New York City stands at the threshold of a major political transition in 2013. For the first time since 2001, voters will face a choice without an incumbent mayoral candidate. As term limits take effect, the City Council will also undergo a significant shift in members and leadership. Jobs and education are likely to emerge as central campaign issues of 2013. But whose voices will the candidates listen to as they take positions on these issues? What other issues will rise to the fore? And how will those without power, influence, or the ability to write a big check gain a say in the political process?

The Community Service Society (CSS) began annually surveying city residents a decade ago with precisely that challenge in mind: elevating the concerns and priorities of low-income New Yorkers in the public debate. We named our survey *The Unheard Third* to call attention to the startling fact that over one-third of the voting age citizens in New York City live in low-income households, with earnings below twice the federal poverty level of $23,018 for a family of four. That is a huge potential share of the electorate—and one that is more likely to register and vote if they feel that candidates are addressing issues that matter to them with ideas that will help them and their children get ahead.

The most recent telephone survey of 1,419 New York City adults was conducted for CSS by Lake Research from July 5 to July 31, 2011, using random digit dialing. The survey included a large oversample of 915 low-income residents as well as samples of moderate and higher income households to allow us to uncover areas of agreement as well as where opinions diverge. [See box on p. 15, How the survey was conducted.]

Charts showing the data begin on page 8.
Key Findings
Findings from the 2011 survey reveal that despite talk of economic recovery, low-income New Yorkers are continuing to struggle. According to the survey:

- The Great Recession, and the weak recovery that followed, have been particularly hard on low-income New Yorkers, who continue to see their pay, hours and benefits decline. Among lower-income New Yorkers, a third reported that someone in their household lost earnings, their jobs, or both during the past year, compared to a quarter of those with higher incomes.

- Many of the unemployed have been jobless for extended periods of time that will make it even more difficult for them to reenter the workforce. Among unemployed low-income respondents actively looking for a job, 65 percent report being out of work for more than six months, the standard definition of long-term unemployment. Over half (56 percent) report being jobless for a year or more, with 18 percent saying they have been out of work for three years or more.

- Low-income workers also saw their workplace-related benefits erode compared to pre-recession levels. In 2007, 45 percent of low-income workers reported receiving health insurance from their jobs; that number fell to 37 percent in 2011. The share of low-income workers receiving paid sick days fell from 47 percent to 36 percent in that time.

- Low-income New Yorkers are pessimistic about the economy. Over half are concerned about further job losses, including nearly a third (32 percent) who say they are very concerned that they or someone in their household will be out of work in the next 12 months. In contrast, moderate and higher-income New Yorkers feel somewhat more secure. Still, 18 percent reported being very concerned that either they or someone in their household would be out of work in the coming year.

- Hardships and worries are widespread among low-income households, and particularly intense for single mothers. Nearly two-thirds (65 percent) of low-income single mothers, up from 58 percent the previous year,1 worry most or all of the time that they will not have enough income to meet their family’s expenses. Half of such households reported experiencing five or more serious hardships, such as falling behind in the rent, being unable to fill needed prescriptions, or going hungry.

What does this all mean for the upcoming races for New York City mayor and City Council?

- Given the high level of unemployment and financial worries, it is not surprising that when asked what the two most important issues they would like 2013 mayoral candidates to focus on, the top choice, across incomes, was creating more jobs. Half of lower-income New Yorkers and 45 percent of moderate and higher-income New Yorkers put this issue at the top of their political agenda. Opinions diverged somewhat by income, however, on the second priority. Low-income New Yorkers mentioned making housing more affordable (28 percent) and investing more in education (27 percent) with almost the same frequency, while 41 percent of moderate and higher-income New Yorkers said investing more in education. Only one in five New Yorkers—regardless of income—said keeping local taxes down should be one of the two top issues.

