



# TENANTS AT THE EDGE

Rising insecurity  
among renters  
in New York City

by Oksana Mironova  
and Victor Bach

**Community  
Service  
Society** | Fighting Poverty  
Strengthening  
New York

## About the Authors

**Oksana Mironova** is a housing policy analyst at the Community Service Society, where her research focuses on housing issues impacting low-income New Yorkers. She has worked with organizations across the housing field, including Tenants & Neighbors, the West Side Federation for Senior and Supportive Housing, and Enterprise Community Partners. She grew up in Coney Island, Brooklyn and holds a Master of Urban Planning degree from CUNY Hunter.

**Victor Bach** has been Senior Housing Policy Analyst at the Community Service Society since 1983. He was a Research Associate at the Brookings Institution and on the faculty of the New School for Social Research and the LBJ School of Public Affairs at the University of Texas, Austin. He holds a Ph.D. in Urban Studies & Planning from M.I.T.

## Acknowledgements:

At CSS, Victor Bach, Nancy Rankin, and Irene Lew offered invaluable feedback and editing for this report. Alia Winters, Jeff Jones, Opal Lynch, and Julie Varughese provided stellar editorial, design, and marketing guidance. The Oak Foundation provided resources necessary to develop the *Unheard Third* survey's focus on affordable housing and homelessness issues.

We thank the following individuals for their thoughtful insight on our findings: Lena Afridi and Lucy Block, Association for Neighborhood and Housing Development (ANHD); Scott Hutchins, Jose Rodriguez, and Jenny Akchin, Picture the Homeless; Eddie Amador, Supportive Housing Network of New York (SHNNY); Jenny Yang and Kelsey Byrne, Enterprise Community Partners; Rachel Fee and Jessica Facciponti, New York Housing Conference (NYHC); Jenny Laurie, Housing Court Answers; Anna Shaw-Amoah, Institute for Children, Poverty, and Homelessness (ICPH); Edward Ubiera, LISC-NYC; Ben Wolcott, Make the Road New York. Thank you Sara Estrella and Delsenia Glover of Tenants & Neighbors for sharing their on the ground and organizing experience in support of the findings in this report.

**The Community Service Society of New York (CSS)** is an informed, independent, and unwavering voice for positive action representing low-income New Yorkers. CSS addresses the root causes of economic disparity through research, advocacy, and innovative program models that strengthen and benefit all New Yorkers.

**David R. Jones, Esq.,** President & CEO

**Steven L. Krause,** Executive Vice President & COO

**Community  
Service  
Society** | Fighting Poverty  
Strengthening  
New York



## Tenants at the Edge: Rising insecurity among renters in New York City

New York City has always been known as a chronically tight, high-cost rental market. In recent decades, housing affordable to low-income<sup>1</sup> New Yorkers has become more elusive and homelessness has skyrocketed. The city's low-income population has remained fairly stable since 2000, with about a million households living below twice the federal poverty level. Yet the number of homeless families in shelters has tripled.

A prolonged recession and wage stagnation combined to create a striking rise in housing insecurity. Even though economic indicators have improved in recent years, population growth, the gentrification of formerly disinvested neighborhoods, the emphasis on luxury development in new construction, diminishing support from state and federal governments, as well as the deregulation of rent-stabilized and subsidized units have increased competition for fewer lower-priced units. This is reflected in the 2017 net vacancy rates: apartments renting for less than \$800 had a vacancy rate of just 1.15 percent while apartments renting for \$2000 or more had a vacancy rate of 7.42 percent.<sup>2</sup>

This report uses Community Service Society's (CSS) annual *Unheard Third* survey<sup>3</sup> of low-income households in New York City to examine the multiple types of housing insecurity experienced by renters today: increasingly unaffordable rents; inadequate, unsafe housing conditions; and, increasing instances of landlord harassment. Combined with limited rainy-day savings for emergencies, these challenges leave many low-income New Yorkers on the edge—just one missed paycheck or medical bill away from an eviction or homelessness. Many are both unable to bear any rent increases or to find another apartment they can afford. Households with children, particularly black and Latinx single mothers, are particularly vulnerable.

### Key Recommendations

Housing insecurity is a complex, lived reality for hundreds of thousands of low-income New Yorkers. The city and state need to take a bold and multifaceted approach to addressing this problem. Our key recommendations include:

- **Launch a New York State rental assistance program:** The *Unheard Third* survey shows widespread support for a rental assistance program for low-income New Yorkers as an anti-eviction and anti-homelessness strategy.
- **Strengthen the rent laws** to address housing insecurity among rent-regulated tenants, which often results in evictions and homelessness. The state should repeal high rent vacancy deregulation and the vacancy bonus, and reform the preferential rent provision.
- **Restore decent living conditions in public housing** through increased capital funding by the city and state.
- **Address serious maintenance and conditions issues in private rental housing** through more proactive code enforcement and a stronger framework for emergency repairs.

In addition to the state and city government actions highlighted above, advocates should **support tenant organizing among unregulated tenants**, who are a growing and vulnerable constituency in the city.

## How many low-income New Yorkers are there?

Between 2000 and 2016, New York City has experienced rapid growth, about 7 percent, in both population and the number of households. Both trends are likely to continue through the next decade. Over the same time period, the number of low-income households has remained fairly stable, while the number of homeless families nearly tripled.

### Stagnating low-income population and rising homelessness

	2000	2016	Change
Population	8,008,000	8,538,000	+530,000
Households	3,201,000	3,436,000	+235,000
Low-Income Households	1,080,000	1,050,000	-30,000
Homeless Families	5,300	15,200	+9,900
Homeless Single Adults	7,900	15,000	+7,100

Source: US Census, ACS 2000 and 2016; Coalition for the Homeless

In the city's tight rental market, low-income households are increasingly competing with growing numbers of higher-income households for a diminishing supply of available units. This reflects a nationwide trend, with an increasing number of higher-income households entering the rental market.<sup>4</sup>

## Increasing rent burdens among low-income New Yorkers

	Low-income households in 1999	Low-income households in 2014	Change
Median contract rent	\$550	\$1,006	+83%
Median household income	\$10,000	\$17,700	+77%
Median contract rent burden*	43.6%	47.8%	+10%

\*CSS Subsample

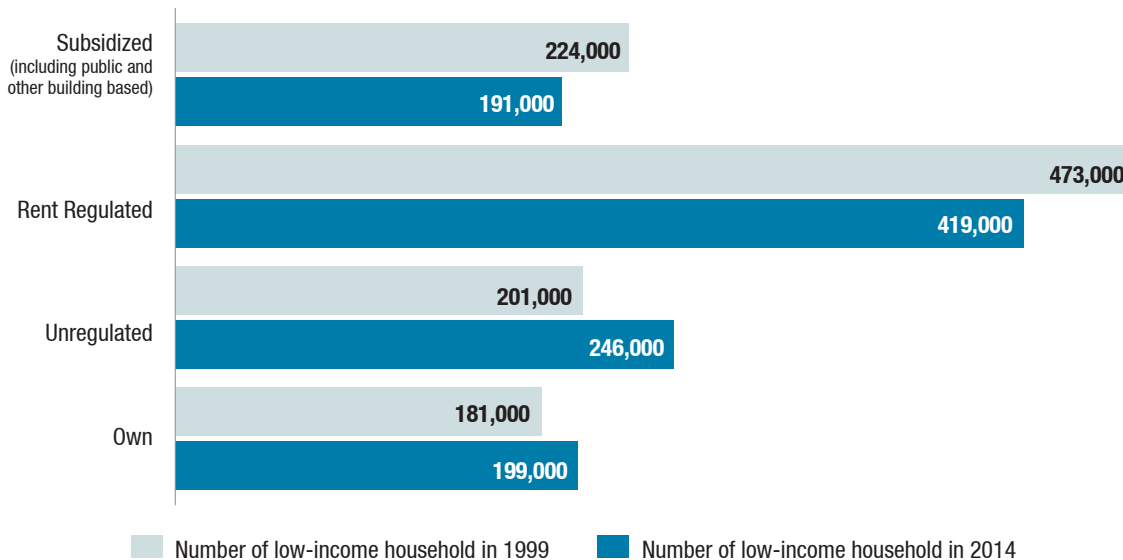
Source: 1999, 2014 HVS; Rents are not inflation adjusted.

Between 1999 and 2014, median contract rents have increased at a quicker rate than median household incomes among low-income renters.<sup>5</sup> As a result, median contract rent burdens have increased by 10 percent.

