



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

UNHEARD THIRD 2008: HEEDING THE VOICES OF LOW-INCOME NEW YORKERS

WORKING HARD, FALLING BEHIND

Jeremy Reiss
Director, Workforce and Economic Security Initiatives
Community Service Society

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Methodology

The Community Service Society (CSS) in collaboration with Lake Research Partners designed this survey, which Lake Research Partners administered by phone using professional interviewers. The survey reached a total of 1523 New York City residents. The survey is divided into two samples of 1015 low-income residents (up to 200% of the federal poverty standard or approximately \$35,000 annually for a family of three) and 508 higher-income New York City residents (above 200% of the federal poverty standard), age 18 or older. The survey was conducted from June 8 to July 3, 2008.

The low-income sample included two populations – **529 poor respondents** (earning at or below 100% of the federal poverty standard) and **486 “near-poor” respondents** (earning between 101% and 200% of the federal poverty standard). We refer to these two groups collectively as “**low-income**”. The higher-income sample also included two populations – **203 “moderate-income” respondents** (earning between 201% and 400% of poverty) and **305 “higher-income” respondents** (earning above 400% of poverty).

Telephone numbers for the low-income sample were drawn using random digit dial (RDD). The data were weighted slightly by gender, age, region, party identification, immigration status, education and race in order to accurately reflect 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.

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 +/-4.3%.

Part 1: Employment Profile

Low-income New Yorkers exhibit steady work histories. They are not low-income because they do not work.

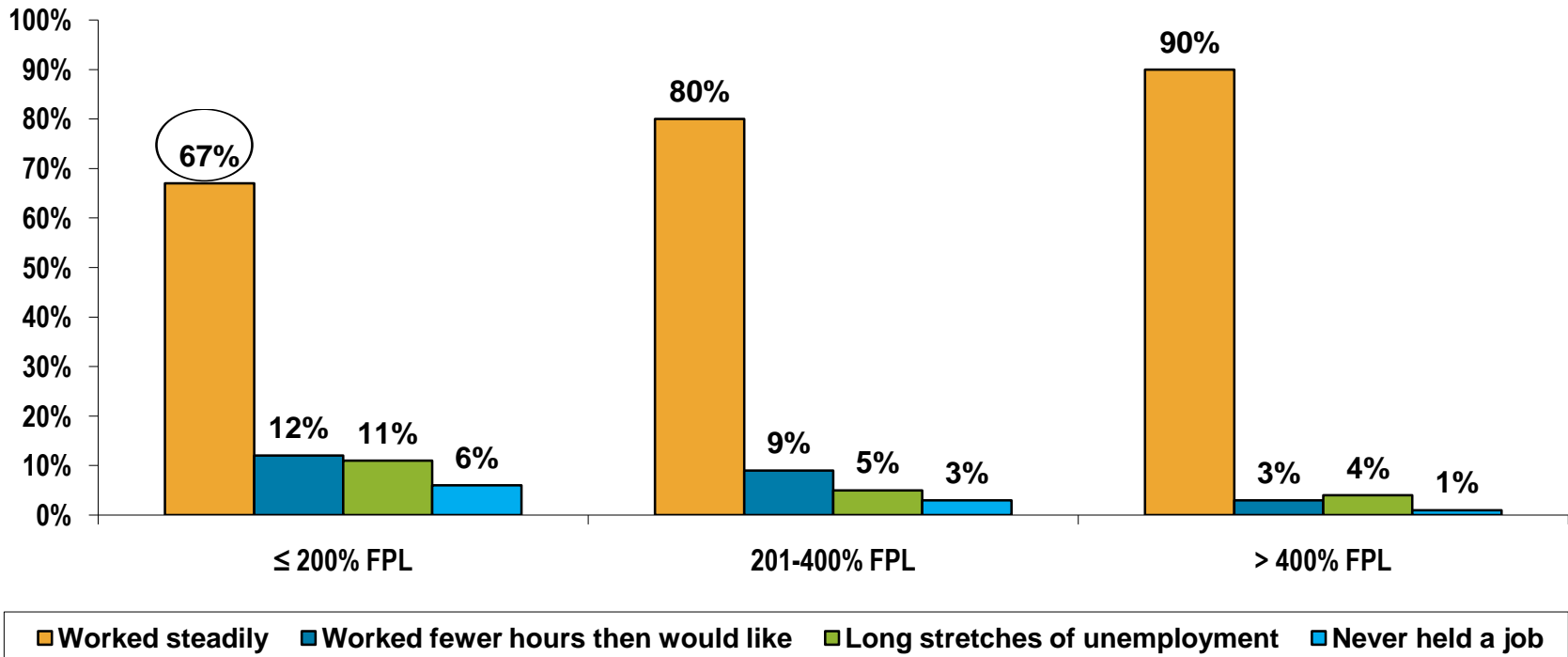
Rather, the structure of low-wage employment is different than higher-income jobs. Low-income New Yorkers are working jobs with hourly pay and limited employer sponsored benefits, such as health care and paid sick leave. Moderate- and higher- income New Yorkers are more likely to be salaried employees with employer sponsored benefits.

Underemployment is also a problem. The vast majority of low-income New Yorkers who are working part-time would like more hours.

Union jobs are better jobs. Low-income New Yorkers in union households are much more likely than their non-union counterparts to receive a range of employer sponsored benefits and access to education and job training opportunities.

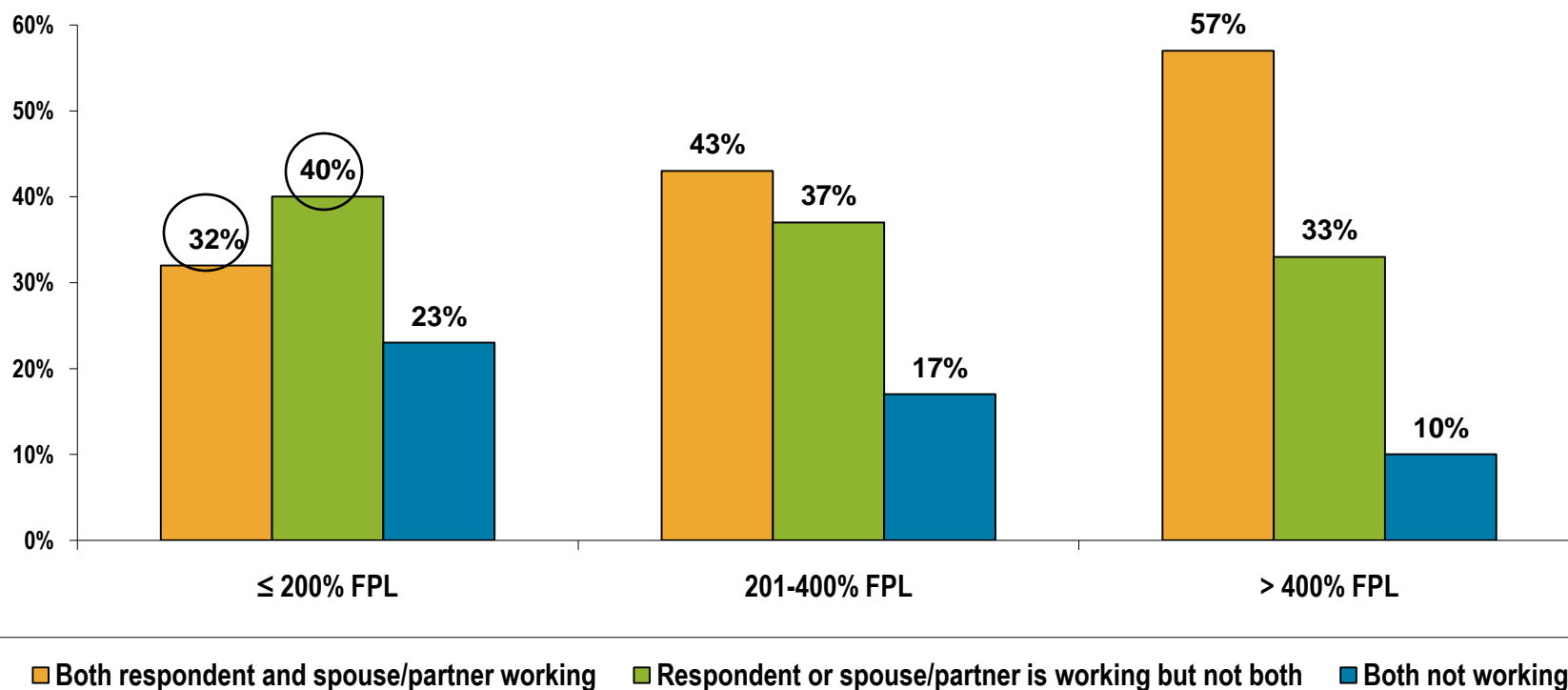
Two thirds of low-income New Yorkers have worked steadily since high school. Very few have never worked. Moderate- and higher-income New Yorkers also report strong work history.

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



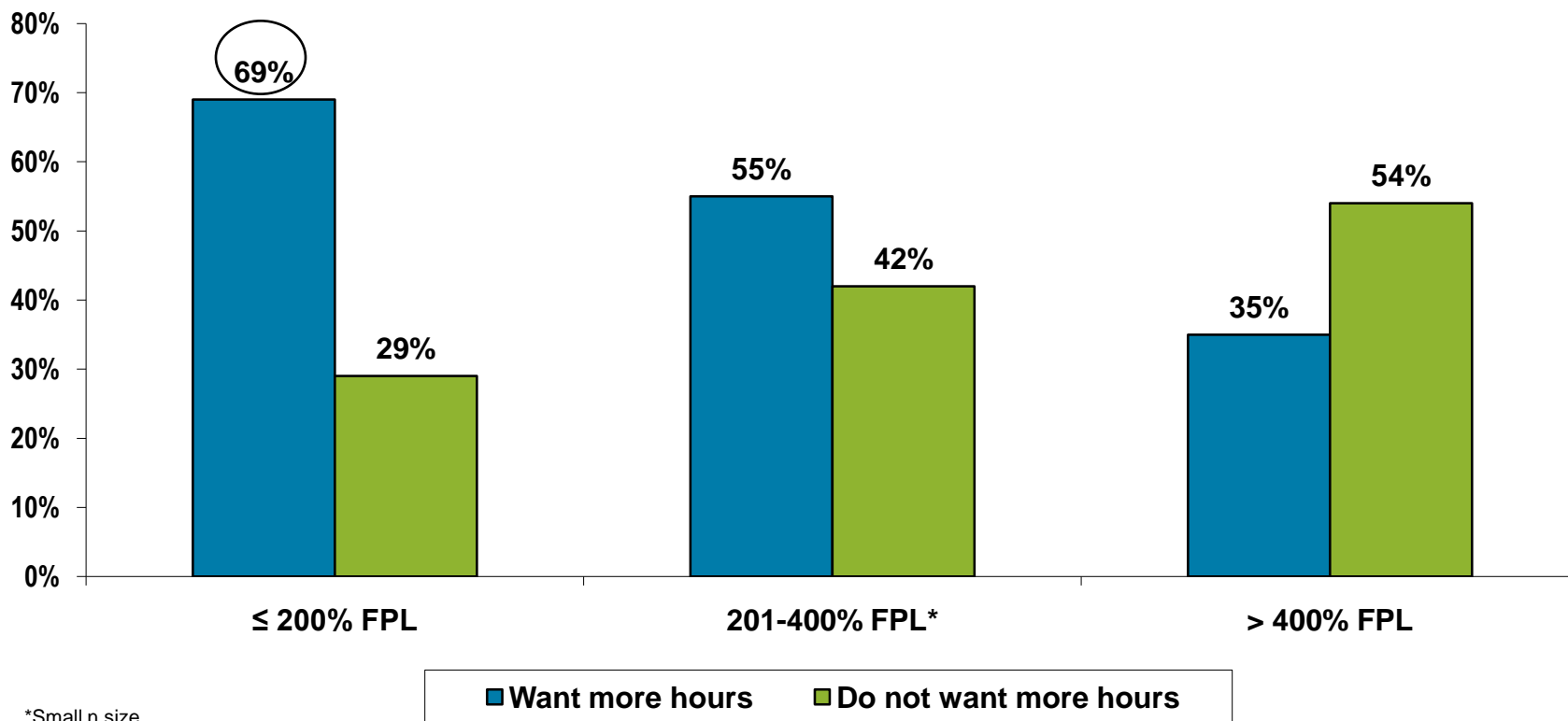
More than 7 in 10 low-income respondents are working or have a spouse that is currently working. Across income groups, less than 1 in 4 respondents and their spouses are both not working.

Respondent/Spouse or Partner Employment Profile



The struggle to make ends meet includes the struggle to secure more hours. The majority of low-income workers who are working part-time would like to be working more hours. Only one-third of part-time higher-income workers would like more hours.

Would you like to be working more hours or would you not like to be working more hours? (ASKED OF PART-TIME WORKERS ONLY)



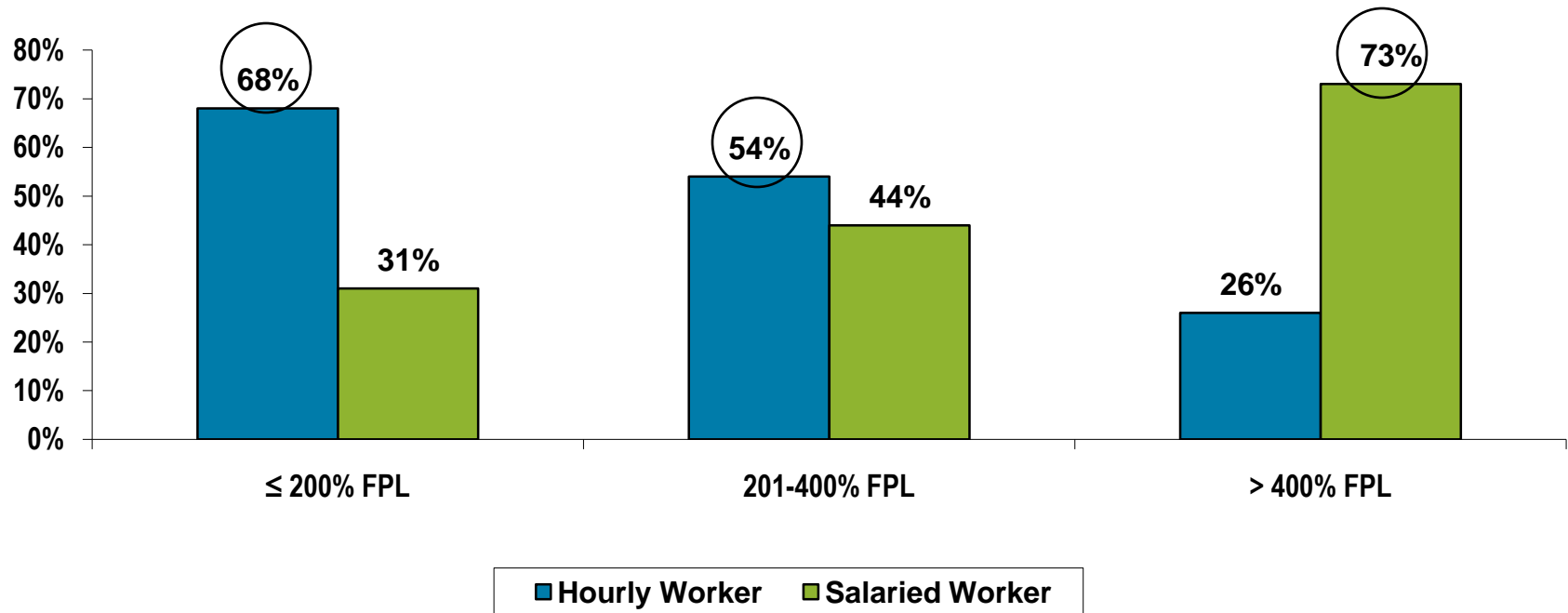
Health problems are the top employment barrier for low-income New Yorkers. Lack of education and training is the second most prevalent barrier, followed by not knowing the right people.

