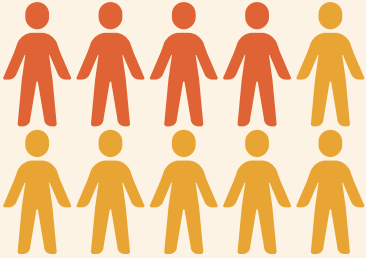


Households with Children

Using CSS's Annual Survey of Housing and Economic Security

Child Poverty



18.6% of New York's children are in households under the poverty line. Including those in 'near-poverty', we have almost 1.5 million children (36.3%) growing up in low-income families and dealing with hardships on a daily basis.



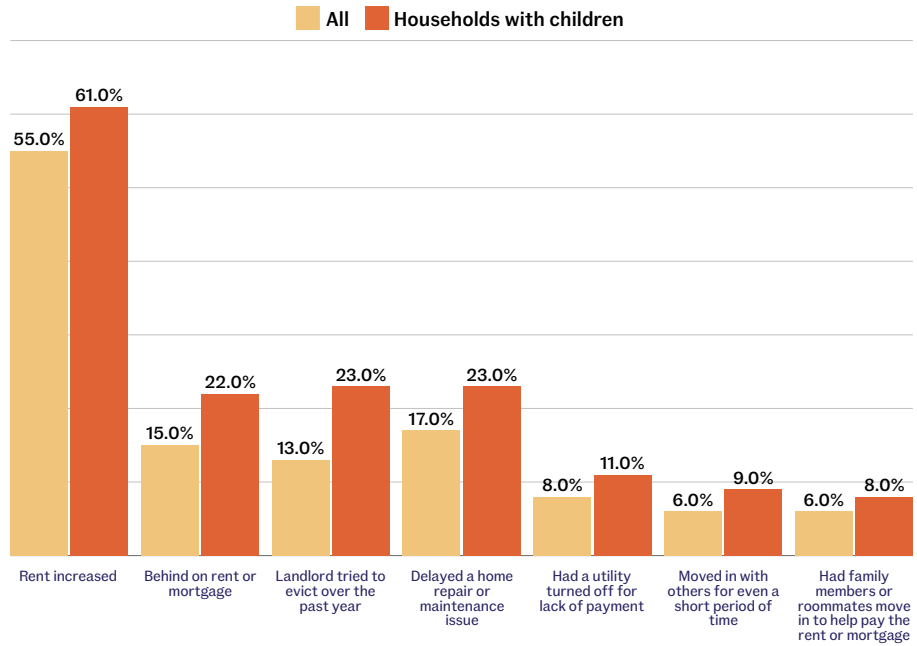
Financial Hardship among households with children

Housing Hardship



Housing remains the primary challenge for most households with 51.4% of households being rent-burdened. Among those who are behind on housing payments, 1-in-3 owe between \$1,000 and \$2,000.

Share of respondents reporting various housing hardships, NY State (2024)



