

WAITING FOR THE RECOVERY

THE JOBS CRISIS AND ONGOING
STRUGGLES AMONG LOW-INCOME
NEW YORKERS

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THE **UNHEARD**
Third 
2010

A SURVEY OF LOW-INCOME NEW YORKERS

Authors:

Nancy Rankin

Vice President of Policy, Research and Advocacy

Krista Pietrangelo

Strategic Planning and Policy Associate

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The Community Service Society of New York has been the leading voice on behalf of low-income New Yorkers for 165 years. We respond to urgent, contemporary challenges with applied research, advocacy, litigation and innovative program models that help the working poor achieve a better quality of life and promote a more prosperous city.

THE UNHEARD THIRD 2010 WAITING FOR THE RECOVERY:

THE JOBS CRISIS AND ONGOING STRUGGLES AMONG LOW-INCOME NEW YORKERS

Though the Great Recession officially ended in June 2009, New Yorkers surveyed in 2010 are still waiting for the real recovery. Residents of all incomes are increasingly preoccupied with the employment situation in the city and pessimistic about its prospects for improvement. This holds true especially for low-income New Yorkers, who often occupy a more precarious position in the labor market and reported the highest rates of job and income loss, long-term unemployment, underemployment and concerns about finding and keeping a job. Two years after the economic collapse, New York's most vulnerable households continue to struggle to get by and many report feeling little or no control over their ability to improve their economic situations.

This is the grim picture that emerges from *The Unheard Third 2010*, the ninth annual report on the opinions and concerns of the city's low-income residents. It reveals the depths of the recession and the enormous disconnect between many New Yorkers' lives and newspaper headlines stating the recession is over. Perhaps the only survey of low-income opinion in the nation, *The Unheard Third* reveals the extraordinary challenges and hardships that comprise the daily lives of low-income New Yorkers. The survey also polled moderate- and higher-income New Yorkers to see where their opinions and concerns converge—and diverge—with those of low-income New Yorkers.

Two themes emerge from this year's findings. The first is jobs. This is the number one issue on the minds of low-income New Yorkers. They see a lack of local employment opportunities and worry about their own job security and prospects for finding work. New Yorkers—across the income spectrum—say the biggest problem in the city today is the lack of jobs. However, low-income respondents are nearly twice as likely as the more affluent to cite lack of jobs as the city's biggest problem. More than a third (36 percent) of low-income respondents see work opportunities as the top problem, compared to 29 percent of moderate-income and 19 percent of higher-income residents.

Finding or keeping a job dominates the personal concerns of low-income New Yorkers, and people view the current economic situation as just fair or poor. Many low-income respondents say that they cannot afford basic expenses, especially health care costs. Job losses, unemployment and underemployment, loss of workplace benefits and hardships are getting worse. Forty percent of low-income respondents feel little control over their economic situation compared to 16 percent of higher income New Yorkers. In addition, low-income New Yorkers, especially blacks and Latinos, have little to no savings to fall back on in case of an emergency. Nearly half of low-income African-Americans and over a third of low-income Latinos say they have no savings at all for a rainy day.

A second theme that emerges from the data is how hard hit low-income working mothers have been by the prolonged downturn and jobless recovery. Low-income working moms report very high levels of hardship. More than four in ten had their work hours or wages go down, four in ten cut back on buying basics like school supplies and clothing, over a third fell behind in the rent and 30 percent had their utilities or phone cut off. A startling 57 percent say they worry all or most of the time that their family income will not be sufficient to pay the bills. And over half (54 percent) have less than \$500 in savings to fall back on in an emergency.

With such severe economic and employment stresses, it is not surprising that half of New Yorkers think the city is off on the wrong track. Negativity is strongest among low- and moderate-income respondents, but has increased among all income levels in the past year.

This was the first time *The Unheard Third* included an oversample of New Yorkers who use cell phones. Overall, cell phone users are not much different than all New Yorkers in their pessimism towards the current economic situation and, in fact, are more likely than all New Yorkers to name finding or keeping a job as their top personal concern (27 percent of cell phone users, 19 percent of all New Yorkers).

HOW THE SURVEY WAS CONDUCTED

The Community Service Society (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 7 to August 8, 2010. The survey reached a total of 1,414 New York City residents, age 18 or older. There were 900 *low-income respondents* (up to 200% of the federal poverty level, or FPL) and 514 *moderate- and higher-income respondents* (above 200% FPL).

Among the low-income sample, there were 508 “*poor*” respondents, from households earning at or below 100% FPL, and 392 “*near-poor*” respondents, from households earning 101% - 200% FPL. The sample also included 312 “*moderate-income*” respondents, from households earning 201%–400% FPL, and 202 “*higher-income*” respondents, from households earning above 400% FPL. This year’s survey also included an oversample of 200 cell phone interviews among adult residents at up to 400% FPL.

Telephone numbers for the low-income sample were drawn using random digit dialing (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, immigration status, education and race in order to ensure that it 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 residents. Also, in the combined totals, the sample is weighted by telephone status. Interviews were conducted in English, Spanish and Chinese.

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 +/- 3.3%. The margin of error for the higher income component is +/- 4.4%.

UNDERSTANDING THE SURVEY: INCOME GROUPS IN THE UNHEARD THIRD

Name of Income Group	% of 2010 FPL	Income Range for a Family of Three	Number of Survey Respondents
Low-Income	200% or less	Less than \$36,620	900
Poor	100% or less	Less than \$18,310	508
Near-Poor	101–200% FPL	\$18,310–\$36,620	392
Moderate-Income	201–400%	\$36,620–\$73,240	312
Higher-Income	More than 400% FPL	More than \$73,240	202

THE UNHEARD THIRD

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INTRODUCTION

THE ECONOMIC DOWNTURN IS THE STORY DRIVING THE 2010 FINDINGS

The Great Recession was one of the harshest economic downturns in recent history. Millions of workers in the country lost their jobs, including hundreds of thousands right here in the city, the prevalence of long-term unemployment became significant, and certain groups were disproportionately impacted in terms of job loss or reduction in hours. In 2010, the city's unemployment rate averaged 9.5 percent, almost double what it was before the recession hit. By the end of 2010, the number of unemployed in the city also effectively doubled compared to 2006, the year before the recession started—it increased by approximately 188,000 people, reaching an average of 378,500 total unemployed in New York City, a level not seen in 18 years. Low-income New Yorkers had every reason to be anxious about their economic future—the job market tightened, and competition for available jobs became heightened as companies either tried to maintain production levels with fewer workers or experienced decreased demand for their products leading to worker layoffs.

The labor market landscape became a difficult one for blacks, Latinos, young workers, and those without a high school diploma; these groups experienced double-digit unemployment rates during the recession and early recovery. Sectors of the New York City economy that had traditionally been sources of employment for low-skilled workers and those without a college degree—manufacturing, construction, and transportation—severely contracted. Within this context, low-income New Yorkers, who are overrepresented among the groups previously mentioned, experienced the brunt of the economic downturn.

The consequences were extreme for those living at or below 200 percent of the poverty level—they experienced disproportionate levels of job losses and hour reductions, higher unemployment levels, and longer periods of unemployment. All of these factors led to economic uncertainty and vulnerability for a population already in a tenuous financial position compared to those with higher income levels.

The findings from *The Unheard Third 2010* reveal how the abstract statistics of high unemployment and slow growth play out in the daily lives of New Yorkers struggling to find work, hold onto a job, pay the bills and care for their families.

Although economists pronounced the recession officially over in June 2009, the jobless “recovery” of 2010 continued to mean tough times for low-income New Yorkers. The findings from *The Unheard Third 2010* reveal how the abstract statistics of high unemployment and slow growth play out in the daily lives of New Yorkers struggling to find work, hold onto a job, pay the bills and care for their families.

ECONOMIC WORRIES

New Yorkers express their economic anxieties across a number of measures from how they rate their community's economic health to how they view their personal economic security, like having enough income to cover basic expenses. Not surprisingly, lower income New Yorkers express more pessimistic economic outlooks than their wealthier counterparts.

New Yorkers—across the income spectrum—say the biggest problem in the city today is the lack of jobs. However, low-income respondents are nearly twice as likely as the more affluent to cite lack of jobs as the city's biggest problem. More than a third (36 percent) of low-income respondents see work opportunities as the top problem, compared to 29 percent of moderate-income and 19 percent of higher-income residents. When asked about problems facing the city, concerns about the economy—and jobs in particular—have overtaken other issues such as crime that dominated earlier surveys. Almost three-quarters of low-income and more than two-thirds of moderate-income New Yorkers say the current economic situation in their communities is “just fair” or “poor.” A strong majority of New Yorkers across income groups say the job market in their communities is bad and staying the same or getting worse. With their bleak assessment of local job prospects, it is not surprising that half of New Yorkers think the city is off on the wrong track. Negativity is strongest among low- and moderate-income respondents, but has increased among all income levels in the past year.

Finding or keeping a job and health care are the top two personal concerns for low- and moderate-income New Yorkers. Job worries have steadily increased as the top concern of poor and near-poor city residents since 2007. Employment has also risen as a concern among moderate- and higher-income New Yorkers. However, higher-income New Yorkers

worry most about health care and prescription drugs as well as retirement security. With the stock market reaching its low point in 2009 and health care reform dominating the national debate, it is understandable that these issues would weigh on people's minds, especially among those affluent enough to have investments and see their value sharply decline.