Here is a list of factors other people have mentioned as reasons their search for a job has been difficult. Of these, please tell me which of these factors you think makes it the most difficult for YOU to find a job: (ASKED OF UNEMPLOYED ONLY)

	≤100% FPL	101%-200% FPL
You have health problems	39%	37%
You don't have enough education or training	31%	27%
You have been out of the job market/hard to re-enter	26%	17%
You don't have enough prior experience	25%	25%
You don't know the right people	24%	28%
There are not enough jobs	13%	6%
You have limited English skills	10%	6%
You don't have transportation to get to a job	10%	4%
Your family responsibilities and child care	8%	21%
You are having trouble because of your race/ethnicity	8%	5%
You are afraid to lose public health insurance such as Medicaid because you would earn too much	7%	6%

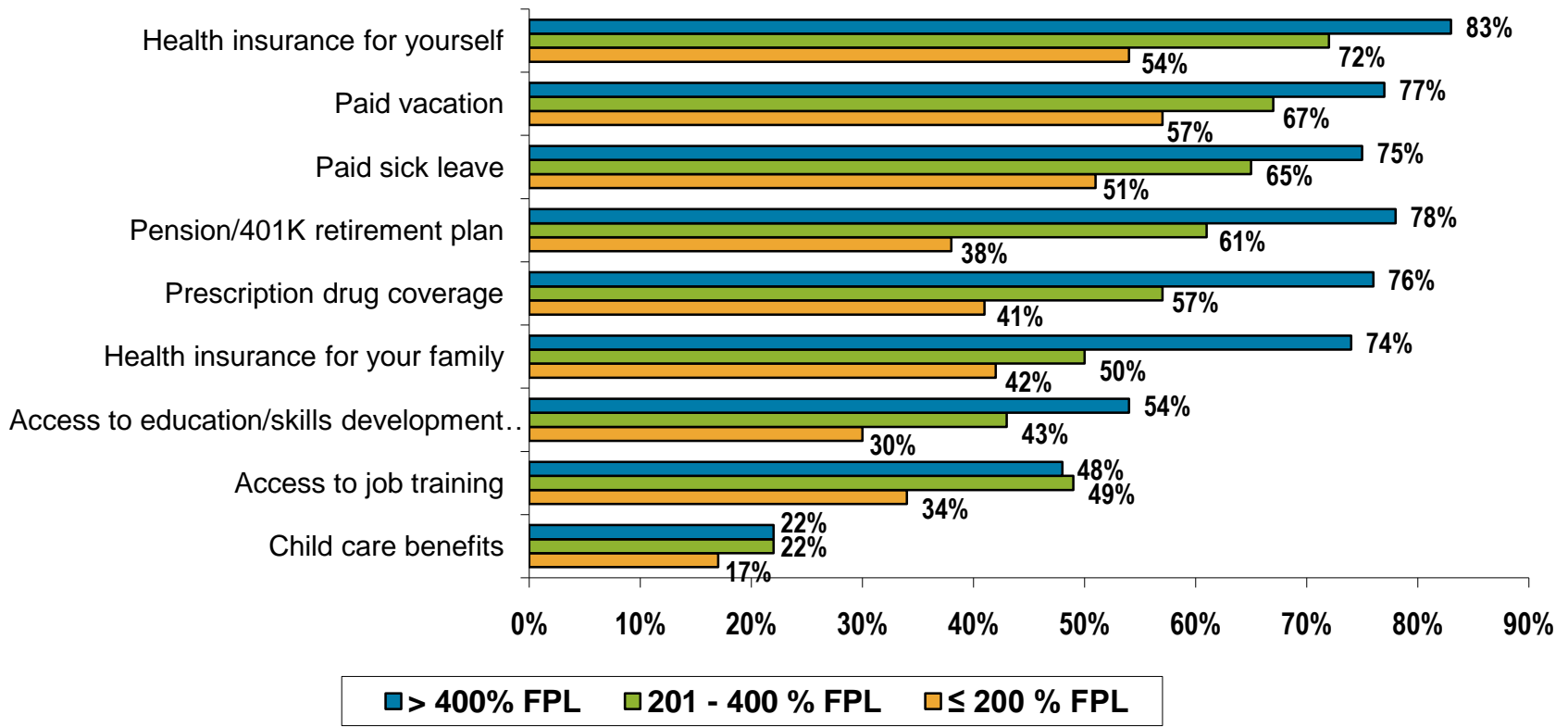
The majority of low- and moderate-income workers are paid hourly. The vast majority of higher-income workers are paid a salary.

Are you paid on an hourly basis or are you not paid on an hourly basis?



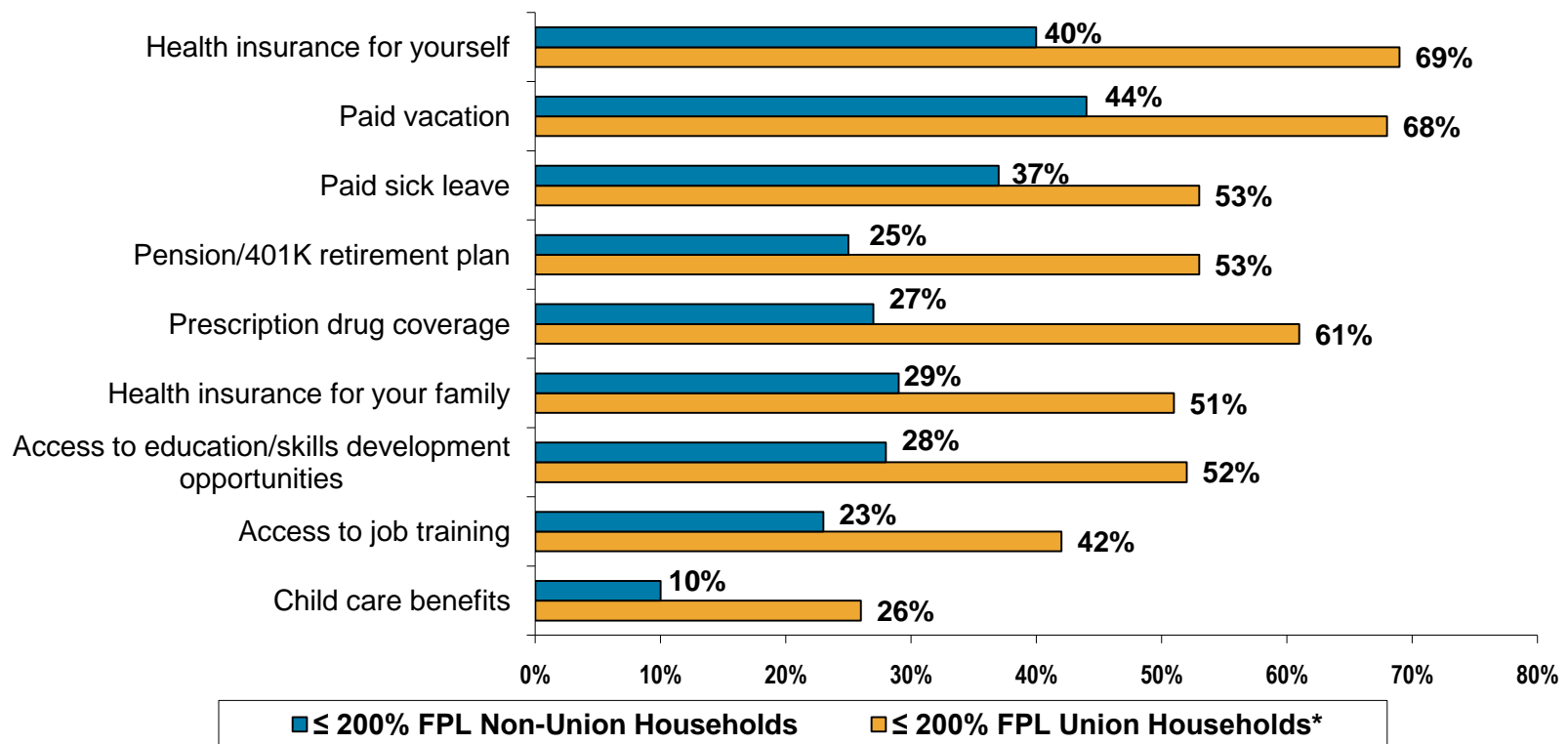
Low-income full-time workers are much less likely to report receiving benefits and job training from their employers than moderate- and higher-income workers.

Which of the following benefits, if any, do you receive from your employer? (FULL-TIME WORKERS ONLY)



Low-income union households are more likely than their non-union counterparts to report receiving a range of employer sponsored benefits, access to job training and educational opportunities.

Which of the following benefits, if any, do you receive from your employer? (ASKED ONLY OF THOSE WHO ARE EMPLOYED PART-TIME OR FULL-TIME)



*Small n size

Part 2: Working Households are Struggling

Low-income New Yorkers have limited savings and high levels of debt – particularly credit card debt and medical debt. In this climate, it is not surprising that low-income New Yorkers who got money back through a tax rebate and/or refund spent the money to pay for basic expenses, such as food and utilities.

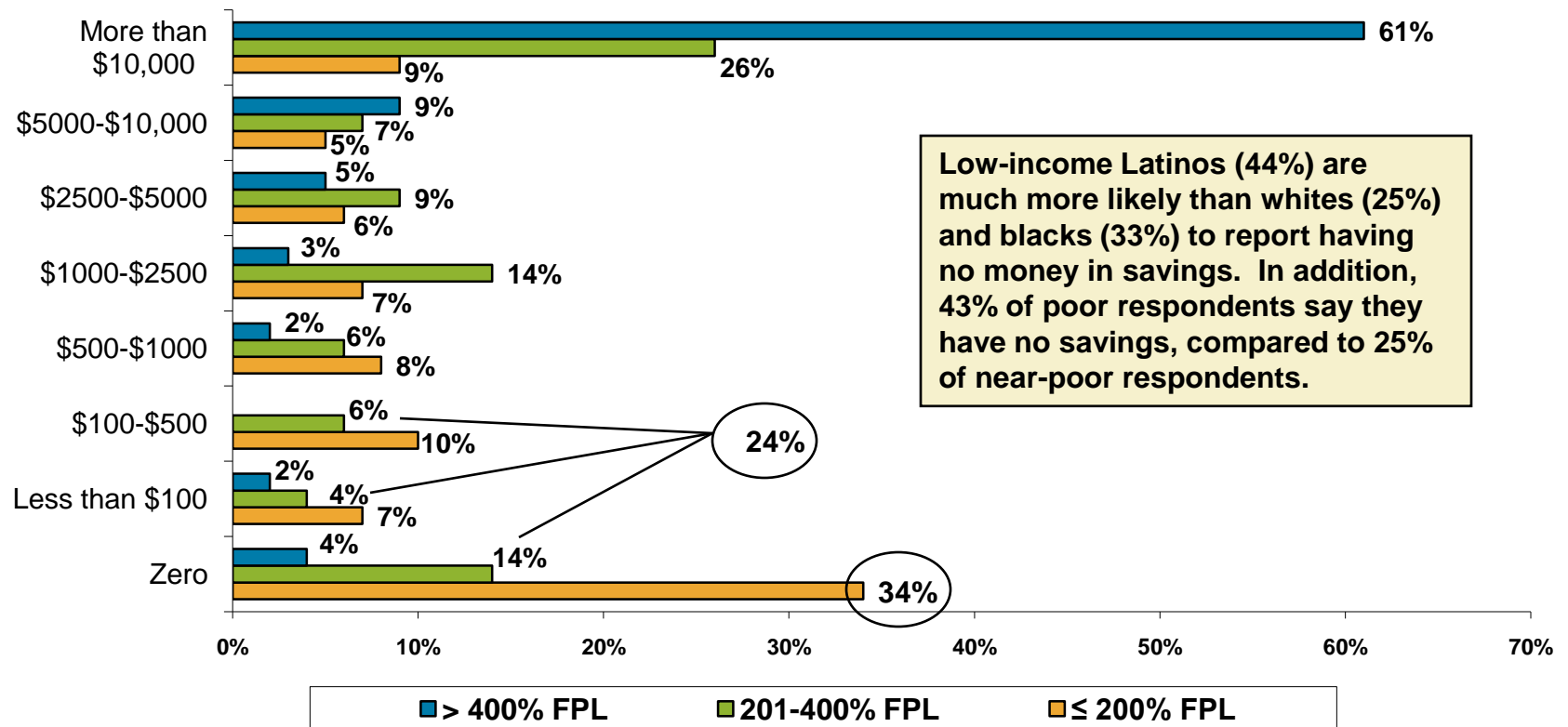
Low-income New Yorkers experienced high levels of hardships in the last year, including going hungry, falling behind on their rent, and forgoing medical care. More than 1 in 3 low-income *full-time workers* reported three or more hardships in the last year.

Food hardships are especially acute compared to years past. Low-income New Yorkers are more likely to go hungry, and less likely to receive food from friends or family. At the same time, less than half of non-immigrant respondents below 100% of the federal poverty standard received Food Stamps in the last year.

Low-income immigrants experienced higher levels of hardships than native-born respondents. Low-income respondents in a union household reported lower levels of hardships than their non-union counterparts.

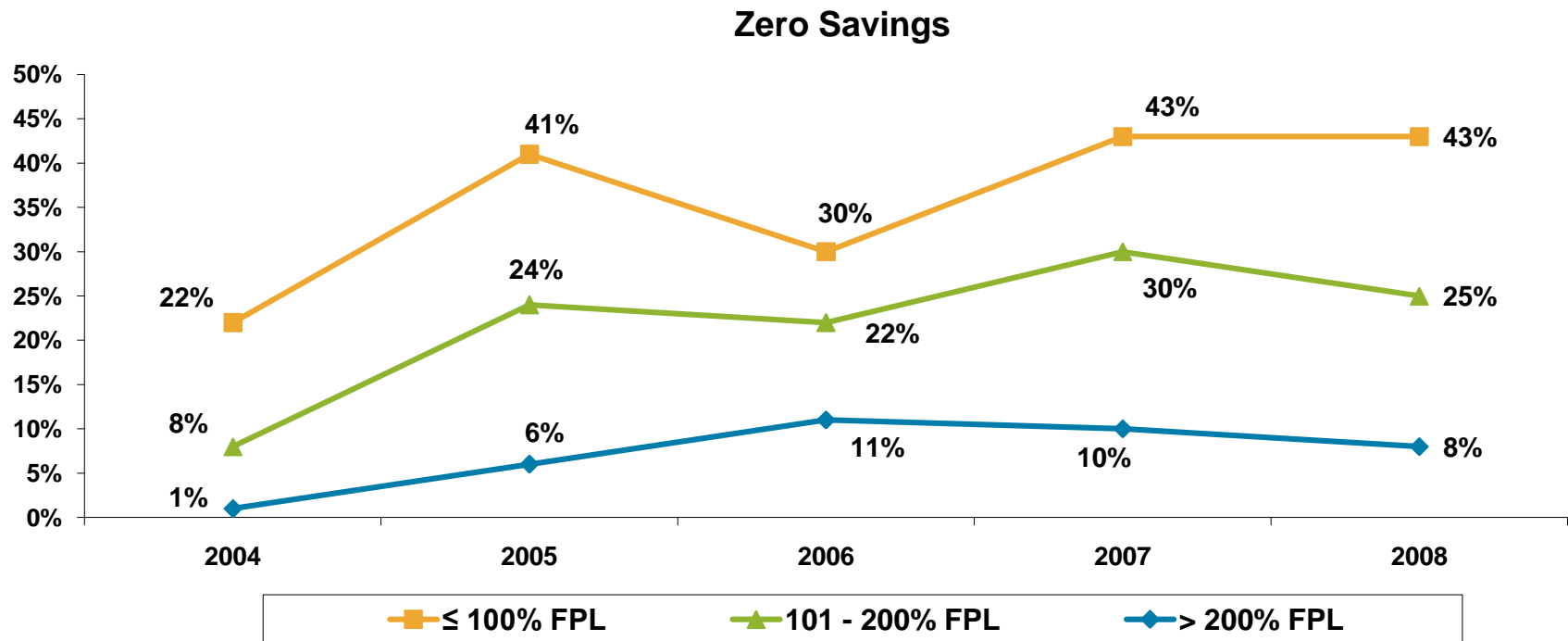
One-third of low-income New Yorkers report having no savings. About 1 in 4 moderate-income respondents say they have \$500 or less.

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



Poor respondents have been unable to save any money since last year. Near-poor New Yorkers are slightly less likely to report having no savings than they were in 2007.

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



* Moderate- and Higher-Income (>200% FPL) cannot be broken out for past years.

New Yorkers are united in having debt, although the type of debt varies greatly by income band. Low-income New Yorkers report highest levels of medical debt.