## What type of housing do low-income New Yorkers live in?

There has been a tectonic shift in the type of housing low-income New Yorkers live in. While most still live in rent-regulated rentals, the chart below shows a decreasing number of low-income renters in the regulated stock and in government-assisted housing, and a simultaneous growing reliance on unregulated rentals. The ongoing deregulation of rent stabilized apartments through high rent vacancy deregulation and the major loss of subsidized units during the mid-2000s contributed to these long-term trends.

### The rise of the unregulated low-income renter



Source: 1999 and 2014 HVS

Note: Private regulated rentals added 28,000 Section 8 voucher holders over this time period bringing the total number to 74,000. Unregulated rentals added 9,000 voucher holders, bringing the total number to 26,000.

As we look at shorter-term trends in the *Unheard Third* survey—in housing affordability, tenant harassment, and major maintenance issues—it is important to bear in mind that low-income New Yorkers are relying on unregulated rentals in increasing numbers, and losing the rent and tenure protections provided in the regulated and subsidized housing sectors. More low-income New Yorkers are vulnerable to sudden rent increases, do not have a right to a lease renewal, and are thus more susceptible to displacement, eviction, and homelessness. As competition for scarce housing with reasonable rents intensifies, low-income tenants are more vulnerable to substantial risks across housing sectors.





# KEY HOUSING FINDINGS

from the 2017 *Unheard Third* survey

## 1 As the number of low-income unregulated renters grows, they also face greater challenges with housing affordability

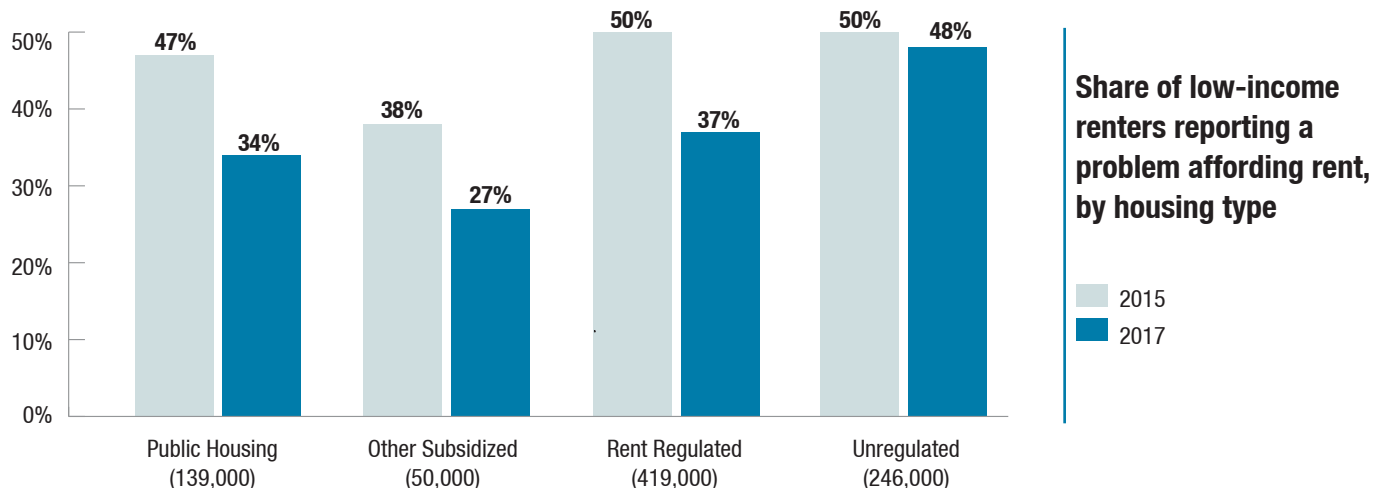
Overall, from 2015 to 2017, the share of low-income renters reporting a problem affording the rent declined by 9 percentage points. This improvement is likely a result of a growing economy, declining poverty, and progressive policy changes, including the state minimum wage increase.<sup>6</sup> However, as the chart below illustrates, these gains have been uneven among renters across housing types.

Renters living in public and subsidized housing are protected from market pressures because their rents are based on tenant incomes. Even though a significant share of low-income public and subsidized renters still reported that affordability was a problem in 2017, the share dropped by 13 and 11 percentage points, respectively, since 2015.

Regulated renters also benefited. While rents in regulated apartments are generally not income tested, two rent freezes on stabilized leases in 2015 and 2016 likely contributed to a 13 percentage-point decline in housing affordability concerns.

However, affordability did not improve for the growing share of low-income New Yorkers living in unregulated rentals. Even if these households benefited from an improving economy over the past few years, rising rents likely negated any gains in earnings. In 2017, 48 percent of unregulated renters reported a problem with being able to afford the rent, a decline of only 2 percentage points since 2015, which is within our margin of error.

**Q:** Please tell me if being able to afford rent, mortgage, or maintenance costs is a very serious problem, somewhat serious problem, not too serious a problem, or not a problem at all where you live:



Note: Respondents that reported a very serious or somewhat serious problem with affordability included in the analysis; Unheard Third has a +/- 3 percent margin of error for low-income respondents.<sup>7</sup>



## 2

### Harassment is a challenge for rent-regulated tenants

New York State’s rent laws protect rent-regulated tenants from unexpected rent hikes. However, many rent-regulated tenants face harassment from landlords, a form of housing insecurity that includes any actions that intend to force tenants to move out from their apartments, so they can then be rented for higher rents.

In the 2017 *Unheard Third* survey, we asked:

**Q: Please tell me if you have experienced any of the following over the last 3 years:**

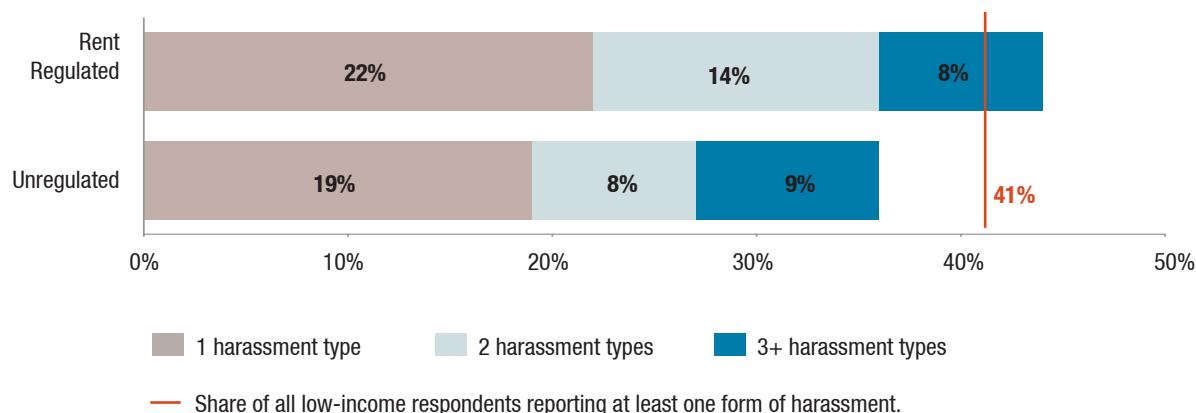
- Long delays in making necessary repairs.
- Had the heat or hot water cut off.
- Problems caused by prolonged construction like excessive debris, dust, and blocked entrances.
- Had landlord bring you or other household member to court to try to evict you.
- Threats from your landlord or super, such as late-night calls, letters, or repeated visits.
- Repeated efforts by your landlord to pay you to move out of your apartment.

To measure harassment, we combined the six tactics described above into one index. Strikingly, we found that 41 percent of low-income renters experienced at least one type of harassment. A significant percentage of both regulated (22 percent) and unregulated (17 percent) renters experienced two or more types.

Regulated tenants were more vulnerable: as illustrated in the chart below, the share reporting at least one form of harassment was 8 percentage points higher than unregulated tenants. This confirms a pattern that organizers have pointed to repeatedly: landlords use harassment as a strategy to push out rent-regulated tenants.<sup>8</sup> Tenant turnover is profitable for landlords because each new rent stabilized lease qualifies for a “vacancy bonus”: a 20 percent rent increase. Further, when the rent in a vacant rent-stabilized unit reaches \$2,700, it is permanently deregulated.