- When asked about their preferences for the 2013 mayoral election, New Yorkers—by a three-to-one margin—favor a candidate who supports policies that help working families, as opposed to policies that make the city a good place to do business. It is striking that despite (or because of) deep economic worries and putting job creation at the top of their political agenda, New Yorkers across incomes agree that helping working New Yorkers and their families get ahead should be the focus of the next administration. When the question is posed with specific policies spelled out, support for pro-worker over pro-business policies increases. Sixty-eight percent of New Yorkers (nearly identical percentages of low- and high-income respondents) agree with the statement, “We need a mayor who supports policies that help working New Yorkers and their families get ahead like making housing more affordable, protecting schools from cuts, and promoting better benefits for workers,” compared to only 18 percent (16 percent of low-income and 19 percent of higher-income...
respondents) who agreed that, “We need a mayor who supports policies that make New York City a good place to do business like lower taxes and fewer regulations for small businesses.” At a time when inadequate consumer demand is the primary drag on the economy, the public is simply not buying the argument that the solution is less regulation and more tax breaks for businesses.

Moreover, paid sick days rises to the level of a voting issue. By more than a two-to-one margin (62 percent to 24 percent), Democrats say they are less likely to vote for a mayoral candidate who opposes the measure requiring employers to provide their workers with paid sick time. Independents and Republicans are also more likely to punish than reward a candidate who opposes paid sick time.

The concerns New Yorkers voice about jobs and investing more in education are backed up by their widespread endorsement of specific policy proposals we polled on. Solid majorities, across incomes, are willing to personally pay more in taxes to improve high school graduation rates and provide a second chance for young adults who have left school to earn a diploma or GED. Across incomes, seven out of ten New Yorkers favor a law to provide all workers with a minimum number of paid sick days, similar to the proposal now before the New York City Council. Regardless of party affiliation, voters are less likely to vote for a mayoral candidate who opposes paid sick days.

When New York City’s big banks and financial institutions were at risk of sinking, the taxpayers handed them a life-line to keep them afloat. Yet many New Yorkers, especially those living at or near poverty, remain adrift, without a lifeboat in sight. New Yorkers think it is time to address their needs and want their next mayor to do more to help working people get ahead. New Yorkers need jobs, but they should be good jobs with adequate pay and basic benefits, like paid sick time. Young people starting out need the skills and credentials to obtain those good jobs. And those suffering prolonged unemployment need help getting back to work. This is an agenda that would resonate with a broad swath of New Yorkers.

The Jobless Recovery
From December 2007 to June 2009, the official beginning and end dates of the Great Recession, the number of unemployed individuals in New York City more than doubled, from a little over 185,000 to nearly 380,000.\textsuperscript{2} By December 2011, that number had fallen to around 360,000, meaning that in two and a half years of recovery, the number of unemployed New Yorkers fell by only five percent.

New Yorkers need jobs, but they should be good jobs with adequate pay and basic benefits. Young people starting out need the skills and credentials to obtain those good jobs. And those suffering prolonged unemployment need help getting back to work. This is an agenda that would resonate with a broad swath of New Yorkers.

Low-income New Yorkers have been particularly hard hit. One-third reported someone in their household lost a job, had their hours, wages, or tips reduced, or both, in the past year. What is most troubling about the unemployment situation among low-income New Yorkers is the length of time many have been without work. Fifty-six percent of low-income jobless New Yorkers reported being unemployed for over one year, with 18 percent saying they have been out of work for over three years. Prolonged unemployment—and the loss of workplace contacts and deterioration of skills that can go along with it—presents an enormous challenge in finding a new job. Employers are inclined to hire individuals with more recent work experience, and some discriminate by refusing to even consider unemployed job applicants, regardless of their qualifications. Making matters worse, over half (54 percent) of low-income, long-term jobless New Yorkers reported having no post-secondary education, an increasingly important requirement to obtain a job paying livable wages. These very high rates of prolonged joblessness risk creating a large class of people who may become permanently left behind and never fully recover from the Great Recession.
In addition to those who are unemployed, many low-income New Yorkers are underemployed, working fewer hours than desired, or at lower wages than before the recession. Two-thirds of part-time workers said they would like to be working more hours. In part because of part-time status, or because they have lost good jobs and been forced to take whatever jobs they can get, workers have also experienced an erosion of benefits since the onset of the recession. In 2007, 45 percent of low-income workers reported receiving health insurance from their jobs; that number fell to 37 percent in 2011. The share of low-income workers receiving paid sick days fell from 47 percent to 36 percent in that time. In fact, 41 percent of all workers, and over half of low-income workers, reported having no paid leave of any kind in 2011.³

