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The Community Service Society of New York (CSS) is an informed, independent, and unwavering voice for positive action on behalf of more than 3 million low-income New Yorkers. CSS draws on a 172-year history of excellence in addressing the root causes of economic disparity. We respond to urgent, contemporary challenges through applied research, advocacy, litigation, and innovative program models that strengthen and benefit all New Yorkers.

www.cssny.org

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STUCK

Low-income New Yorkers don't see themselves moving up and support policies to drive economic mobility

The American engine for upward mobility has stalled. By now the story is well known: after the post-war boom of widening prosperity and a growing middle class, the gap between the poorest and richest Americans began to widen in the 1970s. Some forty years and one deep recession later, we now have the greatest degree of economic inequality since before the Great Depression. And though the recovery from the most recent economic downturn has been ongoing for several years, the benefits have not been felt everywhere: more than 90 percent of the income gains since the end of the recession have gone to the top one percent.¹

Income inequality and the inability of low-wage workers to get ahead have emerged as dominant issues in the political debate. From the 2014 New York City mayoral race to the 2016 presidential contest, every candidate—whether Democrat or Republican—is now forced to offer ideas to reverse stagnating wages and the shrinking middle class. Los Angeles has just become the third major city to enact a \$15 minimum wage, which will reach that level by 2020 and be indexed to rise with inflation starting in 2022. Seven states plus the District of Columbia have already increased their minimum wages to over \$9 an hour, a level New York State is set to reach in 2016.

The movement to raise worker benefits is also gaining steam nationally. Following passage of New York City's sick leave law in 2013, over a dozen additional cities and three more states enacted sick pay requirements, raising the total to 21 jurisdictions.³ In his 2015 State of the Union Address. President Obama proclaimed that, "We are the only advanced country on Earth that doesn't guarantee paid

"I hated the feeling of being stuck," she said. Speaking of her children, she added, "I don't want them to be stuck. I want them to keep moving forward."

— Nicole Page, a CSS client*

sick leave or paid maternity leave to our workers." He called for bringing American workplace policies into sync with the needs of today's working parents and employees grappling with gut-wrenching choices between their paychecks, their health, and family responsibilities. Putting forward his agenda for "middle class economics," Obama has made paid leave a priority along with raising the federal minimum wage and making two years of community college free. Passage of paid sick days and paid family leave at the national level also figure prominently as part of "The Progressive Agenda" just released by Bill de Blasio and others in Washington, D.C.

Many of these same issues are now playing out in New York State as the legislature moves into the final weeks of its 2015 session. The budget agreement reached by Governor Cuomo and legislative leaders at the end of March failed to address key

> proposals to help struggling New Yorkers get ahead. Raising the state minimum wage, including setting a higher local wage for New York City; the Dream Act, which would allow undocumented immigrants brought here as children to receive state tuition aid; and modernizing our disability insurance program to include paid family leave—were all left out of the budget bargain and,

as of this writing, remain to be dealt with.

Against this backdrop of growing concerns about income inequality, we asked New York City residents where they stood on the economic ladder. Do they still have faith in the American dream that with hard work someone can move from poverty to a middle class life? We also asked New Yorkers what government—including the city and the state—could do to improve the potential of low-income residents to get ahead economically.

^{*} Nicole Page, a CSS client, received help to cover the cost of child care for her 4-year-old twins, so that she could hold onto her job while working towards a bachelor's degree in hospitality management and a career in baking. Funds provided by the New York Times Needlest Cases annual appeal.

Key Findings

- The vast majority of New Yorkers—across lines of income—feel "stuck," and about half doubt the promise of the American dream can now be achieved.
- While the majority of New Yorkers feel stuck, they are stuck in vastly different places. Low-income and especially poor New Yorkers experience dramatically greater daily material hardships, more constant financial worries, and have little or no savings to fall back on in an emergency, such as job loss or the arrival of a new baby.
- New Yorkers believe increasing the minimum wage and making college more affordable are the two strategies that would most help low-income residents get ahead. And support isn't divided between one or the other policy: New Yorkers favor a combination of market intervention to raise the wage floor and increasing opportunities for education and training.
- We find surprising agreement on a set of public policies that would spur upward mobility. Many of the policies 4 that are now before the state legislature and being debated in the city draw widespread support across income and party lines.
- New Yorkers are much more likely to see the de Blasio administration as benefiting the poor and middle class and 5 Governor Cuomo as the champion of business interests.

Methodology

The Community Service Society designed this survey in collaboration with Lake Research Partners, who administered the survey by phone using professional interviewers. The survey was conducted from July 25 to August 21, 2014.

The survey reached a total of 1,615 New York City residents, ages 18 or older, divided into two samples:

- **1,006 low-income** residents (earning up to 200% of federal poverty standards, or FPL) comprise the first sample:
- **537 poor** respondents, from households earning at or below 100% FPL
- 459 near-poor respondents, from households earning 101% - 200% FPL

609 moderate- and higher-income residents (above 200% FPL) comprise the second sample:

- 410 moderate-income respondents, from households earning 201% - 400% FPL
- **199 higher-income** respondents, from households earning above 400% FPL

This year's survey also included an oversample of 400 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 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 +/- 3.1%. The margin of error for the higher-income component is +/-4.0%.

New Yorkers feel stuck, and nearly half do not believe the American dream can still be achieved.

Throughout the country—but especially here in New York City-the widening gap between the rich and the poor coupled with doubtful prospects for upward mobility has emerged as a major issue. The findings of our Unheard Third survey help shed light on why this issue resonates so deeply. When asked where they saw themselves on the economic ladder—getting ahead, stuck, or slipping down—nearly six out of ten New Yorkers saw themselves as stuck. This finding was equally true of those living below the poverty line and those who are better off (above 400 percent of the federal poverty level). Regardless of where on the economic ladder they stand, most New Yorkers do not think they are climbing up. In fact, a quarter of New Yorkers at the bottom of the income spectrum think they are slipping even further down.

Many low-income New Yorkers no longer believe it is even possible to get ahead. The prospect of making it into the middle class through gumption and hard work is in many ways at the heart of the American dream, but nearly half of New Yorkers (46 percent), across income levels, do not believe it is possible for the poor to move into the middle class. Latinos are the least optimistic, with less than half (48 percent) saying it is possible.

Blacks and Asians are slightly more optimistic with 56 percent of blacks and 59 percent of Asians still believing in the promise of upward mobility.

are correlated with views about economic mobility. For example, poor people who say they are middle class are more likely to say they are moving

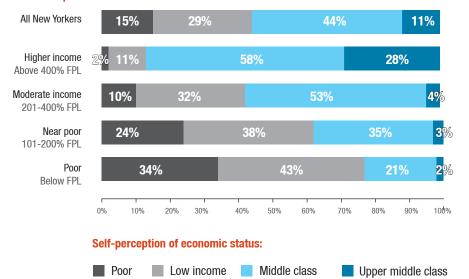
Many low-income New Yorkers no longer believe it is even possible to get ahead.

Though there is little difference in respondent views on economic mobility between those at different income levels, differences do emerge when looking at respondents' perceived economic status. In addition to recording respondents' actual incomes, we asked those surveyed how they would describe their own economic position. We presented choices to half the sample using options framed by class, such as middle class, working class, and lower class. For the other half of the sample, we presented choices using terms that referred to economic level, such as middle income and low income. We combined similar responses (e.g., middle class and middle income) to explore the relationships between actual income, perceived status, and views about personal as well as general upward mobility.

It turns out that class perceptions, more so than reported actual incomes,

up the ladder and that it is possible for poor people to make it into the middle class. It may be that people who are making economic strides are more apt to identify with a status higher than their reported incomes would suggest. Or it may be that some poor and near-poor people identify as middle and even upper middle class despite their low incomes because they see their current situation as only a temporary state (e.g., because they lost a job, are in school or early on in their careers, or have higher educations and expect to advance). Respondents whose reported incomes put them below the poverty level and who also see themselves as poor or low-income are much more pessimistic. Eighty-five percent say they are either stuck or falling further behind, and fewer than half believe it is possible for the poor to make into the middle class. (See Appendix A for more discussion on self-perception.)