Nearly half of low-income residents compared to three-in-ten with moderate incomes worry all or most of the time that their incomes will not be sufficient to meet their family's basic expenses. These worries reach staggering proportions among low-income working moms, with 57 percent saying they worry all or most of the time that their incomes will not be enough to pay the bills.

Over half (57 percent) of low-income working moms worry all or most of the time that their income will not be sufficient to meet their family's basic expenses.

The degree to which New Yorkers feel personal control over their economic situations strongly correlates to their income level. Low-income respondents are more than twice as likely to say they have little or no control (40 percent) than higher-income respondents (16 percent).

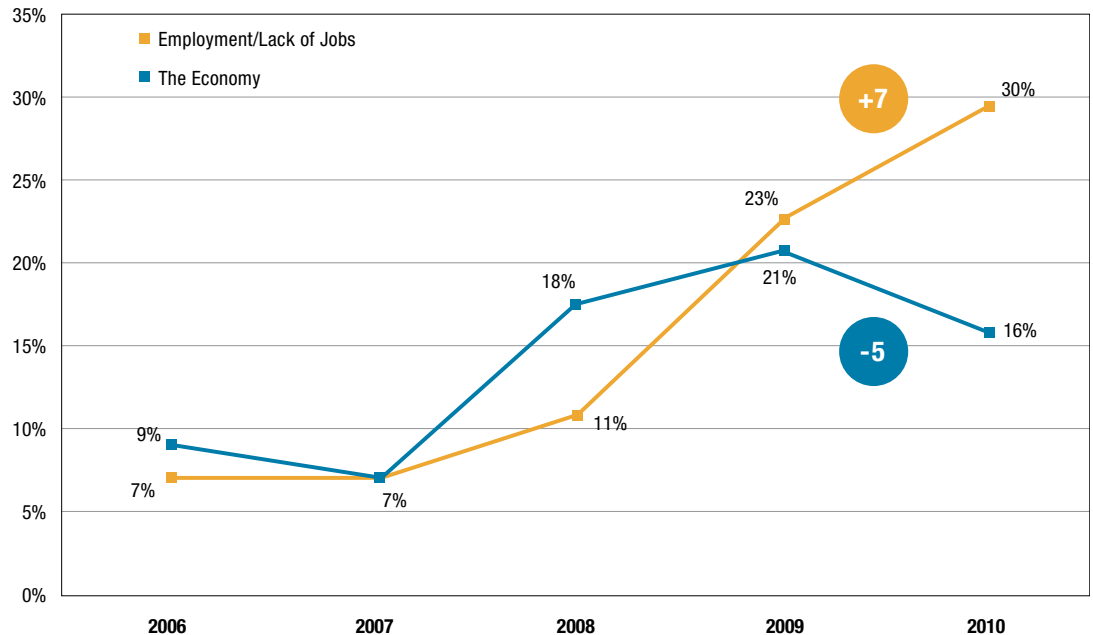
New Yorkers say the biggest problem in the city today is the lack of jobs/employment. More than half of low-income respondents cite either the lack of jobs or the economy as the top issue.

Q: What is the biggest problem facing New York City today?

Biggest Problem Facing NYC Today (volunteered responses)			
	≤200 % FPL	201–400% FPL	400%+ FPL
Lack of jobs/employment	36%	29%	19%
Economy/finances/money problems	16%	18%	15%
Public safety (crime, guns, drugs, gangs, violence)	15%	14%	8%
Transportation (mass transit/subway)/infrastructure	7%	11%	11%
Housing/affordable housing	6%	5%	7%
Cost of living/everything too expensive	6%	4%	3%
Government budget: deficits, inadequate budgets	5%	7%	10%
Education/schools	3%	8%	18%
Politics/political affiliation	3%	3%	4%
Terrorism/Homeland Security	3%	4%	1%
Health care/insurance/prescription drugs	3%	3%	0%
Taxes	2%	3%	6%
Poverty/homelessness	1%	0%	4%

Biggest Problem Facing NYC: Jobs vs. The Economy

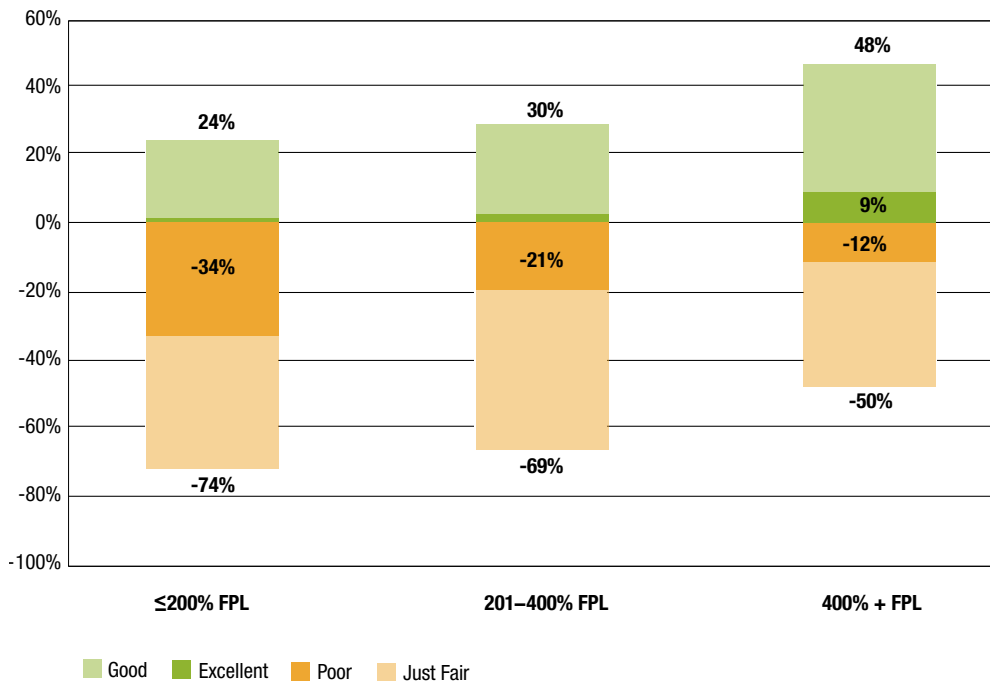
As the recession continues, the intense focus on jobs has eclipsed general concerns with the economy among city residents.



Almost 3 in 4 low-income and 7 in 10 moderate-income New Yorkers say the current economic situation in their communities is “just fair” or “poor.”

Q: How would you rate the overall job market in your community right now: excellent, good, just fair, or poor?

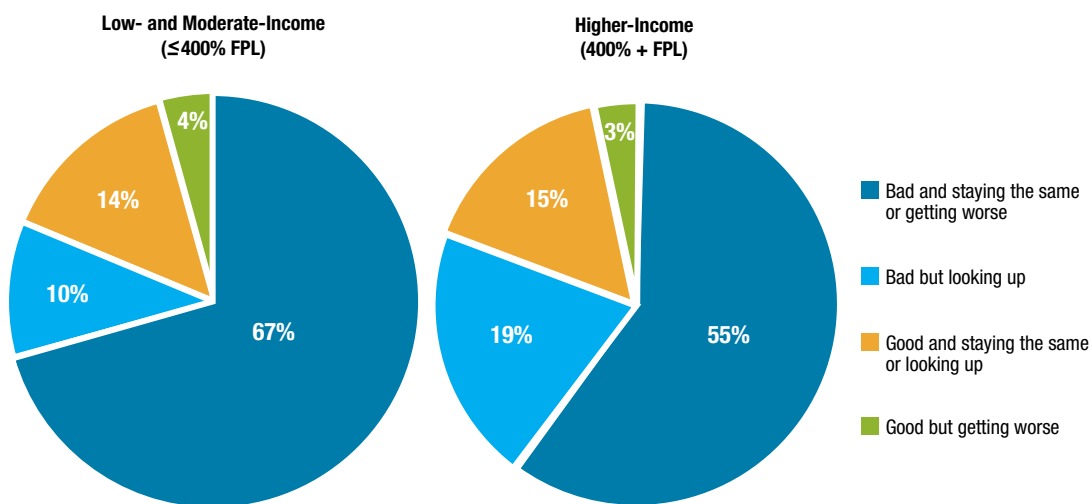
Economic Situation in Your Community



Two-thirds of low- and moderate-income and more than half of higher-income New Yorkers say the job market in their communities is bad and staying the same or getting worse.

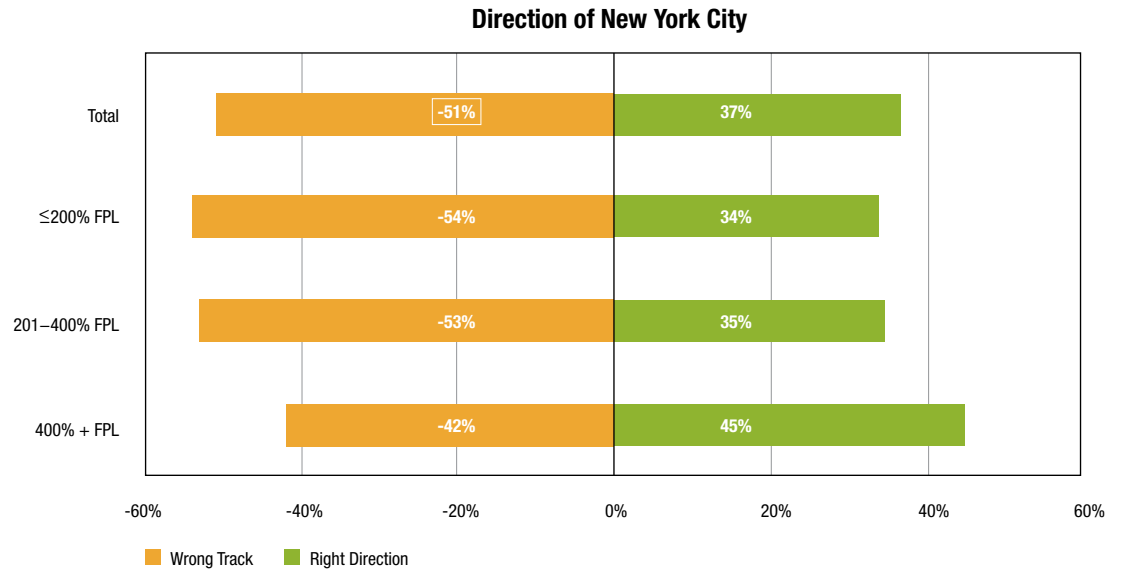
Q: Thinking of your community, do you think the job market is starting to look up, is getting worse, or is staying the same?

