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	Contents
1.	Introduction
3	Low-Wage Work and Employer-Sponsored Benefits
6	Paid Sick Leave
8	Hardships
11	Accessing Public Benefits
12	Savings and Debt
13	Economic Worries
15	State of the City

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The Community Service Society of New York draws on a 160-year history of excellence in addressing the root causes of economic disparity. We respond to urgent, contemporary challenges with applied research, advocacy, litigation, and innovative program models that promote a more prosperous city.

While the majority of low-income New Yorkers appear to be struggling during the recession, *The Unheard Third 2009* revealed particular challenges among two demographic groups: low-income Latinos and low-income working moms. To highlight their hardships and concerns, CSS released two separate analyses examining these populations—which can be found on our Web site at www.cssny.org.

Introduction

The Unheard Third 2009 is the eighth annual report by the Community Service Society of New York (CSS), the city's leading voice on behalf of more than 3 million low-income New Yorkers. The survey is the only regular public opinion poll in the nation to closely track the experiences of low-income residents in an urban setting—their concerns, their challenges in making ends meet, and the issues they most want their elected officials to act on. The Unheard Third also surveys moderate- and higher-income New York City residents to see where their concerns converge—and diverge—from those of low-income New Yorkers.

This year's survey was especially important to understanding how low-income New Yorkers are weathering the current economic crisis. The survey, conducted in July and August 2009, captures a snapshot of New Yorkers' experiences in the months following the steepest job losses of the recession. Unfortunately, the Great Recession looks more like a Depression for the low-income New Yorkers in our survey, many of whom were already struggling before the downturn began.

The Unheard Third 2009 reveals high levels of job loss and wage loss over the past year for low-income households. The survey also shows a decline in job quality, as employers shed not just jobs but benefits such as health care. Further, low-income New Yorkers—including those who are working—are facing serious levels of economic, food, health, and housing hardships.

This report will highlight these and other findings in detail:

Low-Wage Work and Employer-Sponsored Benefits. For those fortunate enough to be employed through the recession, job quality declined substantially as employers reduced benefits such as health care and paid sick leave.

- Accessing Public Benefits. While participation in many public benefit programs increased in 2009, these programs still do not reach all eligible New Yorkers in this time of increased need. Food stamps in particular remain underutilized.
- Hardships. Three-quarters of low-income New Yorkers faced at least one food, housing, health, or economic hardship in 2009. Rates of job-related hardships such as losing hours, wages, or a job are increasing and are especially acute for low-income working moms and low-income Latinos.
- Savings and Debt. Low-income New Yorkers report very limited savings or often none at all. Two-thirds of low-income households in New York have \$500 or less to fall back on. Most New Yorkers carry debt, though the types of debt vary by income level.
- **Economic Worries.** Close to half of low-income New Yorkers worry all or most of the time about having enough income to meet their families' basic expenses.
- **State of the City.** The economy and employment topped the list of New Yorkers' concerns for the city, much more so in 2009 than in years past. Close to half of low- and moderate-income New Yorkers identify either employment or the economy as the top problem facing New York.

These findings make it clear that for the city's 3.5 million low-income residents, living and working in New York demands a daily struggle just to stay afloat, let alone get ahead. As the labors of the working poor buy them less and less security, it remains absolutely crucial to support struggling families with the tools that will allow them not only to survive, but also to work towards a more secure future. While improving access to public benefits remains

an important goal, a broader system of work supports is also called for—one which helps workers increase basic skills, preserves and expands affordable housing, ensures adequate and affordable health care, and creates subsidized work opportunities for those with the steepest barriers to entering the labor market—so that all New Yorkers can participate fully in the economic life of their city.

How The Survey Was Conducted

The Community Service Society designed this survey in collaboration with Lake Research Partners, who administered the survey by phone using professional interviewers. The survey reached a total of 1,212 New York City residents—including 809 low-income residents—ages 18 or older between July 7 and August 3, 2009.

The low-income sample includes two populations—366 "poor" respondents (earning at or below 100 percent of the federal poverty level) and 443 "near-poor" respondents (earning between 101 percent and 200 percent of the federal poverty level). We refer to these two groups collectively as "low-income."

The rest of the sample also includes two populations—200 "moderate-income" respondents (earning between 201 percent and 400 percent of the federal poverty level) and 203 "higher-income" respondents (earning above 400 percent of the federal poverty level).