Acutal reported income:



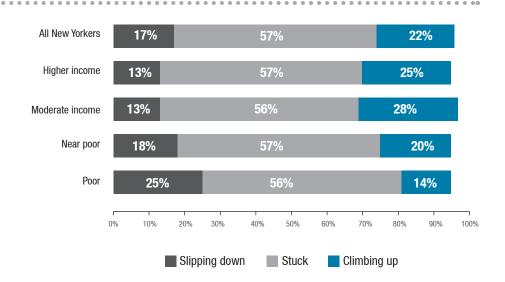
Respondents' reported actual incomes and how they perceive their economic status.

People use different words to describe how well they feel they and their families are doing economically. For example, would you describe yourself and vour family as...*

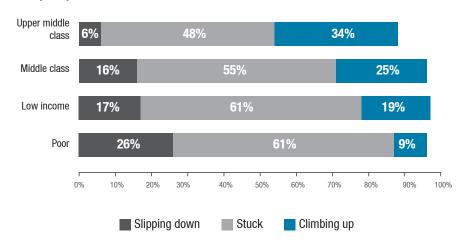
*Two versions of this question were asked: one with responses related to class, such as upper class, and one with responses related to income, such as upper income. We have combined the two response groupings to create the categories above.

The majority of New Yorkers feel stuck on the economic ladder, with virtually the same proportion across every income group. Eight out of ten of the poor feel stuck or like they are slipping further down.

Would you say you and your family's economic situation is best described as climbing up the economic ladder, slipping down the economic ladder, or stuck on the economic ladder?



Self-perception of economic status:



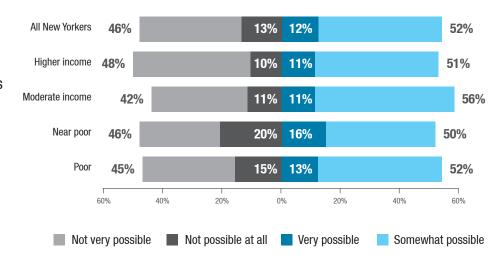
However, as perceived economic status declines, so do personal feelings of upward mobility.

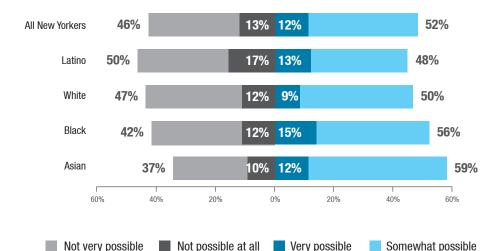
Fewer than one in ten New Yorkers who consider themselves poor say they are climbing up, compared to over a third of those who consider themselves upper middle class.

Would you say you and your family's economic situation is best described as climbing up the economic ladder, slipping down the economic ladder, or stuck on the economic ladder?

Nearly half of New Yorkers believe it is not at all or not very possible for the poor to make it into the middle class, with agreement across income level.

How possible is it for poor people to make it into the middle class these days, very possible, somewhat possible, not very possible, or not possible at all?





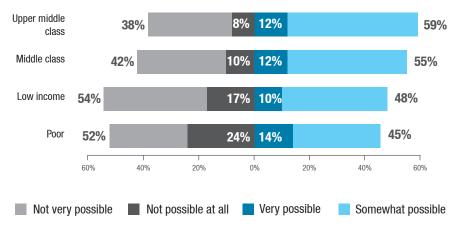
Latinos are the least optimistic when it comes to thinking the poor can make it into the middle class. Blacks and Asians are a little more optimistic.

How possible is it for poor people to make it into the middle class these days, very possible, somewhat possible, not very possible, or not possible at all?

Those who see themselves as poor or low income are more pessimistic about the chances of the poor to move up.

How possible is it for poor people to make it into the middle class these days, very possible, somewhat possible, not very possible, or not possible at all?





A majority of New Yorkers say they are stuck, but they are stuck in vastly different places.

While New Yorkers across a wide range of incomes feel like they are not getting ahead, the situation for those at the bottom is clearly more desperate. Those who describe themselves as "stuck" on the lower rungs experience far greater material hardships, more constant financial worries and have virtually no savings to fall back on, compared to those at moderate and higher incomes who also describe themselves as "stuck." For example, half of poor respondents who feel stuck reported experiencing three or more hardships, such as falling behind on the rent, not being able to fill a needed prescription, or going hungry. (See Appendix B for complete list of hardships and the share of each

income group reporting that difficulty.) Almost half reported worrying all or most of the most of the time about enough for them to avoid multiple hardships and financial distress. Of those who reported feeling stuck, are

Many of those who are stuck at the bottom of the economic ladder are working hard.

meeting basic expenses. Two-thirds reported less than \$500 in savings to fall back on in an emergency. In contrast, only about one in five moderateto higher-income New Yorkers who feel stuck reported being in similar dire straits.

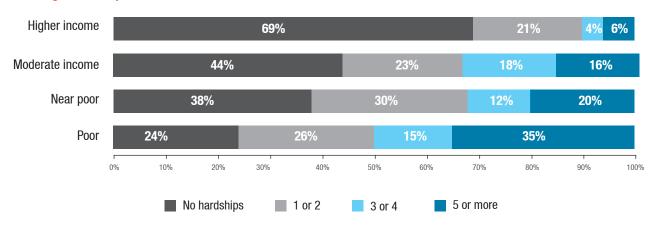
Many of those who are stuck at the bottom of the economic ladder are working hard at jobs that do not pay low income, and reported experiencing three or more hardships, over 40 percent are employed, including over 20 percent who are employed full time. Three-quarters are black or Latino. Many of these New Yorkers are doing their part in trying to achieve the American Dream, but have little to show for it and are just one bad break away from financial catastrophe.

Of those who reported feeling stuck, half who are poor reported experiencing three or more hardships and over one-third reported experiencing five or more.



In the last year, have you or any member of your household experienced this difficulty? (For a list of hardships see Appendix B)

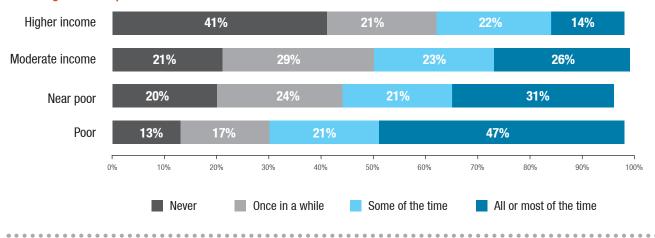
Among "stuck" respondents:



Being "stuck" comes with far more financial worries as income declines. Of those who reported feeling stuck, nearly half who are poor worry all or most of the time about meeting expenses.

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?

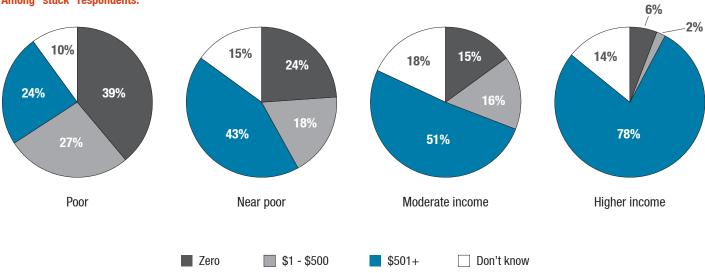
Among "stuck" respondents:



Of those who report feeling stuck, four in ten of the poor have no money to fall back on in an emergency, and two-thirds have less than \$500.

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





There is widespread agreement on government policies to help low-income New Yorkers get ahead.

The recovery from the Great Recession has not been enough to lift many New Yorkers out from the depths of economic insecurity. While the city has regained the jobs lost, many are in the lowest-paying sectors, and rising costs of living are significantly outpacing growth in wages.4

We asked low-income New Yorkers what would most help them get ahead, and allowed them to select two ideas from a list of options. We then asked moderate- and higher-income respondents what they thought would most help low-income New Yorkers get ahead. We found broad agreement across income groups on the two most cited strategies. Among low-income New Yorkers, raising the minimum wage was chosen most often (by 50 percent) followed by making college more affordable (41 percent). Among moderate- to higher-income New Yorkers, making college more affordable was mentioned most often (by 48 percent), followed by increasing the minimum wage (37 percent). The only other idea consistently cited was increasing access to job training, selected by nearly one-quarter of low-income and nearly one-third of moderate- to higher-income respondents.