Job Market Outlook in Your Community

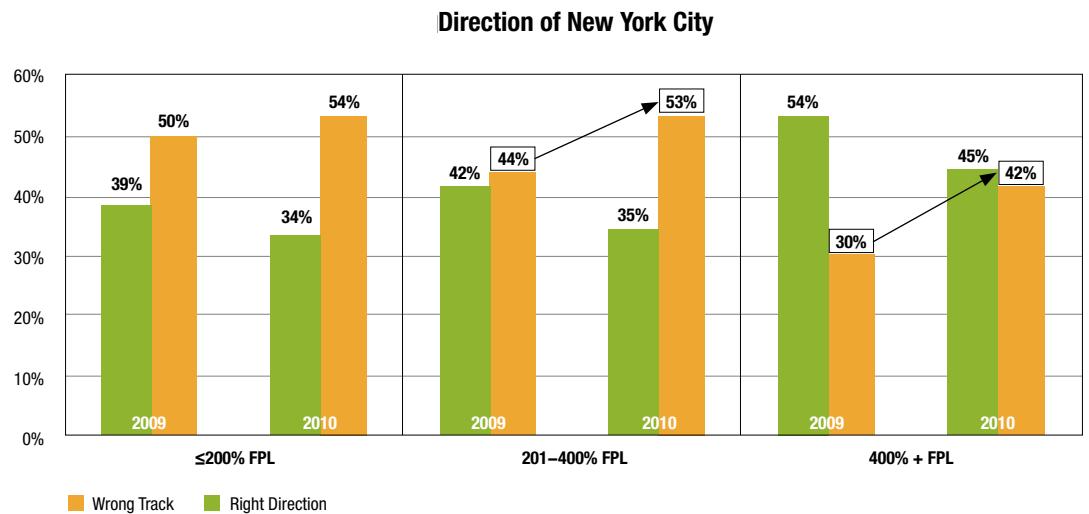


Half of New Yorkers think the city is off on the wrong track. Negativity is strongest among low- and moderate-income respondents, and has increased among all income levels in the past year.

Q: Generally speaking, do you think things in New York City are going in the right direction, or do you feel things have gotten pretty seriously off on the wrong track?



New Yorkers across income groups are more pessimistic about the direction of the city than they were in 2009, particularly moderate and more affluent New Yorkers.

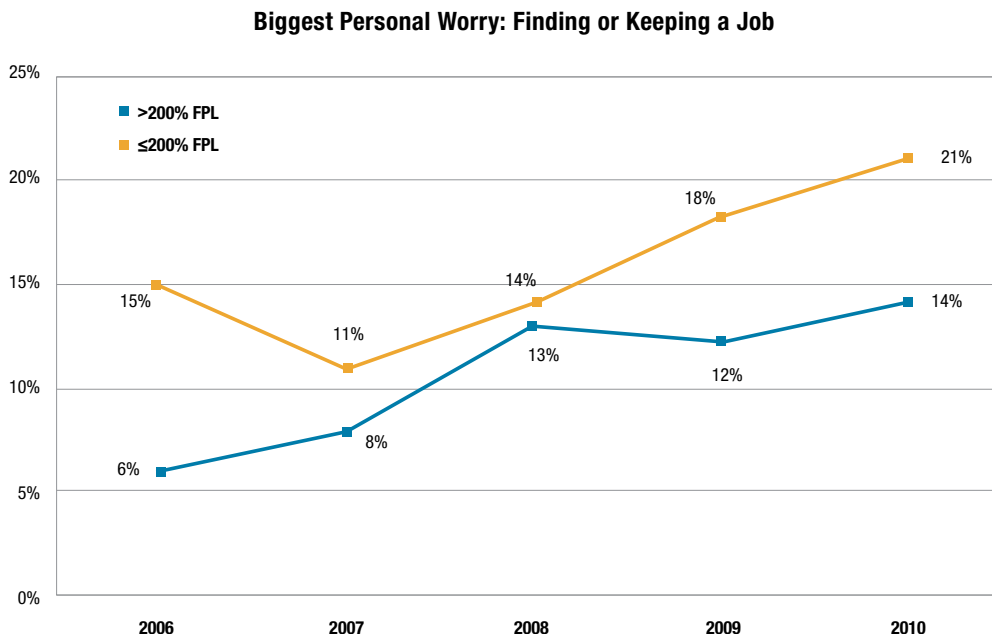


Finding or keeping a job and health care are the top two concerns for low- and moderate-income New Yorkers. Higher-income New Yorkers worry most about health care and prescription drugs as well as retirement security.

Q: Now I'm going to read you some problems you and your family may face. Please listen carefully, then tell me which ONE of these you personally worry the most about.

Top Personal Worry (selected from list)			
	≤200 % FPL	201–400% FPL	400%+ FPL
Finding or keeping a job	21%	17%	11%
Health care and prescription drugs	16%	17%	23%
Crime, drugs and gangs	10%	11%	8%
Housing	8%	5%	6%
Retirement security	7%	9%	14%
Fear of another terrorist attack	7%	3%	7%
Schools and college tuition	6%	12%	13%
Getting enough hours to support family	6%	7%	2%
Debts and credit card debt	4%	5%	6%
The wages and benefits at work	3%	4%	4%
Child care	2%	2%	—

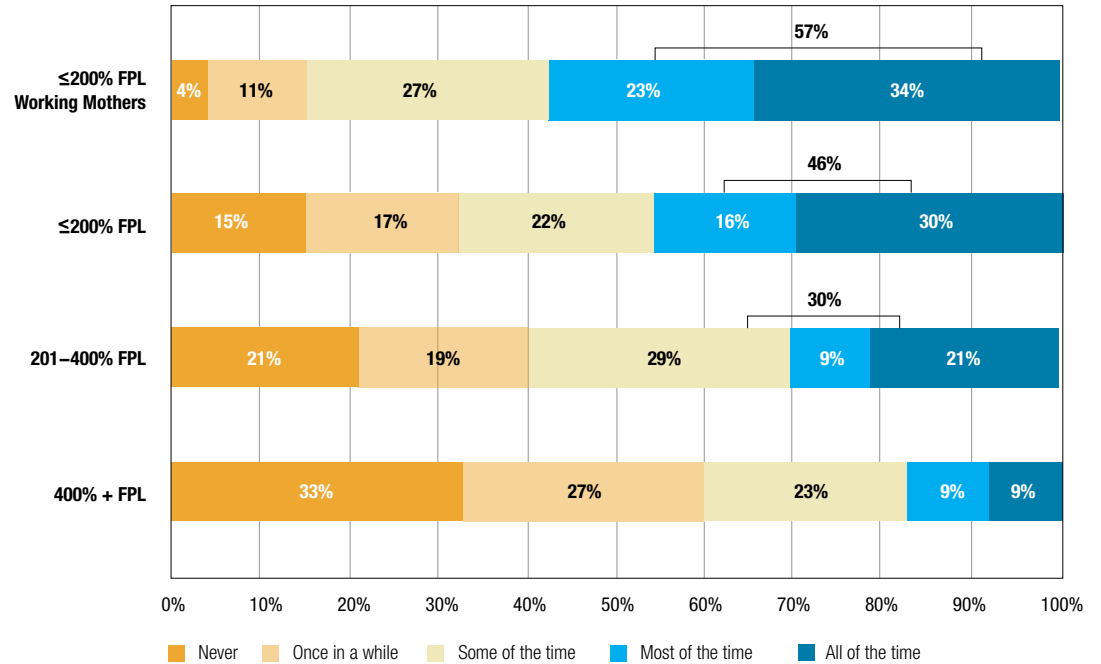
Finding and keeping a job has steadily risen as the top concern of poor and near-poor city residents since 2007. It has also risen as a concern among moderate- and higher-income New Yorkers.



Nearly half of low-income residents and 57% of low-income working mothers worry frequently that their income will not be sufficient to meet their basic expenses.

Q: How often do you worry that your total family income will not be enough to meet your family's expenses and bills—all of the time, most of the time, some of the time, once in a while, or never?

Concern about Having Enough Money to Meet Basic Expenses



Across income bands concerns are on par with 2009 levels.

UNEMPLOYMENT AND UNDEREMPLOYMENT

Job losses and reductions in hours continue unabated for low-income New Yorkers. Close to one in four low-income respondents reported losing a job in the past year, with loss of work especially steep for Latinos. Two-thirds of unemployed, low-income New Yorkers report that they have been out of work for more than a year, with 31 percent jobless for three years or more.