Systematized harassment is particularly pervasive in buildings owned by predatory equity landlords, who make speculative investments in modest rental buildings with a stated goal of exploiting the rent gap between actual and potential rents through rent hikes and service cuts.<sup>9</sup>

**Share of low-income respondents reporting harassment, by housing type (2017)**



**3 Public housing residents are more likely to face serious maintenance and conditions issues**

Public housing rents are pegged to resident incomes and are among the most affordable in New York City. However, years of government underfunding has resulted in physical deterioration of aging public housing stock and increased insecurity among public housing residents. Federal cuts are the biggest culprit for this decline, however the withdrawal of city and state support for 21 developments in the early 2000s contributed significantly to the deterioration of New York City Housing Authority’s (NYCHA) financial and physical condition.<sup>10</sup>

In the 2017 *Unheard Third* survey, we asked:

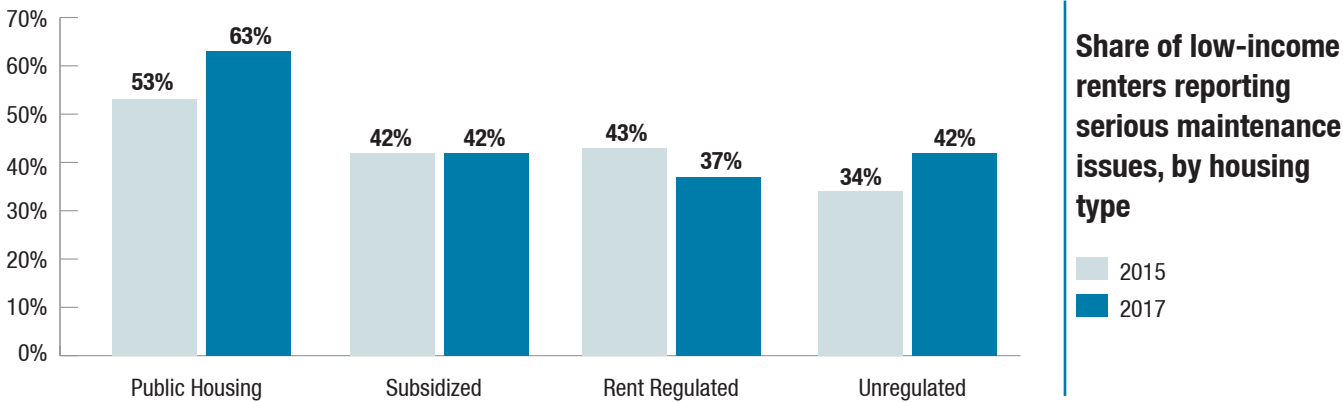
**Q: Please tell me for each of the following if they are a very serious problem, somewhat serious problem, not too serious a problem, or not a problem at all where you live:**

- Heating, leaks, mold or major repairs.
- Properly working elevators, door locks, buzzers or intercoms.

A substantial portion of tenants report experiencing serious maintenance and conditions issues. However, low-income tenants were much more likely to be affected: 48 percent reported serious issues in 2017, 25 percentage points higher than moderate/high-income renters.

The chart below illustrates that housing type impacts renters’ living conditions. Serious maintenance issues are most prevalent among public housing tenants, and the problem appears to be growing, increasing by 10 percentage points since 2015.<sup>11</sup> This is undoubtedly a result of NYCHA’s estimated capital backlog of \$25 billion, which, despite increased capital investment by the city, compounds NYCHA’s difficulty in managing a large and aging public housing portfolio.<sup>12</sup> NYCHA’s declining conditions, including issues with mold, lead paint, and heat have been well covered in the media.<sup>13</sup> Without a major infusion of government support, there is a danger of accelerated “demolition by neglect”, posing a major risk to 500,000 residents.

Housing maintenance is also a major issue for a substantial subset of low-income renters in the private market. In 2017, 42 percent of unregulated renters, 42 percent of subsidized renters, and 37 percent of regulated renters reported at least one serious maintenance issue. Poor conditions in the private rental market are reflected in code enforcement complaints. For example, during the winter of 2016–17, New Yorkers logged almost 200,000 heat and hot water-related complaints through 311 in around 37,000 unique buildings, most concentrated in lower-income neighborhoods.<sup>14</sup>



Note: Respondents that reported a very serious or somewhat serious problem with maintenance included in the analysis.

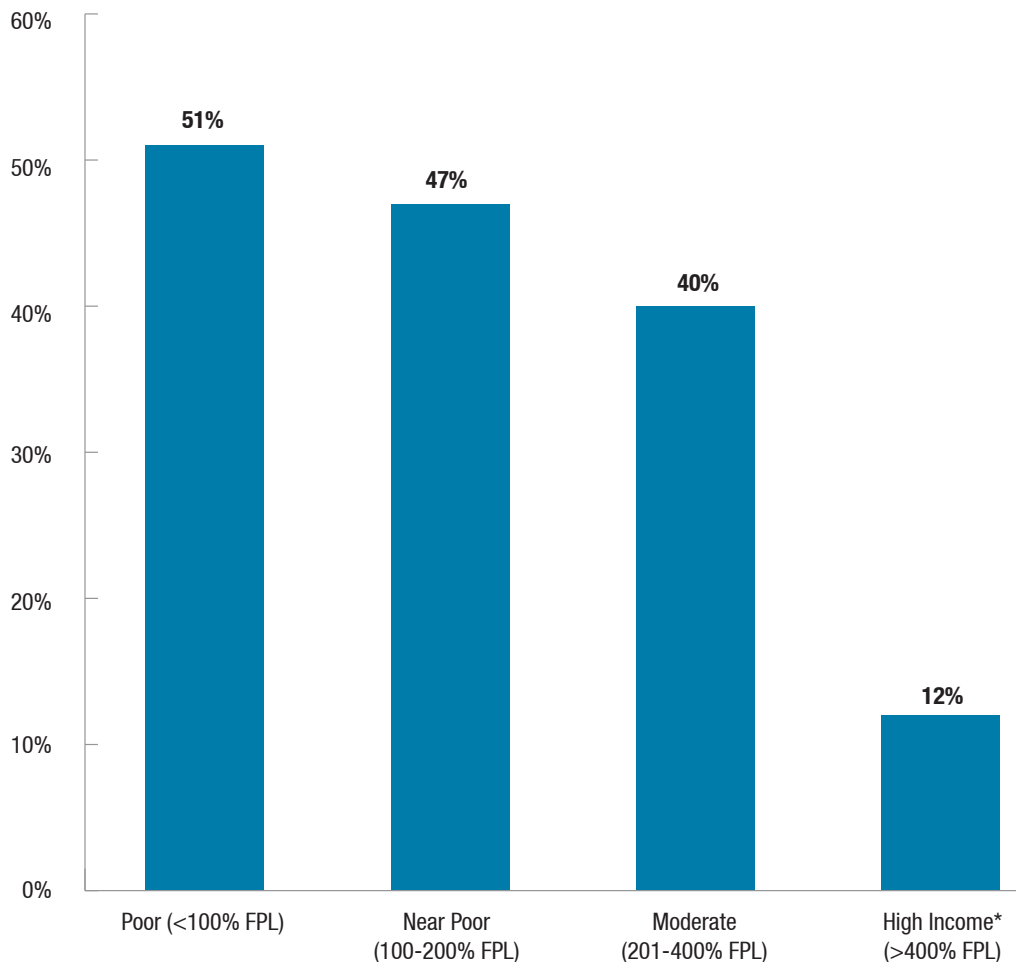
## 4 Rent increases are difficult to absorb

In 2014, 60 percent of low-income renters were severely rent burdened, paying more than half of their income in rent.<sup>15</sup> For those households, even a small monthly rent increase can exacerbate housing insecurity. Between 2014 and 2017, the median contract rent across all housing types increased by \$100, or by 8 percent above inflation.<sup>16</sup>

Unsurprisingly, renters with the lowest incomes have the greatest difficulty with rising rents. In 2017, more than half of poor renters<sup>17</sup> reported being unable to afford a \$25 monthly increase in rent. At the same time, a sizable share of near-poor and moderate-income renters—47 percent and 40 percent, respectively—reported being unable to afford a \$25 increase in rent.

**Q:** If your rent increased \$25 per MONTH in your current apartment, would you be able to afford to live in your current apartment, or not?

**Share of renters who cannot afford a \$25 increase in rent, by income (2017)**



Note: 2016 Federal Poverty Level = \$19,318 for a family of three with one child and \$24,339 for a family of four with two children.