While views on what can help low-income New Yorkers get ahead do not diverge among income groups, differences do emerge along partisan lines. Among Republicans, the most popular answers were also making college more affordable (37 percent) and increasing the minimum wage (35 percent). But, in addition to increasing job training (33 percent), two

other ideas were mentioned about as frequently: reducing dependency on government benefits (31 percent), and cutting taxes for businesses (34 percent). The views of Democrats, who comprise the vast majority of the city's voters, differ sharply. Only 7 percent of Democrats think cutting business taxes would help low-income New Yorkers get ahead and only 6 percent say reducing dependence on government benefits would be helpful.

Certain policies were chosen more often by groups that would be more likely to directly benefit from them. Not surprisingly, college affordability rose to the top for millennials (respondents under age 30), with 62 percent naming that as one of their two choices. While only 10 percent of low-income

ahead. It is notable, however, that even among groups where you might have expected options like "a path to citizenship" or "affordable child care" to rise to the top, increasing the minimum wage and making college more affordable remained the most popular choices by a considerable margin.

When looking at responses by race and ethnicity, we once again see agreement on increasing the minimum wage and making college more affordable as the keys to getting ahead. However, there are some differences in emphasis. Blacks are more likely to see a higher minimum wage as the route to advancement than other groups. Asians, in contrast, put college affordability at the top of their list, mentioning it more often than increasing the min-

When asked to select two strategies to help lowincome individuals get ahead. New Yorkers said we need to address both sides of the debate: raising the floor and easing access to higher education.

respondents overall selected a path to citizenship for immigrants as one of the two policies that would most help them get ahead, 17 percent of low-income immigrants did so, including 22 percent of Latino immigrants. Similarly, low-income working women and low-income working mothers were more likely than low-income respondents overall to select family-friendly work policies and better work schedules as well as affordable childcare as measures that would help them get

imum wage. Fifty-seven percent of low-income Asian respondents selected making college more affordable, compared to 40 percent of low-income blacks and Latinos.

In the debate over what can be done to address income inequality, there is often a divide between progressives who argue for the need for structural change and market interventions (e.g., raising the minimum wage and labor standards) and conservatives who

stress greater personal responsibility and investment in human capital (e.g., more education as the route to economic success).

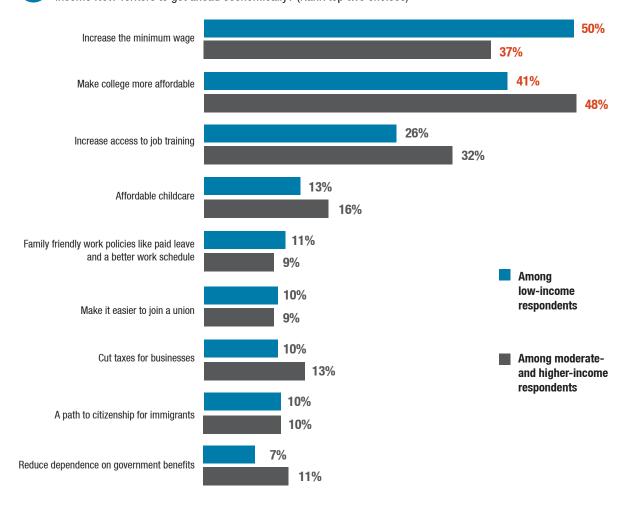
When asked to select two strategies to help low-income individuals get ahead, New Yorkers said we need

to address both sides of the debate: raising the floor and easing access to higher education. Of those respondents who selected increasing the minimum wage as their first policy preference, their second choice was making college more affordable, and vice versa. Contrary to what we may read on the op-ed pages, a majority of people hold the view that those with low-incomes need both better wages and benefits, and more opportunity to acquire the education and skills necessary to obtain higher-paying jobs.

Both low-income and moderate- to higher-income New Yorkers say increasing the minimum wage, and making college more affordable, would most help low-income New Yorkers get ahead economically.

- Low-income respondents: Which two of the following would most increase your potential to get ahead economically? (Rank top two choices)

Moderate- and higher-income respondents: Which two of the following would most increase the potential for lowincome New Yorkers to get ahead economically? (Rank top two choices)

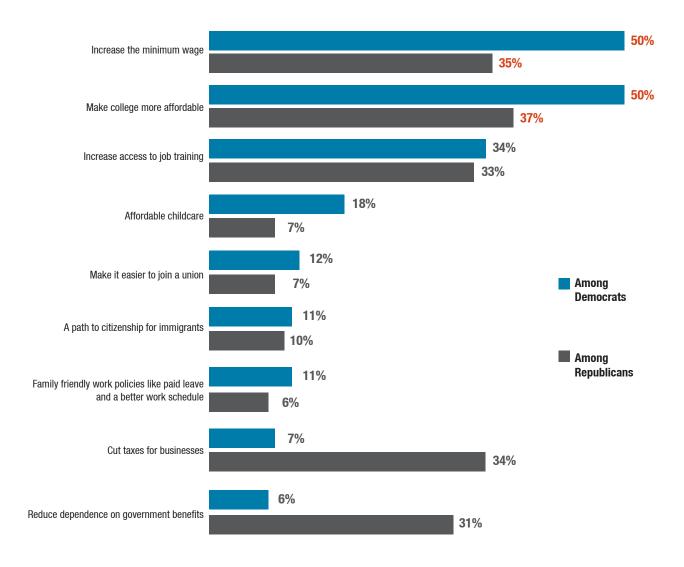


Note: In addition to the list of choices read, some respondents volunteered something else. These responses were recorded. "Improve housing/make rent more affordable" was the only issue mentioned with any frequency, by one percent of respondents.

Both Democrats and Republicans say increasing the minimum wage and making college affordable are the top ways to help low-income New Yorkers advance; but views diverge sharply on other policies like cutting taxes and the safety net.

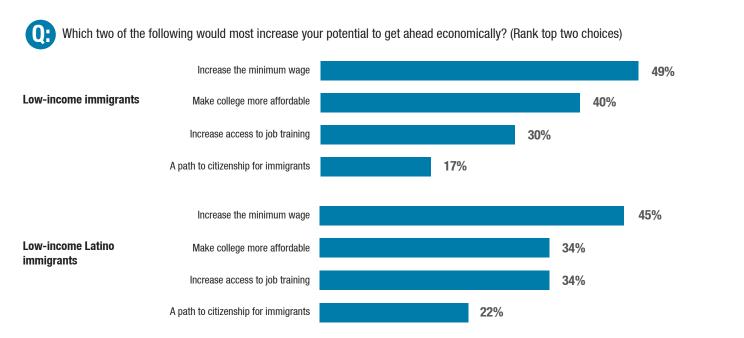


Which two of the following would most increase [your potential/the potential of low-income New Yorkers] to get ahead economically? (Rank top two choices)

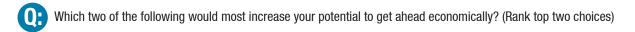


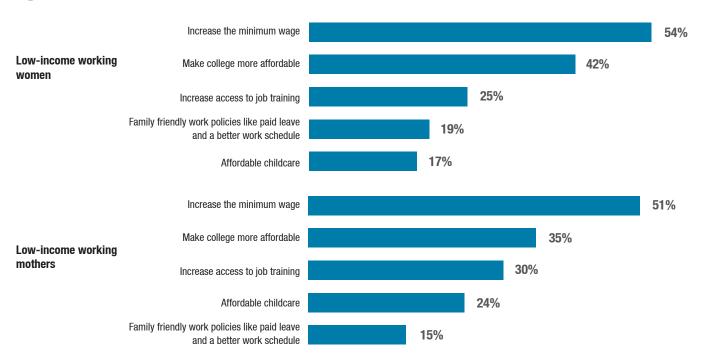
Note: In addition to the list of choices read, some respondents volunteered something else. These responses were recorded. "Improve housing/make rent more affordable" was the only issue mentioned with any frequency, by one percent of respondents.

Low-income immigrants are more likely than low-income respondents overall to say a path to citizenship would help them get ahead, but a higher minimum wage and college affordability remain the top two choices.