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 higher- income sample were drawn using RDD in exchanges in the remaining census tracts. The data were weighted slightly by gender, age, region, political party identification, immigration status, education and race in order to ensure that the survey accurately reflects 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 city 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 were 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 +/- 3.5 percent. The margin of error for the moderate- and higher-income component is +/-4.9 percent. The margin of error for all respondents combined is +/-2.8 percent.

Understanding the Survey: Income Groups in The Unheard Third

Income Group	Percent of 2009 Federal Poverty Guidelines	Income Range for a Family of Three	Number/ Percent in NYC*
Low-Income	200% or less	Less than \$36,620	3.5 million/43%
Poor	100% or less	Less than \$18,310	1.7 million/21%
Near-Poor	101–200%	\$18,310-\$36,620	1.8 million/22%
Moderate-Income	201–400%	\$36,620-\$73,240	2.4 million/29%
Higher-Income	More than 400%	More than \$73,240	2.3 million/28%

^{*}Source: 2007/2008 Current Population Survey of the U.S. Census.

Low-Wage Work and Employer-Sponsored Benefits.

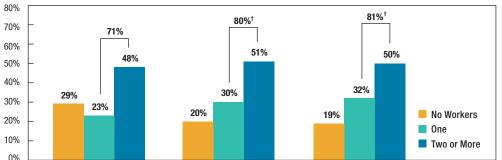
Despite the economic crisis, most low-income households continue to include at least one employed individual. However, large numbers of low-income workers are also under-employed, working part time yet reporting that they would like to work more.

For all workers, job quality declined substantially as employers reduced benefits such as health care, paid sick leave, and prescription drug coverage and relied more heavily on part-time work. Although low-income workers are still the least likely to receive employer-sponsored benefits, New Yorkers at all income levels have been reporting reductions for several years. The steady erosion of full-time jobs with benefits—which has only intensified in the last year—threatens to fundamentally alter the employment landscape.



"At first, I was looking for a career job, but then I expanded it to retail and customer service. I get worried some days because I don't want to go back, I want to go forward."

—Dominique Wright, who found a paid internship at Citigroup through CSS partner agency YearUp NYC.

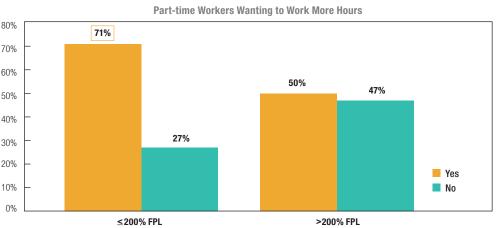


>400% FPL

201%-400% FPL

Total Number of Workers in Household

≤200% FPL
† Numbers do not sum exactly due to rounding

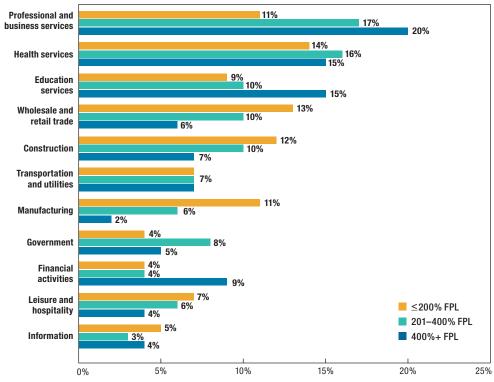


† n size for 201-400% FPL and 400%+ too small for separate analysis

More than 7 in 10 low-income households have at least one worker, while almost half have two or more workers.

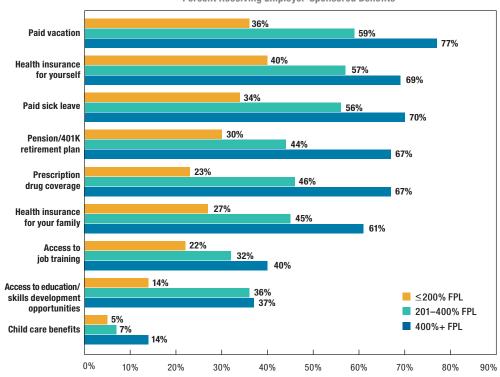
Seventy-one percent of lowincome, part-time workers would like to be working more hours, compared to just half of their moderate- to higher-income counterparts. One in five higher-income respondents works in the professional and business services sector. The top sectors among low-income workers include health services, wholesale and retail trade, and construction.