\*sample size is less than 70 respondents

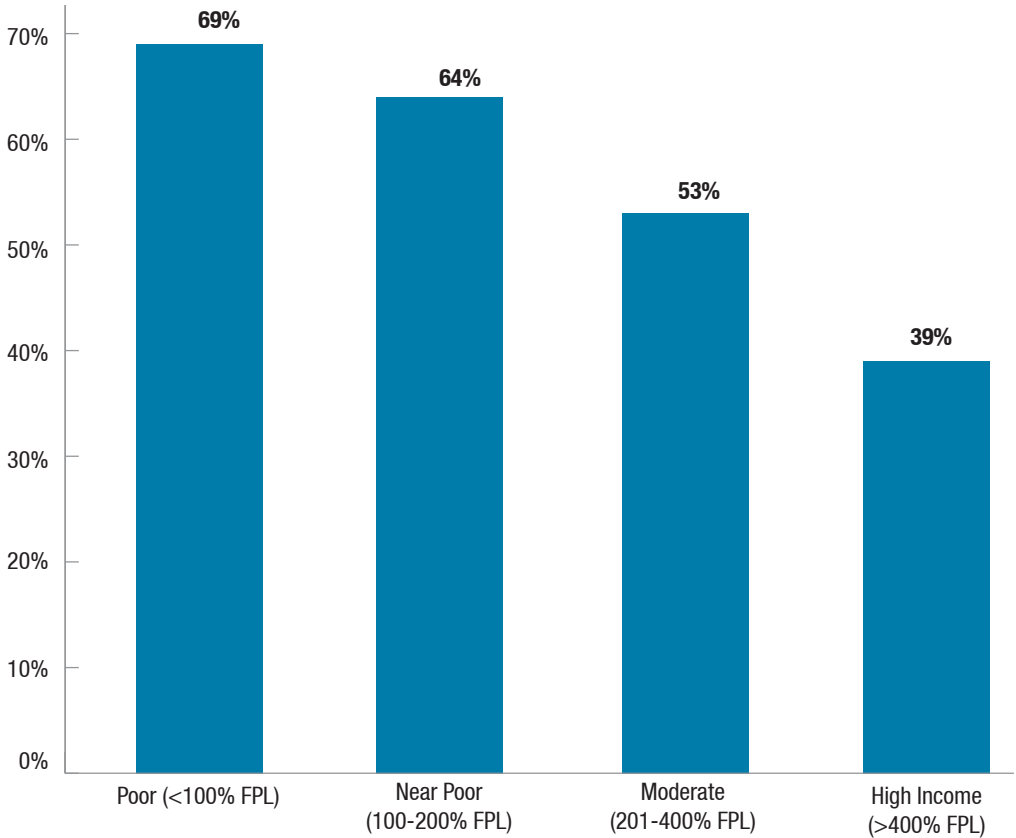
## 5 High asking rents make finding new housing difficult

Despite increasing rents, it is often cheaper for tenants to stay put, rather than to move: the median asking rent for vacant apartments in 2017 was \$538 higher than the median contract rent in occupied units.<sup>18</sup> However, conditions that create housing insecurity across housing types, including unaffordable rents, serious maintenance issues, and harassment often force renters to move. Of course, not all moves are coercive – households move to be closer to schools and jobs, and for many other reasons.

Finding an affordable apartment can be a challenge. Across New York City, including the Bronx where the median asking rent was the lowest (\$1,500 in 2016 as compared to Manhattan, where it was \$3,200),<sup>19</sup> the majority of poor and near-poor households, as shown in the chart below, felt that they would not be able to afford to move within their borough. Even among high-income households, 39 percent reported being unable to find another affordable place to live.

**Q:** If you had to move from your current residence for some reason, how likely is it that you could find another apartment in your borough that you could afford?

**Share of respondents who could not afford to move within borough, by income (2017)**



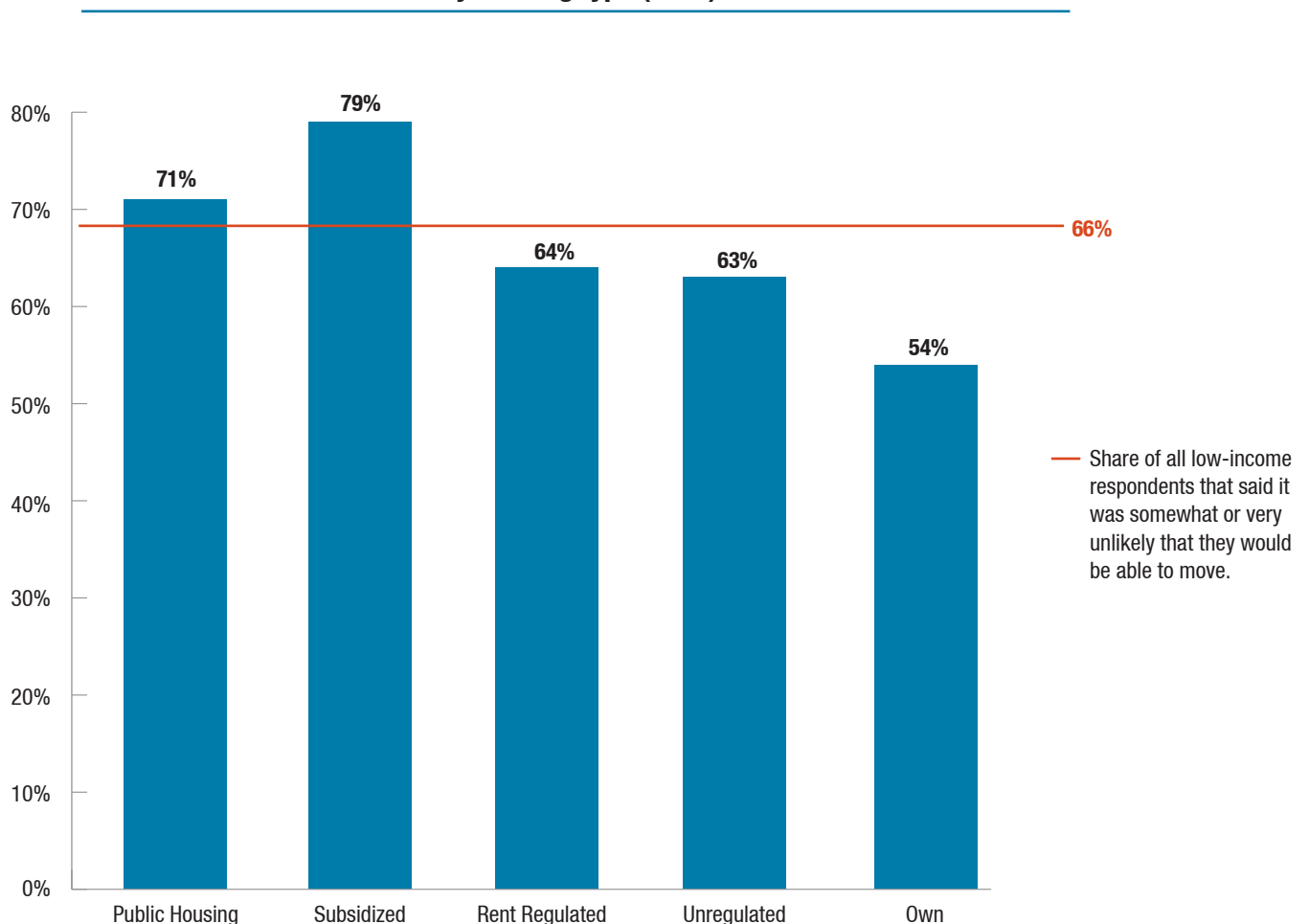
## 6 Most public and subsidized housing residents said that they would not be able to afford another apartment

The majority of low-income New Yorkers, 66 percent, reported being unable to afford to move within their borough. The renter's current housing type further impacted the perceived affordability of alternative housing. Public and subsidized tenants were the least likely to say that they would be able to afford to move within their borough—71 and 79 percent, respectively.

If a large number of public and subsidized tenants were forced to move, the city's expensive housing market would not absorb an influx of low-income apartment seekers, likely leading to more doubled up households and more homelessness. State and local action is key to preserving public and subsidized housing.

**Q:** If you had to move from your current residence for some reason, how likely is it that you could find another apartment in your borough that you could afford?