Two-thirds of unemployed, low-income New Yorkers surveyed in 2010 reported that they have been out of work for more than a year, with 31 percent jobless for three years or more. When we increasingly hear about the growing reluctance of employers to hire the unemployed, what are the future prospects for these low-income New Yorkers? What are we doing to ensure that those hit hard by the Great Recession do not become permanently left behind, with new jobs finally created going to the next cadre of graduates and job seekers?

Despite challenging times, most of the unemployed in New York City are still actively looking for work. However, the poor and near-poor have low expectations for finding a job quickly. Fifty-five percent of unemployed low-income resi-

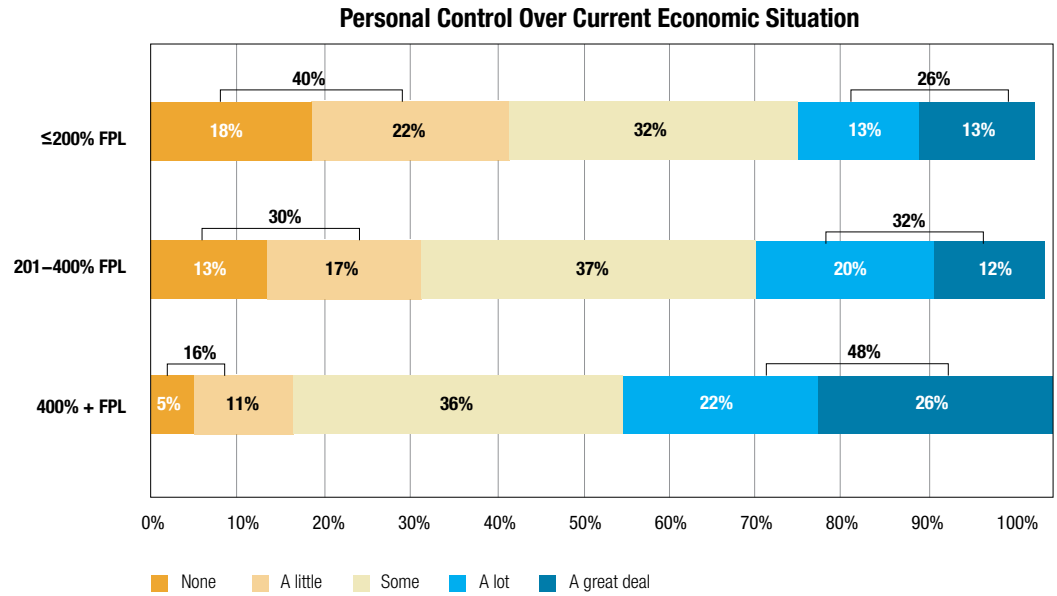
dents think they can find a new job within a year compared to three-quarters of moderate and high-income unemployed residents. More troubling, nearly a third of the low-income unemployed cannot even guess how long it will take them to find a job.

Low-income blacks and Latinos and New Yorkers living at or below 200% of the federal poverty level (FPL) are more likely to have experienced long stretches of unemployment. And this has increased since 2009. The poorest New Yorkers are also less likely to say they have been working steadily than in 2009.

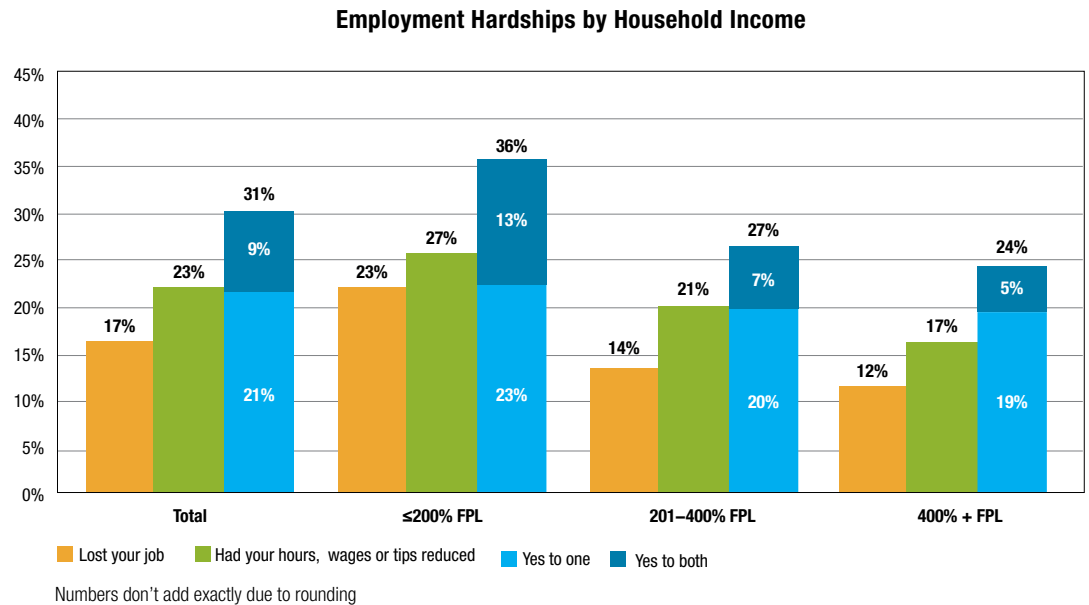
Underemployment is a dramatic problem, too. Even those with jobs are often part-time and almost eight in ten low-income and six in ten higher-income, part-time employees want to work more hours. The share of part-time workers who want to work more has increased since 2008, especially in the past year.

The degree to which New Yorkers feel personal control over their economic situations is linked to their income level. Low-income respondents are more than twice as likely to say they have little or no control (40 percent) than higher-income respondents (16 percent).

Q: How much control do you feel you have over your current economic situation—a great deal of control, a lot of control, some control, a little control, or no control at all?

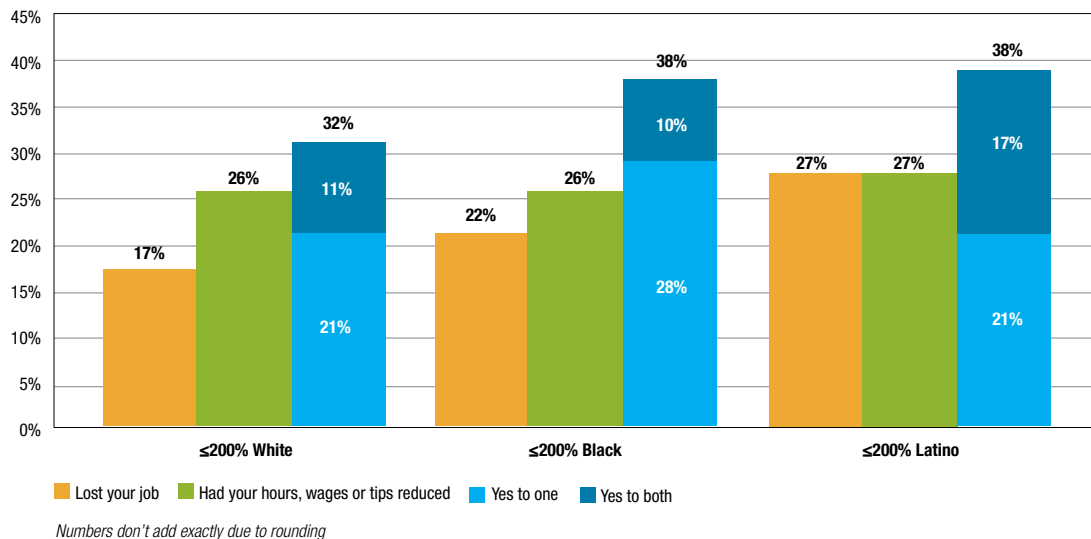


Job losses and reductions have disproportionately hit low-income workers. Close to 1 in 4 low-income respondents—23 percent—reported losing a job in the past year.



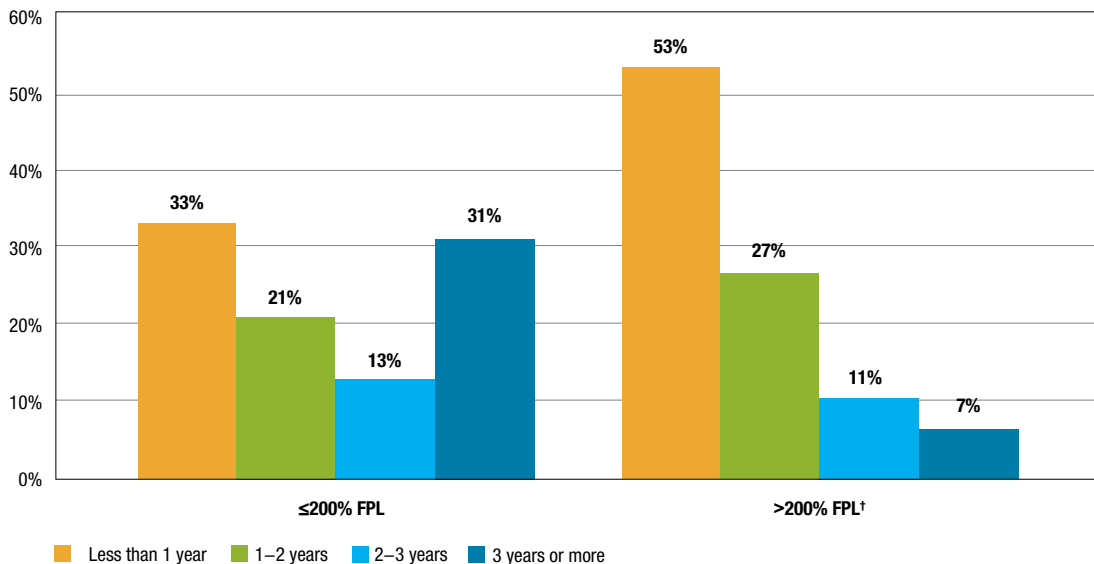
Among low-income workers, job losses and reductions are particularly steep among blacks and Latinos. In the past year, nearly four in ten low-income blacks and Latinos report either losing a job or having their hours, wages or tips reduced—or both.