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

	≤ 200% FPL	201-400% FPL	> 400% FPL
Good Debt:			
Student loans	12%	18%	15%
Mortgage	10%	19%	44%
Car loan	7%	12%	16%
Bad Debt:			
Tax	8%	7%	8%
Credit card	40%	52%	43%
Child support back payments	3%	2%	-
Medical bills	22%	17%	9%
Rent or mortgage back payments	17%	6%	4%

Approximately 1 in 3 low-income respondents say they used their tax rebate or refund to pay for food. Moderate-income respondents were most likely to pay off debts, while higher-income respondents were most likely to put the rebate or refund into savings.

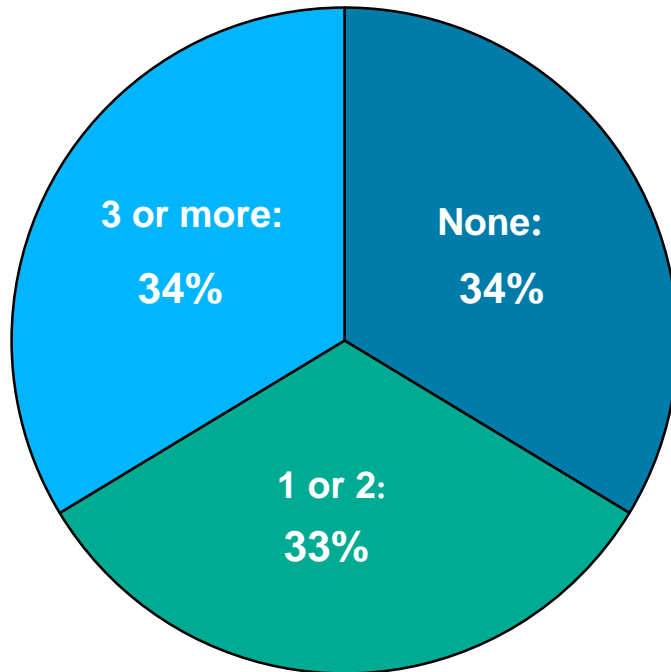
I'll read you a list and please tell me how you used the money you got back. You can say more than one.

Almost 4 in 10 poor respondents say they used their tax rebate to pay for food.

	≤ 200% FPL	201-400% FPL	> 400% FPL
To pay for food	34%	21%	10%
To pay off debts	31%	36%	33%
To pay for utility bills	30%	24%	14%
To make house or rent payments	28%	13%	17%
Put in savings	25%	23%	45%
To buy clothes	18%	16%	9%
To pay for gasoline and energy	15%	11%	10%
To pay off back rent or back utilities	15%	7%	-
To buy things like appliances and furniture	13%	16%	9%
To pay for education	11%	11%	9%
To pay for medical expenses, medical bills, or medical debt	13%	9%	6%
For a vacation	5%	9%	9%
Help pay for purchasing a house or apartment	5%	7%	3%
To purchase a car/make car payments/car repairs	6%	2%	6%
Other	3%	4%	8%

More than two-thirds of low-income full-time workers faced at least one hardship in the past year. One-third faced 3 or more hardships. 28% went without a needed prescription. 27% fell behind on rent or mortgage. 18% often skipped meals. 37% cut back on school supplies and clothes.

**Multiple Hardships for
Low-Income Full-Time Workers
(\leq 200% FPL)**



Hardships:

Economic

- 37% Cut back on buying back-to-school supplies and clothes
- 17% Had hours, wages or tips reduced
- 15% Lost job
- 6% Received assistance from charity/religious/community org.

Food

- 18% Often skipped meals because there wasn't enough money to buy food
- 17% Received free food or meals from family or friends
- 14% Went hungry because there wasn't enough money to buy food
- 9% Received free food or meals from a food pantry, soup kitchen or meal program

Health

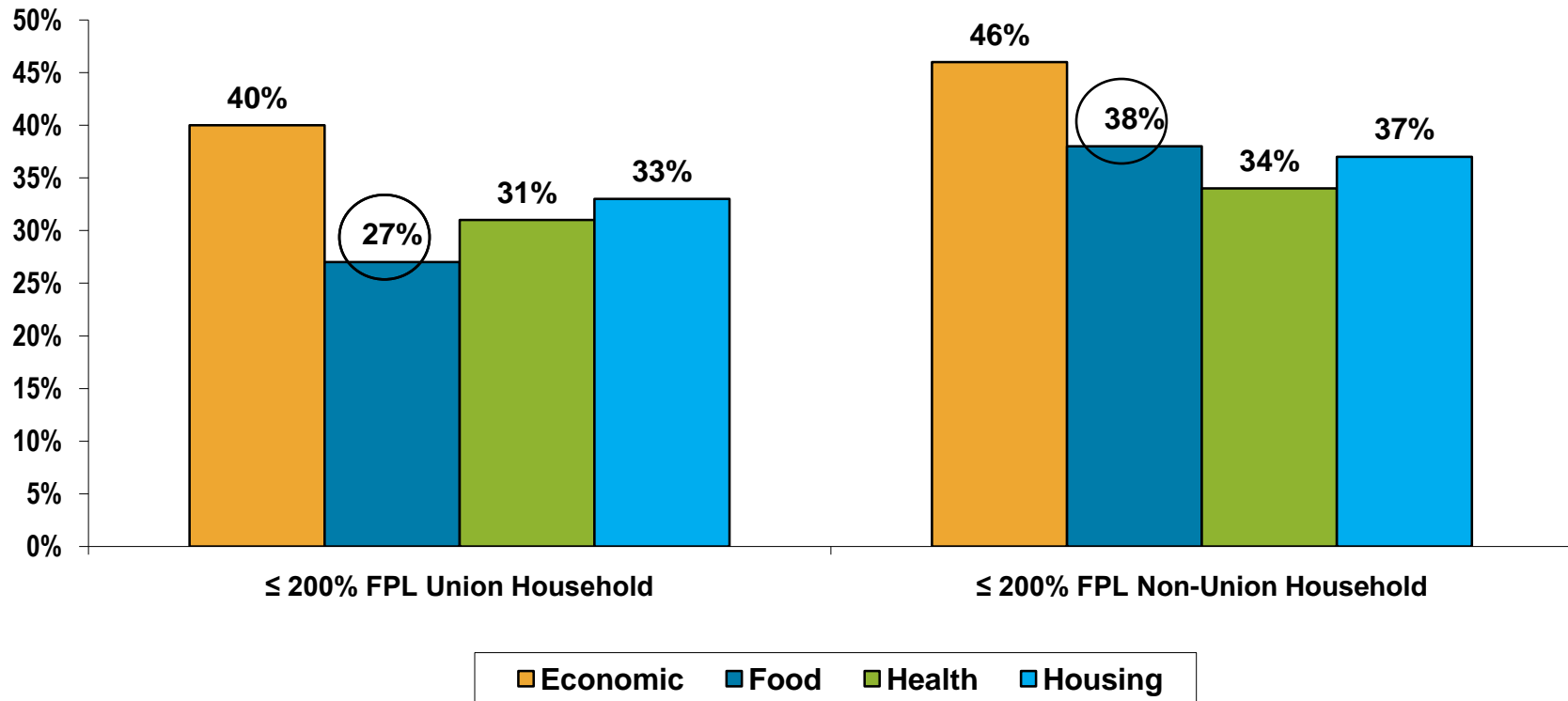
- 28% Needed to fill a prescription but couldn't because of a lack of money or insurance
- 21% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

- 27% Fell behind in rent or mortgage in the last year
- 21% Had either the gas, electricity, or telephone turned off because the bill was not paid
- 13% Moved in with other people even for a little while because of financial problems
- 3% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night because didn't have enough money for a place to live

Among low-income New Yorkers, union households are less likely to experience economic, food, health, and housing hardships than their non-union counterparts. The greatest difference between union and non-union households is the extent of food hardships.

Type of Hardships

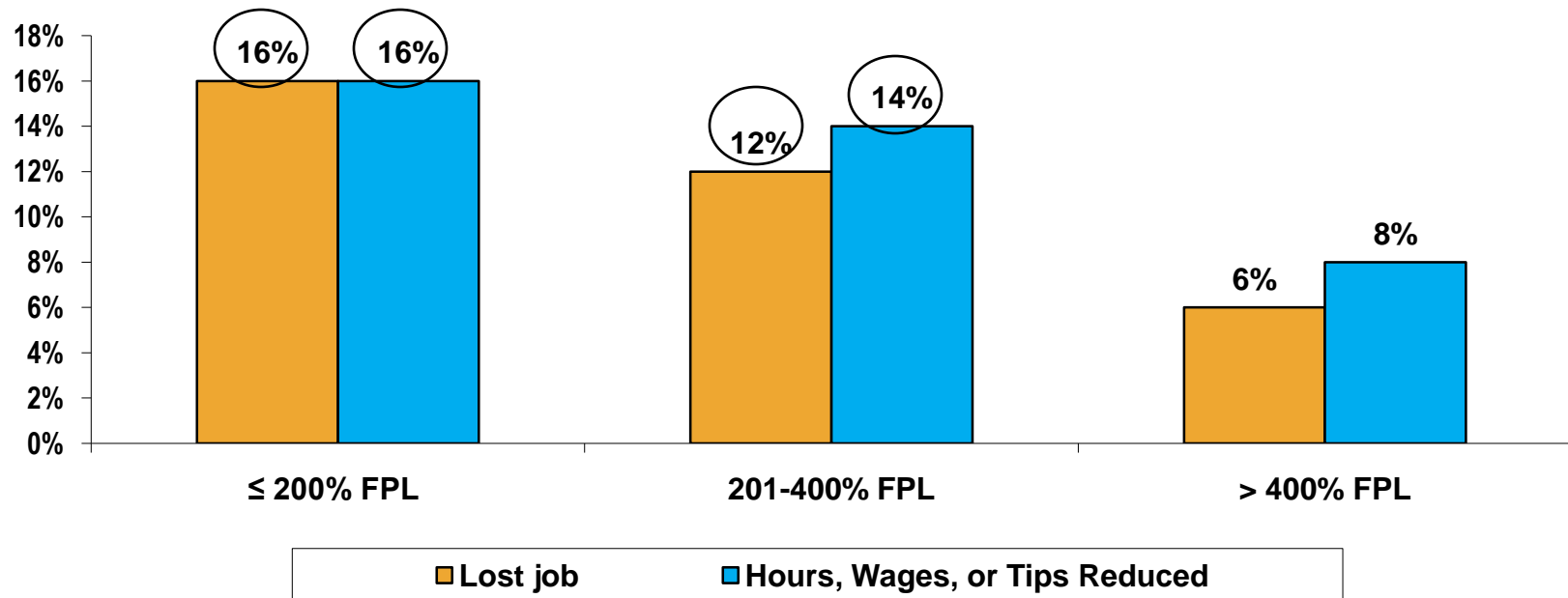


Low-income immigrants, especially low-income immigrant women, were far more likely to report experiencing hardships than their native born counterparts. Low-income immigrants who have been in the U.S. more than 15 years report fewer hardships than those who have been in the U.S. 5-15 years.

HARDSHIPS PROFILE Respondents ≤200% FPL	All Foreign Born	All Native Born	Foreign Born Men	Native Born Men	Foreign Born Women	Native Born Women	Foreign Born Arriving 5 - 15 years ago	Foreign Born Arriving > 15 years ago
No hardships	28%	39%	38%	42%	21%	36%	25%	31%
Any hardships	72%	61%	62%	58%	79%	64%	75%	69%
1 or 2 hardships	35%	28%	31%	27%	39%	28%	32%	42%
3 or more hardships	36%	34%	31%	31%	41%	36%	43%	27%

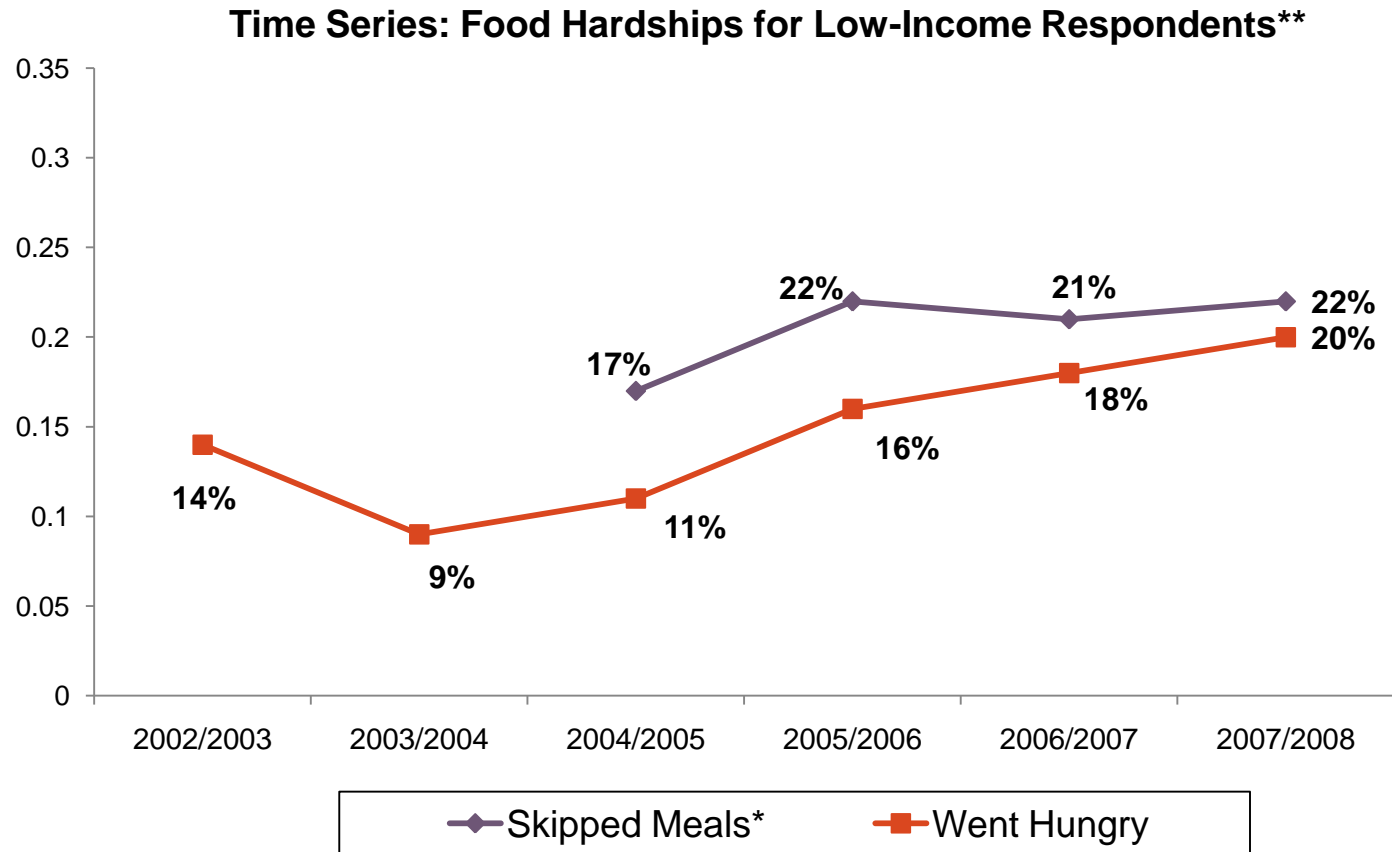
Significant numbers of low- and moderate-income respondents reside in a household where someone lost their job and/or had hours, wages, or tips reduced in the last year.