Share of low-income respondents who could not afford to move within borough, by housing type (2017)



Note: Respondents that said that they were somewhat or very unlikely to find an apartment they could afford are included in the analysis.

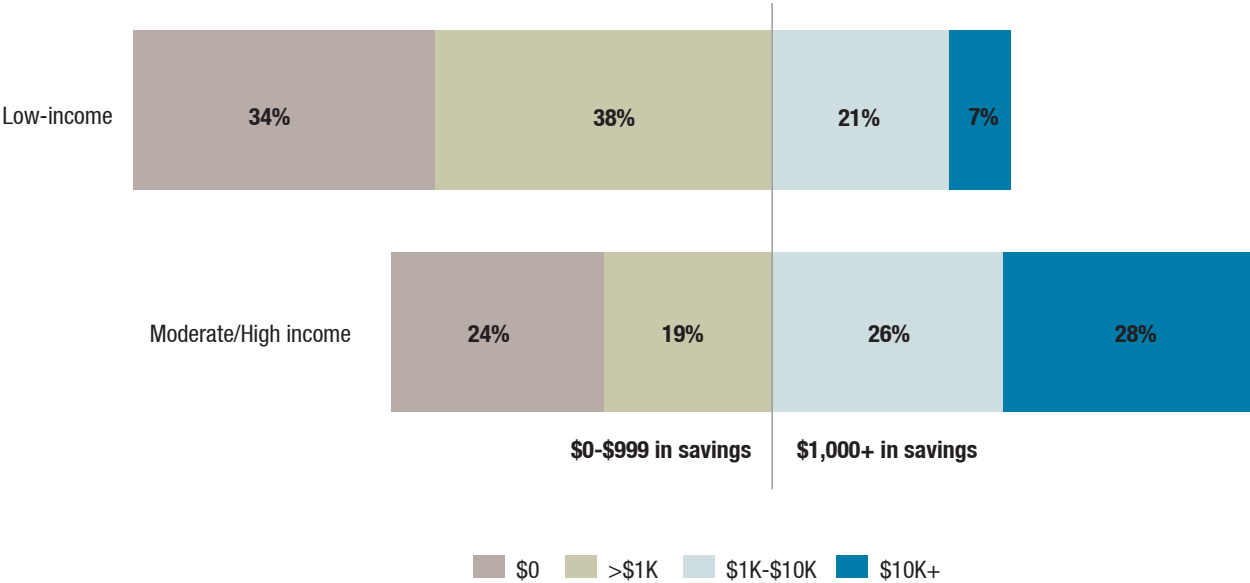
**7** Limited savings among low-income households are a barrier to moving

The difficulties in finding an affordable apartment are compounded by the limited savings of low-income households. In 2017, the baseline move-in costs for a New York City apartment renting at the median rate were about \$4,000 (three months of rent up front, including first and last month’s rent and security deposit).<sup>20</sup> As illustrated in the chart below, 72 percent of low-income renters reported having less than \$1,000 in savings, meaning that the costs of signing a new lease would present a significant financial challenge.

Limited savings coupled with high rent burdens among low-income households further exacerbate housing insecurity. Temporary financial setbacks, like a medical expense or temporary job loss, can have major long-term repercussions, including eviction, ruined credit, and homelessness.

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

Savings by income category, renters only (2017)



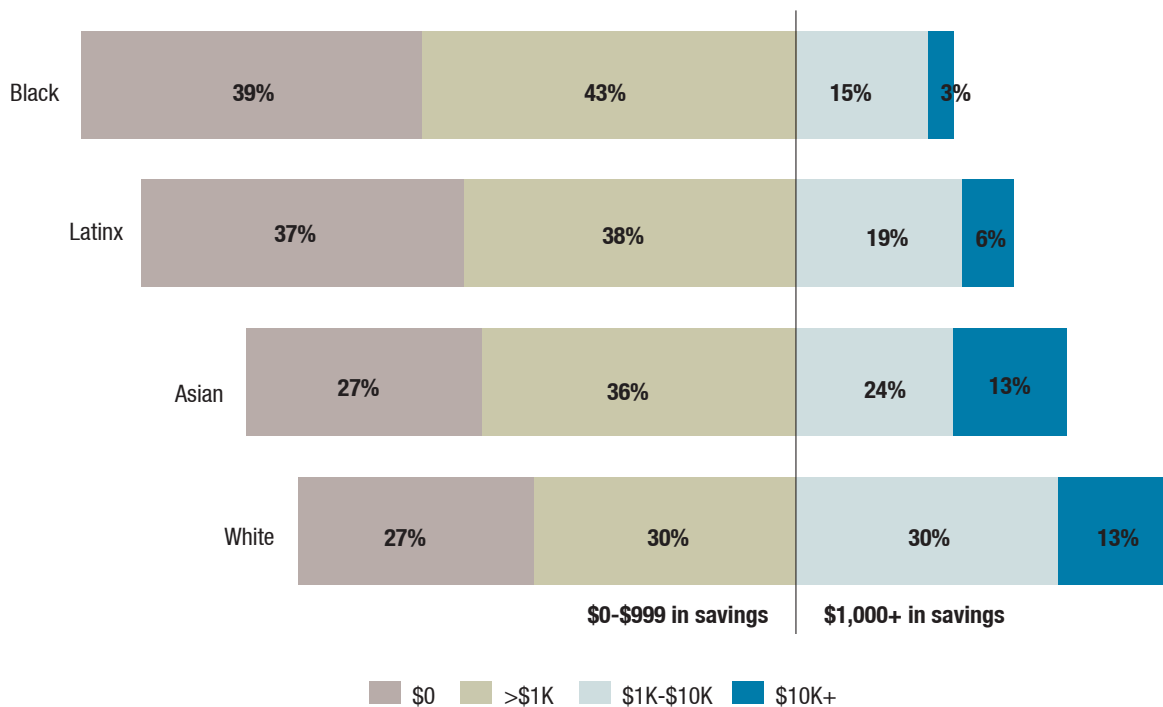
## 8 Disparities in savings are unequally distributed by race

Among low-income renters, disparities in savings are unevenly distributed by race. Eighty two percent of black renters and 75 percent of Latinx renters report having less than \$1,000 in savings, as compared to 63

percent of Asian renters and 57 percent of white renters. This is in line with national research, which points to a broadening racial wealth gap across all socioeconomic levels.<sup>21</sup>

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

**Low-income renters reporting rainy day savings, by race (2017)**



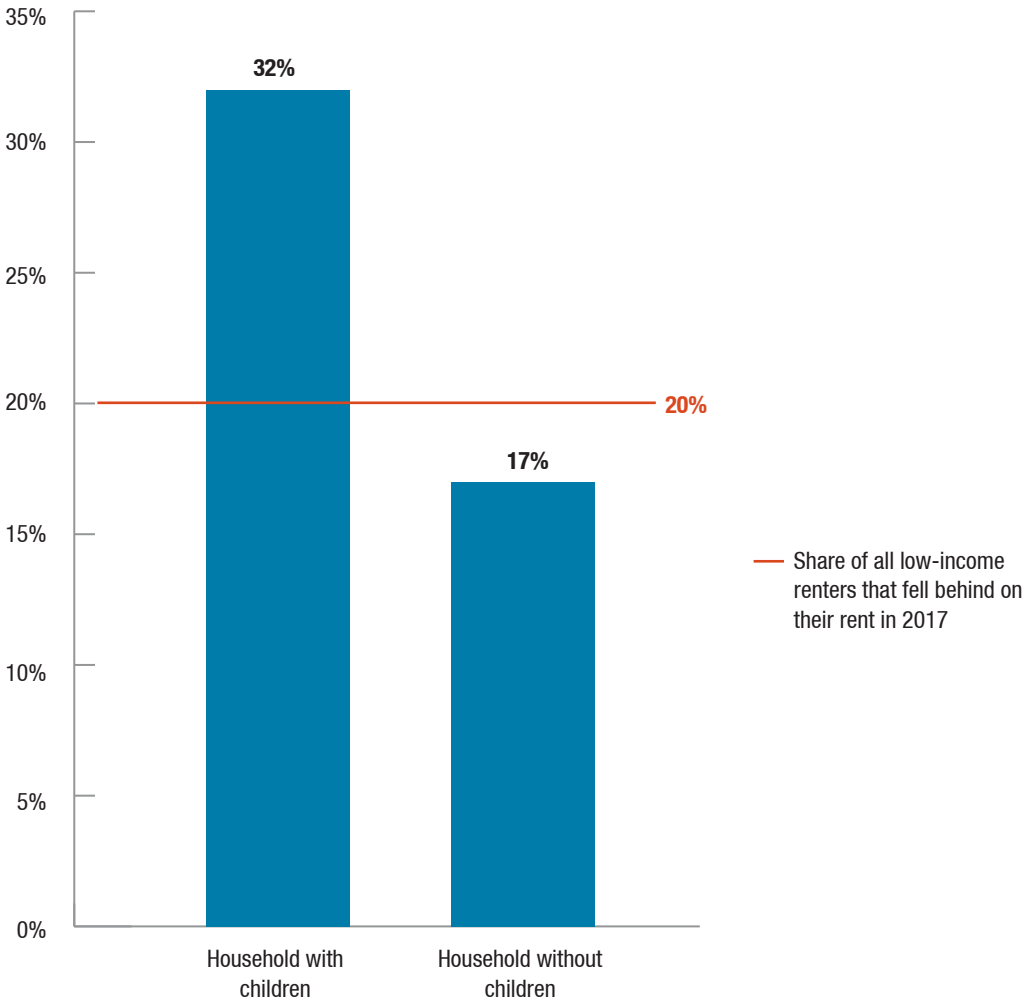
## 9 Low-income families with children, especially those headed by single mothers, are most at risk for housing insecurity