Low-income Latinos, particularly those who are immigrants, are among those least likely to have work-related benefits. Many are employed in industries like non-union construction and restaurants that often fail to provide benefits. For example, while 36 percent of all low-income workers said they have paid sick days, 24 percent of low-income Latinos overall had sick time, but only 14 percent of low-income foreign-born Latinos. The picture is somewhat different for employee health insurance; 37 percent of all low-income workers report receiving that benefit, but only 29 percent of Latinos, regardless of immigrant status.

Financial Instability and Hardships

What do inadequate pay and lack of benefits mean for the daily lives of low-income New Yorkers? How does it affect their ability to provide the basics for their families?

To answer these questions, each year The Unheard Third survey tracks hardships experienced by low-income New Yorkers in four areas: financial security, food, housing, and health. These are listed in the table opposite.

Nearly three out of four low-income New Yorkers reported experiencing at least one of these hardships, with almost half experiencing three or more. Among those with job-related hardships (households in which a member lost a job, had hours, wages, or tips reduced, or both), nearly three-quarters reported three additional hardships. Forty-seven percent could not afford to fill a needed prescription, and over a third often skipped meals.

Low-income single mothers are in a particularly precarious position. Nearly two-thirds said they worry all or most of the time that their income will not be enough to pay the bills. Low-income single mothers also experience hardships at an alarmingly high rate. Over two-thirds reported experiencing three or more hardships, and half experienced five or more. Just over half of low-income single mothers said they had to cut back on buying school supplies and clothes and nearly as many (48 percent) fell behind in the rent or mortgage. A third went hungry.

Working full time, year round, at or near the New York State minimum wage of $7.25 an hour is not sufficient to lift a family of three above the federal poverty threshold of $17,922 or insulate them from serious hardships.⁴ Among the full-time working poor surveyed, 78 percent reported experiencing at least one hardship while 57 percent experienced at least three hardships.

<table>
<thead>
<tr>
<th>Types of Hardships</th>
<th>Financial</th>
<th>Food</th>
<th>Housing</th>
<th>Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial</td>
<td>- Cut back on buying back to school supplies and clothes</td>
<td>- Received free food from family or friends</td>
<td>- Fell behind in rent or mortgage</td>
<td>- Had health care costs increase</td>
</tr>
<tr>
<td></td>
<td>- Had hours, wages or tips reduced</td>
<td>- Often skipped meals because not enough money to buy food</td>
<td>- Had gas, electricity or phone turned off because of unpaid bill</td>
<td>- Been without health insurance coverage</td>
</tr>
<tr>
<td></td>
<td>- Lost job</td>
<td>- Went hungry because not enough money to buy food</td>
<td>- Moved in with others because of financial problems</td>
<td>- Had health coverage reduced</td>
</tr>
<tr>
<td></td>
<td>- Received assistance from charity</td>
<td>- Got food because not enough money to buy food</td>
<td>- Been threatened with foreclosure or eviction</td>
<td>- Had debt due to medical bills</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- Not gotten or postponed getting medical care or surgery</td>
</tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>because of lack of money or insurance</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- Needed to fill a prescription but couldn’t because of lack of money or insurance</td>
</tr>
</tbody>
</table>
For a country that prides itself on the idea that the American Dream is attainable for anyone who is willing to work hard, it is unacceptable that nearly 20 percent of the full-time working poor said they often skipped meals and nearly 30 percent reported having their gas, electricity, or phone turned off. These findings make a compelling argument for raising the current state minimum wage, now being considered in Albany, as well as the living wage and prevailing wage bills moving forward in the City Council. (See box.)