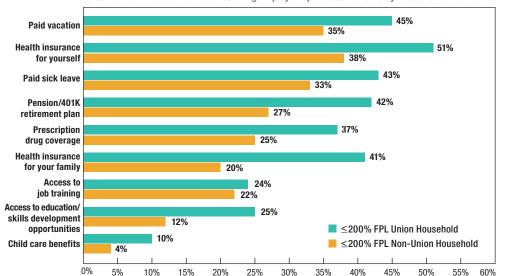


Low-income workers are much less likely than their moderate-to higher-income counterparts to report receiving benefits from their employers.

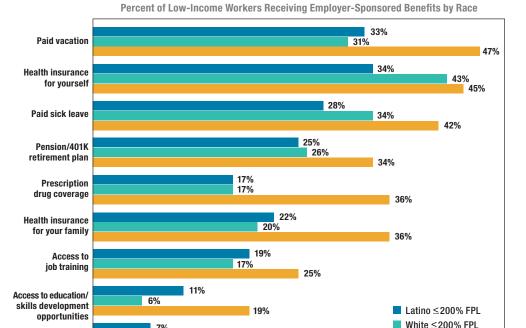
Percent Receiving Employer-Sponsored Benefits



Percent of Low-Income Workers Receiving Employer-Sponsored Benefits by Household Union Status



Low-income New Yorkers in union households are more likely than their non-union counterparts to have employer-sponsored benefits.



Black ≤200% FPL

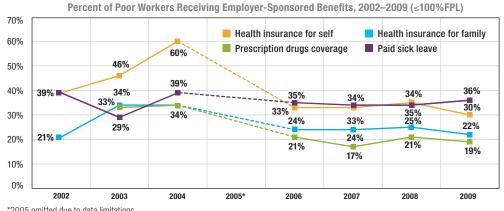
45%

50%

40%

Low-income black workers—who are more likely to be working in unionized sectors—are more likely than low-income Latinos and low-income whites to report receiving employer-sponsored benefits.

Low-income blacks are more likely to report working in the often-unionized health or government sectors than low-income whites or Latinos. Low-income whites are more likely than the other two groups to report working in business and professional services, and low-income Latinos are the most likely to report working in construction.



20%

25%

30%

35%

Job quality for poor workers remains weak—the vast majority of poor workers report receiving few or no benefits through their jobs.

*2005 omitted due to data limitations

Child care benefits

0%

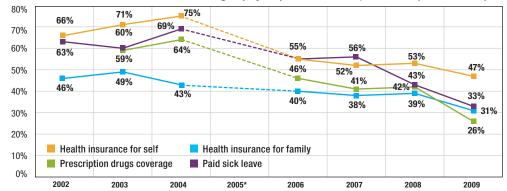
5%

10%

15%

Job quality for near-poor workers has declined substantially since 2004, with sharp drop-offs in employer-sponsored benefits in the past year.

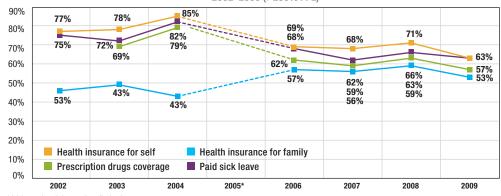
Percent of Near-Poor Workers Receiving Employer-Sponsored Benefits, 2002-2009 (101-200% FPL)



*2005 omitted due to data limitations

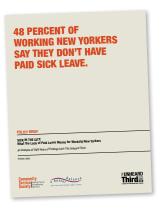
Even for moderate- and higherincome New Yorkers, employersponsored benefits are on the decline.





*2005 omitted due to data limitations

A Closer Look: Paid Sick Leave

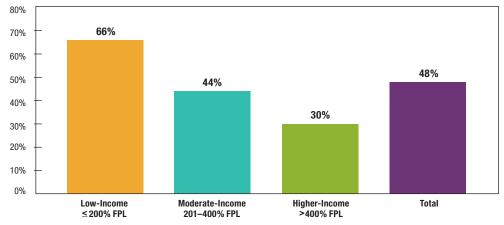


In October 2009, CSS and A Better Balance (ABB) jointly released "Sick in the City: What the Lack of Paid Leave Means for Working New Yorkers," which drew on *The Unheard Third* to explore the issue of workers who do not have paid sick leave.

"Sick in the City" provides some of the most compelling evidence to date supporting public health arguments for paid sick leave laws in New York City and around the nation. The study finds that approximately two-thirds of all working, low-income New Yorkers go without paid sick leave—and an estimated 1.3 million working New Yorkers do not have paid leave of any kind. Low-income workers without paid sick leave reported that they are more likely to go to work sick, send sick children to school, receive employer threats for wanting to take time off when sick, and use the emergency room for medical care compared with similar workers with paid sick days.