The vast majority of low-income households are rent burdened, with minimal residual income left over for the cost of everyday necessities, including medical expenses and food. Childcare costs add additional obligations, increasing the financial burden on renters. In 2017, the share of low-income renters with children that have fall-

en behind on their rent was 15 percentage points higher than households without children. This is in line with research that shows that the lack of affordable housing is the primary cause for homelessness among families with children in New York City.<sup>22</sup>

**Q:** Have you or any member of your household experienced this difficulty last year: fallen behind on your rent?

**Share of low-income renters that have fallen behind on their rent, by parental status (2017)**





Low-income single mothers are at the greatest risk of housing insecurity. These households are exposed to the same financial stressors as dual parent households, but with only one potential income earner. Further, families with kids need larger, more expensive apartments. As shown in the chart below, in 2017, 35 percent of single mothers fell behind on their rent, 15 percentage points more than low-income New Yorkers overall.

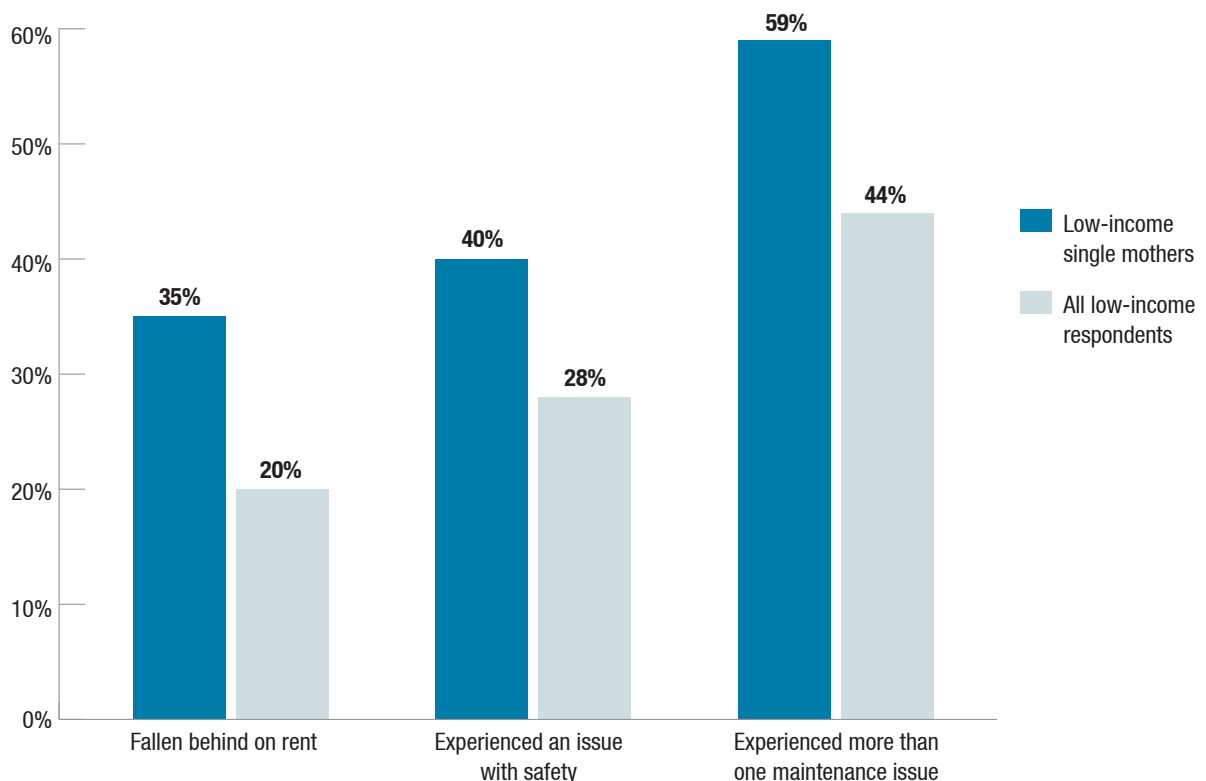
Single mothers are also more likely to experience poor living conditions. In 2017, 40 percent reported feeling unsafe in hallways or other public areas in their buildings. This is 12 percentage points higher than all low-income respondents. Further, 59 percent lived in housing with at least one serious maintenance issue, 15 percentage points higher than the overall share of low-income respondents.

Unaffordable rents and inadequate and unsafe housing conditions often precipitate further housing insecurity,

including evictions, doubling up, and homelessness. According to Institute for Children, Poverty, and Homelessness (ICPH), “single mothers with young children living in poverty face the greatest risk of homelessness in New York City.”<sup>23</sup>

In the context of the racial wealth gap, among other structural racial and gender inequalities, black and Latinx low-income single mothers are especially vulnerable. This is reflected in the demographic makeup of homeless shelters. The Coalition for the Homeless has found that approximately 58 percent of New York City homeless shelter residents are black, 31 percent are Latinx, 7 percent are white, and less than 1 percent are Asian.<sup>24</sup> The makeup of the city’s shelter population is not proportional to the makeup of the city’s population in poverty, which is 22 percent black, 29 percent Latinx, 12 percent white, 20 percent Asian, and 17 percent other.<sup>25</sup>

### Low-income single mothers report a high share of housing instability (2017)



**10** New Yorkers favor rental assistance over tax breaks for developers

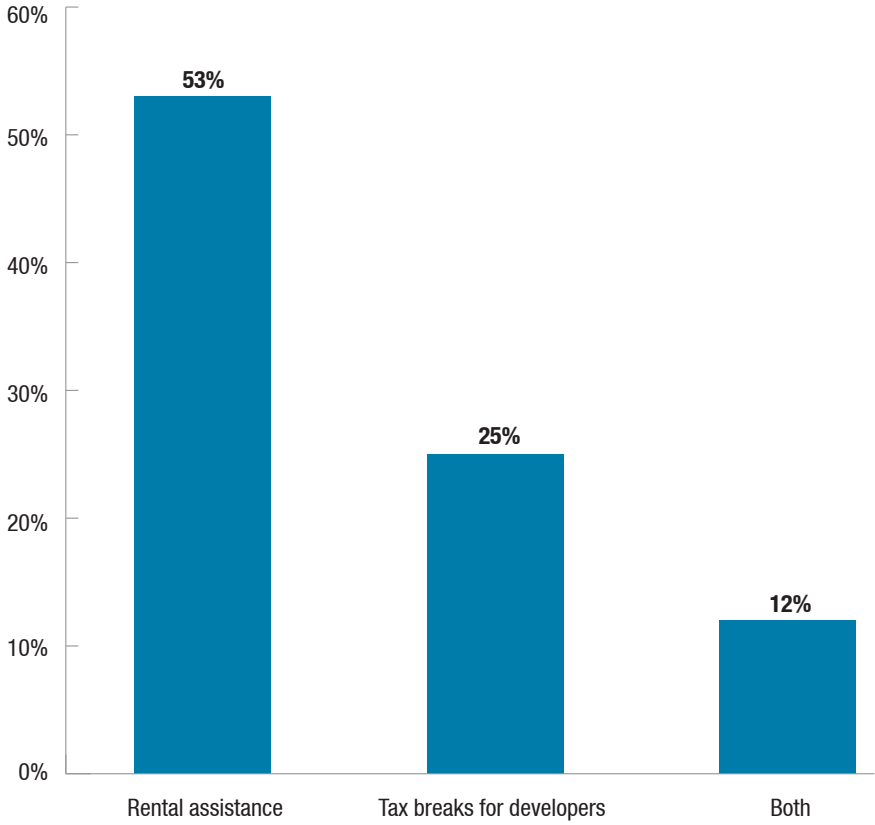
To help make housing more affordable, the majority of New Yorkers across all income levels support the expansion of rent assistance programs over developer tax breaks. Section 8 vouchers, which are federally funded, are the primary source of long-term rental assistance in New York City. While there are multiple state and local emergency rental assistance programs, they are designed to provide temporary support, rather than to ensure long-term affordability.