Employment Hardships by Race



Two-thirds of unemployed, low-income New Yorkers say they have been out of work for more than a year, with 31 percent jobless for 3 years or more.

Length of Unemployment*

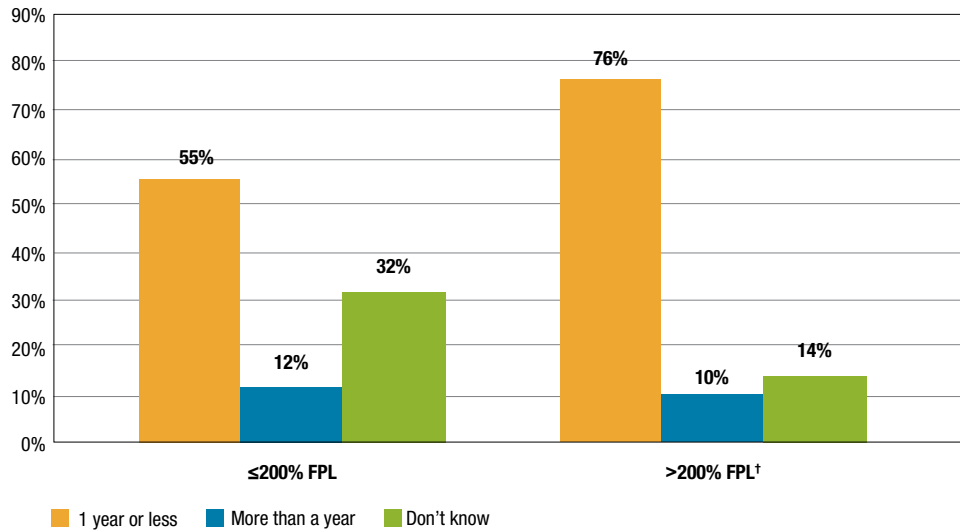


*Excluding those who say they never held a job †Small n number

Among the unemployed, 3 in 4 moderate- and higher-income respondents think they can find a new job within a year, compared to 55 percent of low-income respondents. Almost one-third of low-income respondents cannot even guess how long it will take to find a job.

Q: How long, in total, do you expect it will take you to find a job, starting from the point when you were first unemployed?

Predicted Length of Time to Find Job for the Unemployed*

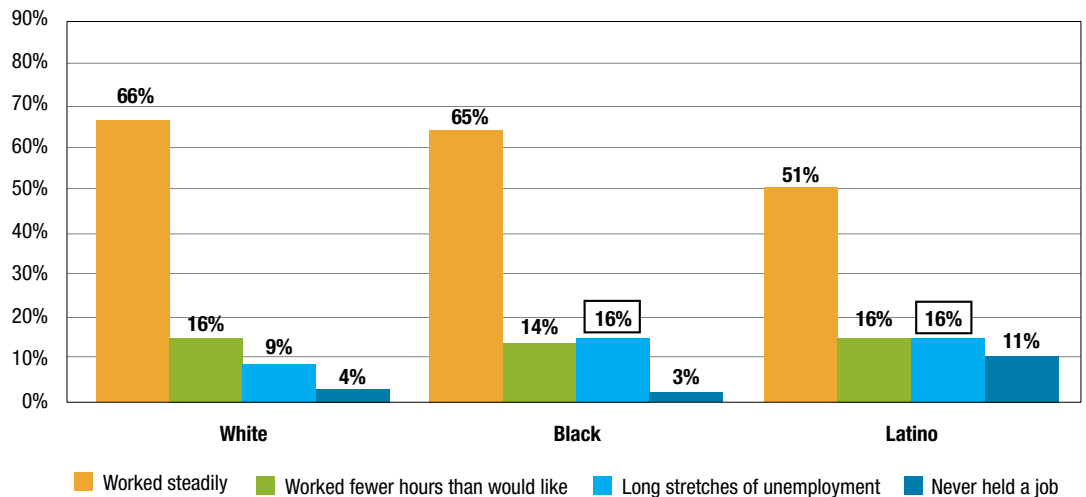


*Excluding those who say they never held a job †Small n number

Low-income blacks and Latinos are almost twice as likely as low-income whites to have experienced long stretches of unemployment.

Q: There are many reasons people aren't working, they are raising children, the economy is bad, or other reasons. Since leaving high school, would you say you have generally worked steadily, worked fewer hours than you would like to, had long stretches of unemployment, or have you never held a job?

Employment History Among Low-Income Residents



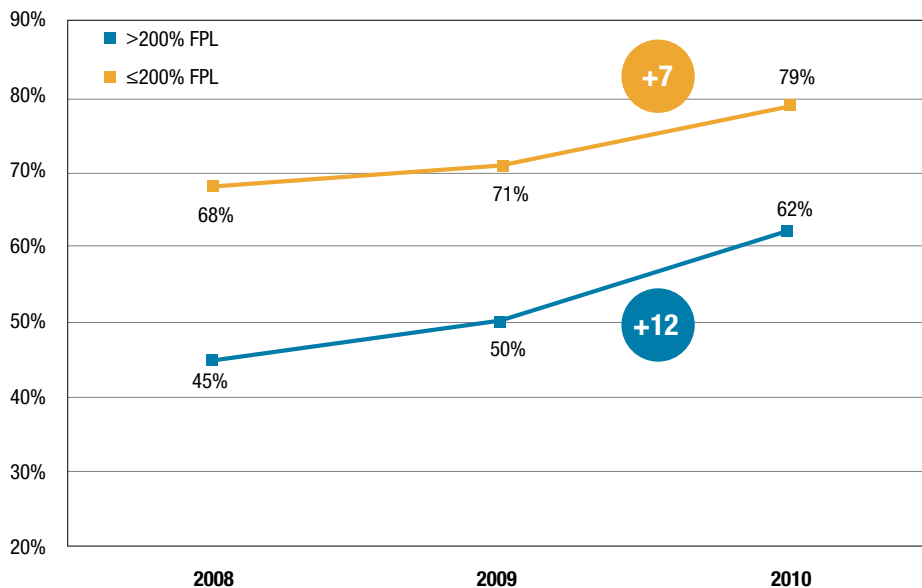
In 2009, only 9% of low-income blacks reported long stretches of unemployment.

In 2009, 12% of low-income Latinos reported long stretches of unemployment.

Even for those who are working, many do not have enough hours. Almost 8 in 10 low-income and 6 in 10 higher-income, part-time employees want to work more hours. The share of part-time workers who want to work more has increased since 2008, and especially in the past year.

Q: Would you like to be working more hours, or would you NOT like to be working more hours?

Part-Time Workers Who Want to Work More Hours



EMPLOYEE BENEFITS

Respondents across all income levels report decreases in the likelihood of receiving many on-the-job benefits, including paid sick leave. Workers are less likely to receive employee benefits as their income decreases. Less than half of the lowest income employees have any employee benefits, including paid sick days, paid vacation, and health insurance. However, union membership helps to neutralize this: low-income New Yorkers in union households are considerably more likely than their non-union counterparts to have benefits. For example, 61% of low-income union members have health insurance for themselves, compared to 37% of non-union low-income workers.

Nearly a decade of data shows the continuing disparities by income in access to a workplace benefit as basic as paid sick days. Those workers who can least afford to lose their pay when illness strikes are least likely to earn paid sick leave, with low-income working parents who also need time to care for sick children facing impossible choices between their paychecks and their families' health. Almost two out of three low-income working parents reported their employers did not offer paid sick leave, with a sharp decline in access to sick leave especially among low-income working mothers since 2007.

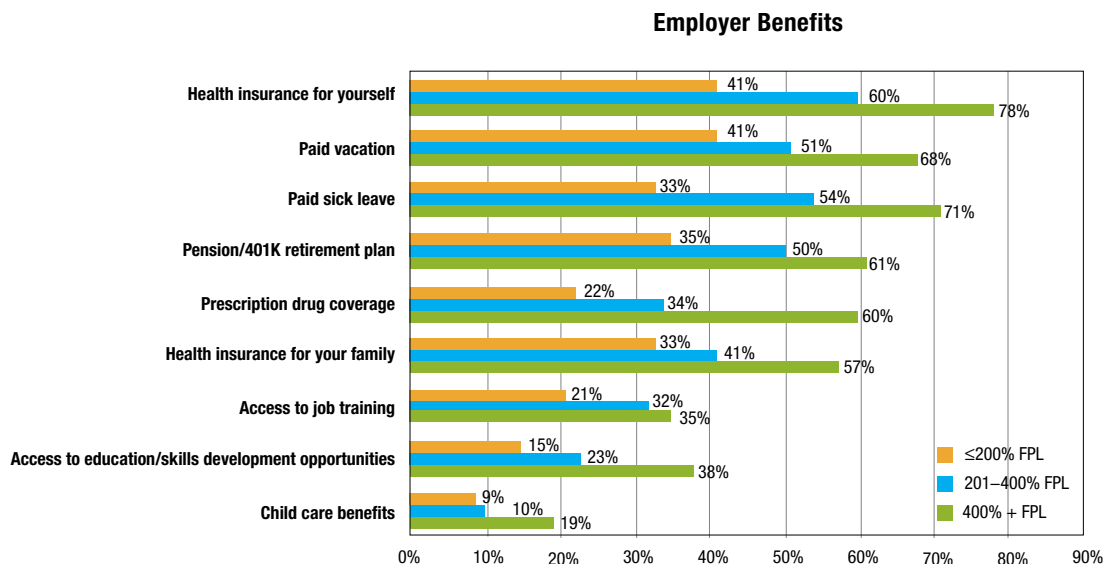
For workers at the poverty level and moderate-to-higher-income levels, *employer-sponsored health insurance* for oneself has returned to levels prior to the 2009 drop-off. However, similar increases are not reported by near-poverty workers.