These findings come a timely moment: With widespread concerns about the spread of flu and legislation to require paid sick days pending before the New York City Council, this issue has gained considerable attention in the past year. CSS has joined forces with a broad coalition of advocates to advance the New York City Paid Sick Time Act, which would enable workers in large businesses (more than



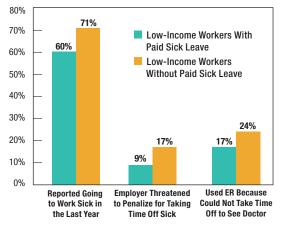


20 employees) to earn up to nine paid sick days a year, with employees of small businesses earning up to five paid sick days a year. New York is not alone in considering this issue—advocacy campaigns in 15 other states and cities have led to the introduction of paid sick days bills, and the federal Healthy Families Act of 2009 proposed a national mandate for paid sick leave.

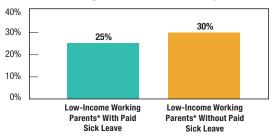
Paid sick leave is an important, missing piece of the health care puzzle. Many workers struggle with the everyday crisis of being unable to take time off from work to see a doctor or care for a sick child because, regardless of their insurance coverage, they cannot afford to take the time to treat an illness if it means losing their pay.

For more information about "Sick in the City," please visit our Web site at www.cssny.org.

Tough Health and Employment Choices for Low-Income Workers



Percent of Low-Income Working Parents With and Without Paid Sick Leave Who Report Sending a Sick Child to Work or Daycare



*Small n size for low-income working parents with children under age 18

Momentum Builds for Paid Sick Leave Reform

Selected media citations of "Sick in the City"

EL DIARIO

Protecting the health of all

By Jimmy Van Bramer / April 28, 2010

Last year when the H1N1 virus spread to millions of Americans, local government representatives, state and federal, told us that anyone who felt ill should stay home to avoid strengthening the epidemic. But for nearly half of New Yorkers who work, staying home sick can cost them jobs or income.

DAILY®NEWS

City council must act on push for the right to paid sick days

By Albor Ruiz / March 28, 2010

More than 1 million workers citywide who don't have any paid sick days at work could soon enjoy the right to a modest number of them thanks to a bill reintroduced in the City Council last Thursday.

The New Hork Times

Nearly Half of City Workers Lack Paid Sick Days, Report Finds

By Jennifer Lee / October 16, 2009

"It's a public health issue," [Councilwoman] Brewer said. "This is a no-brainer. You shouldn't be going to work sick."

crain's new york business.com

Study: Almost Half of NYC Workers Lack Sick Leave

By Daniel Massey / October 15, 2009

The portion of workers in households earning \$18,000 to \$36,000 annually for a family of three who get paid sick days has declined as the economy has tanked... The survey comes as a bill that would compel employers to provide workers with paid sick days winds its way through the City Council.

Money.com

Swine Flu—And No Paid Sick Leave

By Neli de Mause / October 14, 2009

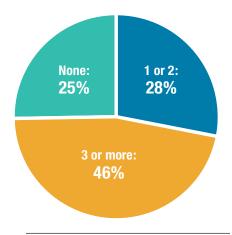
For many workers, though, even five sick days is an unheard-of benefit.... [T]he Manhattan-based Community Service Society is estimating that 39% of all workers—amounting to 1.3 million people citywide—have no paid leave of any kind.

Hardships.

Low-income New Yorkers continue to face high levels of economic, food, health, and housing hardships. Job-related hardships—such as losing hours, wages, or a job—showed a sharp increase in 2009, and were especially acute for low-income working moms and low-income Latinos. More than 4 in 10 low-income Latinos and more than half of low-income working mothers report that they lost their jobs or had their hours, wages, or tips reduced in the last year. Large numbers of low- and moderate-income respondents also fell behind in rent or mortgage payments in 2009, or had utilities such as electricity, gas or phone shut off due to lack of payment. Low- and moderate-income New Yorkers who received a tax refund used it to pay for basic expenses, such as food and utilities, while higher-income New Yorkers were most likely to put it into savings. New Yorkers across incomes are facing increasing health care costs.

Three in four low-income New Yorkers reported experiencing at least one hardship in the past year, with close to half facing three or more.

