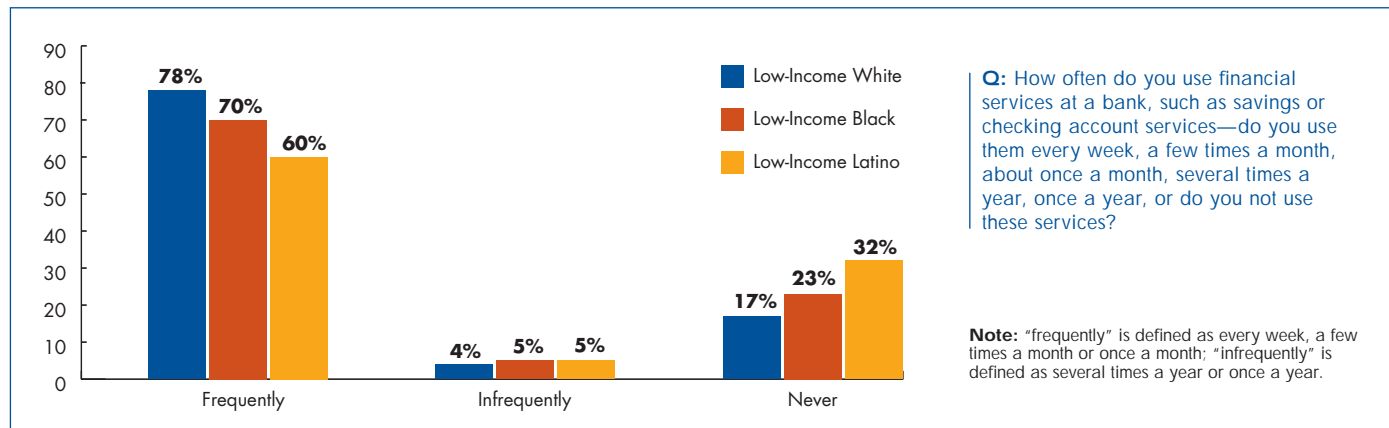
New Yorkers across incomes also show strong support for transitional jobs programs for the formerly incarcerated.



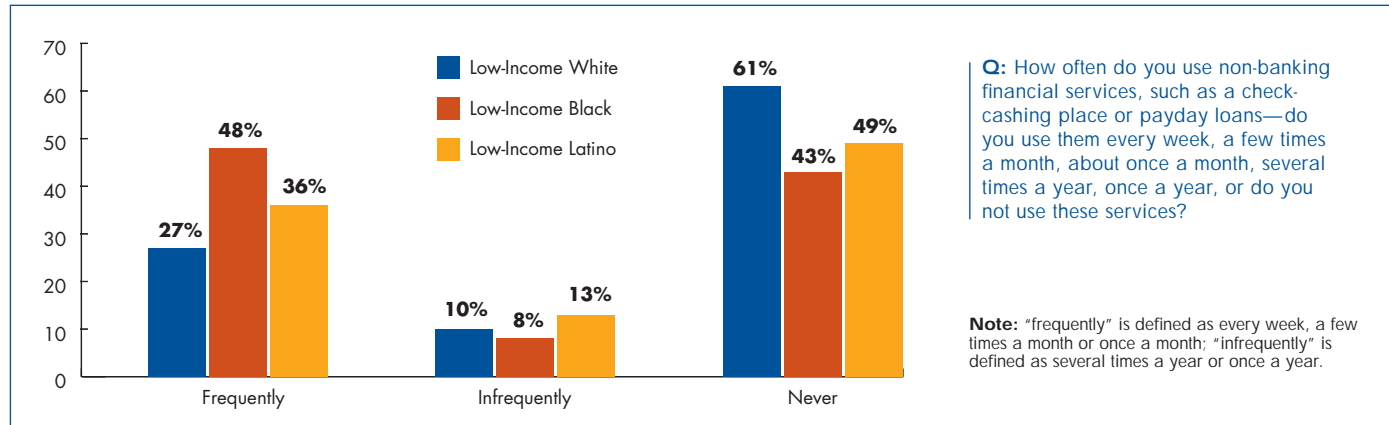
Financial Services

Low-income Whites are more likely than low-income Black and Latino New Yorkers to use formal financial services, such as a bank, savings or checking accounts. Low-income Blacks (48%) are more likely than low-income Latinos (36%) or Whites (27%) to frequently use non-banking services such as a “check-cashing” place or payday loans.

Low-income Whites are more likely than Blacks and Latinos to use financial services at a bank frequently; Low-income Latino residents are more likely to never use banking services.



Low-income Blacks are more likely than low-income Latinos and Whites to use non-banking financial services. Low-income Whites are more likely than low-income Latinos and Blacks to never use these services.



Policy Concerns

In addition to questions about their personal worries, hardships, and policy priorities for New York City, we asked city residents about their federal and state policy concerns and their level of support for specific policy proposals.