Two out of three New Yorkers who work in jobs handling food or beverages do not have paid sick days.

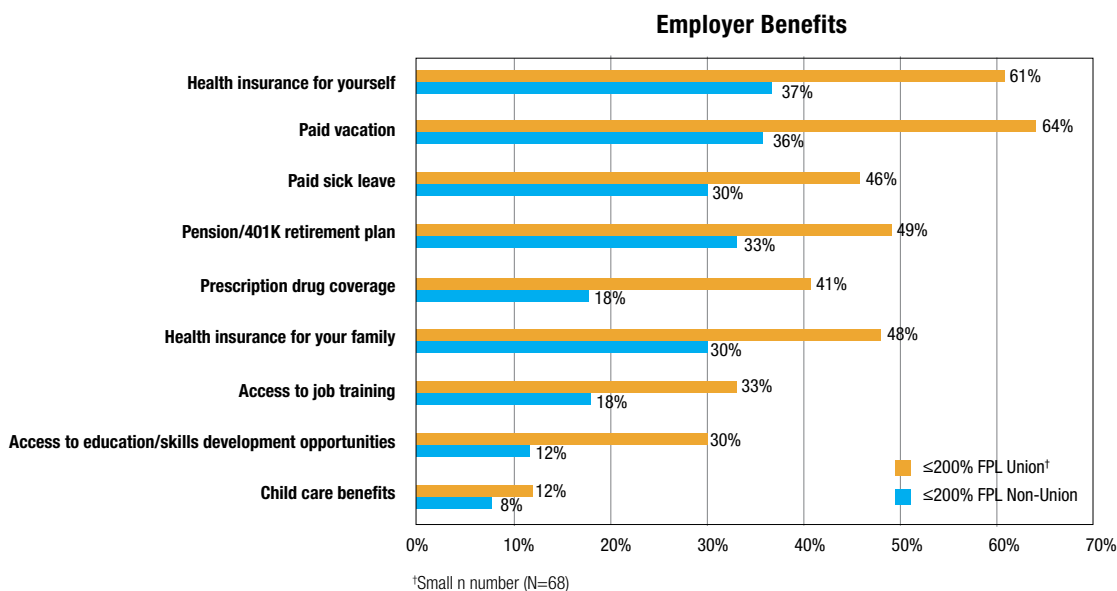
Workers at 100% or below the FPL are much less likely to have *paid sick leave* than in recent years. Only 24% of lowest income earners receive it, a sharp decline from the 36% who received paid sick leave in 2009. Paid sick leave for workers between 101-200% FPL is still significantly lower than before 2008. Low-income working parents are twice as likely as moderate to higher income working parents to report their employers do not offer paid sick leave. In recent years, there has been a particularly dramatic decline in paid sick time for low-income working mothers who need paid leave not only for themselves but to take care of sick children, since women—especially single mothers—are most often the primary caregivers. Findings from *The Unheard Third 2009* showed that low-income workers without paid sick days were more likely to report sending a sick child to school where they could spread illness to classmates and teachers. In another finding that raises obvious public health concerns, this year's survey found that regardless of income, only one-third of New Yorkers in jobs preparing or serving food or beverages report that their employers offer paid sick leave.

Less than half of the lowest income workers have employer benefits, including paid sick days, paid vacation, and health insurance. The lower their income, the less likely workers are to receive employer benefits.

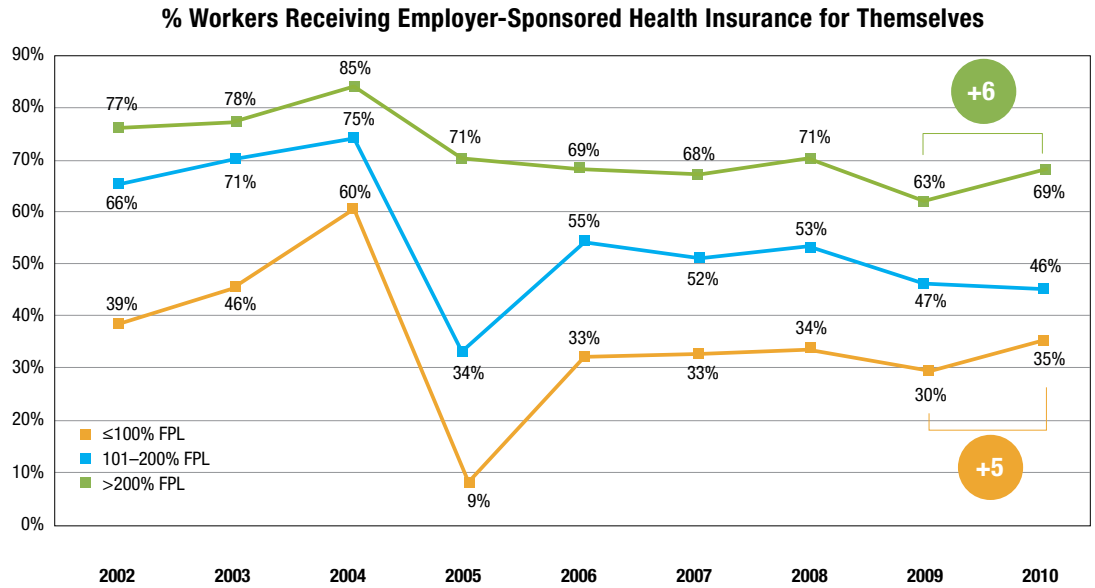
Q: Which of the following benefits, if any, do you receive from your employer? (Check all that apply.)



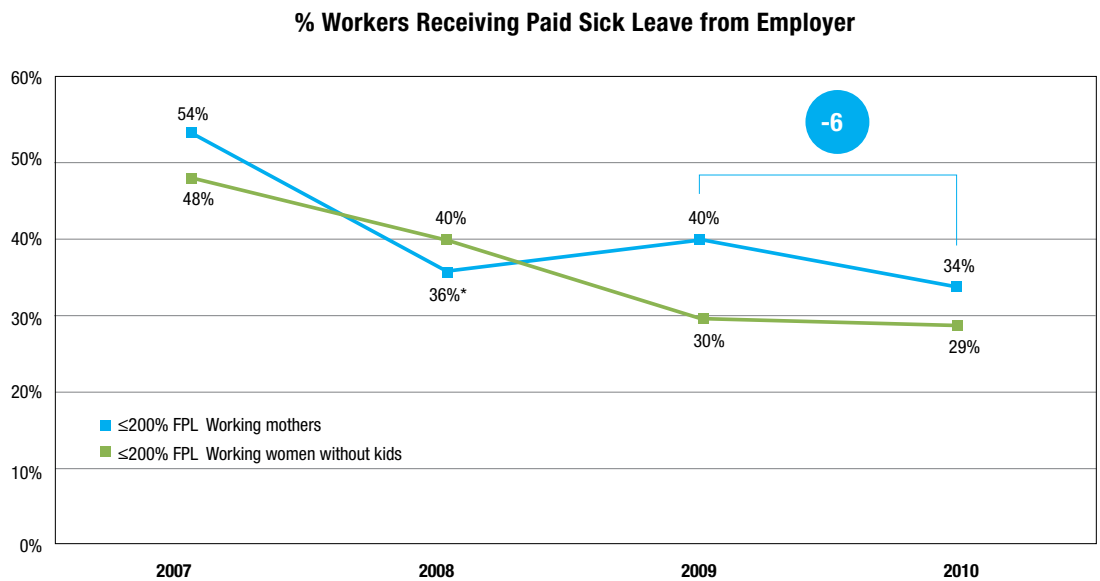
Low-income New Yorkers in union households are considerably more likely than their non-union counterparts to have employer-sponsored benefits.



For workers at the poverty level and moderate-to-higher-income levels, employer-sponsored health insurance for oneself has returned to levels prior to the 2009 drop-off. Similar increases are not reported by near-poverty workers.