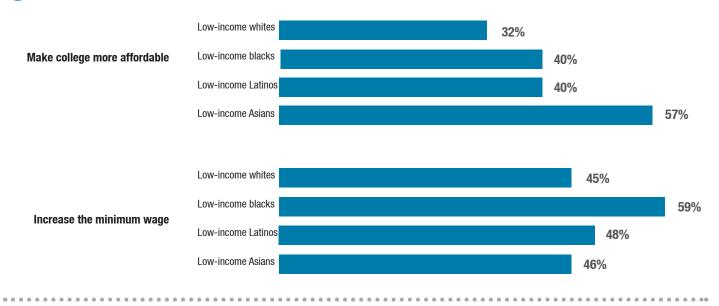
Low-income working women are more likely than low-income respondents overall to say affordable childcare and family friendly work policies would help them get ahead, but a higher minimum wage and college affordability remain the top two choices.





Low-income blacks are more likely than other groups to say increasing the minimum wage would help them get ahead. Low-income Asians emphasize college affordability.

Which two of the following would most increase your potential to get ahead economically? (Rank top two choices)



Low-income New Yorkers' views on what would help them get ahead economically are similar regardless of their top choice. Minimum wage, college affordability, and job training are consistently the top three priorities, regardless of which one people view as the most important.



Which two of the following would most increase your potential to get ahead economically? (Priorities based on 1st choice)

Among low-income respondents

Increase Minimum Wage (28% 1st Choice)	Make College More Affordable (22% 1st Choice)	Increase Access to Job Training (13% 1st Choice)
Make college more affordable (33% 2nd choice)	Increase minimum wage (34% 2nd choice)	Increase minimum wage (38% 2nd choice)
Increase access to job training (17% 2nd choice)	Increase access to job training (19% 2nd choice)	Make college more affordable (25% 2nd choice)
Affordable Child Care (10% 2nd choice)	Affordable childcare (11% 2nd choice)	Family friendly work policies like paid leave and a better work schedule (7% 2nd choice)

Moderate- and higher-income New Yorkers also consistently rank minimum wage, college affordability, and job training as the top three priorities, regardless of which one people view as the most important. However, people who name minimum wage first are more likely to also think making it easier to join a union would help, and those who name job training first are more likely to also name reducing dependence on government benefits.



Which two of the following would most increase low-income people's potential to get ahead economically? (Priorities based on 1st choice)

Among moderate- and higher-income respondents

Make College More Affordable	Increase Minimum Wage	Increase Access to Job Training
(28% 1st Choice)	(19% 1st Choice)	(15% 1st Choice)
Increase access to job training (29% 2nd choice)	Make college more affordable (35% 2nd choice)	Make college more affordable (36% 2nd choice)
Increase minimum wage	Increase access to job training	Increase minimum wage
(28% 2nd choice)	(15% 2nd choice)	(25% 2nd choice)
Affordable childcare (13% 2nd choice)	Make it easier to join a union (14% 2nd choice)	Reduce dependence on government benefits (12% 2nd choice)

Several specific proposals—including some currently before the legislature—draw widespread support.

We asked survey respondents their opinions on a range of policy proposals, some of which are currently being debated in Albany. On the whole, we find that New Yorkers are overwhelmingly in favor of policies that increase educational opportunities; raise wages and benefits for workers; and keep necessities—like housing and mass transit—within reach. We do, however, see some divide—particularly between Democrats and Republicans on certain policies that enjoy overall support, but draw strong opposition from Republicans.

Making Higher Education Affordable

It is increasingly important to have at least some post-secondary education to secure jobs that pay family-sustaining wages. At the same time, the cost of college is continuing to rise, particularly at private universities but also at public ones. The cost of tuition at the State University of New York (SUNY) has risen 30 percent in the last five years; and at the City University of New York (CUNY), it has risen 31 percent during that same time. While there are various forms of state and federal aid for prospective students, there is currently no city program to help students pay for college. When asked if they were in favor of the city creating a program to provide financial aid for college, nearly nine out of ten respondents said they liked the idea, including nearly three-quarters who strongly favored it. While support was particularly high

among low-income respondents and Democrats, there was also substantial support among moderate- to higher-income respondents (80 percent in favor, 64 percent strongly in favor) and Republicans (73 percent in favor, 48 percent strongly in favor). Parents and students in our survey—those who would benefit the most from the proposed policy—were overwhelmingly in favor: 90 percent of parents and 94 percent of students supported the idea of a city-funded financial aid program.

The Dream Act would allow undocumented immigrants, many of whom were brought to the country as children, to be eligible for state tuition assistance. The bill was first introduced in New York State in 2011, and has been passed by the Assembly most recently in 2014 and again in 2015. It was expected to pass the Senate last year, but fell two votes short, and though it has passed the Assembly again this year, it faces resistance

levels—27 percent opposed, and 24 percent were unsure. Democrats, Latinos, immigrants, parents, and students were most likely to favor the proposal, with between 55 and 61 percent of those groups in favor, including nearly half who favor it strongly. Republicans are the group most opposed, with only 30 percent favoring the proposal and 48 percent opposing it, including 40 percent who oppose it strongly. Opposition to the Dream Act may stem from a belief that expanding the pool of students who can apply for public tuition assistance will only further squeeze those who are eligible now and still struggling to pay for college.

Raising the Minimum Wage

The minimum wage in New York State has gone up in each of the past two years, and will rise to \$9.00 an hour in 2016 as part of a deal reached by lawmakers in 2013. That figure, however, is looking increasingly inadequate as

Overall, three-quarters of New York City residents favor a \$15 wage, with two-thirds strongly favoring it.

in the Senate. Our poll found that more New Yorkers favor the Dream Act than oppose it, but a significant share—nearly a quarter—are undecided. Overall support is therefore lower than for many of the other policy ideas we asked about. Forty-eight percent of respondents said they favor the Dream Act—roughly equal across income

a handful of cities-including Seattle, San Francisco, and most recently, Los Angeles—have raised the bar by enacting a \$15 an hour minimum wage. Los Angeles will reach \$15 an hour by 2020 and San Francisco by 2018. Across the nation, fast-food workers have been organizing around the "Fight for Fifteen," drawing attention to insufficient wages for workers in their industry and demanding a \$15 an hour wage. Governor Cuomo has recently appointed a Wage Board to make recommendations on an increase to the minimum wage for workers in the fast food industry. Mayor de Blasio has offered proposals of his own calling for a city minimum wage that would reach \$15 by 2019. He has also included a \$15 federal minimum wage indexed to inflation as part of a national "Progressive Agenda."

We asked New Yorkers whether they would support a minimum wage of \$15 an hour. Overall, three-quarters of New York City residents favor a \$15 wage, with two-thirds strongly favoring it. Democrats overwhelmingly support going to \$15, with 86 percent in favor. But Republicans are divided. Though the majority (53 percent) support a \$15 wage, a significant minority of 45 percent are opposed, including 40 percent who strongly oppose reaching that level. The wording used in our survey question does not specify whether the increase would happen all at once or be phased in over time, and responses might have been different based on that information. In all likelihood, any significant increase such as one to \$15 an hour—would be phased in over a number of years.

Unlike several states, including California and Washington, New York does not allow cities to set their own minimum wage above that for the state. The mayor's proposal for New York City to reach \$15 an hour by 2019 would therefore need approval from Albany. Governor Cuomo has endorsed the idea of a higher minimum wage for New York City, with his most recent proposal calling for a minimum wage of \$11.50 in New York City and \$10.50 in the rest of

the state. However, the Governor has yet to support giving New York City the authority to set its own minimum wage, something most city residents want to see happen. Three-quarters of those polled in New York City favor allowing the city to set its own minimum wage, including two-thirds who strongly favor the idea. While support is roughly equal across income groups, opinions are divided along party lines. A vast majority of Democrats are in favor (84 percent in favor, including 75 percent strongly), but only 53 percent of Republicans are in favor. Forty percent of Republicans oppose New York City being allowed to set its own wage, including 35 percent who are strongly opposed.