On the federal level, across all incomes, respondents said the war in Iraq would most influence their voting decisions in the 2008 presidential primaries. Health care and prescription drugs was the second most significant factor. On the domestic front, 84 percent of New York City residents stated that providing affordable health insurance for all should be a high priority, 71 percent felt reducing the number of people in poverty should be a high priority, and 58 percent said creating a million transitional jobs to help the chronically unemployed should be a high priority. There is a consensus across all incomes that the gap between rich and poor is unfair and must be immediately addressed.

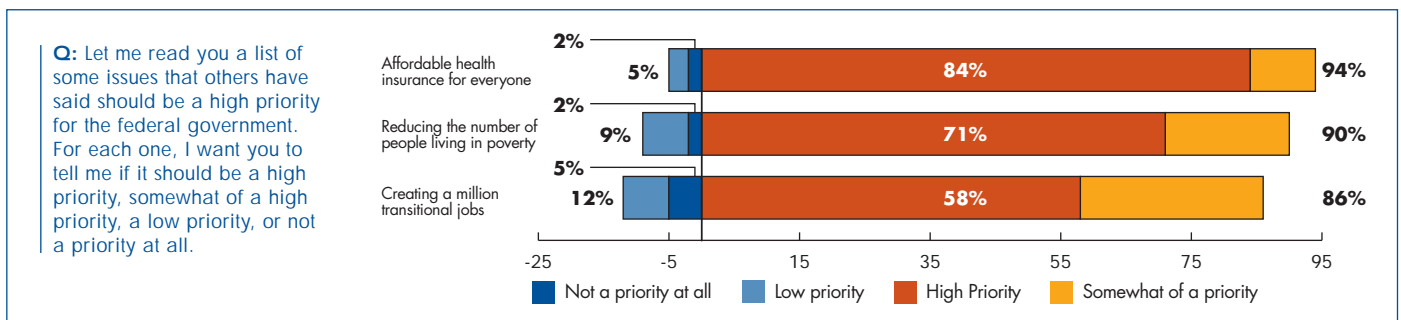
On the state level, most New Yorkers (76%) believe that a state law should require employers to provide seven days of paid sick leave to full-time workers to care for themselves or an ailing family member. New Yorkers overwhelmingly (86%) believe that state disability insurance should be extended to employees who need to care for a new baby or seriously ill family member.

Federal: Across incomes, war in Iraq would most influence voting decisions in the 2008 presidential primary. Health care and jobs and the economy are top domestic priorities.

Q: When deciding which candidate you will support for president in the presidential primaries, what issue will have the most influence on your voting decision? (volunteered responses)

	Poor	Near Poor	Mod/High Income
The war in Iraq/bringing the troops home	15%	24%	27%
Health care/prescription drugs	10%	14%	12%
Jobs and the economy	12%	11%	9%
Education	7%	8%	6%
Homeland security/national defense	3%	4%	8%
Immigration	5%	3%	5%
Social issues	3%	4%	4%
Honesty/integrity/credibility	2%	2%	5%
Taxes	3%	3%	4%
Foreign affairs/international issues/trade	1%	2%	6%
Political affiliation	2%	3%	4%
If the candidate is "for the people"	5%	3%	2%
Housing	4%	3%	2%

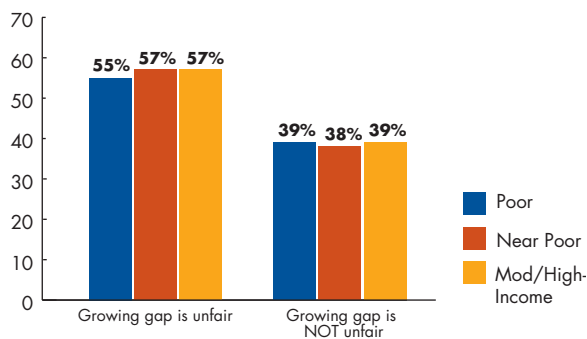
Federal: New Yorkers would like to see affordable health insurance for all, reducing the number of people living in poverty, and creating a million transitional jobs for the chronically unemployed.



Federal: There is a consensus across income groups that the growing gap between rich and poor is unfair and needs to be addressed immediately.

Q: Which comes closer to your view?

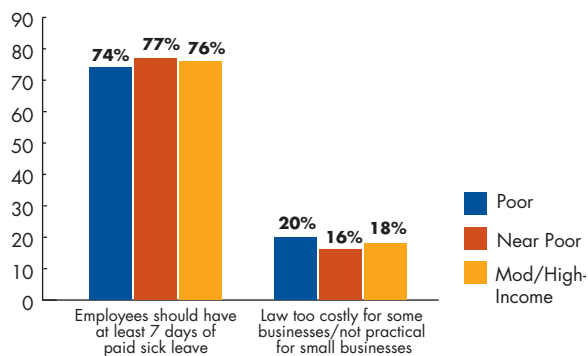
- Some/other people say that the growing gap between the rich and the poor in America is unfair and is a problem that needs to be addressed immediately.
- Some/other people say that the growing gap between the rich and the poor in America is not unfair as long as everyone has an opportunity to make it; that is the American way.