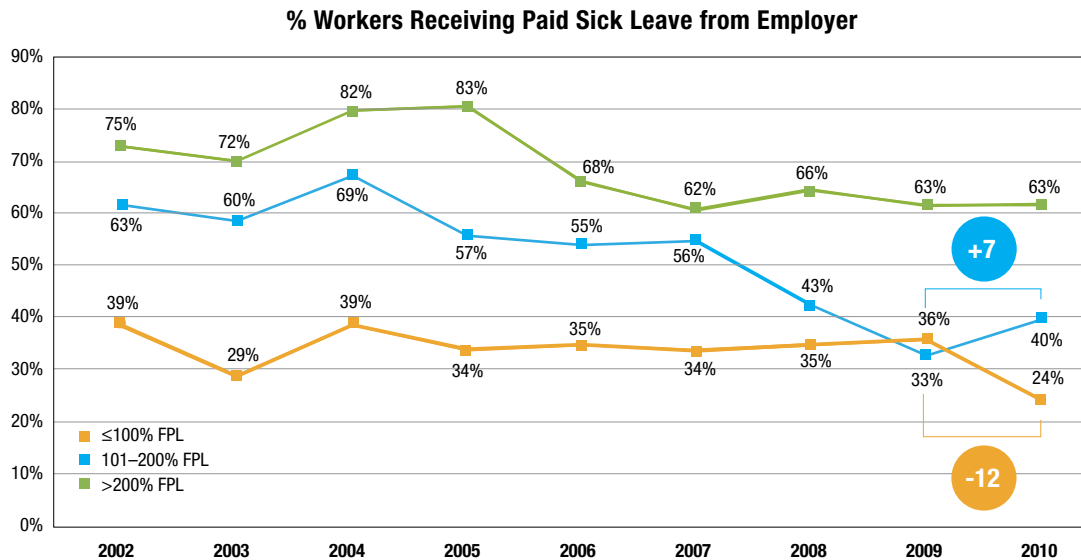


Paid sick leave from employers has also decreased from 2009 among low-income working mothers. For those without children, it has remained stagnant from when it dropped off in 2009.



*Note small n size: <100

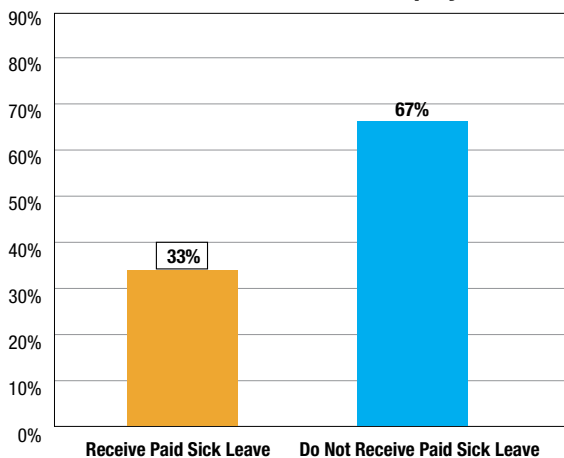
Workers at 100% FPL or below are much less likely to have paid sick leave than in recent years. Paid sick leave for workers between 101–200% FPL is still significantly lower than before 2008.



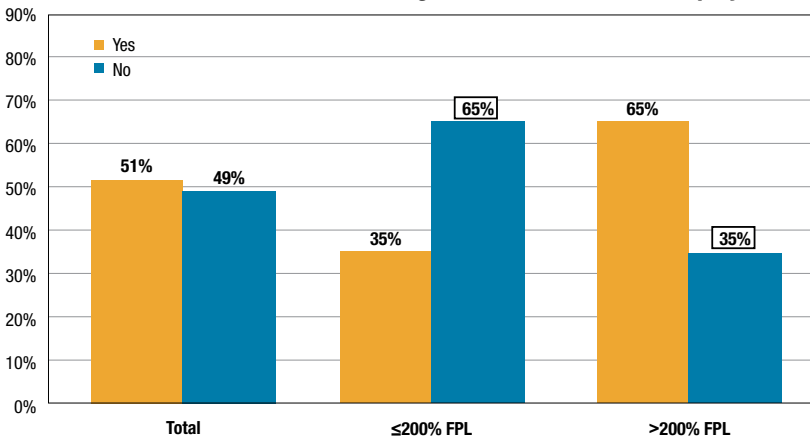
Only one third of New Yorkers who work in a job preparing or serving food or beverages report that their employers offer paid sick leave.

Nearly two-thirds of low-income working parents report their employers do not offer paid sick leave. In comparison, roughly one-third of moderate-to-higher income working parents do not receive paid sick leave.

Food Service Workers Receiving Paid Sick Leave from Employer



Workers with Families Receiving Paid Sick Leave from Employers*



*Workers who are the custodial parent of at least one child under age 18

HARDSHIPS

Low-wage jobs—even for those employed full time—are not enough to insulate the working poor from serious hardships.

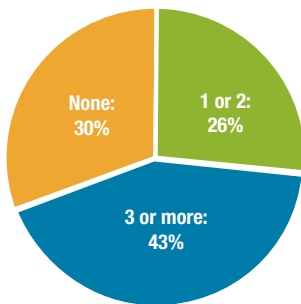
Among poor households with a full-time worker, more than 4 out of 10 experienced multiple hardships, including cutting back on basics like school supplies and clothing and not meeting the rent.

Nearly half of respondents under 100% FPL report experiencing three or more hardships, including cutting back on school supplies and clothes, falling behind on rent or mortgage payments, having health care costs increase, and job loss. Among the near-poor (101–200% FPL) 42 percent report experiencing three or more hardships, including increased health care costs, falling behind on rent or mortgage payments, and having hours or wages reduced at work. Low-income working moms (<200% FPL) struggled the most, with over half (53 percent) reporting three or more serious hardships this year. More than four in ten struggled to afford school supplies and clothing for their families, over a third fell behind in the rent, 30 percent had their utilities or telephone turned off because of unpaid bills, and 28 percent could not afford to fill needed prescriptions.

The survey documents that workers employed full time – but at poverty wages – do not make enough to afford basic necessities like rent, clothing and school supplies for their kids. Forty-three percent experienced three or more serious hardships.

More than 4 out of 10 of New York’s working poor report experiencing multiple hardships, including cutting back on school supplies and clothes, falling behind on rent or mortgage payments, having reduced hours or wages at work, and increased health care costs.

Multiple Hardships for ≤100% FPL Working Full Time



Hardships:

Economic

- 31%** Cut back on buying back-to-school supplies and clothes
- 30%** Had hours, wages or tips reduced
- 19%** Lost job
- 14%** Received assistance from charity/religious/community organization

Food

- 16%** Often skipped meals because there wasn’t enough money to buy food
- 13%** Received free food or meals from family or friends
- 15%** Went hungry because there wasn’t enough money to buy food
- 11%** Received free food or meals from a food pantry, soup kitchen, or meal program

Health

- 24%** Had health care costs increase
- 20%** Had health care coverage reduced
- 15%** Needed to fill a prescription but couldn’t because of a lack of money or insurance
- 9%** Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

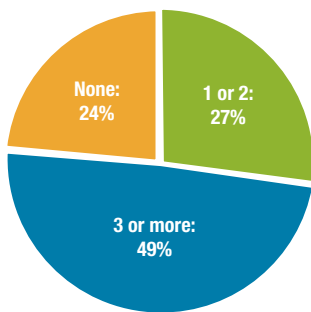
Housing

- 30%** Fell behind in rent or mortgage in the last year
- 20%** Had either gas, electricity, or telephone turned off because the bill was not paid
- 12%** Moved in with other people even for a little while because of financial problems
- 14%** Been threatened with foreclosure or eviction
- 7%** 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

Nearly half of residents under 100% FPL report experiencing multiple hardships, including cutting back on school supplies and clothes, falling behind on rent or mortgage payments, having health care costs increase, and job loss.

Q: Have you or any member of your household experienced this difficulty in the last year?

Multiple Hardships for ≤100% FPL



Hardships:

Economic

- 32%** Cut back on buying back-to-school supplies and clothes
- 26%** Had hours, wages or tips reduced
- 27%** Lost job
- 12%** Received assistance from charity/religious/community organization

Food

- 23%** Often skipped meals because there wasn't enough money to buy food
- 21%** Received free food or meals from family or friends
- 17%** Went hungry because there wasn't enough money to buy food
- 17%** Received free food or meals from a food pantry, soup kitchen, or meal program

Health

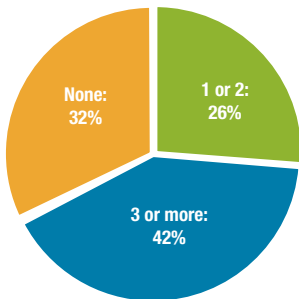
- 27%** Had health care costs increase
- 19%** Had health care coverage reduced
- 26%** Needed to fill a prescription but couldn't because of a lack of money or insurance
- 18%** Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

- 29%** Fell behind in rent or mortgage in the last year
- 21%** Had either gas, electricity, or telephone turned off because the bill was not paid
- 14%** Moved in with other people even for a little while because of financial problems
- 11%** Been threatened with foreclosure or eviction
- 6%** 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

Four in ten residents between 101-200% FPL report experiencing multiple hardships in the last year. One-third faced increased health care costs. Over one-quarter fell behind on rent or mortgage payments or had hours or wages reduced.

Multiple Hardships for 101–200% FPL



Hardships:

Economic

- 26% Cut back on buying back-to-school supplies and clothes
- 27% Had hours, wages or tips reduced
- 18% Lost job
- 9% Received assistance from charity/religious/community organization

Food

- 15% Often skipped meals because there wasn't enough money to buy food
- 15% Received free food or meals from family or friends
- 8% Went hungry because there wasn't enough money to buy food
- 10% Received free food or meals from a food pantry, soup kitchen, or meal program

Health

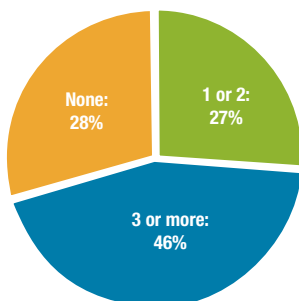
- 32% Had health care costs increase
- 15% Had health care coverage reduced
- 21% Needed to fill a prescription but couldn't because of a lack of money or insurance
- 18% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

- 27% Fell behind in rent or mortgage in the last year
- 14% Had either gas, electricity, or telephone turned off because the bill was not paid
- 9% Moved in with other people even for a little while because of financial problems
- 9% 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

More than 40 percent of low-income New Yorkers reported experiencing multiple hardships in the past year. Nearly 3 in 10 reported falling behind in the rent or having their health costs increase. More than 1 in 4 reported losing hours, wages or tips, and 23 percent lost a job.