Not only do low-wage jobs provide insufficient income to support a family; the lack of benefits creates additional stress, especially for single working mothers who need paid leave for themselves as well as to care for sick children. Low-income New Yorkers often cannot afford to miss even a day’s worth of wages, and the fear of losing a job at a time when job prospects are so grim increases the pressure they are under. Over half of low-income New Yorkers said they are worried that they or someone in their household will be out of work in the next year. And four out of ten low-income New Yorkers reported worrying frequently that their income won’t be enough to meet expenses. The combination of fears over job loss, worries about meeting expenses, and not having any paid leave means that it is becoming more difficult than ever to balance work with taking care of one’s self and family. The result is significant stress placed on low-income workers including pressure to go to work even while sick.

Public benefits provide critical support for the poor, but far from eliminate their hardships. Of poor New Yorkers surveyed, half reported receiving food stamps, over half are enrolled in Medicaid, nearly four in ten have subsidized housing, and nearly two in ten receive cash assistance. Despite this, 55 percent of poor New Yorkers reported experiencing three or more hardships, with 37 percent experiencing five or more hardships. This level of hardship far exceeds that of near poor New Yorkers who are less likely to be eligible for and receive public benefits.

Political Implications for the 2013 Mayoral Election

In 2013, New Yorkers will go to the polls and select their first new mayor in twelve years. While the candidates and their positions are still being determined, The Unheard Third provides insights on what New Yorkers see as their top priorities for the new administration.

Unsurprisingly, nearly half of New Yorkers cited job creation as one of the two most important issues they want mayoral candidates to focus on. Investment in education was the next most frequently mentioned issue. Thirty-five percent of New Yorkers overall, and 41 percent of moderate and high-income New Yorkers, cited education as one of the two most important issues in the upcoming election.

The one area where there is a notable difference in priorities between higher and lower-income New Yorkers is the issue of affordable housing. Low-income New Yorkers cited affordable housing and investing more in education almost equally as the next most important issues after jobs. Twenty-eight percent of low-income New Yorkers said they want mayoral candidates to focus on making housing more affordable, compared to 19 percent of moderate to high-income New Yorkers. New Yorkers showed remarkable agreement across incomes on the importance of nearly every other issue we asked about. For example, regardless of income, only one out of five respondents thought keeping local taxes down should be a top priority.

The shared concern over job creation has not led New Yorkers to believe that more needs to be done to attract and keep businesses in New York City. There seems to be a widely shared opinion that greater investment in the education and skills of our workforce is one solution to the city’s economic woes, and that the current job situation is not due to companies relocating to more business-friendly pastures. By a wide margin, and across party affiliations and incomes, New Yorkers prefer a mayor who supports policies that help working families as opposed to policies that make the city a better place to do business. In an environment where politicians regularly cite the interests of business as a reason not to enact worker-friendly legislation, these findings are important to consider.

Nearly two-thirds (64 percent) of New Yorkers said they would prefer a mayor who supports policies that help working New Yorkers and their families get ahead, while 21 percent said we need a mayor who supports policies that make New York City a good place to do business. That preference is even greater when the question includes specifics—making housing more affordable, protecting schools
from cuts, and promoting better benefits for workers to help working families, as opposed to lower taxes and fewer regulations for small businesses to make New York City a good place to do business. Interestingly, Republicans favor business-friendly policies by a small margin when the question is asked on the broad ideological level. But with specific policies mentioned, 54 percent of Republicans favor worker-friendly policies compared to just 27 percent who favor business-friendly policies.

Many New Yorkers are willing to act on these preferences, both with their pocketbooks and their votes. Over two-thirds of New Yorkers said they would be willing to pay more in taxes to fund programs that improve high school graduation rates. This includes two-thirds of higher-income New Yorkers. And nearly two-thirds of all New Yorkers would be willing to pay more in taxes for programs that give young adults who have left school a chance to earn a high school diploma or GED. Six out of ten higher-income New Yorkers said they would pay more in taxes for such programs. While higher-income New Yorkers would theoretically not directly benefit from these programs as much as those with lower incomes, they seem to recognize that it is important for all New Yorkers to have the credentials and skills necessary to contribute to the city’s economy.