Advocates for a substantial increase to the minimum wage argue that wages short of \$15 an hour are not enough to live on, especially in an expensive city like New York, and point out that taxpayers end up subsidizing businesses who pay their employees so little that workers are forced to rely on public benefits. Findings from the Unheard Third survey bear that out. Hourly workers earning \$15 or less face significant hardships, and many report using public benefits to meet basic needs. Nearly six out of ten of these workers reported experiencing three or more serious material hardships, and more than one-third reported experiencing five or more. Half of respondents earning \$15 an hour or less are enrolled in Medicaid and nearly three in ten use food stamps. An increase in the minimum wage to \$15 an hour would have a widespread impact: more than 800,000 workers in New York City—nearly 60 percent of all hourly workers—currently earn less than \$15 an hour.5

Improving other Workplace Policies—Paid Family Leave and Predictable Scheduling

The paid family leave proposal that has passed the State Assembly and is being considered in the Senate would modernize the Temporary Disability Insurance program so that workers could receive up to 12 weeks of paid leave to care for a new child or seriously ill family member. Eighty-four percent of New York City residents are in favor of the proposal, including two-thirds who are strongly in favor. Support is particularly high among Democrats, but two-thirds of Republicans are also in favor, including 45 percent who are strongly in favor. Support is nearly universal among the groups that would be most impacted by paid family leave: more than 90 percent of low-income working women and working mothers favor the proposal, with around 80 percent favoring it strongly. Support remains high when we point out that the insurance would be paid for by a deduction of up to one dollar a week from employee paychecks. It is also worth noting that the intensity of support has increased significantly since we asked the question in 2005, with strong support increasing from 42 percent to 67 percent. Clearly, paid family leave is an idea whose time has come.

Another workplace issue that has been gaining increased attention is scheduling, especially for part-time, retail, and food industry workers. Media coverage has featured accounts of workers sent home from scheduled shifts when the restaurant or store where they work is not busy, or asked to be on call in case they are needed on a busy day with no guarantee they will work any hours.6 This can be extremely

problematic for many low-wage workers, especially those who must arrange childcare or spend money on transportation in order to reach their jobs. New York State Attorney General Eric Schneiderman recently sent a letter to thirteen major retailers, notifying them that their scheduling practices may violate state law and asking them to provide details on their scheduling processes.⁷ The Unheard Third found high levels of support for a law that would require employers to provide advance notice or additional pay for workers with unpredictable schedules. Over three-quarters of New Yorkers would favor such a law, including six out of ten who would favor it strongly. Support is high among all income levels, but there is a dip in support among Republicans, of whom 57 percent are in favor. There is significant support among part-time and hourly workers-those who would be most impacted by a new law—with over 80 percent in favor and nearly three-quarters strongly in favor.

Keeping the Essentials Affordable—Housing and **Transit**

New York City residents overwhelmingly support both the city and state doing more to make housing affordable. The preservation and creation of affordable housing has been a centerpiece of Mayor de Blasio's administration. Nine out of ten New Yorkers favor the city taking action to make housing more affordable, including eight out of ten who are strongly in favor. Support stays high among all income levels and political parties. Similarly large majorities want to see the state make major new investments in affordable housing for low- and middle-income New Yorkers, with 85

percent in favor, including 70 percent who are strongly in favor.

New Yorkers also support stronger protections for tenants in rent stabilized buildings. With rent stabilization laws set to expire in June 2015, many advocates, including the Mayor, and now the Governor, have called for strengthening the laws so that apartments can no longer be removed from the rent stabilization system when they become vacant and reach a rent of \$2,500. When an apartment is deregulated, the landlord is free to set the rent at whatever level the market will bear, which is typically substantially higher than if the unit remained rent stabilized. Overall, nearly three-quarters of New Yorkers would favor stronger protections for tenants in rent stabilized apartments, including six out of ten who are strongly in favor. A majority of all groups favor strengthening the rent stabilization program, although support is particularly high among certain groups. At least eight out of ten low-income respondents, Democrats, blacks, Latinos, and Asians are in favor. Support dips to around two-thirds of moderate- and higher-income respondents and just shy of 60 percent of Republican and white respondents. Respondents living in rent controlled or rent stabilized units are overwhelmingly in favor, with nearly nine out of ten favoring greater rent protections, including eight out of ten who are strongly in favor.

Actual mobility is vital for economic mobility. Without access to affordable mass transit, low-income New Yorkers are literally "stuck" and may not be able to get to jobs, education or health care. This is an emerging issue in New York, where MTA base fares have steadily risen from \$2 for a single ride as recently as 2008, to \$2.25 in 2009,

\$2.50 in 2013 and \$2.75 in March 2015. One out of three poor respondents told us they often could not afford bus and subway fares, making it their most frequently experienced hardship. One-quarter of low-income workers said they often could not afford MTA fares. A few localities, including the Seattle area, offer reduced fare programs for low-income residents, and we found that a wide majority of New York City residents would favor doing the same here. Nearly seven out of ten New Yorkers favor a program offering half-price subway and bus fares for low-wage workers, with 55 percent strongly in favor. Not surprisingly, support is greatest among low-income respondents, 82 percent of whom are in favor, compared to 58 percent of moderate- and higher-income residents. It is unclear whether economically better off respondents are less enthusiastic about the suggested program because it would not benefit them, or because they worry that reduced revenue for the MTA would negatively affect the quality of subway service. Advocates who have pushed for a reduced fare program have offered a variety of ways to offset the reduction in revenue, including re-instatement of the commuter tax, an idea offered by Public Advocate Letitia James. Others have suggested increases in the gasoline tax, especially now when gas prices have fallen. The Move NY campaign calls for new tolls at East River crossings, while reducing tolls elsewhere, to produce a net increase in MTA revenue.

Nine out of ten low-income New Yorkers favor the city creating a program to provide financial aid for college, including 84 percent who are strongly in favor.

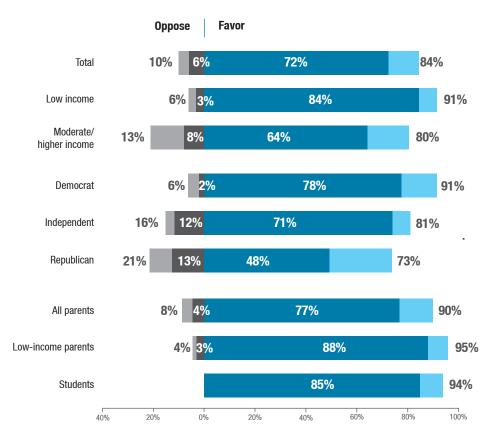
Now I'm going to read you about a series of steps the CITY could take to help more low-income New Yorkers reach the middle class. Please tell me if you favor or oppose each idea, or if you are unsure: Create a city program to provide financial aid for college.

Oppose not so strongly

Oppose strongly

Favor strongly

Favor not so strongly



More respondents favor than oppose the proposal allowing undocumented immigrants to receive state tuition assistance known as the DREAM Act-but about one in four are unsure.

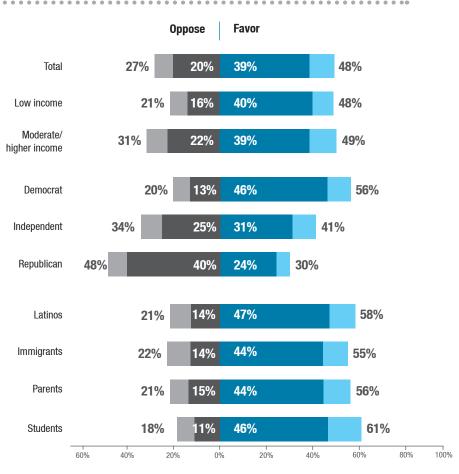
Would you favor or oppose a state law that would allow undocumented immigrants brought to the United States as children to apply for and receive state tuition assistance to attend college in New York state, or are you unsure?

Oppose not so strongly

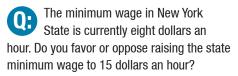
Oppose strongly

Favor strongly

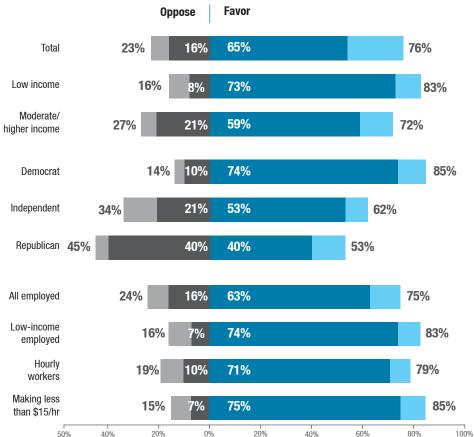
Favor not so strongly



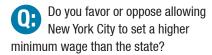
Overall support is high for a \$15 an hour minimum wage—a majority are in favor among every income group and political party. However, we see a significant share of Republicans strongly opposing the \$15 an hour minimum wage.