Multiple Hardships for ≤ 200% FPL



Hardships:

Economic

- 29% Cut back on buying back-to-school supplies and clothes
- 27% Had hours, wages, or tips reduced
- 23% Lost job
- 11% Received assistance from charity/religious/community organization

Food

- 19% Often skipped meals because there wasn't enough money to buy food
- 18% Received free food or meals from family or friends because did not have money to buy food
- 13% Went hungry because there wasn't enough money to buy food
- 14% Received free food or meals from a food pantry, soup kitchen, or meal program

Health

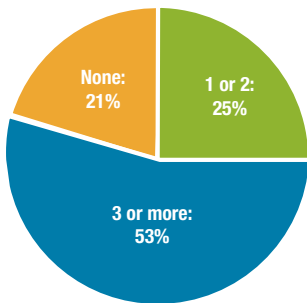
- 29% Had health care costs increase
- 17% Had health care coverage reduced
- 24% Needed to fill a prescription but couldn't because of a lack of money or insurance
- 18% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

- 28% Fell behind in rent or mortgage in the last year
- 17% Had either the gas, electricity, or telephone turned off because the bill was not paid
- 12% Moved in with other people even for a little while because of financial problems
- 10% Been threatened with foreclosure or eviction
- 3% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night due to lack of money

Over half of low-income working moms experienced three or more hardships in the past year. The most common are cutting back on school supplies and experiencing cutbacks in their hours or wages at work.

Multiple Hardships for Low-Income Custodial Moms



Hardships:

Economic

- 43% Cut back on buying back-to-school supplies and clothes
- 42% Had hours, wages or tips reduced
- 21% Lost job
- 12% Received assistance from charity/religious/community organization

Food

- 21% Often skipped meals because there wasn't enough money to buy food
- 21% Received free food or meals from family or friends
- 15% Went hungry because there wasn't enough money to buy food
- 14% Received free food or meals from a food pantry, soup kitchen, or meal program

Health

- 26% Had health care costs increase
- 13% Had health care coverage reduced
- 28% 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

- 34% Fell behind in rent or mortgage in the last year
- 30% Had either 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
- 12% 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

SAVINGS AND DEBT

Cutbacks on hours and job losses make it more difficult for low-income New Yorkers to save, and lack of savings, in turn, no doubt, heightens reported worries about job security and meeting basic expenses. Findings from 2010 reveal that low-income New Yorkers have little to no savings in case of an emergency, and minority low-income New Yorkers are more likely to report having no money in savings. Nearly half of low-income blacks and one-third of low-income Latinos report having no money in savings. Six in ten low-income

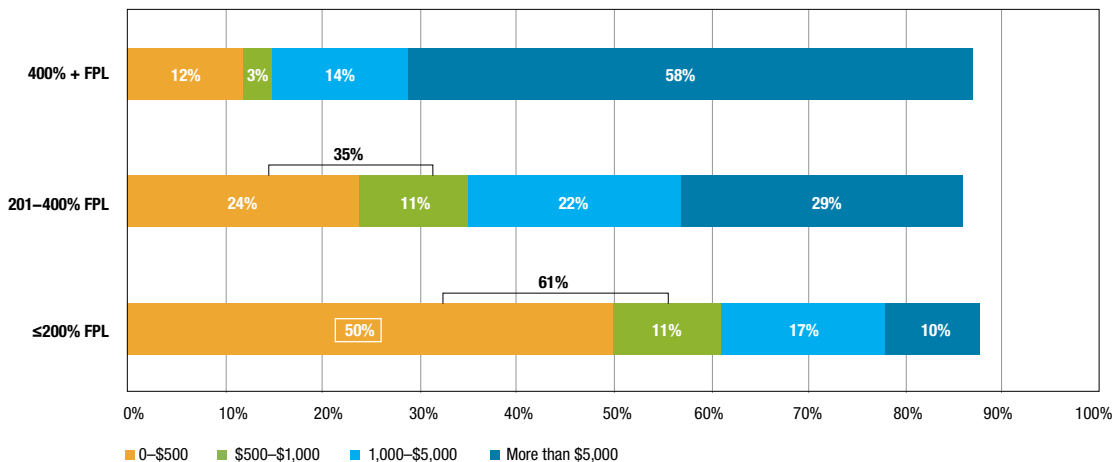
blacks and over half of Latinos report having less than \$500 they can fall back on.

At least four in ten New Yorkers across income groups report having credit card debt. More than one-quarter of residents living below 400% FPL have debt from unpaid medical bills. Low-income working mothers are especially likely to have debts, with over half reporting credit card debt and 31 percent unpaid medical bills.

Half of low-income residents have less than \$500 to fall back on and six in ten have less than \$1,000. Over one-third of moderate-income New Yorkers have less than \$1,000 in savings.

Q: If tough times were to hit you and your family, how much money in savings do you currently have to fall back on?

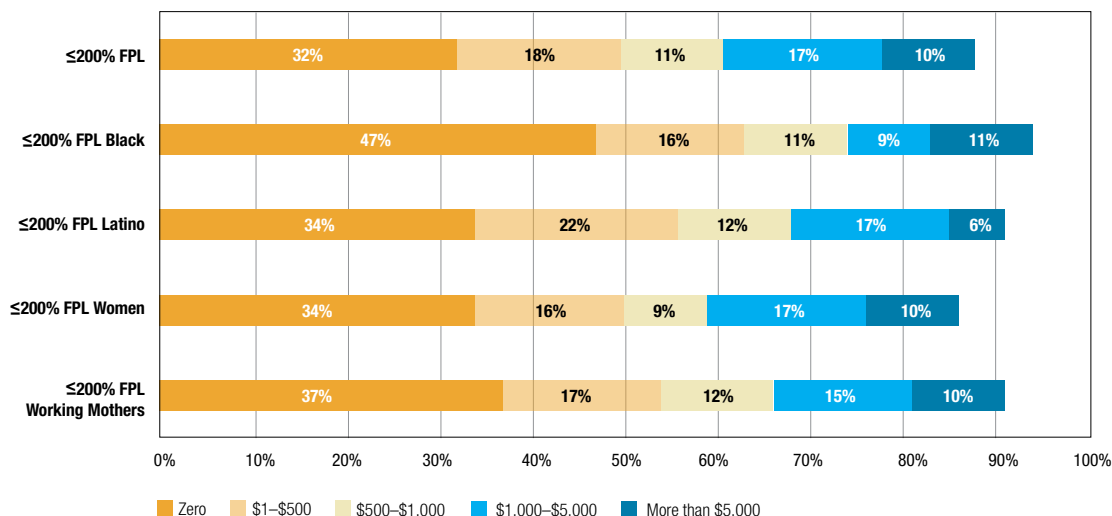
Rainy Day Savings



Nearly half of low-income blacks, 37 percent of low-income working mothers, and one-third of low-income Latinos report having no money in savings. More than 3 in 5 low-income blacks and over half of Latinos and low-income working mothers report having less than \$500 they can fall back on.

Q: If tough times were to hit you and your family, how much money in savings do you currently have to fall back on?

Rainy Day Savings



At least four in ten New Yorkers across income bands report having credit card debt. More than one-quarter of residents living below 400% FPL have debt from unpaid medical bills.

Q: Now let me read you some types of debt. Of these, please tell me which types of debt you have. Do you have...

		≤200% FPL	201-400% FPL	400% + FPL
Good Debt	Student Loans	16%	21%	19%
	Mortgage	13%	23%	35%
	Car Loan	11%	21%	22%
Bad Debt	Credit Card	40%	52%	46%
	Medical Bills	26%	28%	13%
	Tax	15%	10%	16%
	Rent and Mortgage Back Payments	16%	10%	9%
	Child Support Back Payments	4%	4%	—

Over half of low-income working mothers report having credit card debt. More than one-quarter of low-income blacks and 3 in 10 low-income working moms report having unpaid medical bills.

Q: Now let me read you some types of debt. Of these, please tell me which types of debt you have. Do you have...

Debt Among Low-Income (≤200% FPL) New Yorkers					
		All Low-Income	≤200% FPL Black	≤200% FPL Latino	≤200% FPL Working Mothers
Good Debt	Student Loans	16%	18%	18%	19%
	Mortgage	13%	11%	8%	13%
	Car Loan	11%	13%	8%	11%
Bad Debt	Credit Card	40%	42%	37%	51%
	Medical Bills	26%	28%	23%	31%
	Tax	15%	15%	12%	18%
	Rent and Mortgage Back Payments	16%	17%	18%	17%
	Child Support Back Payments	4%	2%	5%	4%

DEMOGRAPHICS

DEMOGRAPHICS OF SURVEY RESPONDENTS (TOTAL N=1,414)

	Low-Income Respondents	High-Income Respondents
Sample Size	900 (508 poor, 392 near poor)	514 (312 moderate, 202 higher income)
Race	34% Latino 26% Black 26% White 13% Asian	19% Latino 21% Black 46% White 11% Asian
Birth Status	61% native born 38% foreign born	71% native born 28% foreign born
Education	17% less than a high school degree 35% high school graduate/GED 43% some college or more	4% less than a high school degree 16% high school graduate/GED 78% some college or more
Work Status	61% of households—at least one worker	74% of households—at least one worker

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