have NO rainy-day savings

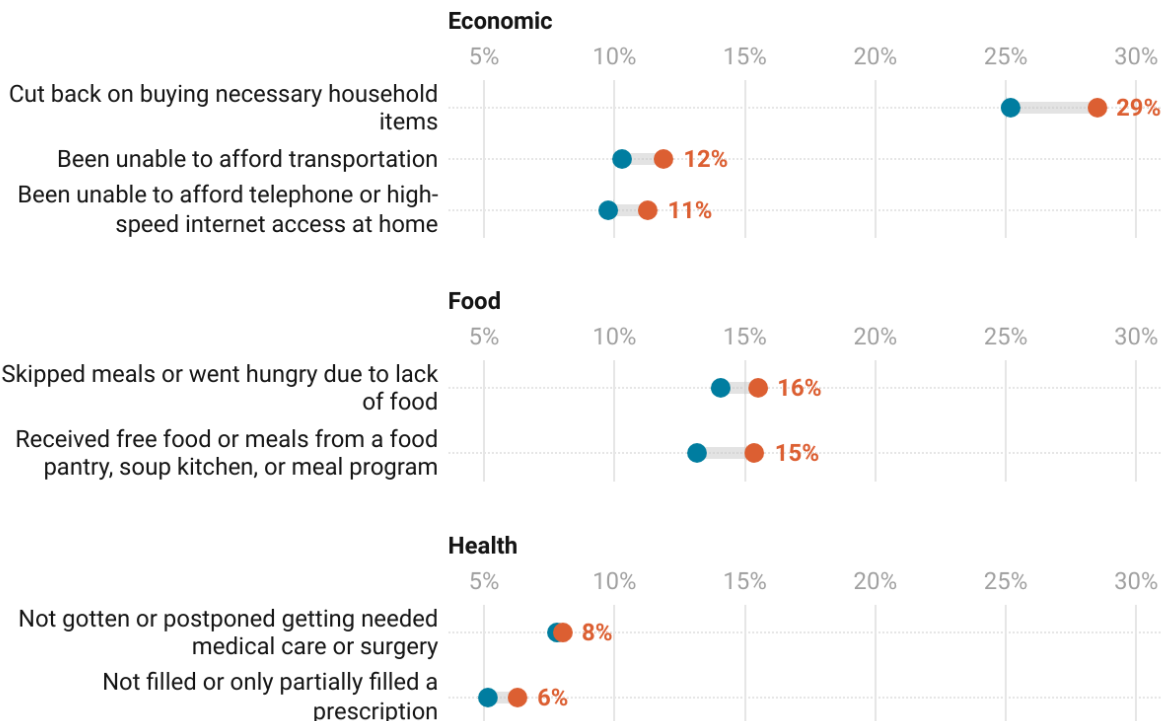


worry about money 'all' or 'most of the time'



ECONOMIC Hardship

Share of respondents reporting particular hardships, NY State (2024)



Households with Children

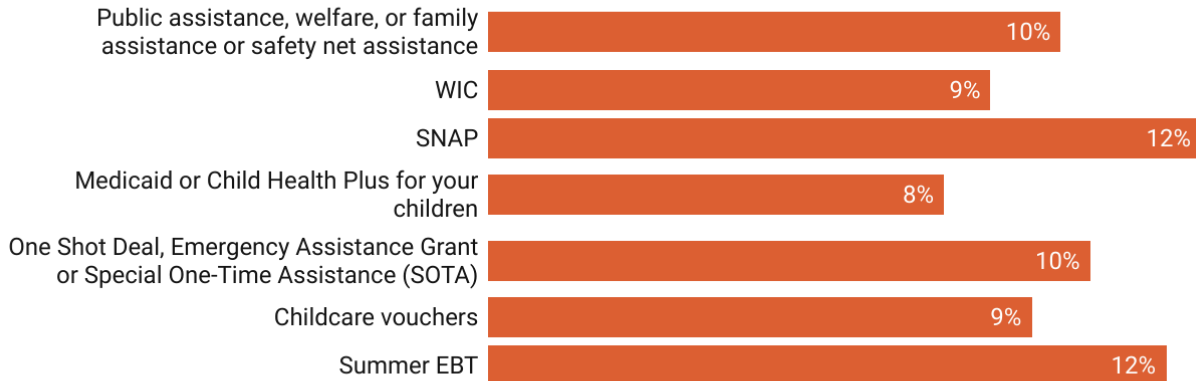
Using CSS's Annual Survey of Housing and Economic Security



BENEFITS

...are often inadequate, poorly implemented, and badly designed.

Share of households with children who reported 'applying but not receiving' benefits NY State (2024)



Childcare Unaffordability

53% of households reported that the inability to afford quality child care had kept them from working in some way, including-

- accepting part-time jobs
- declining overtime
- declining additional jobs
- declining certain jobs
- dropping out of labor market entirely



Recommendations

- Increase cash assistance amounts to reflect current cost-of-living and true economic need.
- Pass Working Families Tax Credit (S277-B/A4022-B) to
 - Reform the Empire State Child Tax Credit so that it reaches the lowest income families and increase benefit amount.
 - Allow ITIN filers to receive the Earned Income Tax Credit
- Pass Housing Access Voucher Program (HAVP) to provide housing security for low-income tenants at the brink of eviction
- Make child care assistance guaranteed for low-income families (below 250% of Federal Poverty Level).

The 2024 CSS Annual Survey of Housing and Economic Security was conducted of 4,789 New York state adult residents reached by online panel, cell phones, landlines, text to online, digital targeting, and in-person intercepts from August 16th through October 17th, 2024. It was designed by Community Service Society in collaboration with Seven Letter Insight. Interviews were conducted in English, Spanish, Chinese, Haitian Creole, and Russian. Oversamples of low-income residents, public housing residents and residents of New York City, Long Island, Buffalo, Albany, Yonkers, and Syracuse were also conducted.

The margin of error for the entire survey is +/- 1.42 percent, at the 95% confidence interval. The margin of error among those making Under 200% of the FPL statewide is +/- 2.53 percent at the 95% confidence interval. The margin of error within New York City is +/- 1.96 percent at the 95% confidence interval. The margin of error outside New York City is +/- 1.96 percent at the 95% confidence interval. For further information on the survey please reach out to Jennifer Hinojosa, Policy Analyst, at Jhinojosa@cssny.org.