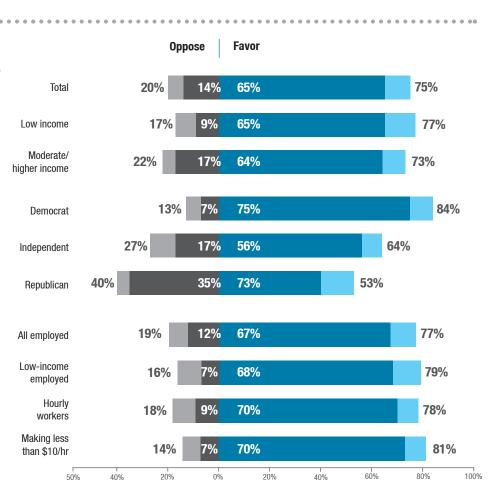
- Oppose not so strongly
- Oppose strongly
- Favor strongly
- Favor not so strongly



Three-quarters of New York City residents favor allowing the city to set a higher minimum wage than the state, with two-thirds strongly in favor.



- Oppose not so strongly
- Oppose strongly
- Favor strongly
- Favor not so strongly



There is overwhelming support for providing paid family leave in New York State, including two-thirds of New Yorkers who are strongly in favor.

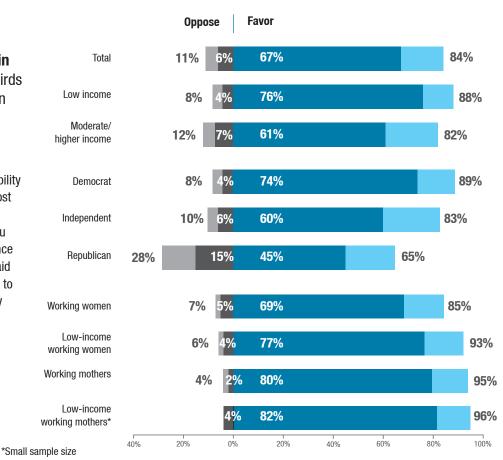
Employees in New York State are currently covered by a state disability insurance program that replaces some lost wages when someone is temporarily out of work because of a disability. Would you favor or oppose modernizing this insurance to provide up to 12 weeks in a year of paid family leave to a worker who needs time to care for a new baby or seriously ill family member, like an aging parent?

Oppose not so strongly

Oppose strongly

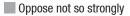
Favor strongly

Favor not so strongly



More than three-quarters of New Yorkers favor a law that requires employers to provide more advance notice for hourly workers' schedules.

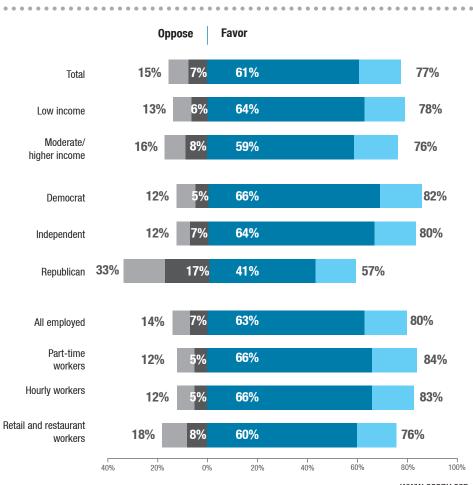
Would you favor or oppose a law that requires employers to provide more advance notice or additional pay for hourly workers whose job is subject to unpredictable work schedules and being on call?



Oppose strongly

Favor strongly

Favor not so strongly



New Yorkers strongly favor the city taking steps to make housing more affordable.

Now I'm going to read you about a series of steps the CITY could take to help more low-income New Yorkers reach the middle class. Please tell me if you favor or oppose each idea, or if you are unsure: Make housing more affordable.

Low income Moderate/ higher income

Total

Democrat

Independent

Oppose not so strongly

not so strongly Republican

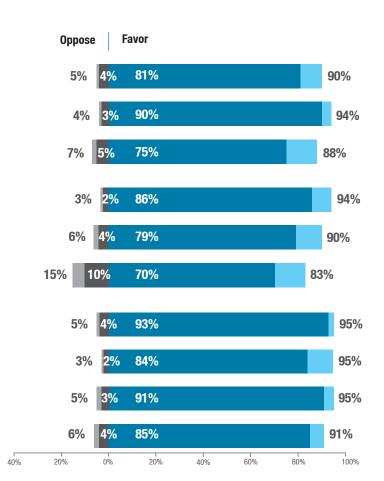
Oppose stronglyFavor strongly

Public housing or subsidized renter

Unsubsidized renter

Low-income unsubsidized renter

Respondents reporting problems, affording rent, mortage, or maintenance costs



New Yorkers support the state making major investments in affordable housing for low- and middle-income New Yorkers.

Now I'm going to read you about a series of steps the STATE could take to help more low-income New Yorkers reach the middle class. Please tell me if you favor or oppose each idea, or if you are unsure:

Make major new investments in affordable housing for middle- and low-income New Yorkers.

Moderate/ higher income

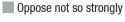
Low income

Total

Democrat

Independent

Republican



Oppose strongly

Favor strongly

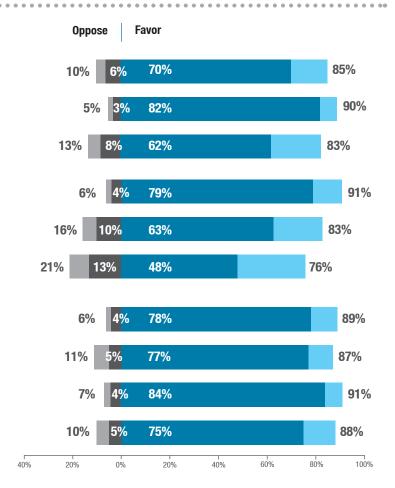
Favor not so strongly

Public housing or subsidized renter

Unsubsidized renter

Low-income unsubsidized renter

Respondents reporting problems, affording rent, mortage, or maintenance costs



Three-quarters of New Yorkers believe the state should create stronger protections for tenants in rent stabilized apartments, with support particularly high among lowincome respondents and Democrats.

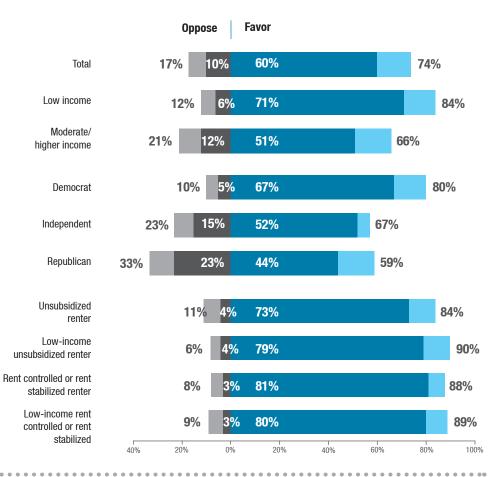
Now I'm going to read you about a series of steps the STATE could take to help more low-income New Yorkers reach the middle class. Please tell me if you favor or oppose each idea, or if you are unsure: Create stronger protections for tenants in rent stabilized apartments.

Oppose not so strongly

Oppose strongly

Favor strongly

Favor not so strongly



Eight in ten low-income New Yorkers, and over two-thirds of all respondents, favor a reduced subway and bus fare program for low-wage workers

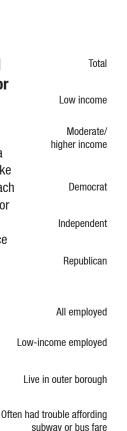
Now I'm going to read you about a series of steps the STATE could take to help more low-income New Yorkers reach the middle class. Please tell me if you favor or oppose each idea, or if you are unsure: Reduce subway and bus fares to half-price for low-wage workers.

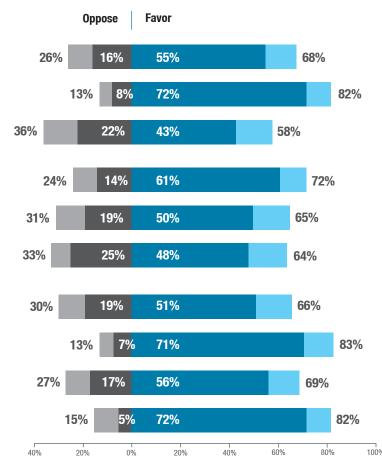
Oppose not so strongly

Oppose strongly

Favor strongly

Favor not so strongly





De Blasio's policies are seen as benefiting New Yorkers across the income spectrum; Governor Cuomo is largely seen as favoring business interests.

