



## **CSS Survey: New Yorkers Struggle for Economic Security**

### **ELECTION 2008: 36 DAYS LEFT TO REGISTER TO VOTE**

One of the arguments for welfare reform was that work would pull welfare recipients out of poverty. The problem is that the only work available for almost all those transitioning from welfare to work was a low-wage job. And the evidence has now shown that a job does not provide economic security for low-income workers. Low-income New Yorkers report steady work histories, but many do not receive benefits on the job. Only 54 percent of low-wage full-time workers get employer-offered health insurance; only 41 percent have prescription drug coverage.

This is a major finding of the latest Community Service Society (CSS) survey of New Yorkers, “The Unheard Third.” The survey was conducted in June and July of 2008 in order to bring it to the attention of candidates running for office this November as well as state and local officials. It is available online at [www.cssny.org/pdfs/2008 Unheard Third.pdf](http://www.cssny.org/pdfs/2008%20Unheard%20Third.pdf).

#### **Economy Most Important**

The survey finds that the economy is the most important issue overall as well as the top domestic issue for a candidate to address leading up to the presidential election for New Yorkers across all income levels and political affiliations. Affordable health insurance for everyone is the second highest domestic priority.

The survey reveals that the majority of low-income respondents experienced economic, food, health, or housing hardships in the last year. Among poor New Yorkers, those whose income was below the federal poverty level (about \$17,600 annually for a family of three), 24 percent went hungry because there wasn't enough money to buy food, 30 percent needed to fill a prescription but couldn't because of a lack of money or insurance, 21 percent had not gotten or postponed getting medical care or surgery because of a lack of money or insurance, and 29 percent fell behind in rent or mortgage payments. The dire situation of New York City's poor residents is reflected in the fact that nearly 40 percent used their federal tax rebate and/or refunds to pay for food.

One of the key findings of the survey is the economic insecurity felt by middle-income New Yorkers. Last year, 20 percent of middle-income New Yorkers could not fill a prescription because of a lack of money or insurance.

New Yorkers' greatest worry is the current economic downturn. Approximately 6 in 10 low- and middle-income New Yorkers – including 65 percent of low-income blacks and 64 percent of low-income Latinos - believe that it has become a lot harder to make ends meet in the last five years. Low- and middle-income New Yorkers are most worried about basics of life: keeping up with housing costs, holding on to their job, paying for rising gas and home heating costs.

While the survey was conducted in New York, the sentiments of New Yorkers are echoed in urban centers across the nation, which is why the next president - and New York's elected delegation - must develop a national policy agenda that is reflective of the nation's and certainly New York's low-income people.

New Yorkers across income and political affiliation support a range of federal policy proposals:

- Providing affordable health insurance for everyone
- Raising minimum wage to \$9.50 per hour by 2011 and increasing it for inflation every year after that
- Expanding unemployment benefits to part-time workers and to workers who lose jobs due to compelling family circumstances
- Guaranteeing child care assistance based on ability to pay for a family of four making less than \$40,000 per year

### **Census Bureau Report**

The findings of the CSS survey are reflected in the report on the nation's poverty rate, income, and health insurance coverage that was released by the Census Bureau last week. The Census Bureau's figures are for the year 2007, not for the dismal economic situation – housing foreclosures, a spike in food and gas prices, an increase in the unemployment rate, higher inflation – that has hit the nation in 2008. Still, the poverty rate for blacks remained unchanged from 2006 to 2007(24.5 percent), while the rate for Latinos increased from 20.6 percent in 2006 to 21.5 percent last year. And overall, about 1.2 million additional Americans are living in poverty now than in June 2007.

The number of uninsured dropped from 47 million to 45.7 million and the number of uninsured children decreased from 8.7 million to 8.1 million. But the percentage of people covered by insurance on the job is falling. The drop in the uninsured is completely attributable to public health programs like Medicaid and Child Health Plus.

Nationally, the poverty rate is higher today than in 2000. While the economy expanded, low- and middle-income workers have not benefitted. Like many Americans, low-income New Yorkers are suffering in this time of economic recession and they are being joined increasingly by an expanding population of middle-income Americans.

### **Register to Vote**

Public programs affecting income, poverty, and health care will be determined by the outcome of the November election. Will you be voting on Election Day?

In order to vote in the city, you must be a U.S. citizen, a resident of New York City for at least 30 days, and 18 years of age before the election. But before you can vote, you must register. The general election this year is on November 4. In order to vote, you must be registered by October 10.

If you are not yet registered to vote, you can register in person at the Board of Elections in your borough. You can also register by mail. Call 212-868-3692 to get an application through the mail, or pick up an application at your local post office, public library, or motor vehicle office. Once registered, you will receive a voter notification card that will indicate where your polling place is located.

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