State: Paid Sick Leave—strong support across income groups for a law requiring at least seven days of paid sick leave per year for full-time workers.

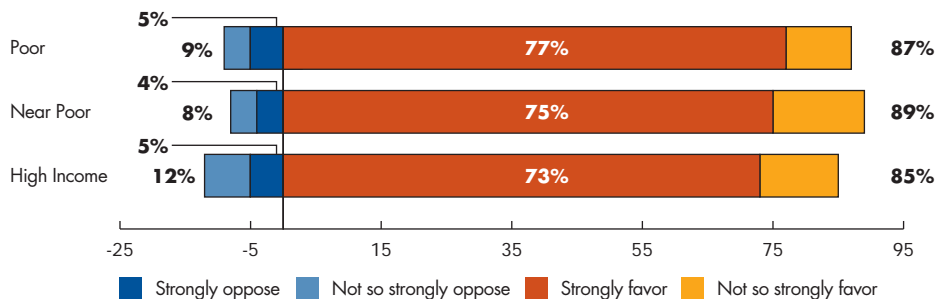
Q: Which comes closer to your view?

- Some/other people say there should be a law that requires employers to give full-time workers at least 7 days of paid sick leave annually so workers don't have to choose between losing their pay or going to work sick, sending sick children to school or leaving them home alone.
- Some/other people say that in this economy a law that requires employers to give full-time workers at least 7 days of paid sick leave will open up the door for abuse by employees and will also be an unfair burden on some businesses, particularly small business, forcing them to cut jobs or increase prices.



State: Paid Family Leave—strong support across income groups for expansion of Disability Insurance to care for new child or seriously ill family member.

Q: Employees in New York State are currently covered by a state disability insurance that replaces some lost wages when someone is temporarily out of work because of a disability. Would you favor or oppose extending this system to provide paid leave to care for a new baby or seriously ill family member?



Our Agenda

Giving voice to low-income New Yorkers

The Unheard Third survey is at the core of our efforts to help low-income New Yorkers gain access to employment and increase opportunities for economic advancement. Our agenda is directly shaped by the concerns, hardships, and urgent priorities of our constituents.

Findings from *The Unheard Third 2007* have helped to focus our work on the following areas:

- **Increasing economic security for low-wage workers**
Rising hardships for the working poor are closely linked to low wages, declining workplace benefits, rising housing costs, and limited savings. Our response: We are developing financial education programs; seeking expanded access to public benefits, affordable housing, and other supports; piloting new models for workforce development programming; and advocating for policies—such as career pathways and paid sick days—that support workers on the job and help build their earning potential.
- **Expanding access to health care**
Health is a top personal worry for low-income New Yorkers, and a top barrier to sustaining employment. Our response: CSS has launched a campaign to achieve universal health care in New York State—a goal New Yorkers in our survey overwhelmingly support.
- **Removing barriers to work**
New Yorkers support measures that put hard-to-employ populations on the path to employment. Our response: Through research, advocacy, and building coalitions, we are advancing policy and programmatic solutions to help disconnected youth and the formerly incarcerated get back to work.

CSS is committed to increasing opportunities for all New Yorkers to build a secure future for their families.

To find out more about our work,
visit our website at www.cssny.org

Additional Research from the Community Service Society

Out of Focus: A Snapshot of Public Funding to Reconnect Youth to Education and Employment, by Lazar Treschan and Christine Molnar, June 2008.

Making the Rent: Who's at Risk? Rent-Income Stresses and Housing Hardship among Low-Income New Yorkers, by Victor Bach and Tom Waters, May 2008.

Mapping Poverty in New York City: Pinpointing the Impact of Poverty, Community by Community, by Tom Waters, March 2008.

Cornerstone for Coverage: Toward a Universal Health Plan for New York, by Elisabeth Ryden Benjamin and Arianne Garza, December 2007.

Closing the Door 2007: The Shape of Subsidized Housing Loss in New York City, by Tom Waters and Victor Bach, May 2007.

Unemployment and Joblessness in New York City, 2006, by Mark Levitan, February 2007.

Poverty in New York City, 2005: More Families Working, More Working Families Poor, by Mark Levitan, September 2006.

Shortchanging Security: How Poor Training, Low Pay and Lack of Job Protection for Security Guards Undermine Public Safety in New York City, by Nancy Rankin and Mark Levitan, May 2006.

Out of School, Out of Work... Out of Luck? New York City's Disconnected Youth, by Mark Levitan, January 2005.

Publications are available online at www.cssny.org.



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