Developer tax breaks cost the city a significant amount in lost tax revenue every year. For example, 421-a, the city’s largest real property tax expenditure program, cost the city \$1.3 billion in fiscal year 2017.<sup>26</sup> In contrast, the Department of Homeless Services’ rental assistance and housing placement budget was a fraction of that cost, \$24.5 million. Spending budgeted for rental assistance programs managed by the New York City Department of Social Services, including the Living in Communities (LINC) voucher and CityFEPs, was \$90 million in 2017.<sup>27</sup>

**Q:** Right now, New York City and State officials are considering ideas for making housing more affordable. Which of the following do you agree with more?

- Expand rent assistance programs to help low-income New Yorkers afford their rent.
- Expand tax breaks to real estate developers to encourage them to build more affordable housing units in new buildings.

**Support for affordable housing programs among New Yorkers (all incomes)**



## 11 New Yorkers favor rental assistance over shelters

To reduce homelessness, the majority of New Yorkers support government investment in rent assistance over the expansion of shelters. There is a large body of evidence that suggests that long-term rental assistance programs are very effective in addressing family homelessness. For example, a 2008 Homelessness Research Institute analysis showed that vouchers protect families against housing instability and are “extensively tested and demonstrably effective” in moving homeless families into permanent housing.<sup>28</sup> The Department of Housing and Urban Development’s (HUD) Family Options study, which tested various housing and services interventions for homeless families over two years across multiple states, found that long term subsidies reduced the proportion of families experiencing homelessness by half or more.<sup>29</sup>

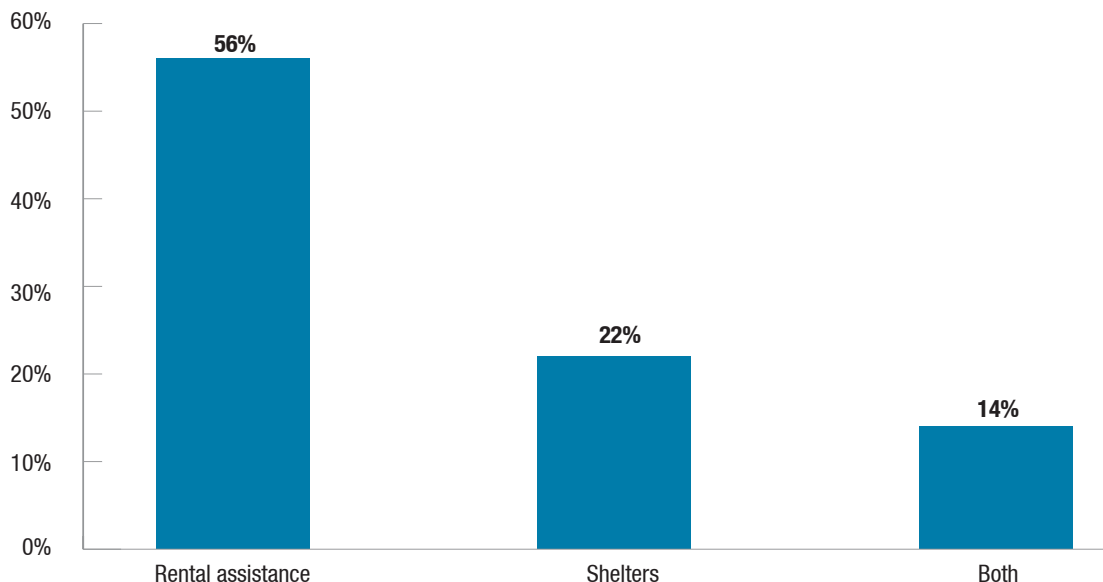
New York has a long history of emergency rental assistance programs, including the state’s Family Homelessness and Eviction Prevention Supplement (FEPS), which helps households with children that are on the brink of eviction, as well as the city’s Living in Communities (LINC) program, which provides support to homeless families. Existing programs fall short either because the maximum subsidy per household is too low to cover market rents or because of unrealistic subsidy time limits.

In 2016, Queens Assemblymember Andrew Hevesi proposed a new statewide rental assistance program, Home Stability Support, which would expand the assistance provided to be more in line with market rents. The 2018 New York State budget included a small rental assistance expansion pilot, targeting 240 households.

**Q:** When it comes to reducing homelessness in New York City, which of the following do you agree with more?

- Government should invest more in expanding and improving homeless shelters.
- Government should invest more in providing rent assistance to low-income residents to prevent evictions.

**Support for homelessness programs among New Yorkers (all incomes)**



## Conclusions

Recent trends that are observable in the *Unheard Third* survey point to rising housing insecurity, which takes different forms across housing types. Affordability is a particular challenge for the growing number of low-income renters in unregulated units, due to the deregulation of rent regulated units and the continued erosion of housing subsidies. These renters do not benefit from income-based rents or the protections that come with rent-regulated units, and are pushed “closer to the edge” of homelessness. On the other hand, rent-stabilized tenants are more vulnerable to harassment; while public housing tenants are facing the danger of “demolition by neglect” as a result of underfunding.

Low-income New Yorkers do not have significant savings. Many can neither afford an increase in rent nor the costs of moving. Households with children are the most vulnerable to housing insecurity, low-income black and Latinx single mothers in particular. The city’s growing housing crisis requires bold, pro-tenant policy solutions, including:

- **Launch a New York State rental assistance program:** *The Unheard Third* shows widespread support for a rental assistance program—such as Assemblymember Hevesi’s proposed Home Stability Support program—for low-income New Yorkers as an anti-eviction and anti-homelessness strategy. An expanded rental assistance program would help alleviate high rent burdens among low-income New Yorkers, and provide stability to households before they face eviction or homelessness. To make the program work, the state would have to address the continuing source of income discrimination experienced by voucher holders and strengthen rent regulations.

- **Strengthen the rent laws:** New York’s rent laws protect about one million renter households in New York City, including 419,000 low-income households. However, these protections have been significantly weakened with vacancy deregulation, as well as excessive rent increases as result of the vacancy bonus and preferential rents. To take advantage of these provisions within the law, some landlords employ harassment as a systematic strategy to speed up tenant turnover.

The city has taken steps to curb harassment, including passing the Stand for Tenant Safety bill package in 2017.<sup>30</sup> To further address insecurity among rent regulated tenants, the state should repeal high rent vacancy deregulation and the vacancy bonus, and reform the preferential rent provision.

- **Restore public housing:** To address NYCHA’s estimated \$25 billion capital backlog, the city and state need to commit to a “Marshall Plan” to preserve the largest affordable housing resource devoted to meeting the needs of low-income New Yorkers.
- **Address serious maintenance and conditions issues in private rental housing** through more proactive code enforcement and a stronger framework for emergency repairs.<sup>31</sup>

In addition to the state and city government actions highlighted above, advocates should **support tenant organizing among unregulated tenants**. As a larger portion of low-income New Yorkers end up in the unregulated housing market, organizers should focus on this particularly vulnerable subset of low-income tenants.

## Appendix A - Methodology

### How the survey was conducted

The Community Service Society designed this survey in collaboration with Lake Research Partners, who administered the survey by phone using professional interviewers. The survey was conducted from July 12 to August 15, 2017.