Given the differences in their rhetoric and priorities, it is unsurprising that New Yorkers hold very different views of the Mayor and Governor. Mayor de Blasio campaigned on the theme of a tale of two cities and has vowed to tackle the issue of income inequality. When asked which group is benefiting most from his administration, nearly a quarter of respondents feel it is the poor, a quarter say the middle class, and a quarter point to the wealthy as having benefited the most. Whites and Republicans are much more likely to believe the poor have benefited from de Blasio's administration, while Latinos are more likely to say he has helped the wealthy. Those who feel like they are slipping down the economic ladder are also much more likely than New Yorkers overall to say de Blasio has benefited the wealthy. While looking at the views for all respon-

dents shows de Blasio as remarkably evenhanded, those struggling the most feel he should be doing even more to help the lowest-income New Yorkers.

Governor Cuomo is much more likely to be seen as benefiting the wealthy. New Yorkers are four times more likely to say the Cuomo administration has helped the wealthy than the poor. Governor Cuomo has spent a great deal of his energy promoting tax breaks for private enterprise, and most New Yorkers in fact see him as a champion of business interests. When the choices for who has gained most from Cuomo administration policies include "businesses," New Yorkers are even more likely to see the Governor as looking past the poor and middle class. Overall, nearly half (47 percent) of respondents say the Governor's policies have favored business interests, and fewer than one in ten say the poor have benefited the most. Blacks and Democrats are especially likely to think that business interests have benefited the most under Cuomo, with 54 percent of both groups feeling that way. The key question may be whether New Yorkers believe that a more business-friendly state will translate into more jobs for the middle- and lowest-income groups, or greater profits and lavish paydays for business owners and executives. Opinions are divided on that. Forty-three percent of New Yorkers overall, and 39 percent of moderate- to higher-income respondents, and only 36 percent of blacks, buy the argument that cutting business taxes and reducing regulations creates broadly felt economic growth through new jobs and higher wages.

REALITY CHECK

Start-Up NY is the Governor's marquee program designed to lure jobs to the state. Begun in October 2013, it offers tax-free incentives for ten years to new and expanding businesses. To be eligible, companies must be in approved industries and operate in affiliation with

one of 70 college campuses. Participating companies pay no business, corporate, sales, property, state, or local taxes and no state income taxes for the company or its employees for a decade.

According to an audit released May 11, 2015 by State Comptroller Thomas DiNapoli, the state spent \$45.1 million in its first year on national advertising promoting the program and branding the state as business-friendly. During that time 41 businesses enrolled with promises to create 1,750 jobs over five years. But an investigation by the *New York Times* reports that few jobs actually materialized. From December 2013 to March 2015, they calculate the state spent \$46.9 million advertising Start-Up NY. A total of 54 businesses have been approved, but so far only 30 have started operating, creating a total of 76 new jobs. State officials defending the program said it attracted mostly small businesses in the first year, but will draw bigger ones now that it is established. ("Jobs Effort That Cuomo Vowed Would Fire Up Economy Is Slow to Take Hold," by Susanne Craig and Jesse McKinley, May 15, 2015. P. A24.)

The bottom line: \$46.9 million in advertising plus 10 years of foregone tax revenues in return for 76 jobs to date, some of which might have been added anyway.

New Yorkers are evenly divided on who they think most benefited from the policies of Mayor de Blasio's administration.

Thinking about the policies of Mayor de Blasio's administration, who do vou think will benefit the most? The poor, the middle class, or wealthy New Yorkers?

Poor

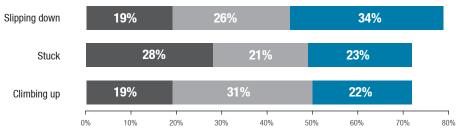
Middle

Wealthy

*23% said they don't know and 5% said all of the above.



Where on the economic ladder:



Very few New Yorkers think Governor Cuomo's administration has benefited the poor, and over 40 percent think he has favored the wealthy.

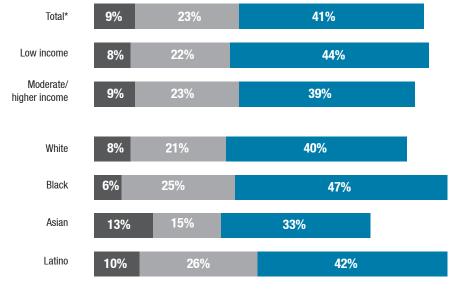
Thinking about the policies of Governor Cuomo's administration, who do you think has benefited the most? The poor, the middle class, or wealthy New Yorkers?

Poor

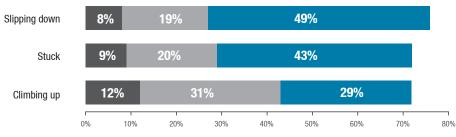
Middle

Wealthy

*24% said they don't know and 4% said all of the above.



Where on the economic ladder:



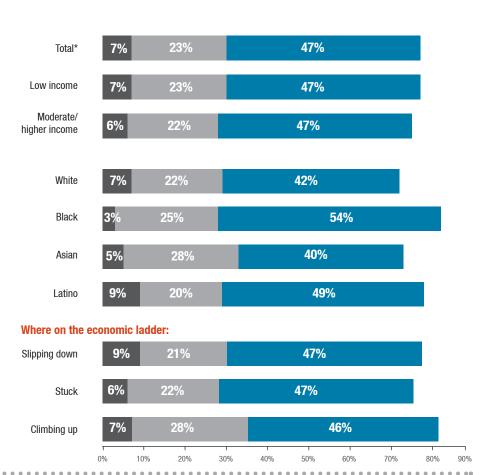
An even greater share of **New Yorkers think Cuomo's** administration has favored business interests over the poor and middle class.

Thinking about the policies of Governor Cuomo's administration, who do you think will benefit the most? The poor, the middle class, or business interests?

Poor Middle

Business

*23% said they don't know and 5% said all of the above.

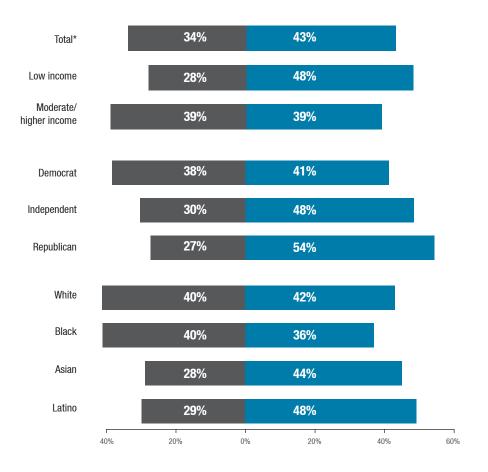


Fewer than four out of ten moderate- and higher-income **New Yorkers believe that cutting** business taxes and reducing regulations creates broadly felt economic growth.

When it comes to cutting business taxes and reducing regulations, which of the following comes closer to your view?

- Creates narrow gains through profits for businesses and the wealthy
- Creates broadly felt economic growth through new jobs and higher wages

*8% said both; 6% said neither; 10% said don't know.



Getting New Yorkers moving again

Stagnant wages and growing economic inequality are getting more attention now than at any other time in recent history. One reason: everyone except for those at the very top is feeling they are no longer getting ahead. In New York City, nearly six out of ten residents say they are stuck economically, with many of those stuck in precarious positions of significant hardship and day-to-day financial distress.

New Yorkers feel their city and state governments could do more to help struggling New Yorkers get ahead. And New Yorkers largely agree about which policies would help them do just that. Increasing the minimum wage and increasing access to college by making it more affordable are consistently cited as two strategies that would most help low-income New Yorkers improve their situations. Additionally, workplace policies such

as paid family leave and predictable scheduling, along with affordable housing and reduced subway and bus fares for low-income residents, all have widespread support among New York City residents.

voring business interests over the poor and middle class. With 60 percent of those polled worried about widening inequality between the wealthy and the poor in New York City, and twothirds worried about a disappearing

Everyone except for those at the very top is feeling they are no longer getting ahead. In New York City, nearly six out of ten residents say they are stuck economically.