Now I'd like to talk about some of the problems that families have faced making ends meet in the last year. Please tell me if you have experienced some of the same difficulties. In the last year, have you or any member of your household: **lost your job? had your hours, wages, or tips reduced?**



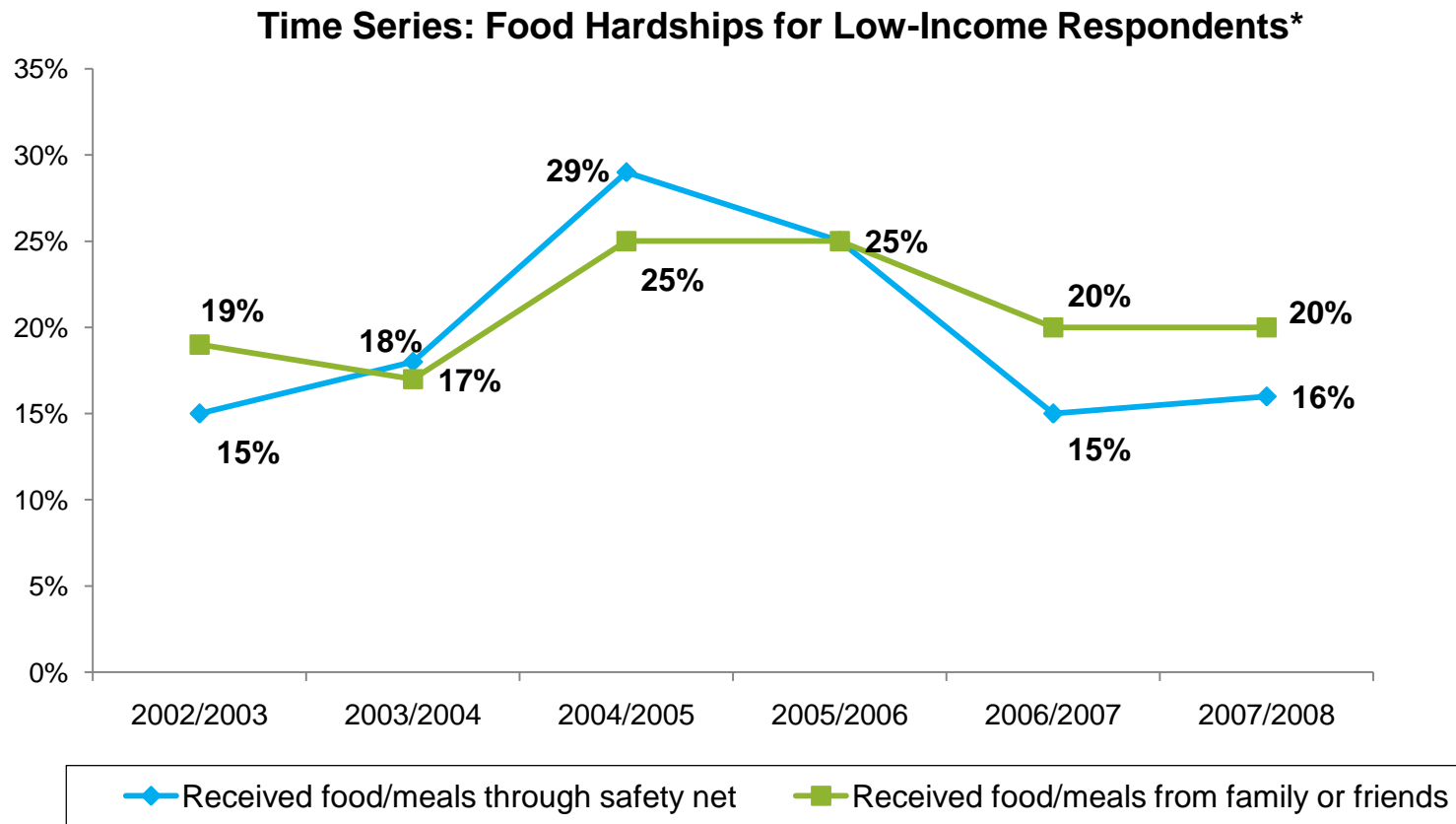
*Small n size for <100% and 101-200% FPL; n size for 201-400% FPL PT Worker too small for separate analysis

Since 2004, low-income respondents have increasingly gone hungry or skipped meals because they did not have enough money to buy food.



* Question on skipping meals added in 2004. **Graph reports two-year averages

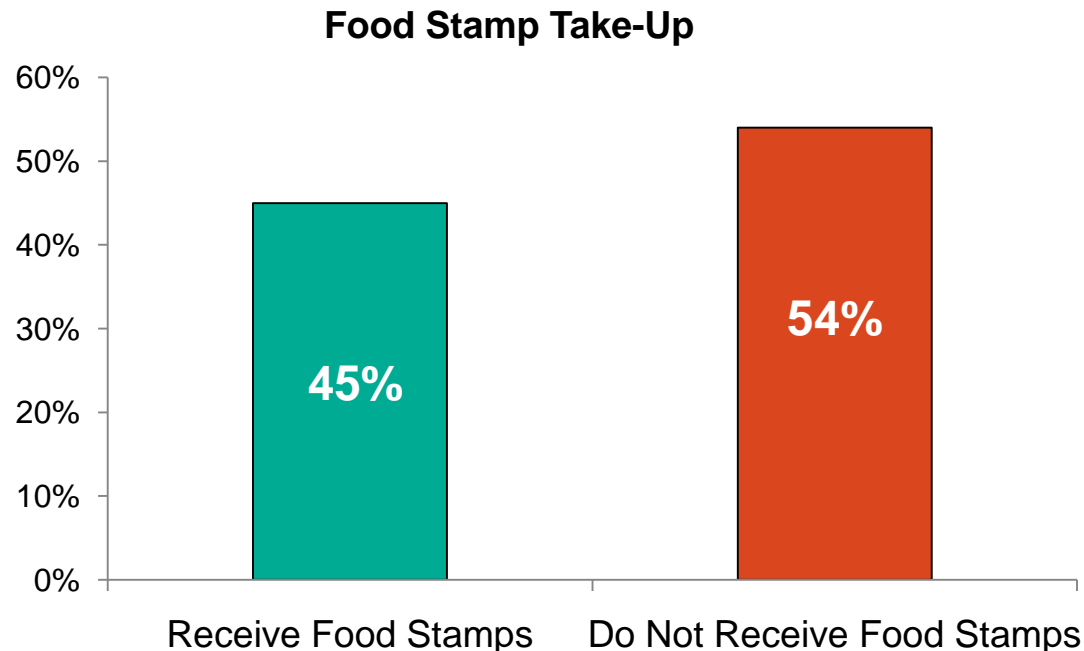
Despite these indications of increasing food insecurity, over the same time period low-income respondents were less likely to receive free food or meals from food pantries, soup kitchens, other meal programs, family or friends.



* Graph reports two-year averages

Charity is not closing the gap—but neither is the public portion of the food safety net. Despite almost all being eligible*, only 45% of respondents below 100% of the federal poverty standard live in a household that receives food stamps.

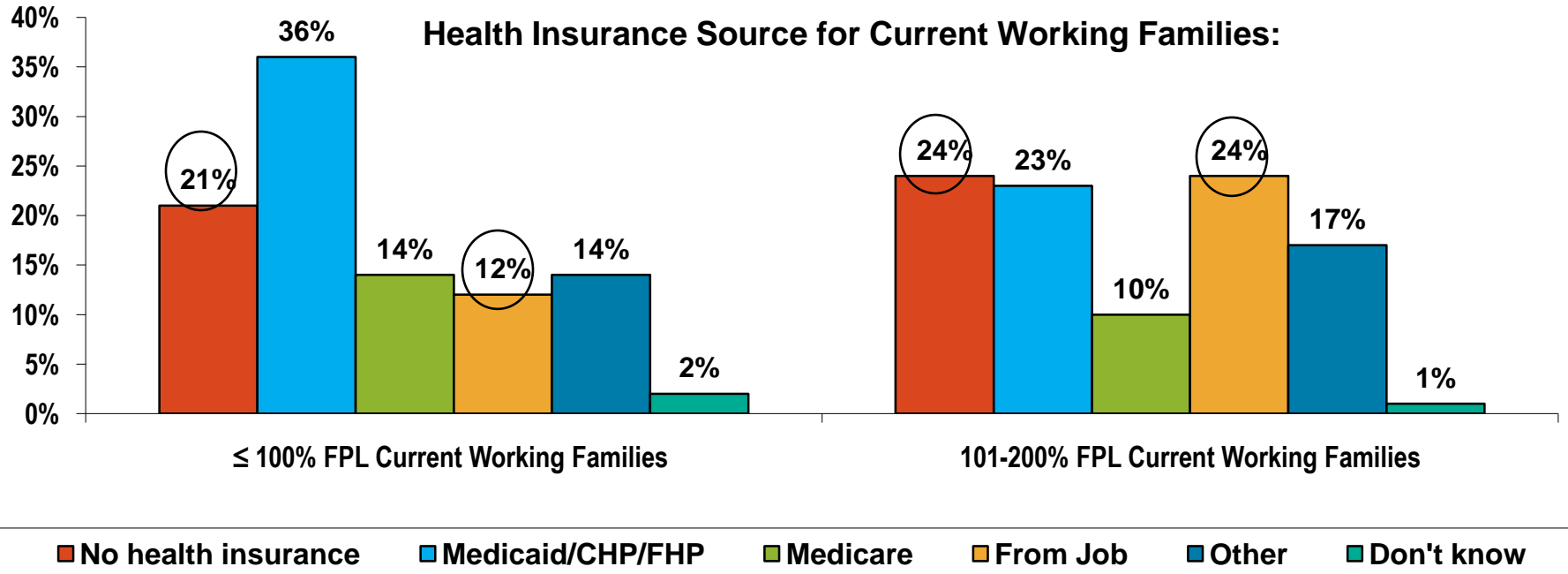
Please listen carefully to the following programs offering assistance to New Yorkers; for each one, tell me if you or anyone in your household is currently receiving this assistance. Food Stamps:



*Immigrants were not included in this analysis to ensure nearly everyone was eligible for food stamps.

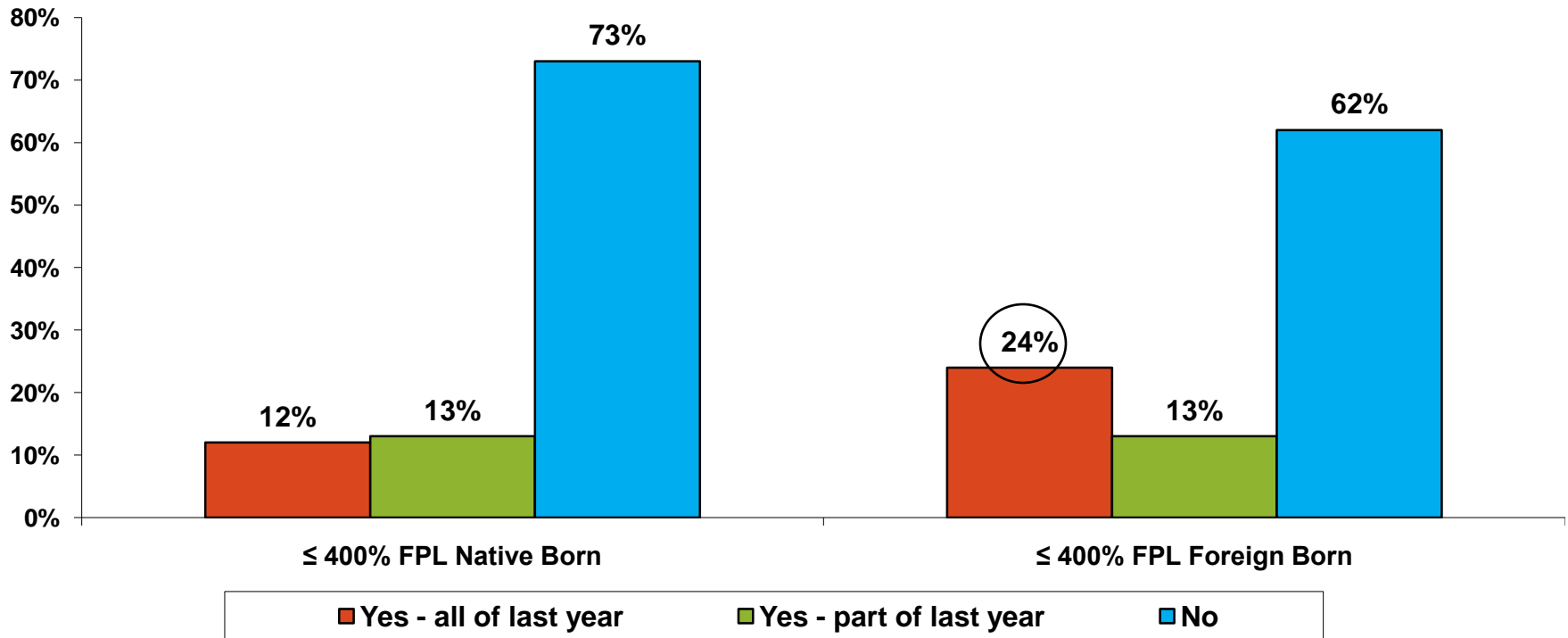
Approximately 1 in 5 poor working families and 1 in 4 near-poor working families report no health insurance. Many of these families should be eligible for public health insurance.

Among current working families with children, 55% of poor and 29% of near-poor families receive Medicaid, Child Health Plus or Family Health Plus for themselves and their families. Troublingly, however, 15% of poor and 18% of near-poor working families with children report having no health insurance.



Low- and moderate-income immigrants are twice as likely to report having no health insurance for all of last year compared to native-born respondents in the same income bands.

Thinking about your own situation – at any time in the last year have you been without health insurance coverage?



Part 3: Worries and Economic Insecurity

The majority of low- and moderate-income New Yorkers believe that it has become **a lot harder** to make ends meet in the last five years. Most believe it has gotten harder in the last year or two.

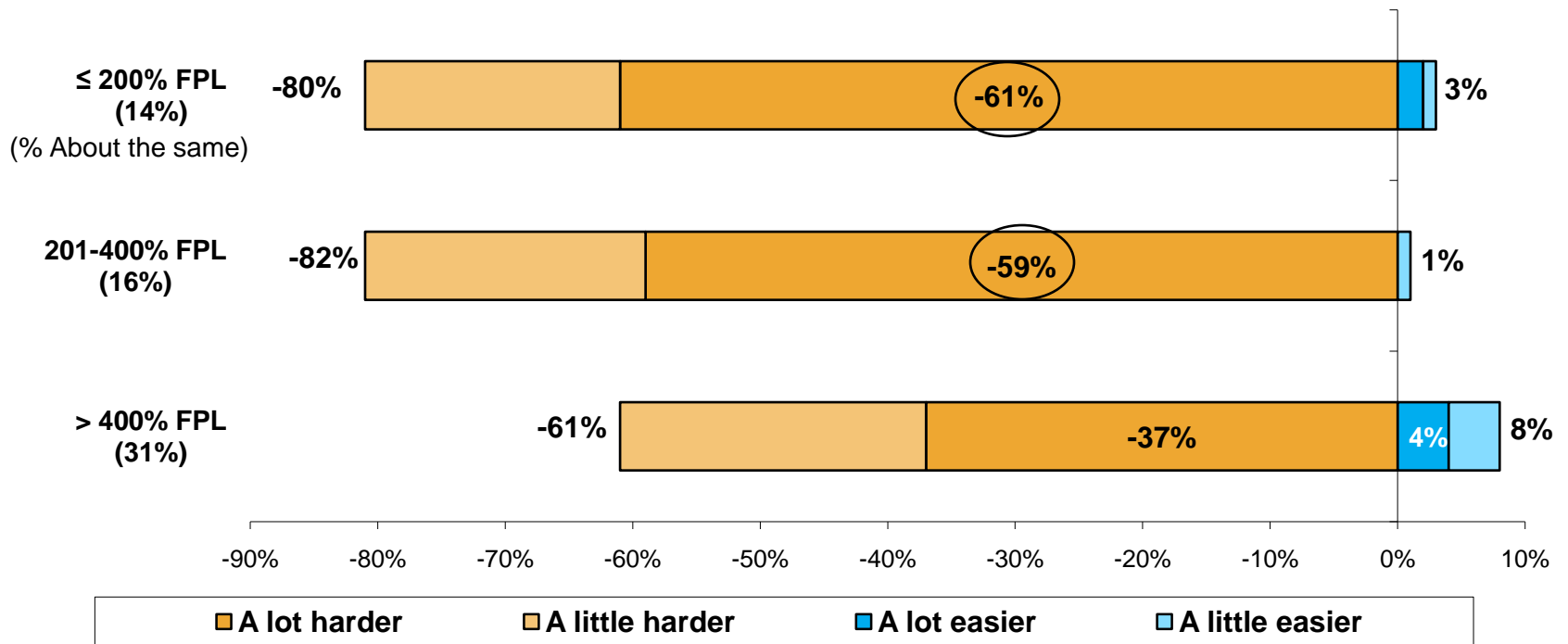
New Yorkers say they are worried about the current economic downturn. Low- and moderate-income New Yorkers are most worried about keeping up with housing costs or losing their home; losing their job; and keeping up with rising gas and home heating prices.

Poor New Yorkers are constantly worried about meeting their family's expenses and bills— over half of these New Yorkers are worried all of the time or most of the time.

Approximately half of low-income New Yorkers do not feel secure about meeting their future health needs.