Multiple Hardships for Low-Income Respondents: ≤200% FPL



Sixty percent of low-income working mothers reported experiencing three or more of these hardships in the last year.

Low-Income Hardships

Economic

31% Cut back on buying back-to-school supplies and clothes

27% Had hours, wages or tips reduced

20% Lost job

11% Received assistance from charity/religious/community organization

Food

15% Often skipped meals because there wasn't enough money to buy food

19% Received free food or meals from family or friends because didn't have enough money to buy food

12% Went hungry because there wasn't enough money to buy food

15% Received free food or meals from a food pantry, soup kitchen, or meal program

Health

29% Had your health care costs increase

16% Had your health care coverage reduced

24% Needed to fill a prescription but couldn't because of a lack of money or insurance

20% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

28% Fell behind in rent or mortgage in the last year

21% Had either the gas, electricity, or telephone turned off because the bill was not paid

13% Moved in with other people even for a little while because of financial problems

14% Been threatened with foreclosure or eviction

4% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night because didn't have enough money for a place to live

Moderate-Income Hardships

Economic

20% Cut back on buying back-to-school supplies and clothes

20% Had hours, wages or tips reduced

17% Lost job

3% Received assistance from charity/religious/community organization

Food

11% Often skipped meals because there wasn't enough money to buy food

7% Received free food or meals from family or friends because didn't have enough money to buy food

7% Went hungry because there wasn't enough money to buy food

6% Received free food or meals from a food pantry, soup kitchen, or meal program

Health

44% Had your health care costs increase

14% Had your health care coverage reduced

20% Needed to fill a prescription but couldn't because of a lack of money or insurance

15% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

22% Fell behind in rent or mortgage in the last year

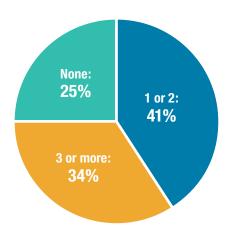
6% Had either the gas, electricity, or telephone turned off because the bill was not paid

5% Moved in with other people even for a little while because of financial problems

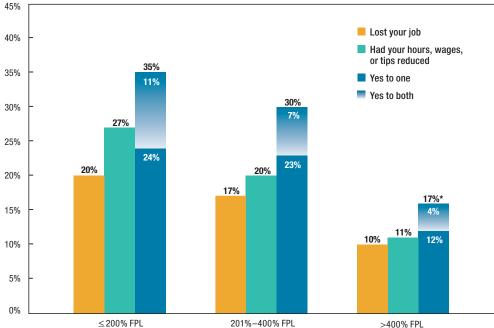
8% Been threatened with foreclosure or eviction

1% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night because didn't have enough money for a place to live Three in four moderateincome New Yorkers reported experiencing at least one hardship.

Multiple Hardships for Moderate-Income Residents: 201-400% FPL



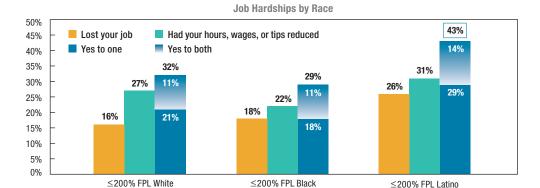




*Total and component numbers do not match due to rounding

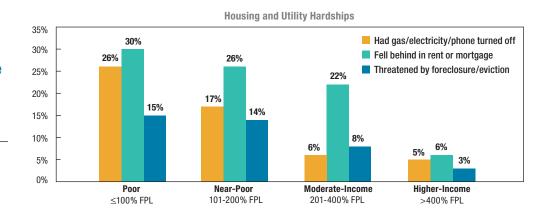
The recession has hit low-income workers the hardest. Respondents from low-income households were twice as likely as higher-income respondents to report losing their jobs or having their hours, wages, or tips reduced in the past year.

More than half (52 percent) of lowincome working mothers reported losing their jobs or having hours, wages, or tips reduced in the previous year. (23 percent lost their jobs, 44 percent had hours, wages, or tips reduced, 37 percent experienced one, and 15 percent experienced both.) Among low-income workers, low-income Latinos were hit the hardest by the recession. More than 4 in 10 low-income Latinos reported losing their jobs or having their hours, wages, or tips reduced in the past year.



Three in 10 of the poor, one in four of the near-poor, and more than one in five moderate-income respondents reported falling behind in rent or mortgage over the previous year.

