

## **“The Unheard Third”: Revealing Low-Income New Yorkers’ Economic Insecurity**

In the seven years since we began “The Unheard Third,” surveying New Yorkers opinions and concerns, we find that there is widespread fear this year among low-income New Yorkers of the effects of the recession on them and their families. There is fear that they will be out of a job, not working enough hours to make ends meet, or not able to afford future health care costs. “The Unheard Third” is the only regular polling of low-income opinion in the nation.

The survey respondents say (1) the economy – including health care – and employment are the top concerns of New Yorkers, much more so in 2009 than in past years, and (2) these issues will most affect New Yorkers’ voting decisions in the upcoming mayoral election.

These are some of the findings from the survey conducted with 1,200 New York City respondents in July and August 2009. The survey, administered by Lake Research Partners, was divided into two samples: 800 low-income residents (up to \$36,000 annual household income for a family of three) and 400 moderate and higher income residents (above \$36,000 for a family of three).

One of the groups most affected by the downturn in the economy is low-income working mothers. Sixty percent of working mothers surveyed said they worry most of the time about having enough money to make ends meet. And that’s not surprising, with 41 percent of working mothers falling behind in rent or mortgage payments, 43 percent cutting back on clothes or school supplies, and 19 percent threatened with eviction. A majority (52%) of working mothers polled lost jobs and/or had their hours, wages, or tips reduced.

### **Few Job Benefits**

Despite the economic crisis, more than 7 in 10 of the city’s low-income households include a worker. But they are far less likely than moderate or higher income workers to receive employer-sponsored benefits. Only 40 percent of low-income workers surveyed get health insurance on the job; 34 percent get paid sick leave; just 23 percent have prescription drug coverage. Employer-sponsored benefits, especially for low-income workers, have declined in the past year. Many low-income workers do not get health insurance because it is not offered by their employers.

### **Job Security**

Future job security concerns run high among low-income New Yorkers. More than a third of all low-income New Yorkers polled (36%) say they are very concerned that they or someone in their household will be out of a job within the next 12 months, including 43 percent of low-income Latinos, 37 percent of low-income blacks and 30 percent of low-income whites. Many low-income respondents (37%) were also very concerned that they would not be working enough hours to make ends meet, including 45 percent of Latinos, 33 percent of blacks, and 31 percent of whites.

As job benefits decline and unemployment rises, government supports remain underutilized. Less than half of poor respondents (under \$18,000 annual household income for a family of three) do not get Food Stamps. The most common reason is that they do not believe they are eligible, although many are. According to the Food Bank of New York City, approximately 700,000 people who are eligible for Food Stamps do not receive them.

### **Health Concerns**

New Yorkers of all incomes are worried about the cost of health care. More than 4 in 10 low- and moderate-income respondents are very concerned about the health care costs that they and their families may face in the future. For many New Yorkers, a future emergency – an illness in the family, the loss of a job – would be a catastrophe. Two-thirds of low-income respondents say that they have less than \$1,000 in savings to fall back on in cases of emergency. Nearly one-third have no savings at all. Many have gone into debt to stay afloat. More than two in five report credit card debt and 24 percent say that medical bills have contributed to their debt.

### **Multiple Hardships**

Half of poor New Yorkers report experiencing three or more hardships in the last year. Thirty percent fell behind in rent or mortgage payments, 28 percent could not fill a prescription because of a lack of money or insurance, and 25 percent had their hours, wages, or tips reduced.

### **Future Outlook**

What comes through time and again from this survey is the fear that many low-income New Yorkers feel about their future. Whether it's the fear of the loss of a job, or the loss of health insurance, or that they will not have sufficient funds for rent, fear of the future is a pervasive element in responses from these New Yorkers. Economists say the recession is over and politicians hail the recovery of the stock markets, but low-income New Yorkers know that they are mired in the midst of an economic disaster that most have never experienced and recovery appears only in the distant future.

“The Unheard Third” survey results can be accessed online at [www.cssny.org](http://www.cssny.org).

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