Approximately 8 in 10 low- and moderate-income New Yorkers say that it has been harder to make ends meet over the past five years. 6 in 10 of these New Yorkers say that it has been *a lot harder* to make ends meet.

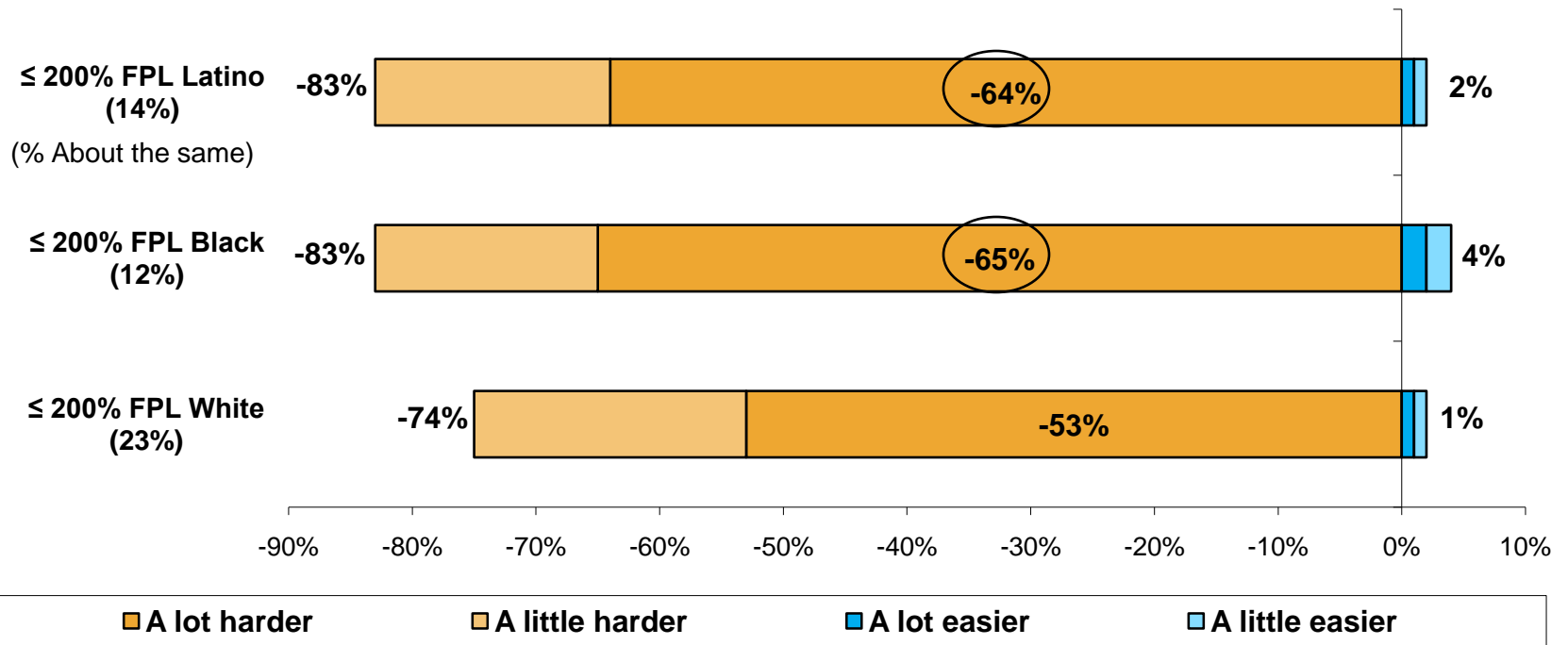
Thinking about the last five years, do you think it is harder or easier to make ends meet for you and your family or is it about the same?



Minorities prove more likely to say that it has become more difficult to make ends meet over the last five years, though majorities of all races say it has gotten *a lot harder*.

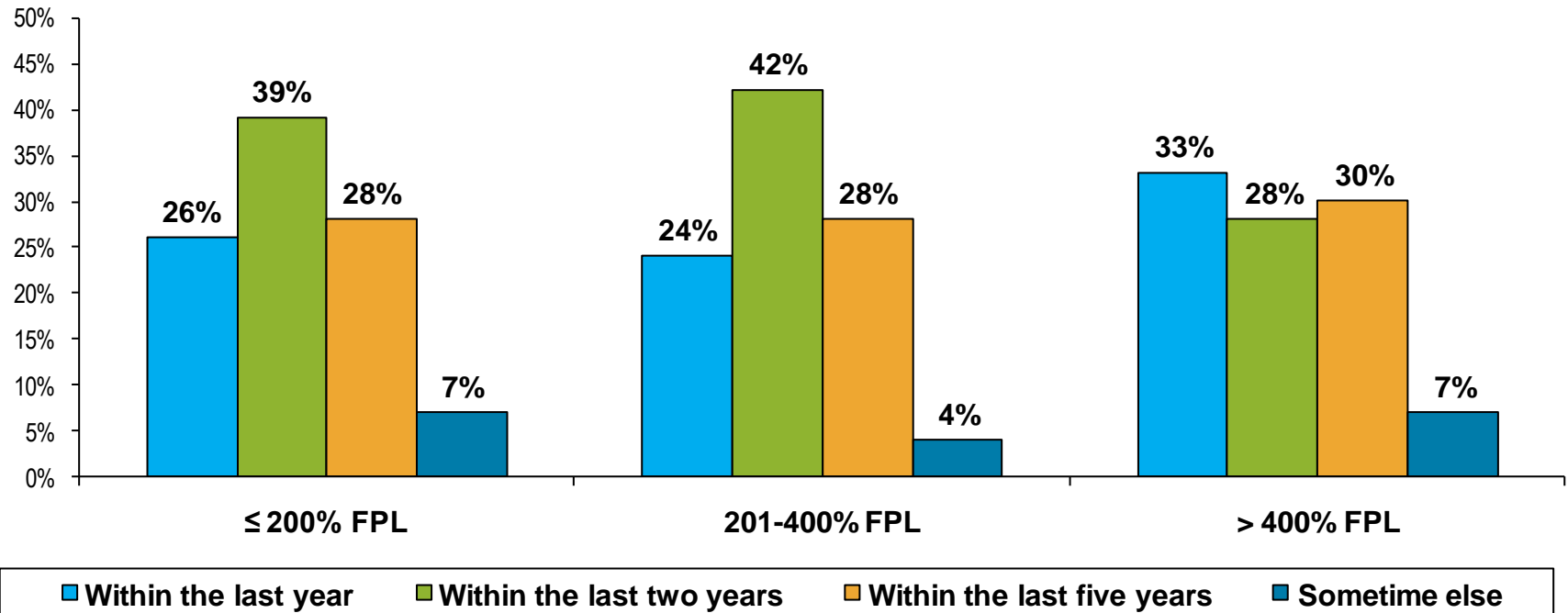
Thinking about the last five years, do you think it is harder or easier to make ends meet for you and your family or is it about the same?

2 in 3 low-income working families with children say it has gotten a lot harder to make ends meet for themselves and their families over the last five years (91% harder, 67% a lot harder).



Pluralities of respondents – across all income bands – say it started getting harder to make ends meet within the last year or within the last two years.

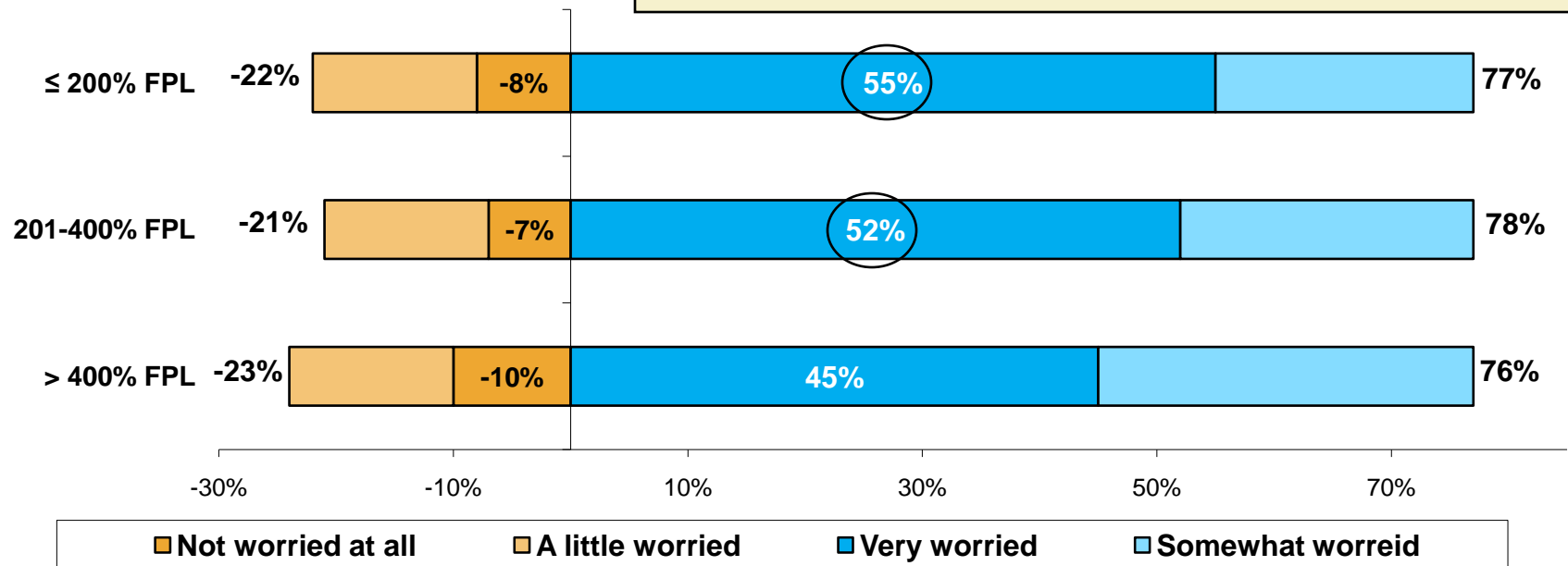
When did it start getting harder to make ends meet for you and your family– within the last year, within the last two years, within the last five years, or sometime else?



Most New Yorkers are worried about the recession, with the majority of low- and moderate-income respondents saying they are *very worried* about the current economic recession.

How worried are you about the current economic recession – very worried, somewhat worried, a little worried, or not worried at all?

Latinos are more likely than the sample as a whole to say they are very worried (low-income Latino: 81% worried, 61% very worried; moderate- and higher-income Latino: 80% worried, 59% very worried). In addition, 62% of foreign born respondents below 400% FPL are very worried, compared to 50% of native born respondents in these income bands.



Low-income New Yorkers are most worried about housing costs or losing their homes. Moderate-income New Yorkers are also worried about housing – as well as dealing with rising gas and home heating prices, and losing their jobs.

What are you most worried about?* (Asked only of those who said they were very or somewhat worried about the current economic recession)

*Respondents asked to pick only one

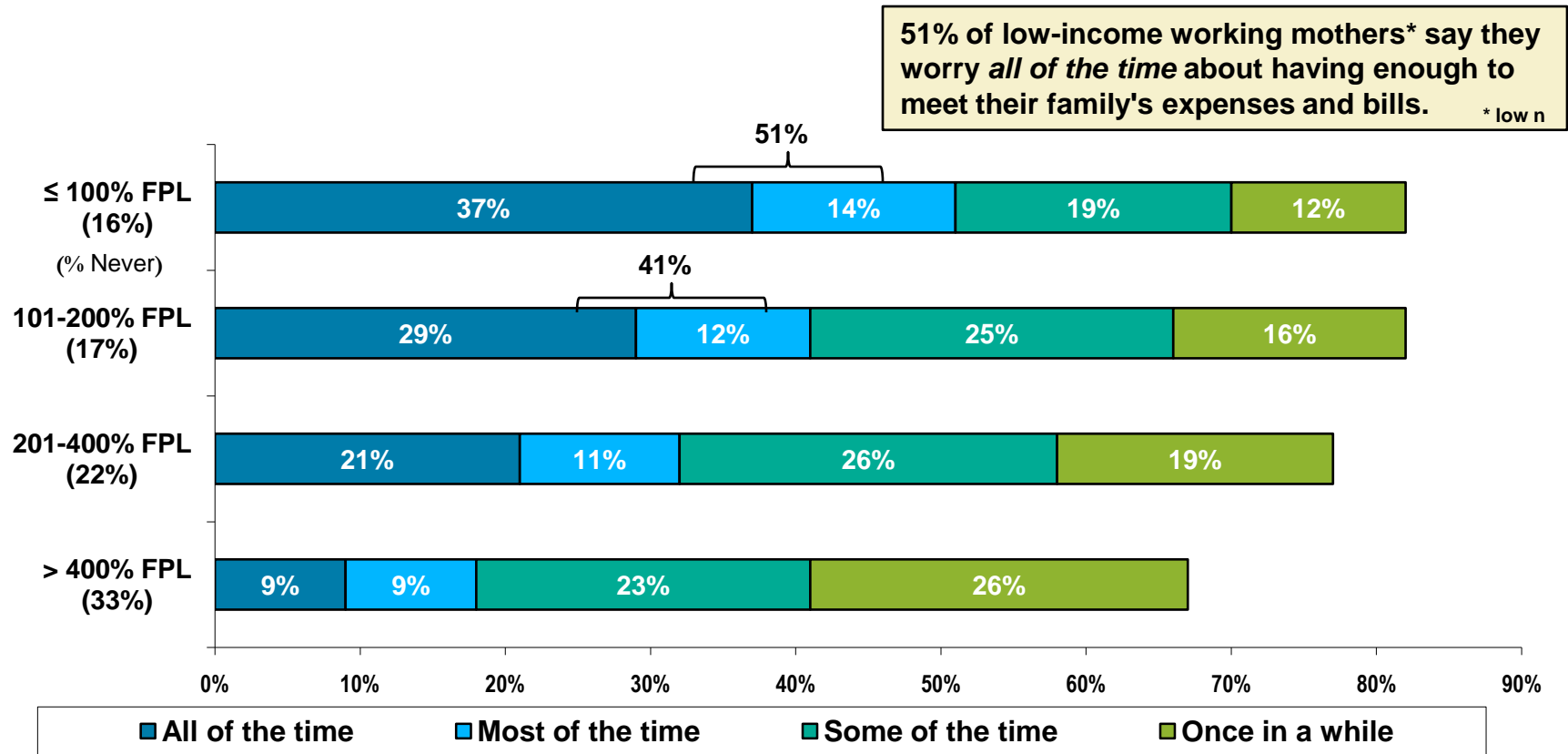
Almost 3 in 10 low-income blacks who are worried about the current recession say they are most worried about keeping up with housing costs or losing their homes (29%).