### Legislation Currently Being Considered by New York City and State

#### Living Wage

In January 2012, over a year after the Fair Wages for New Yorkers bill (referred to as the “living wage” bill) was introduced in the City Council, Speaker Christine Quinn introduced a compromise version that she is ready to support. The bill will require developers who receive over $1 million in city subsidies and report more than $5 million in revenue to pay employees $10 an hour with benefits, up from the current minimum wage of $7.25 an hour. The main compromise that allowed Quinn to support the new version is that employees of tenants of city subsidized commercial developments would not be subject to the new requirement. Mayor Bloomberg is against the bill, but Quinn believes the new version of the bill will have enough votes in the council to override a veto.

#### Minimum Wage

In Albany, Assembly Democrats introduced an increase in the minimum wage in February 2012. The legislation would raise the statewide minimum wage from $7.25 to $8.50 an hour, and would require annual increases in the minimum wage to keep up with inflation. The current minimum wage in New York is lower than that of 18 other states and the District of Columbia. Governor Cuomo supports the idea of a minimum wage hike, but had not yet endorsed this particular bill at the time of publication. The bill is expected to easily pass in the Democratic controlled Assembly but will likely face significant obstacles passing the Republican controlled Senate, making Cuomo’s potential endorsement all the more critical.

#### Paid Sick Time

In 2009, legislation was introduced in City Council requiring employers to provide paid sick time to their employees. Speaker Quinn voiced her opposition to the bill and has not brought it up for a vote. In early 2012, City Council members, advocates, labor leaders, and other supporters announced a new version of the bill, amended to address the concerns of opponents. The law would now exclude mom-and-pop businesses with fewer than five employees from having to provide paid sick days, but protect these workers from being fired for being out sick for up to five days annually. The rollout of the amended version of the bill has reenergized the movement. Three-quarters of New Yorkers and a growing veto proof majority of the Council are in favor of the legislation.

#### Employment Discrimination

In March 2012, City Council Speaker Christine Quinn and other members of the Council introduced legislation that would ban the use of employment status as a factor in a company’s hiring decision. In an effort to protect the unemployed from discriminatory practices, the proposed law would also ban job listings that say the unemployed need not apply. Councilman Vincent Gentile, a co-sponsor of the bill, summed up the need for such legislation, saying, “Preventing otherwise well qualified men and women from applying for a job simply because they are currently unemployed is counterintuitive and unconscionable.” Similar legislation is being considered in several states and on the federal level.
It is also clear that many New Yorkers view these issues as part of their voting calculus. One topic that garnered significant attention in 2011 was legislation requiring employers to offer a modest minimum number of paid sick days to their employees. Despite overwhelming public support and a veto proof majority in the City Council, Speaker Christine Quinn, to date, has declined to bring the bill to a vote. New Yorkers have made their feelings on the issue clear, as nearly three-quarters of those surveyed said they favor such a bill. Over half said that they would be less likely to vote for a city council or mayoral candidate who did not support paid sick days legislation.

**Conclusion**

The Great Recession may technically be behind us but, with a tepid recovery, New York City—like much of the country—continues to feel the impacts. Unemployment remains high and for low-income households, hours, wages, and benefits continue to be insufficient. The average duration of unemployment in the city is over 40 weeks, even longer for those in their prime working years (35-44 years old) and older.\(^9\)

The impact of tough economic times is not only seen in high rates of unemployment, but the stress and hardships that New Yorkers are forced to endure. The poverty rate for New York City increased from 18.5 percent in 2007 to just over 20 percent in 2010.\(^10\) Even full-time employment is not always enough to escape poverty and the hardships that come with it. Whether it is housing, food, medical care, or other basic needs, too many New Yorkers are forced to do without or rely on some form of assistance that can alleviate, but far from eliminate, multiple hardships.

Given these harsh realities, it is unsurprising that a majority of New Yorkers strongly favor policies that support working families over the interests of business. The feeling among many Americans is that corporations, particularly those in the financial services industry, were given a lifeline by taxpayers following the economic collapse of 2007. But with working people continuing to struggle, many are now wondering if and when they will be extended the same type of support. A study by researchers at Northeastern University confirms that since the recovery began in June 2009, corporate profits have accounted for 88 percent of the growth in national income, while aggregate wages and salaries accounted for around one percent of growth.\(^11\) It is little wonder then that New Yorkers don’t assume a more business-friendly environment will do anything to ease their financial worries.