Since winning office, Mayor de Blasio has not backed down from his progressive call for combatting income inequality. He has made good on his promises for universal pre-K, expanded paid sick leave, and is moving forward on commitments to affordable housing. New Yorkers are more inclined to see Governor Cuomo famiddle class, policy-makers should turn their attention to what can be done to change that. Our survey found broad areas of agreement among New Yorkers on steps they say the city and state could take to enable low-income New Yorkers who are "stuck" to move ahead. We urge lawmakers to listen.



Actual incomes vs. perceived economic status

There has been a great deal of discussion recently about Americans' perception of themselves—where they see themselves fitting in on the class spectrum, and how optimistic they are about getting ahead. A recent NBC/Wall St. Journal poll found that the share of people identifying as middle class—41 percent—has remained relatively unchanged over the course of nearly two decades, even as more people have edged closer to the poverty line.8 The same poll found differences in optimism and security by race and ethnicity. A poll from the same organization conducted two years ago found that most people identified the income bracket containing their own income as middle class, ranging from \$30,000 to \$100,000.9

In New York City, people's class perceptions generally mirror their incomes, with some exceptions. Surprisingly, one out of five respondents in households below the poverty line considered themselves to be middle class, and nearly forty percent of individuals in households between poverty and twice the poverty level considered themselves to be

middle class or upper middle class. This begged the question—are there notable differences between poor and near poor individuals who identify themselves as middle class (or even upper middle class) and those who identify themselves as poor or lowincome.

more likely to be white; are younger; have higher degrees of educational attainment; and are more likely to be born in the United States. It seems that many of those with incomes below or near the poverty line who say they are middle or upper middle class see themselves as only temporarily on

There are significant differences between those whose incomes put them below or near poverty and identify as poor or low-income compared to those with very low incomes who identify as middle or even upper middle class.

As the table on the following page indicates, there are significant differences between those whose incomes put them below or near poverty and identify as poor or lowincome compared to those with very low incomes who identify as middle or even upper middle class. Those who self-identify as middle or upper middle class, despite reporting low incomes, are more optimistic about climbing up the economic ladder and experience significantly fewer hardships. They are the lower end of the income spectrum. They may be starting out in careers where they expect to advance. And it is possible that some—particularly those who are young—may be getting financial support from parents or other sources that insulates them from hardships even with low incomes.

	Below 100% FPL - self-identify as poor or low income	Below 100% FPL - self-identify as middle or upper middle class	Between 100% and 200% FPL - self-identify as poor or low income	Between 100% and 200% FPL - self-identify as middle or upper middle class
Economic Ladder				
Stuck	62 %	39%	60%	50%
Climbing up	11%	28%	15%	29%
Slipping down	23%	28%	21%	15%
Race				
White	11%	18%	16%	38%
Black	27%	22%	28%	14%
Latino	45%	39%	37%	34%
Asian	14%	18%	14%	11%
Hardships				
3 or more	55%	30%	43%	24%
5 or more	38%	16%	29%	11%
Education				
No high school diploma	25%	18%	11%	12%
High school diploma	38%	28%	28%	26%
Some college	23%	30%	31%	26%
BA or higher	10%	19%	25 %	33%
Age				
Under 30	18%	32%	16%	16%
30-39	14%	6%	18%	15%
40-49	18%	18%	20%	9%
50-64	25%	18%	20%	29%
65+	24%	24%	24%	28%
Immigration				
Immigrant (incl. PR)	60%	48%	54%	33%
Born in US	39%	51%	44%	65%

Appendix B

Since its inception in 2002, CSS's annual Unheard Third survey has tracked the material hardships experienced by New Yorkers in the past year. We ask respondents whether or not they or a member of their household experienced any of a series of economic, food, housing, and health-related problems to better understand the day-to-day struggles of low-income city residents. The table below shows the share of New Yorkers, by income level, who reported experiencing each hardship, as well as the share who were burdened by multiple hardships.

Nearly half of poor New Yorkers reported experiencing three or more hardships, and one-third reported experiencing five or more.

HARDSHIPS BY INCOME LEVEL	Poor (below federal poverty level)	Near Poor (101-200% FPL)	Moderate Income (201-400% FPL)	Higher Income (>400% FPL)
Often unable to afford subway and bus fares	33%	19%	13%	4%
Cut back on buying back to school supplies or clothes because of a lack of money	32%	26%	23%	8%
Been without health insurance coverage	30%	26%	25%	9%
Fallen behind on your rent or mortgage	29%	23%	19%	8%
Received free food or meals from family or friends because you didn't have enough money to buy food	25%	15%	15%	4%
Needed to fill a prescription but couldn't because of a lack of money or insurance	23%	21%	13%	5%
Often skipped meals because there wasn't enough money to buy food	23%	12%	11%	4%
Lost your job	23%	17%	15%	6%
Had your hours, wages, or tips reduced	22%	15%	15%	9%
Went hungry because there wasn't enough money to buy food	20%	12%	10%	2%
Received free food or meals from a food pantry, soup kitchen, or meal program	18%	13%	9%	4%
Had either the gas, electricity, or telephone turned off because the bill was not paid	18%	11%	8%	2%
Not gotten or postponed getting medical care or surgery be- cause of a lack of money or insurance	16%	17%	17%	9%
Moved in with other people even for a little while because of financial problems	16%	9%	9%	4%
Been threatened by foreclosure or with eviction	12%	9%	9%	4%
Received assistance from charity, religious, or community organization	11%	8%	6%	3%
3 or more hardships	49%	36%	33%	9%
5 or more hardships	33%	22%	17%	5%

- 1 Emmanuel Saez. "Striking it Richer: The Evolution of Top Incomes in the United States." January 2015. University of California, Berkeley. http://eml.berkeley.edu/~saez/saez-UStopincomes-2013.pdf
- 2 The other major cities are Seattle and San Francisco. SeaTac, WA has a \$15/hr minimum wage and Emeryville, CA has voted to reach that mark by 2018.
- 3 State and Local Action on Paid Sick Days, National Partnership for Women & Families, May 2015. In June 2015, Oregon became the fourth state to require paid sick leave, following Connecticut (2011), California (2014) and Massachusetts (2014).
- 4 Annie Lowrey. "Recovery Has Created Far More Low-Wage Jobs Than Better-Paid Ones." April 27, 2014. The New York Times. http://www.nytimes.com/2014/04/28/business/economy/recovery-has-created-far-more-low-wage-jobs-thanbetter-paid-ones.html
- **5** Based on CSS analysis of October-December 2014 Current Population Survey data. Excludes those who are self-employed.
- 6 Steven Greenhouse. "Part-time Schedules, Full-time Headaches." July 18, 2014. The New York Times. http://www. nytimes.com/2014/07/19/business/part-time-schedules-full-time-headaches.html
- 7 Reuters. "New York Questions Big Retailers Over On-Call Staffing." April 13, 2015. Reuters. http://www.reuters.com/ article/2015/04/13/us-retail-workers-nyag-idUSKBN0N40G420150413
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ABOUT THE UNHEARD THIRD

The Unheard Third, the Community Service Society's annual survey of low-income New Yorkers, is the only public opinion poll in the nation to regularly chronicle issues facing low-income individuals and families. The Unheard Third tracks the concerns and hardships of New York City's low-income residents and their views on what programs and policies would help them get ahead. Developed and administered in collaboration with Lake Research Partners, a leading national polling firm, The Unheard Third also surveys middleand higher-income New Yorkers to see where their priorities and concerns converge—and diverge—from those of low-income New Yorkers.

The findings from The Unheard Third reinforce our belief that public policy aimed at this population must, in part, be guided by the life experiences and ideas of New Yorkers living in poverty. CSS uses the survey to inform and guide our research, direct service programs, and policy recommendations.

CSS aims to distribute its annual survey as widely as possible, to ensure that the voices of low-income New Yorkers are heard by politicians, community leaders, the media, researchers, and the public. CSS staff members frequently brief legislators and nonprofit organizations about the findings from The Unheard Third. CSS staff members also seek input from labor,

government, nonprofit, and civic leaders as they develop the survey each year to ensure its usefulness in addressing key issues.

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