	≤200% FPL	201-400% FPL	> 400% FPL
Keeping up with housing costs or losing your home	23%	15%	7%
Losing your job	13%	17%	16%
Rising gas and home heating prices	15%	18%	9%
A secure retirement	5%	10%	18%
Rising health care costs	9%	7%	7%
Expenses related to your child, child care or tuition	9%	9%	6%
Higher taxes	9%	6%	6%
Stock market decline	3%	5%	12%
Debt payments	6%	5%	6%
Other	5%	8%	10%

*Respondents asked to pick only one

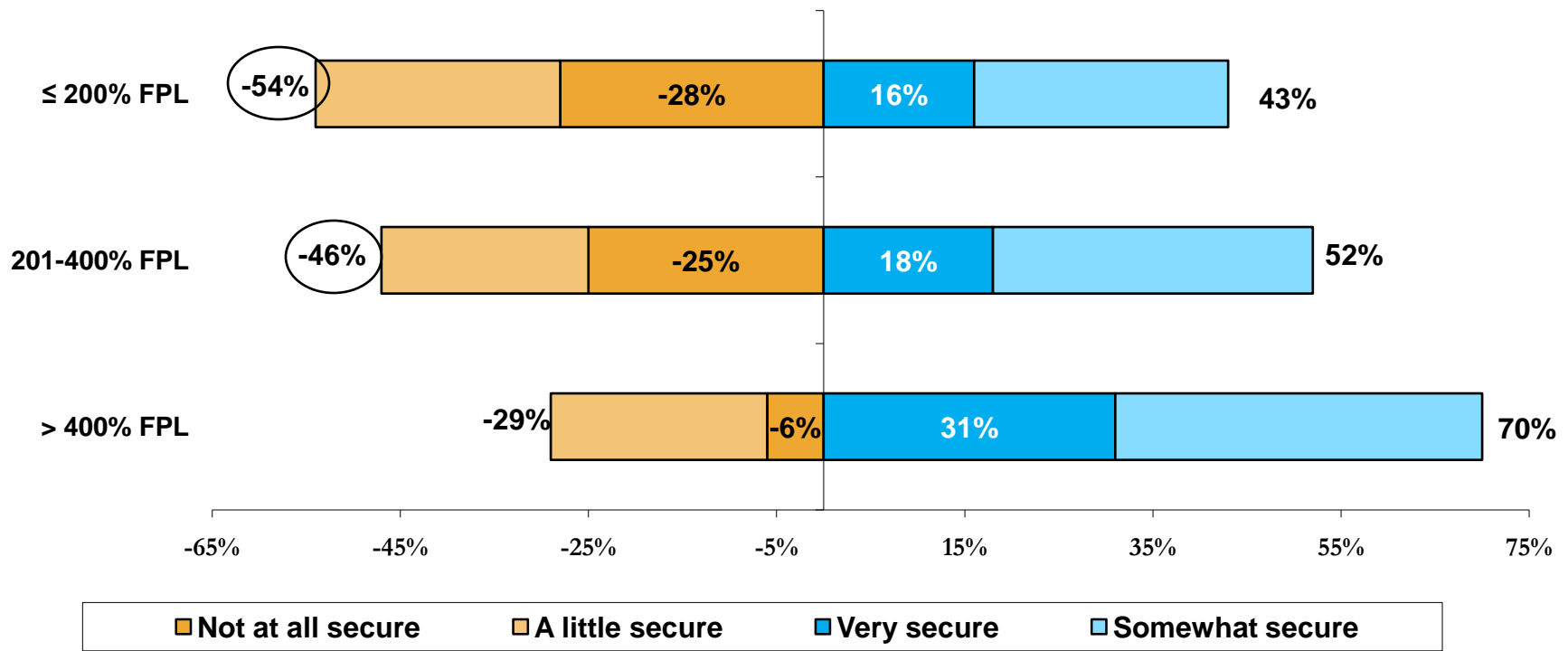
Half of poor respondents and more than 4 in 10 near-poor respondents worry *all or most of the time* that their family income will not be enough to meet expenses and bills.

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?



Approximately half of respondents below 400% of the federal poverty standard say they do not feel secure about meeting future health needs.

Thinking about the future, how financially secure do you feel to meet future health needs – do you feel very secure, somewhat secure, a little secure, or not at all secure?



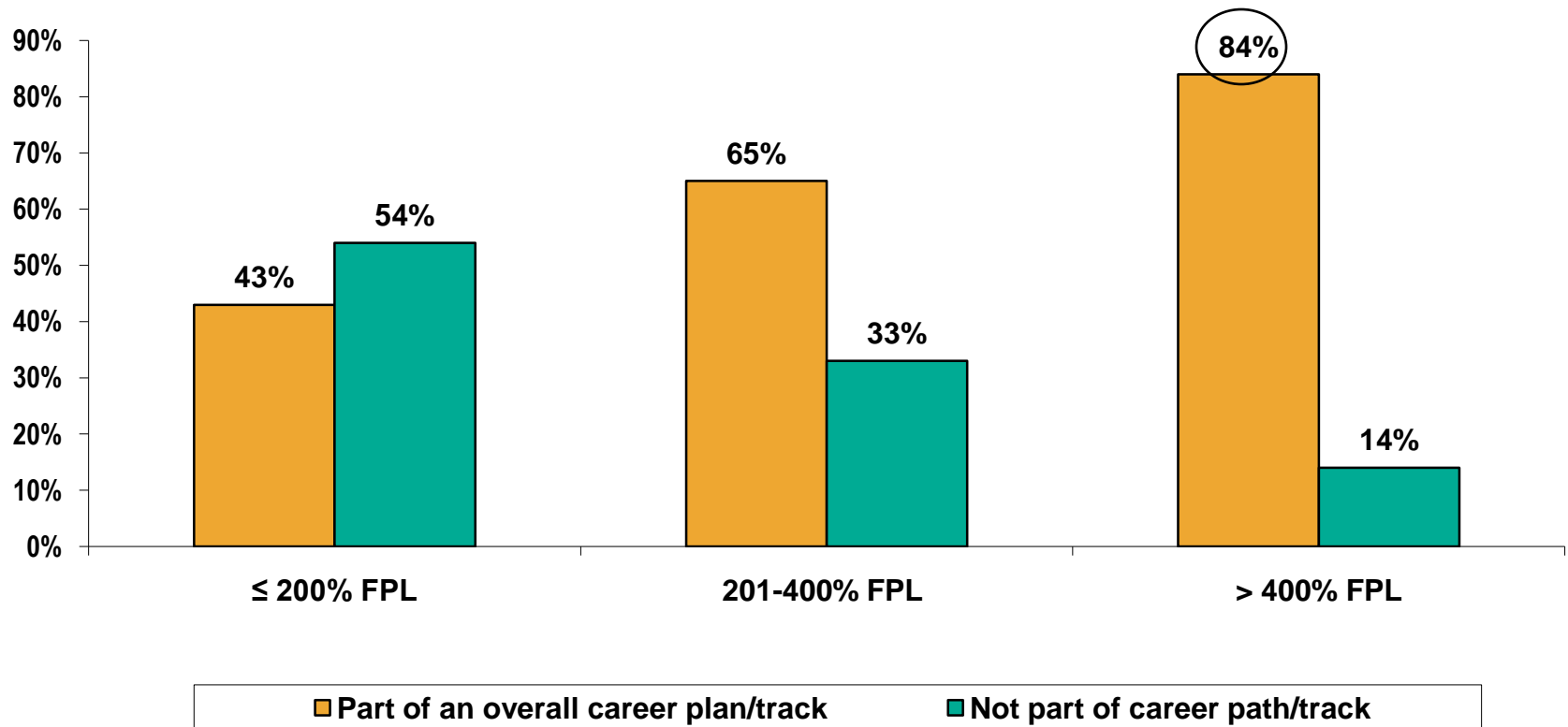
Part 4: Worker Optimism Despite Economic Insecurity

Low-income workers remain optimistic about both their current job and their future job prospects, despite low-pay, limited employer sponsored benefits, and positions that they do not believe are part of a career track.

The majority of low-income workers report job satisfaction. They also believe they will receive a raise at their current job within the next year and that their current job will help them get a better job in the next three years.

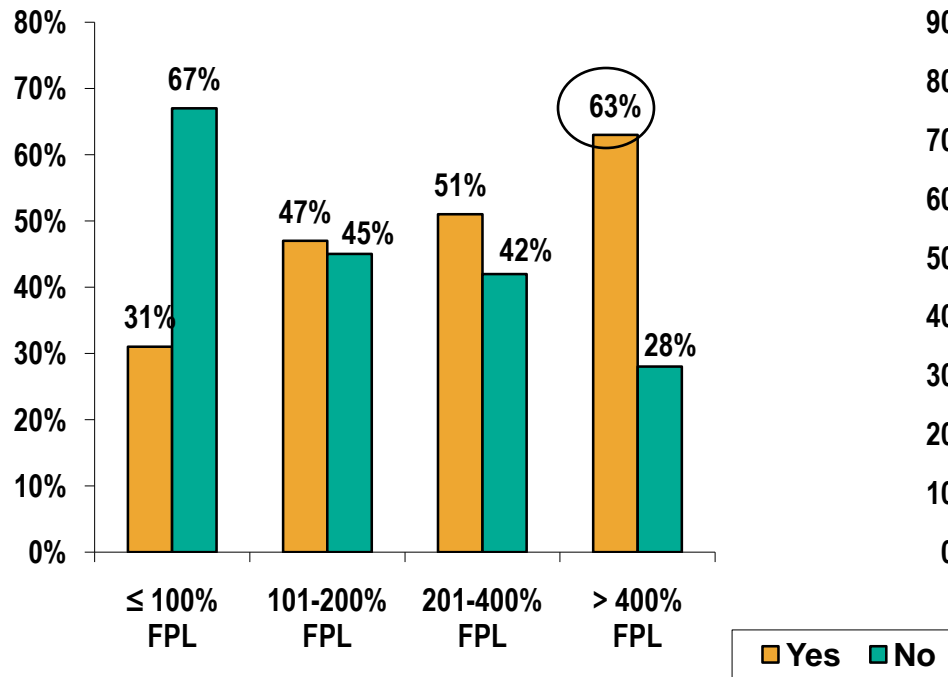
Workers in the higher-income band are most likely to say that their current job is part of an overall career plan or career track. Less than half of low-income workers describe their current job this way.

Thinking about your current job, is this job part of an overall career plan or career track for you?

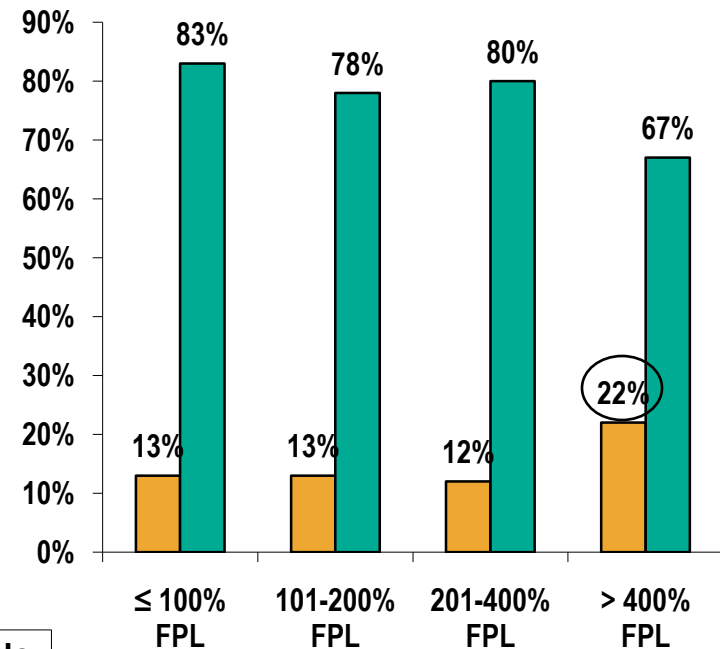


Higher-income workers were most likely to receive a raise and a promotion at their current job in the past year. Only 3 in 10 workers below 100% of the federal poverty standard received a raise in the past year, and only 1 in 10 workers below 400% of the federal poverty standard received a promotion.

Thinking about the past year, have you **received a raise** at your current job or have you not received a raise at your current job? (Split-sampled question)

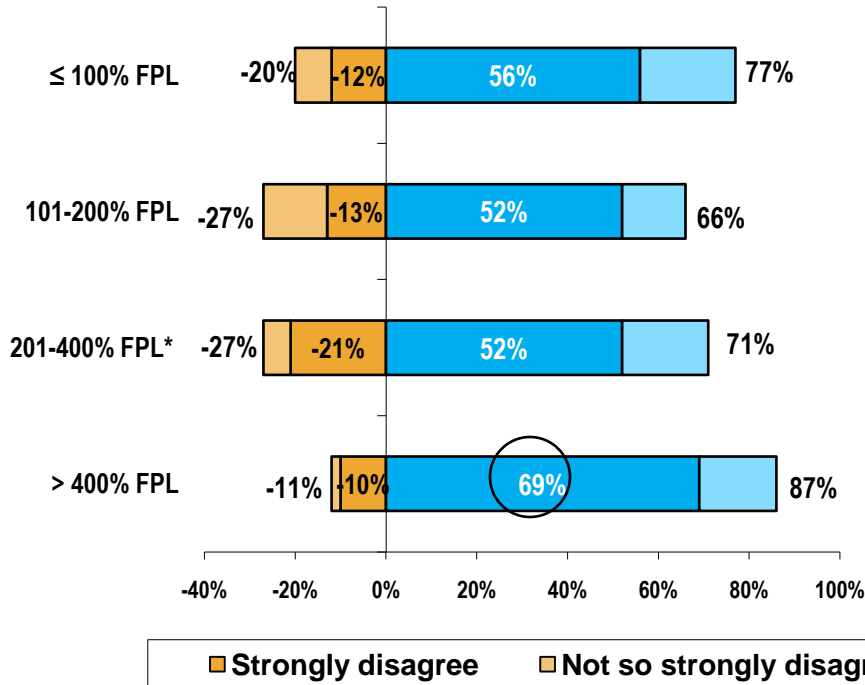


Thinking about the past year, have you **received a promotion** at your current job or have you not received a promotion at your current job? (Split-sampled question)

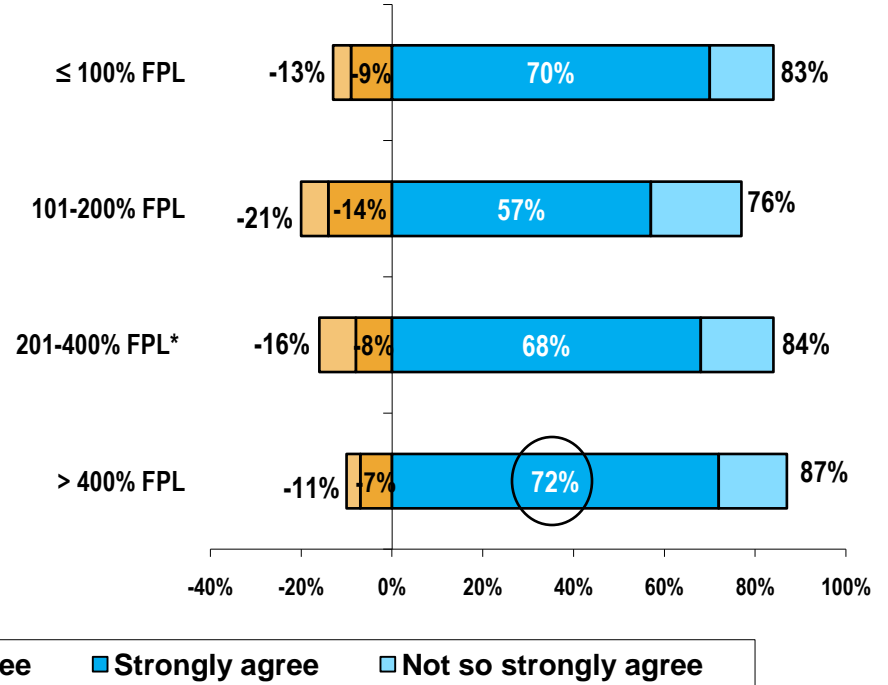


Workers under 400% of the federal poverty standard are more likely to say they feel respected at their job than to say they feel valued, though intensity is strong for both statements. Higher-income workers above 400% of the federal poverty standard are most likely to voice strong support for feeling both valued and respected at their job.