For New Yorkers, many priorities are shared across lines of income and political affiliation, with low-income New Yorkers also placing an emphasis on more affordable housing. These aligned interests should shape the discussion over what direction the city takes as it prepares for a new administration. If *The Unheard Third* survey is any indication, New Yorkers are largely in favor of doing more to support working families in their struggles to make better lives for themselves and their children.

**NOTES**

1. Findings from the 2010 Unheard Third Survey.
4. According to data from the American Community Survey (ACS), Latinos are most likely to work full-time and still be poor or near poor. One-third of Latinos who work full time are under 200% of the poverty level, compared to 10% of whites, and nearly one in ten Latinos working full time are poor.
5. A 2012 study by the Economist Intelligence Unit named New York City the most competitive city in the world, based in part on its ability to attract businesses and capital.
A third of low-income New Yorkers reported someone in their household lost a job, lost earnings, or lost both over the past year.

Among low-income unemployed New Yorkers seeking work, more than half have been jobless a year or longer; 18 percent for 3 or more years.

Among low-income New Yorkers who have been unemployed six months or more and are seeking work, over half have no post-secondary education.
Across income, two-thirds of part-time workers report that they would like to be working more hours.

Low-income workers have also lost ground when it comes to benefits compared to pre-recession levels.

Low-income Latinos have fewer benefits compared to all low-income workers.
Low-income families who lost pay, jobs, or both were devastated.

Four in ten low-income New Yorkers frequently worry their income will not be enough to pay the bills; two out of three single moms worry most or all of the time.

Over two-thirds of low-income single mothers experienced three or more hardships; half had five or more.
Earning poverty wages—even working full time—does not protect households from experiencing multiple hardships.

Over half of low-income New Yorkers are worried someone in their household will be out of work in the next year.

Public benefits help, but do not eliminate hardships. Despite receiving more aid than the near poor, the poor still experience far greater hardship levels.
New Yorkers see job creation and education as the most important issues for the mayoral race; housing also emerges as a major issue for lower-income groups.

By a three to one margin, New Yorkers prefer a mayor who supports policies that help working families vs. policies that make NYC a better place to do business.

Including specific details like lower taxes and fewer regulations for small business vs. making housing more affordable, protecting schools from cuts, and promoting better work benefits increases preference for a mayor who supports working families.
When specific policies are cited, Republicans also favor worker-friendly over business-friendly policies.

A solid majority of New Yorkers are willing to pay more in taxes to support city-funded programs that are designed to improve high school graduation rates or expand opportunities to earn a diploma or GED.

By strong majorities, New Yorkers of all incomes favor a law to provide all workers with a minimum number of paid sick days.
Across party lines, New Yorkers favor the paid sick days proposal with real intensity.

Voters—across party lines—would punish a City Council or Mayoral candidate who opposes required paid sick days.
The Community Service Society designed these surveys in collaboration with Lake Research Partners, who administered the surveys by phone using professional interviewers.

The 2011 survey was conducted from July 5 to July 31, 2011. The survey reached a total of 1,419 New York City residents, ages 18 or older, divided into two samples:

- 915 low-income residents (up to 200% of federal poverty standards, or FPL) comprise the first sample:
  - 454 poor respondents, from households earning at or below 100% FPL
  - 461 near-poor respondents, from households earning 101%-200% FPL
- 504 moderate- and higher-income residents (above 200% FPL) comprise the second sample:
  - 301 moderate-income respondents, from households earning 201%-400% FPL
  - 203 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 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, immigration status, education and race in order to ensure that it accurately reflects the demographic configuration of these populations.

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 total sample is +/- 2.6%. The margin of error for the low-income component is +/- 3.2% and for the higher-income component is +/- 4.4%.

The report also contains data from previous editions of The Unheard Third survey. The chart below provides the sample sizes for each of the previous years.

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<thead>
<tr>
<th>Year</th>
<th>Total Sample</th>
<th>Low-income Sample (≤200% FPL)</th>
<th>Moderate-Higher Income Sample (&gt;200% FPL)</th>
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