Low-income working mothers were hit particularly hard by housing and utility hardships. Forty-one percent had utilities shut off due to lack of payment, 34 percent fell behind in rent or mortgage, and 19 percent were threatened by foreclosure or eviction.



Higher-income New Yorkers were most likely to put their tax refund in savings, while low-income households continued to use the money to cover basic expenses, such as utility bills and food.

Use of Tax Refund by Income* (from list)

	≤200% FPL	201-400% FPL	>400% FPL
To pay utility bills	42%	25%	19%
To pay for food	40%	29%	16%
To pay off debts	37%	38%	21%
To make house or rent payments	32%	25%	9%
To buy clothes	31%	21%	10%
Put in savings	28%	38%	47%
To pay off back rent or back utilities	19%	12%	4%
To pay for gasoline and energy	18%	21%	5%
To pay for medical expenses, bills, or debt	12%	13%	6%
To buy things like appliances and furniture	11%	10%	12%
To purchase a car/make car payments/car repairs	10%	9%	11%
To pay for education	9%	13%	12%
Help pay for purchasing a house or apartment	5%	6%	1%
For a vacation	5%	8%	14%

^{*}Asked only of those who said they had received a tax refund in earlier question

Accessing Public Benefits.

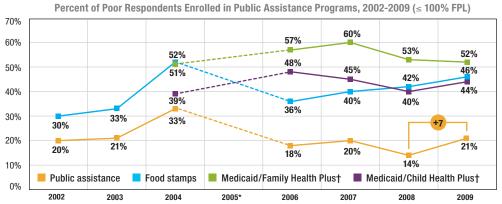
While more poor New Yorkers reported receiving public benefits such as public assistance and food stamps in 2009, public safety net programs still do not reach all eligible New Yorkers in this time of increased need.

Food stamps in particular remain underutilized. Although nearly all poor New Yorkers are eligible, many believe they do not qualify for this federally-funded benefit, and others report that they do not have enough information about the program.



"They never included my son in [my monthly food stamp] calculation.
On my own, I would never have known that the amount I was receiving was too low. We were really struggling—getting the benefits we were entitled to was such a relief for my family."

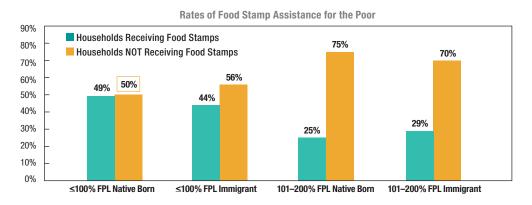
—Luz Tillery, who increased her monthly food stamp allowance with the help of CSS partner agency Brooklyn Workforce Innovations.



The percent of poor New Yorkers reporting they receive public assistance increased by 50 percent from 2008 to 2009, from 14 percent to 21 percent.

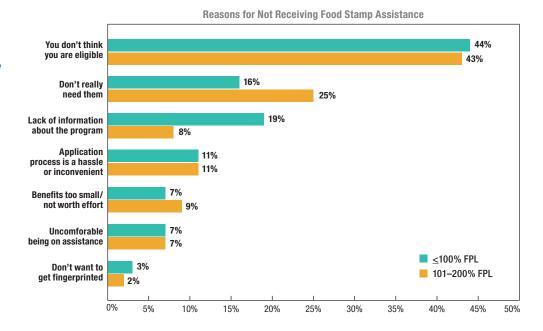
† Not asked prior to 2004. * 2005 omitted due to data limitations.

Please note that not all individuals below 100% FPL are eligible for each of these public benefits. However, we take the fluctuations in enrollment within this population from year to year as an indication of general usage trends.



Food Stamps remain underutilized in New York City. Half of poor, native-born respondents—nearly all of whom are eligible for Food Stamps—do not live in households that receive this public benefit.

The top reason why low-income households do not receive Food Stamp assistance is because they do not think they are eligible.





"My clients are so motivated to find jobs and good careers. But they are dealing with unmanageable debt and very low incomes—it's hard to find the financial wiggle room to take steps toward their careers or education."

—Anne Davis, who helps low-income clients manage their finances through the CSS volunteer Financial Coaching Corps.

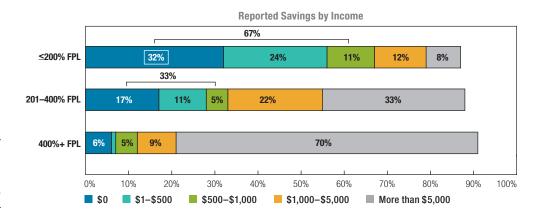
One-third of low-income New Yorkers have no savings at all. One-third of moderate-income residents—and two-thirds of low-income residents—have less than \$1,000 in savings.