Now I am going to read you a series of statements that some people had said about their job. Thinking about your own job, for each, please tell me if you agree or disagree with the statement. [If agree/disagree: Ask, is that strongly/not so strongly agree/disagree?] **I feel valued at my job.**



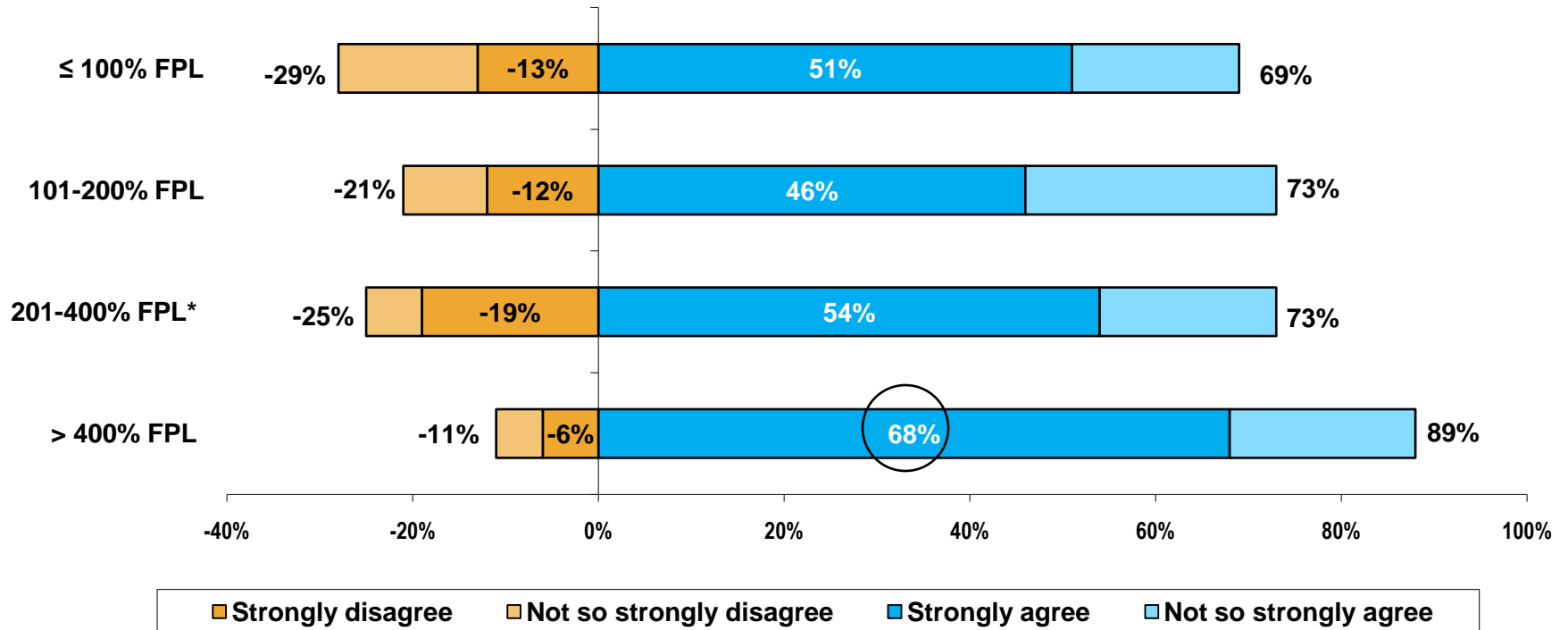
Now I am going to read you a series of statements that some people had said about their job. Thinking about your own job, for each, please tell me if you agree or disagree with the statement. [If agree/disagree: Ask, is that strongly/not so strongly agree/disagree?] **I feel respected at my job.**



*Small n size

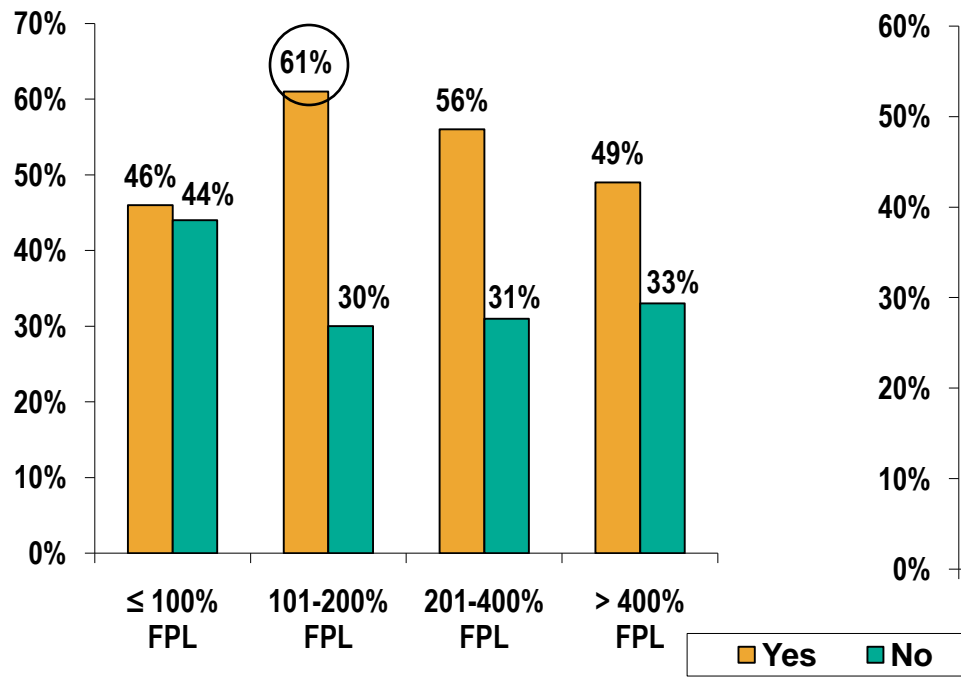
The majority of workers across income levels agree that they feel satisfied with their current job. Intensity of agreement is strongest for higher-income workers.

Now I am going to read you a series of statements that some people had said about their job. Thinking about your own job, for each, please tell me if you agree or disagree with the statement. [If agree/disagree: Ask, is that strongly/not so strongly agree/disagree?] **I feel satisfied with my current job.**

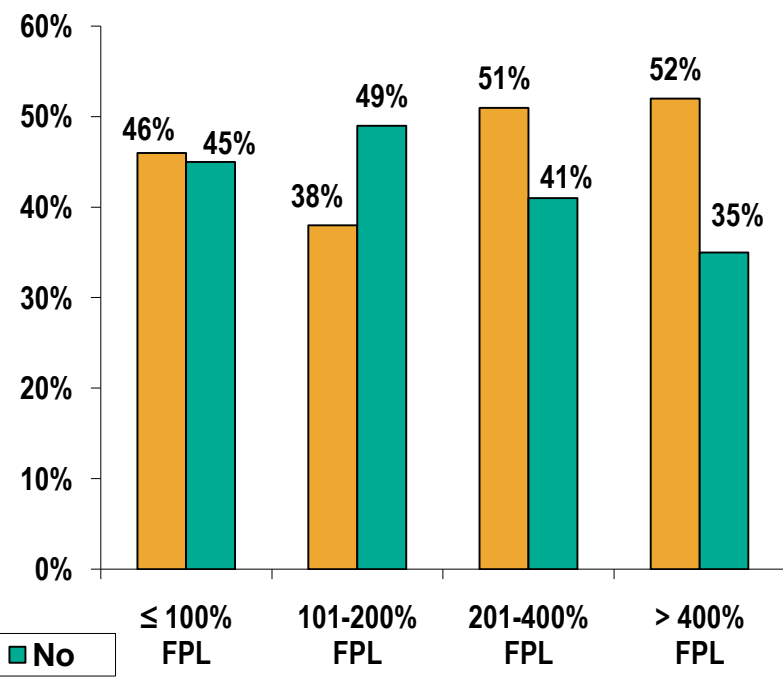


Approximately half of poor, moderate-income, and higher-income respondents believe they will get a better job or a higher paying job in the next three years. Approximately 6 in 10 near-poor workers think they will get a better job, while only 4 in 10 near-poor workers believe they will get a higher paying job.

Do you think your current job will help you get a **better job** in the next three years or will your current job not help you get a better job in the next three years? (Split-sampled question)



Do you think your current job will help you get a **higher paying job** in the next three years or will your current job not help you get a higher paying job in the next three years? (Split-sampled question)



Part 5: NYC is Headed in the Wrong Direction

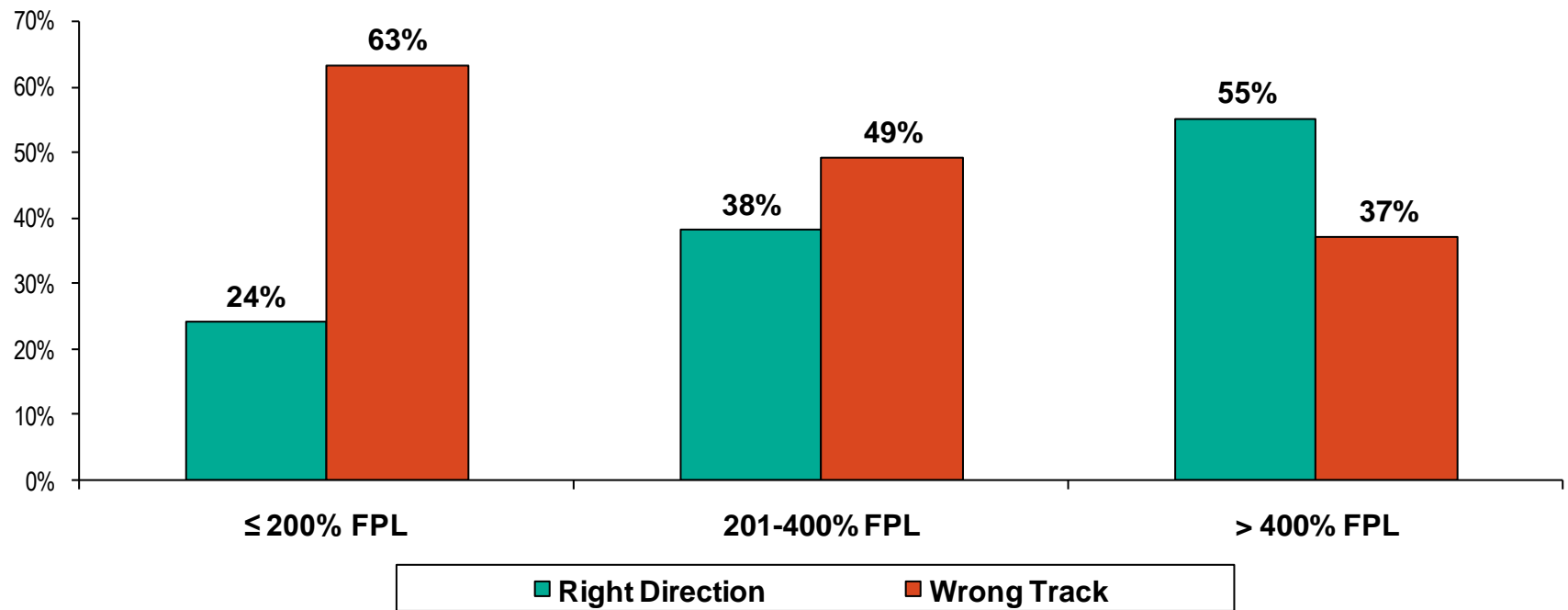
The majority of low-income New Yorkers think the city is on the **wrong track**.

Most Latinos and blacks across all income bands also think NYC is headed in the wrong direction.

Compared to years past, more low-income New Yorkers now believe the city is headed in the wrong direction.

Only 1 in 4 low-income New Yorkers say things in NYC are going in the right direction. Almost half of moderate-income respondents say things are off on the wrong track.

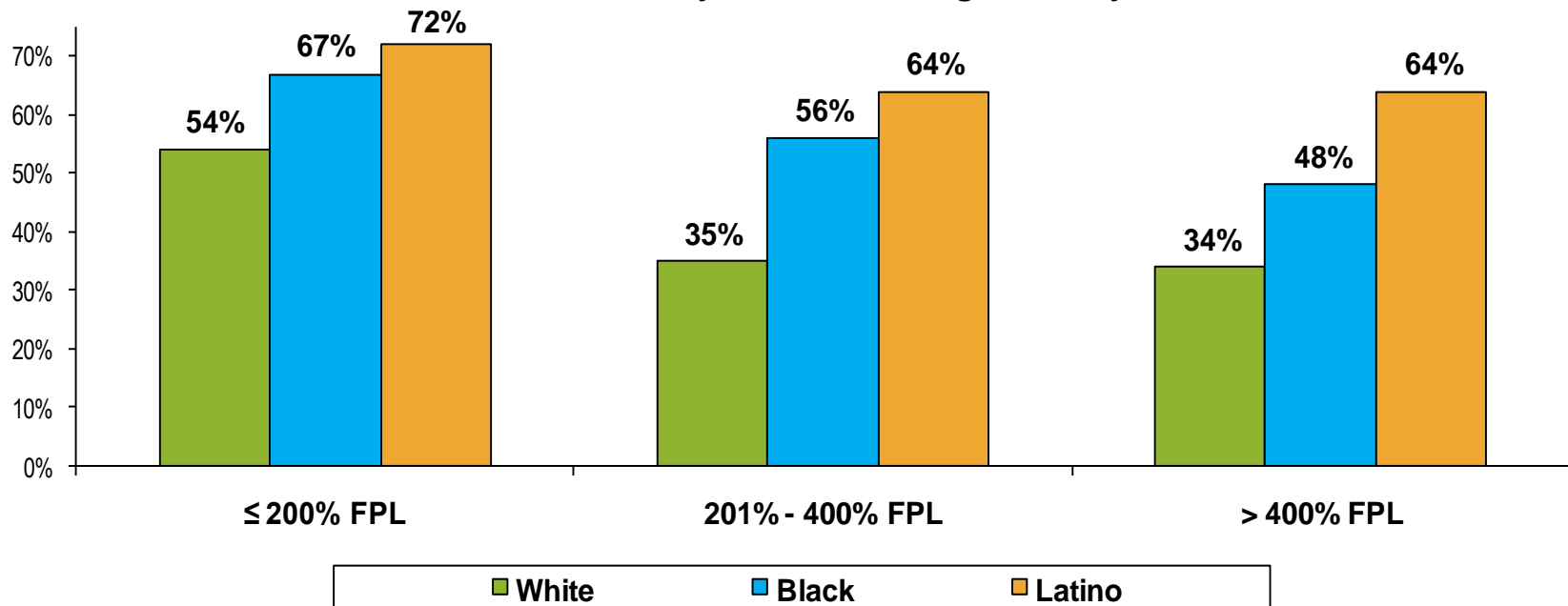
Generally speaking, do you think things in New York City are going in the right direction or do you feel things have gotten pretty seriously off on the wrong track?



Minorities, regardless of income level, are more likely than white respondents to say things in the city are off on the wrong track. More than 6 in 10 moderate- and higher-income Latinos think NYC is headed in the wrong direction.

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

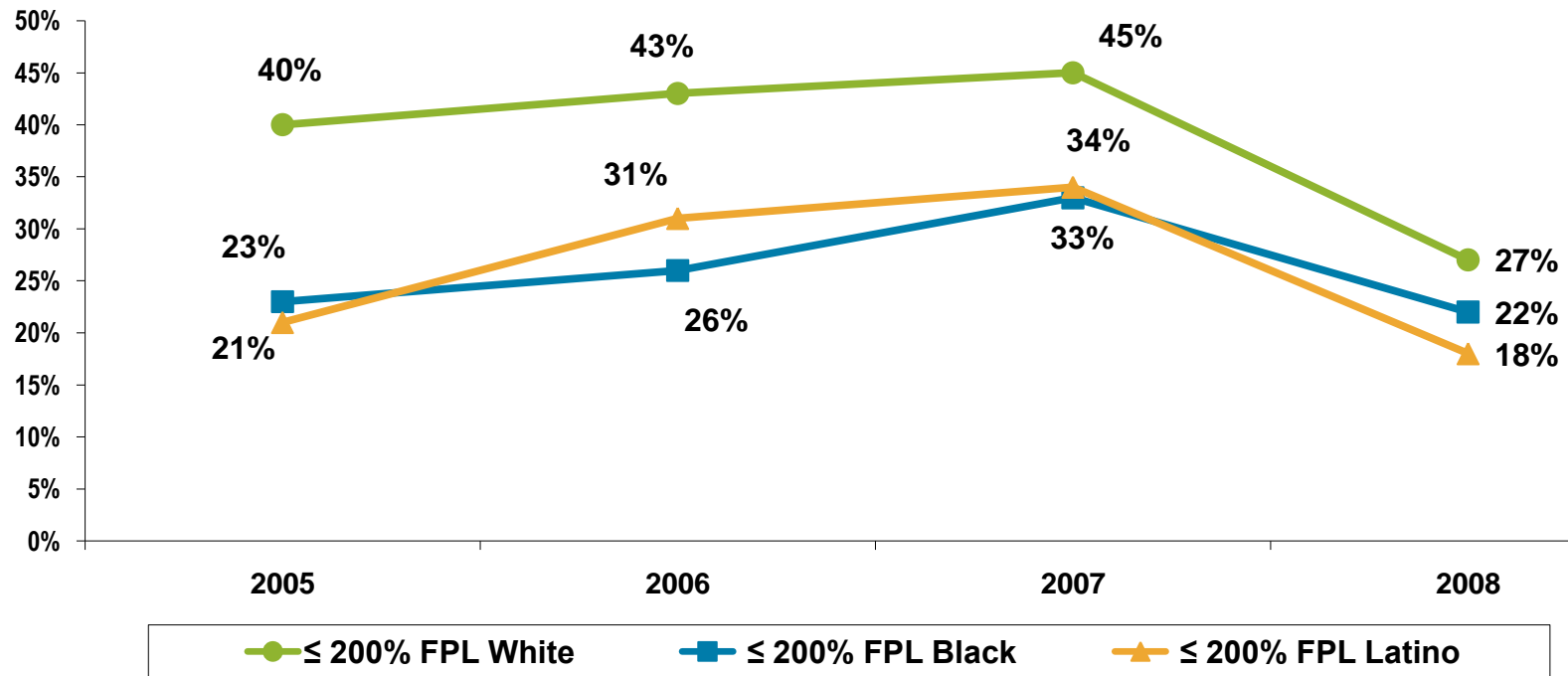
Percent of Respondents Who Think New York City is on the Wrong Track, by Race



Only about 1 in 5 low-income blacks and Latinos say things are going in the right direction, compared to one-third in 2007.