The survey reached a total of 1,761 New York City residents, age 18 or older, divided into two samples:

- 1,132 low-income residents (up to 200% of federal poverty standards, or FPL) comprise the first sample:
  - 587 poor respondents, from households earning at or below 100% FPL
  - 545 near-poor respondents, from households earning 101% - 200% FPL
- 629 moderate- and higher-income residents (above 200% FPL) comprise the second sample:
  - 428 moderate-income respondents, from households earning 201% - 400% FPL
  - 201 higher-income respondents, from households earning above 400% FPL

This year's survey also included an oversample of 528 cell phone interviews among adult residents at up to 400% FPL and an oversample of 629 immigrant New Yorkers who have been in the country 15 years or less and are under the 200% FPL.

Interviews were conducted in English, Spanish, and Chinese.

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 \$40,840. Telephone numbers for the higher income sample were drawn using RDD in exchanges in the remaining census tracts. The data were weighted slightly by income level, gender, region, age, 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 on 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 +/- 3.0 percentage points. The margin of error for the higher income component is +/- 4.0 percentage points.

### Historical Overview of Community Service Society of New York's *Unheard Third* Survey Samples

Survey Year	Survey Fielding Period	Total Sample	Low-Income Sample (≤200% FPL)	Moderate-Higher Income Sample (>200% FPL)	Margin of error	
					Low-income	Moderate-Higher income
2015	July 19-August 17, 2015	1,705	1,052	653	+/-3.0%	+/-3.8%
2017	July 12-August 15, 2017	1,761	1,132	629	+/-3.0%	+/-4.0%

## Endnotes

1. The federal poverty threshold, updated by the Census Bureau each year, is used to quantify poverty in America. The 2016 threshold (set in September 2017) is \$19,318 for a family of three with one child and \$24,339 for a family of four with two children. CSS defines “low-income” as individuals and families whose earnings are at 200% of the federal poverty level (FPL), or \$38,636 for a family of three.
2. Elyzabeth Gaumer, *Selected Initial Findings of the 2017 New York City Housing and Vacancy Survey (HVS)*, New York City Department of Housing Preservation and Development, February 2017.
3. See Appendix A for survey methodology.
4. *The State of the Nation’s Housing 2017*, Joint Center for Housing Studies of Harvard University, June 2017.
5. 2017 HVS data for low-income renters is not available at the time of publication. Once 2017 HVS microdata is available, it will be possible to assess if the trend of rent increases outpacing incomes continued among low-income renters between 2014 and 2017.
6. Irene Lew and Nancy Rankin, *Policies Matter: Hardships Decline for Low-Income New Yorkers in 2016*, Community Service Society, January 2017.
7. Charts on pages 4–17 are based on 2017 *Unheard Third* survey data.
8. Steven Wishnia, “How forcing tenants to move became a business model for NYC landlords,” *The Village Voice*, September 18, 2018.
9. *The Predatory Equity Story: Tenant Perspectives on Speculative Landlords, Displacement, and Fighting for Justice*, Stabilizing NYC, 2017.
10. Victor Bach and Tom Waters, *Strengthening New York City’s Public Housing*, Community Service Society, July 2014.
11. Serious maintenance issues index includes the following two categories: Heating, leaks, mold or major repairs & properly working elevators, door locks, buzzers or intercoms.
12. *NYCHA Capital: What You Need to Know*, Citizens Budget Commission, December 20, 2017.
13. Greg B. Smith, “NYCHA tenant lives in ‘deplorable conditions’ as repairs stall,” *Daily News*, April 17, 2017; William Neuman, “As 4 of 5 in Public Housing Lost Heat, a Demand for an Apology Is Unfulfilled,” *The New York Times*, February 6, 2018; “NYCHA Tenants Sue Over Mold, Lead Paint and Heating Outages,” WNYC, February 27, 2018.
14. Analysis of 311 Data conducted by HeatSeek. See 2017 HeatSeek Impact Report.
15. CSS analysis of 2014 NYC Housing Vacancy Survey.
16. Elyzabeth Gaumer, *Selected Initial Findings of the 2017 New York City Housing and Vacancy Survey (HVS)*, New York City Department of Housing Preservation and Development, February 2017.
17. CSS defines poor as individuals and families whose earnings are at 100% of the federal poverty level (FPL), near-poor as 200% of FPL, moderate as 201-400% of FPL and high as 400+ of FPL.
18. Elyzabeth Gaumer, *Selected Initial Findings of the 2017 New York City Housing and Vacancy Survey (HVS)*, New York City Department of Housing Preservation and Development, February 2017.
19. *State of New York City’s Housing and Neighborhoods in 2016*, New York University Furman Center, June 2017.
20. The median contract rent, across housing types, was \$1,337 in 2017 according to the 2017 NYC HVS.
21. *The Road to Zero Wealth: How the Racial Wealth Divide is Hollowing Out America’s Middle Class*, The Institute for Policy Studies, September 2017.
22. *NYC Homelessness: The Basic Facts*, Coalition for the Homeless, January 2018.
23. *On the Map: The Dynamics of Family Homelessness in New York City 2017*, Institute for Children, Poverty, and Homelessness (ICPH), April 2017.
24. *NYC Homelessness: The Basic Facts*, Coalition for the Homeless, January 2018.
25. *2016 Focus: Focus on Poverty in New York City*, New York University Furman Center, June 2017.
26. *Annual Report on Tax Expenditures*, The City of New York Department of Finance, 2017.
27. *Report on the Fiscal 2017 Executive Budget Department of Homeless Services*. The Council of the City of New York. May 12, 2016; Picture the Homeless Research Committee. *The Business of Homelessness: Financial & Human Costs of the Shelter-Industrial Complex*. Picture the Homeless. 2018.
28. *Housing Vouchers Are Critical for Ending Family Homelessness*, Homelessness Research Institute of the National Alliance to End Homelessness, January 2008.
29. *Family Options Study: 3-Year Impacts of Housing and Services Interventions for Homeless Families*, U.S. Department of Housing and Urban Development (HUD), 2016.
30. *New York City Council Passes Last Stand for Tenant Safety Bill, Endorsed by Progressive Caucus*, Progressive Caucus of the NYC Council, September 28, 2017.
31. *The Predatory Equity Story: Tenant Perspectives on Speculative Landlords, Displacement, and Fighting for Justice*, Stabilizing NYC, 2017.

## Related Publications

AVAILABLE AT [WWW.CSSNY.ORG/PUBLICATIONS](http://WWW.CSSNY.ORG/PUBLICATIONS)

### **Closing the Door: Subsidized housing at a time of federal instability**

Oksana Mironova  
February 2018

### **Expanding Workers' Rights - What it means for New York City's Low-Income Workers**

Nancy Rankin, Irene Lew  
January 2018

### **Public Housing: New York's Third City**

Victor Bach  
March 2017

### **POLICIES MATTER: HARDSHIPS DECLINE FOR LOW-INCOME NEW YORKERS IN 2016**

Irene Lew, Nancy Rankin  
January 2017

## Community Service Society of New York

### Executive Officers

**David R. Jones**

President and Chief Executive Officer

**Steven L. Krause**

Executive Vice President and Chief Operating Officer

### 2017–2018 Board of Trustees

Deborah M. Sale  
Chairperson

Steven Brown  
Vice Chairperson

Ralph Da Costa-Núñez, Ph.D.  
Treasurer

Hon. Betsy Gotbaum  
Secretary

Terry Agriss

Karen Y. Bitar, Esq.

Judy Chambers

Sylvia E. DiPietro, Esq.

Richard W. Eaddy

Florence H. Frucher

Patricia Glazer

Nicholas A. Gravante, Jr., Esq.

Khaled Haram

Joseph J. Haslip

Michael Horodniceanu, Ph.D.

Magda Jimenez Train, Esq.

Micah C. Lasher

Khary Lazarre-White, Esq.

Hon. Kelly O'Neill Levy, Esq.

Mark E. Lieberman

Rosalie Margolis, Esq.

Joyce L. Miller

Geoffrey Newman

Carol L. O'Neale

Regan Kelley Orillac

David J. Pollak

Margarita Rosa, Esq.

Donald W. Savelson, Esq.

Marla Eisland Sprie, Esq.

Ken Sunshine

Barbara Nevins Taylor

Phyllis Taylor

Jeffery J. Weaver

Jerry Webman

Abby Wenzel, Esq.

Mark A. Willis

### Honorary Life Trustees

Stephen R. Aiello, Ph.D.

Hon. David N. Dinkins

Marian S. Heiskell

**Community  
Service  
Society** | Fighting Poverty  
Strengthening  
New York

633 Third Ave, 10th FL  
New York, NY 10017  
PH 212.254.8900  
www.cssny.org