Forty-six percent of low-income Latinos and 36 percent of low-income women report having absolutely nothing in savings.

Savings and Debt.

Low wages, rising unemployment, and the high cost of living in New York City leave low-income New Yorkers with very little savings and high levels of debt.

Two-thirds of low-income households report limited savings of \$500 or less to fall back on. Thirty-six percent of low-income women, 46 percent of low-income Latinos, and 55 percent of low-income Latina immigrants report having no savings whatsoever. New Yorkers across income are united in debt, especially credit card debt. Low- and moderate-income respondents also report medical debt at almost twice the rate of higher-income New Yorkers.



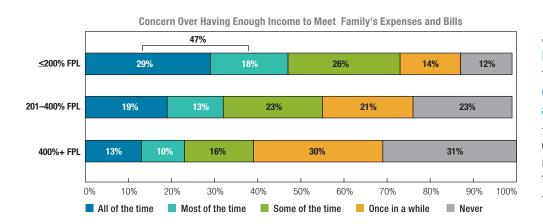
Types of Debt by Income

		≤200% FPL	201-400% FPL	>400% FPL	
Good Debt:	Student loans	14%	17%	21%	
	Mortgage	14%	20%	36%	
	Car loan	14%	16%	23%	
Bad Debt:	Tax	13%	12%	16%	
	Credit card	41%	50%	45%	
	Child support back payments	2%	2%	_	
	Medical bills	24%	21%	12%	
	Rent and mortgage back payments	18%	15%	3%	

Higher-income respondents are most likely to report "good" debts, such as a mortgage or student loans, while low- and moderate-income respondents are most likely to report "bad" debts, such as outstanding medical bills or rent/mortgage back payments. New Yorkers are united in credit card debt.

Economic Worries.

New Yorkers worry about meeting their needs and those of their families now and in the future. Close to half of low-income New Yorkers worry all or most of the time about having enough income to meet their families' basic expenses. Low-income working moms in particular are constantly worried about their financial security. New Yorkers who are struggling to make ends meet in the present understandably worry about meeting their future economic needs as well. Low-and moderate-income New Yorkers—especially low-income Latinos—are worried about losing their jobs in the next year and not working enough hours to make ends meet. They also express insecurity about meeting their eventual retirement needs. New Yorkers across income groups share concerns about future health care costs.



Just under half of low-income New Yorkers say they worry their total family income will not be enough to meet basic expenses all or most of the time.

60 percent of low-income working mothers say they worry all or most of the time about meeting basic expenses.

Concern Over Future Employment

The majority of low- and moderate-income New Yorkers are concerned they or someone in their households will lose their jobs in the next year, or not work enough hours to make ends meet.

Low-income Latinos report particularly high insecurity about future employment. More than 4 in 10 low-income Latinos report being very concerned about being out of a job (43%) or not working enough hours to make ends meet (45%) in the next year.

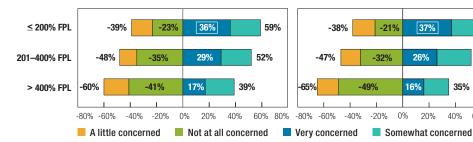
Thinking about the next 12 months, how concerned are you that you or someone in your household **will be out of a job?**

Thinking about the next 12 months, how concerned are you that you or someone in your household **will not be working enough hours to make ends meet**?

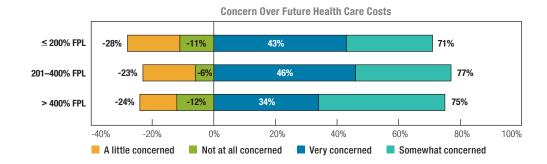
60%

52%

60% 80%



New Yorkers of all incomes are concerned about future health care costs for themselves and their families.



The vast majority of low- and moderate-income New Yorkers do not feel financially secure to meet their future retirement needs, with a third reporting that they feel "not at all secure."

Higher-income New Yorkers are the most likely to say they feel very secure about meeting future retirement needs, but only 14 percent feel "very secure," a decline of eight points from 2008.



State of the City.