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

Percent of Low-Income Respondents Who Think New York City is Heading in the Right Direction, Trended by Race



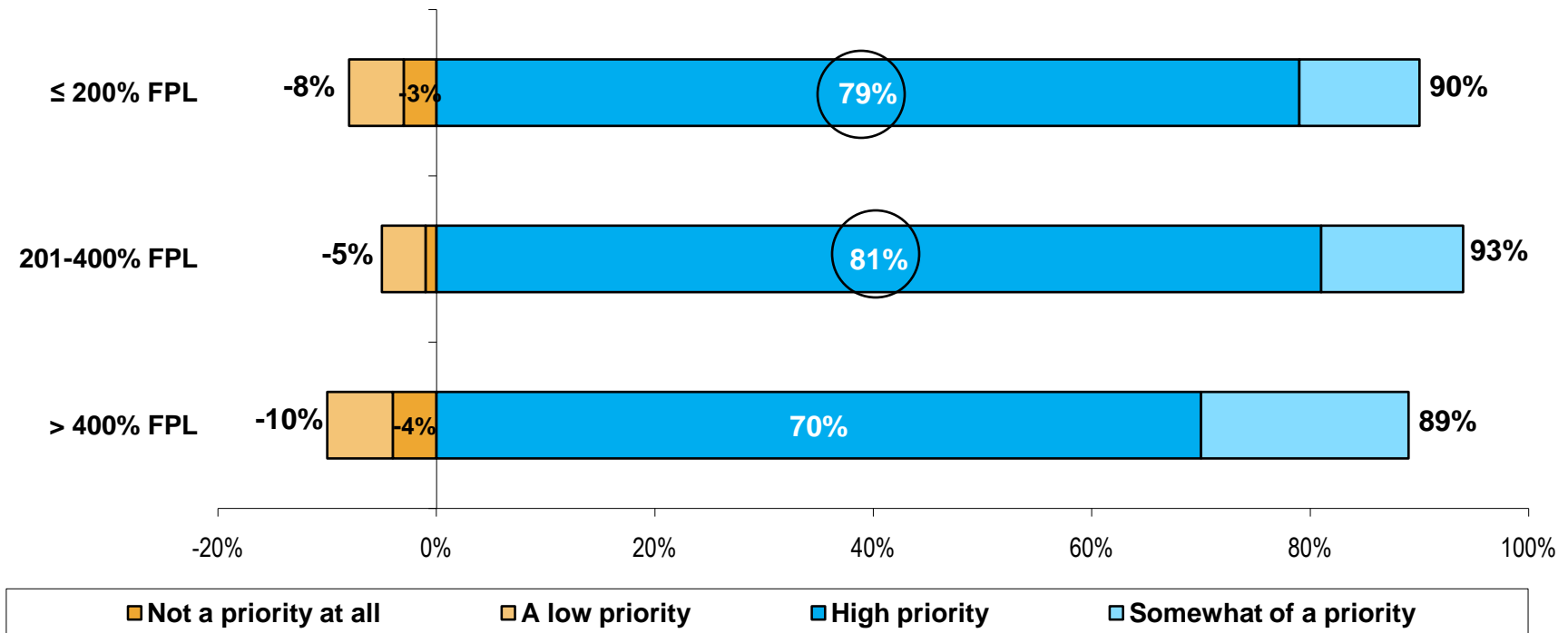
Part 6: Shared Federal Policy Agenda for Obama Administration

Across income and political affiliation, New Yorkers' priorities converge around the following federal policy agenda:

- Providing affordable health insurance for everyone
- Raising the minimum wage to \$9.50 per hour by 2011
- Expanding unemployment benefits to part-time workers
- Guaranteeing child care assistance for low-income families

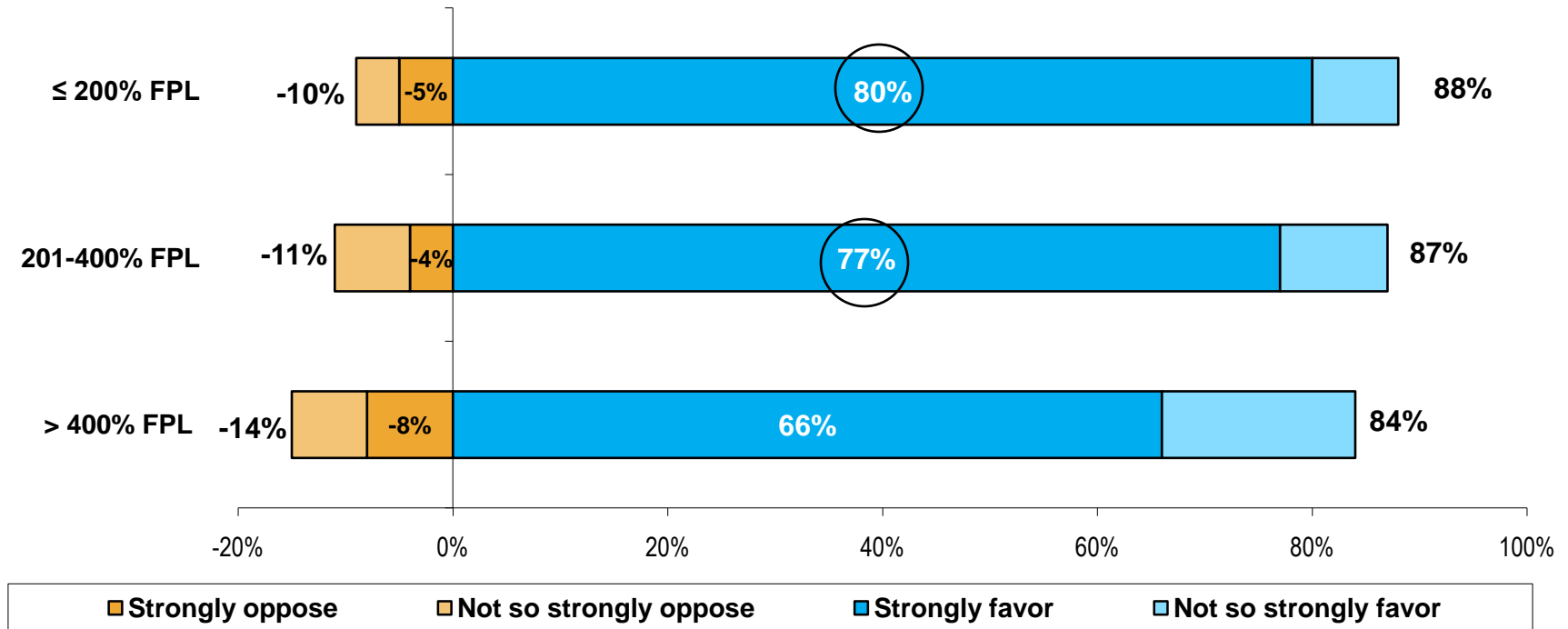
New Yorkers overwhelmingly support the federal government making affordable health insurance for everyone a priority.

Thinking about some issues that others have said should be a high priority for the federal government, **do you think affordable health insurance for everyone should be a high priority, somewhat of a high priority, a low priority, or not a priority at all for the federal government?**



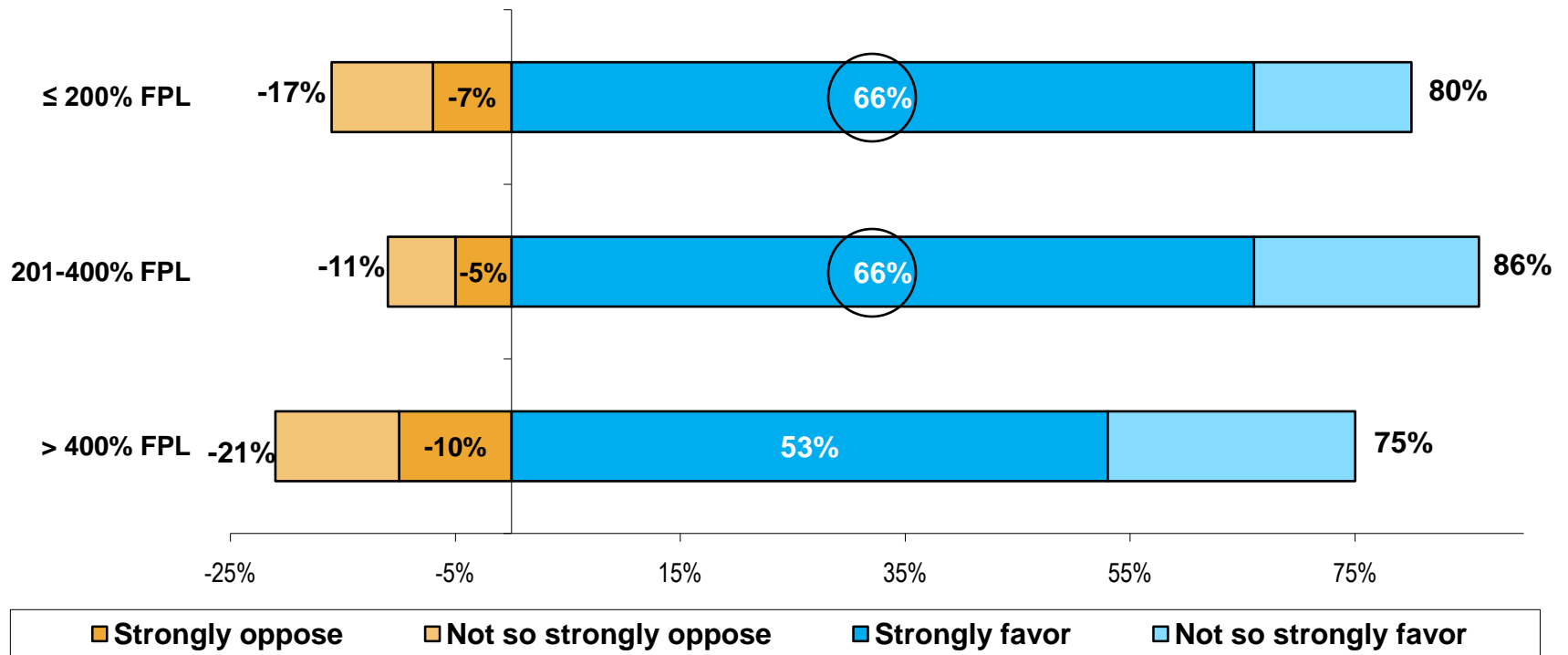
Over 2/3 of New Yorkers across all income bands say they *strongly favor* raising the minimum wage to \$9.50 per hour by 2011. Intensity of support is greatest among low- and moderate-income respondents.

Now for something slightly different. Let me read you a list of proposals for the federal government. For each one, please tell me if you favor or oppose this proposal: **Raising minimum wage to \$9.50 per hour by 2011 and increasing it for inflation every year after that.**



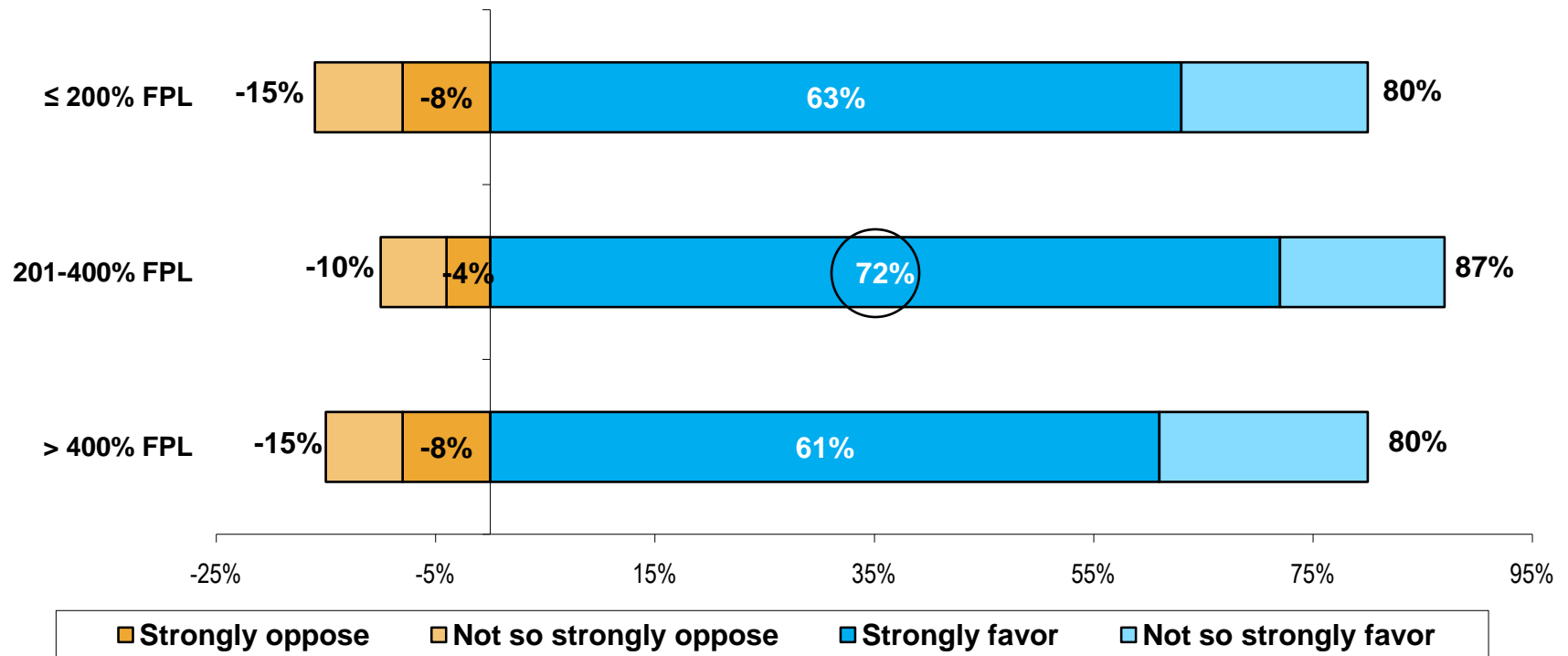
A majority of New Yorkers – including 2/3 of those below 400% of the federal poverty standard – *strongly favor* expanding unemployment benefits to part-time workers and to workers who lose jobs due to compelling family circumstances.

Now for something slightly different. Let me read you a list of proposals for the federal government. For each one, please tell me if you favor or oppose this proposal: **Expanding unemployment benefits to part-time workers and to workers who lose jobs due to compelling family circumstances.**



Over 6 in 10 New Yorkers across income bands *strongly favor* guaranteeing child care assistance for low-income families. Intensity of support is greatest among moderate-income New Yorkers.

Now for something slightly different. Let me read you a list of proposals for the federal government. For each one, please tell me if you favor or oppose this proposal: **Guaranteeing child care assistance based on ability to pay for a family of four making less than \$40,000 per year.**



Among the various federal policy proposals, NYC Republicans show the greatest intensity of support around increasing the minimum wage, though nearly half say they strongly favor the other federal proposals as well. At least 6 in 10 NYC Independents and NYC Democrats *strongly favor* each of the three federal policy proposals.

FEDERAL POLCY PROPOSALS			
% Favor (% Strongly Favor)			
	Republican	Independent	Democrat
Raising minimum wage to \$9.50 per hour by 2011 and increasing it for inflation every year after that	69% (60%)	85% (71%)	91% (79%)
Expanding unemployment benefits to part-time workers and to workers who lose jobs due to compelling family circumstances	69% (48%)	78% (60%)	83% (65%)
Guaranteeing child care assistance based on ability to pay for a family of four making less than \$40,000 per year	66% (49%)	80% (59%)	87% (72%)

Community Service Society

www.cssny.org

- ❖ The Community Service Society draws on a 160-year history of excellence in addressing the root causes of economic disparity. CSS is an informed, independent and unwavering voice for positive action that serves the needs of our constituents: low- and moderate-income New Yorkers who are too often left out of the policy conversation.

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- ❖ For more information, please contact Jeremy Reiss, jreiss@cssny.org, 212.614.5472.