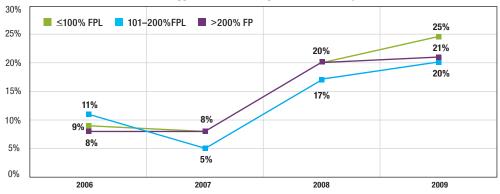
The economy and employment top the list of New Yorkers' concerns for the city, much more so in 2009 than in years past. Forty-six percent of low-income New Yorkers—and 48 percent of moderate-income New Yorkers—identify either employment or the economy as the top problem facing New York. Both race and income affect perception of the city: moderate- to higher-income whites are most positive about the direction of the city, while half of low-income respondents, regardless of race, say things in New York City are off on the wrong track. Compared to 2005, New Yorkers are more positive about the direction of public schools and more negative about the economy and jobs.

Biggest Problem Facing NYC Today (volunteered responses)

	<200% FPL	201-400% FPL	>400% FPL
Employment/lack of jobs	23%	27%	17%
Economy/finances/money problems	23%	21%	20%
Public safety (crime, guns, drugs, gangs, violence)	13%	8%	3%
Housing/affordable housing	9%	7%	6%
Education/schools	3%	3%	12%
Transportation/infrastructure	4%	5%	7%
Cost of living/income gap	2%	6%	4%
Taxes	3%	3%	4%
Health care/insurance/prescriptions drugs	2%	2%	5%
Overcrowding	2%	3%	12%
Poverty/homelessness	2%	1%	3%
State government	1%	1%	4%

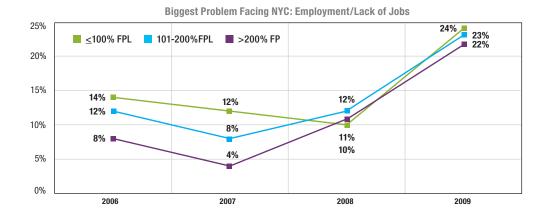
New Yorkers at all income levels list employment/lack of jobs and the economy as the top problems facing the city.





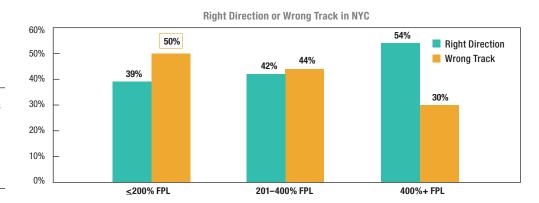
Concerns about the economy have risen dramatically among all income groups since 2007, particularly among poor New Yorkers.

Concerns about employment and the lack of jobs are much higher among all groups in 2009 than in the past few years.

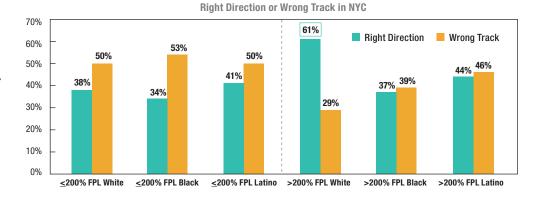


Half of low-income New Yorkers think things in the city are off on the wrong track.

Compared to 2008, low-income residents feel more positive about the direction of the city, while moderate- to higher-income residents hold more steady in their views.



Across race and ethnicity, half of low-income respondents think things in NYC are off on the wrong track. Among moderate- to higher-income respondents, whites are most positive about the direction of the city.



Regardless of income, New Yorkers are more likely to think that public schools are headed in the right direction than they were in 2005, while they have grown more negative about the economy and jobs.

Percent Reporting that NYC is Headed in Right Direction on Public Issues

	≤200% FPL			>200% FPL		
	2005	2009	Change	2005	2009	Change
Public schools	26%	46%	+20	30%	51%	+21
Access to health care	26%	42%	+16	30%	33%	+3
Homelessness	14%	22%	+8	20%	26%	+6
Affordable housing	13%	22%	+9	26%	23%	-3
Economy and jobs	21%	17%	-4	36%	25%	-11
Public transportation†	_	34%	_	_	46%	_

[†] Question new in 2009

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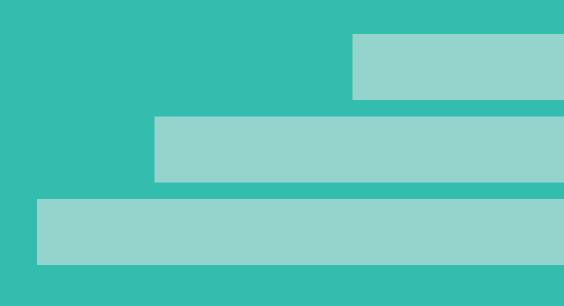
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