

Unheard Third 2008: Economic Insecurity and Federal Priorities

A Call to Presidential Candidates During the National Conventions

August 21, 2008

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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 federal poverty standards or approximately \$35,000 annually for a family of three) and 508 higher income residents of New York City (above 200% of federal poverty standards), 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 below 100% of the federal poverty standard) and **486 “near poor” respondents** (earning between 100% and 200% of the federal poverty standard). We refer to these two groups collectively as “**low-income**”. The high-income sample also included two populations – **203 “middle-income” respondents** (earning between 200% and 400% of poverty) and **305 “high-income” respondents** (earning above 400% of poverty).

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, party identification, 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.

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%.

Strategic Summary

Strategic Summary: Voting and Federal Policy Priorities

Jobs and the Economy Top the Federal Policy Agenda

- Across all income bands and political affiliations, **jobs and the economy** will most influence New Yorkers' voting decisions when they go to the polls this November. **The war in Iraq**, which was the top response in 2007, is the second most important voting issue this year.
- **The economy** is also the most important issue for a candidate to address leading up to the presidential election for New Yorkers across all income bands and political affiliations. **Affordable health insurance for everyone** is the second highest domestic priority.
- New Yorkers strongly support these federal proposals:
 - providing affordable health insurance for everyone
 - raising the minimum wage to \$9.50/hour by 2011
 - expanding unemployment benefits to part-time workers
 - guaranteeing child care assistance for low-income families

Strategic Summary: Worries and Economic Insecurity

New Yorkers are Worried about the Economy

- Approximately 6 in 10 low- and middle-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 middle-income New Yorkers are most worried about:
 - Keeping up with housing costs or losing their home
 - Losing their job
 - Rising gas and home heating prices
- Poor (below 100% of poverty) 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.
- More than half of low-income New Yorkers (below 200% poverty) do not feel secure about meeting their future family, health, and retirement needs, respectively.

Strategic Summary: Low-Wage Workers Struggle to Meet Basic Needs

Work Does Not Provide Economic Security for Low-Income New Yorkers - Food Insecurity is Very High

- Low-income New Yorkers report steady work history, but many do not receive benefits – including health care and prescription drug coverage. Most low-income part-time workers would like to work more hours.
- The majority of low-income respondents experienced economic, food, health, or housing hardships in the last year. Middle-income respondents faced hardships as well, particularly health hardships.
 - 1 in 4 poor respondents went hungry
 - 3 in 10 low-income respondents could not fill a prescription
 - 1 in 5 low- and middle-income respondents went without or postponed medical care or surgery
- Economic Stimulus Policy: Low-income New Yorkers used their tax refunds/rebates for basic needs, such as **food**. Middle-income New Yorkers were most likely to use their tax refunds/rebates to **pay off debt**. High-income respondents were most likely to put tax returns and rebates into their **savings**.
- 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.

Part 1 –
Voting and Federal Policy Priorities

Election '08

Jobs and the economy will be the top voting issue for New Yorkers this fall.

FEDERAL VOTING PRIORITIES:

Across income levels, jobs and the economy top the voting agenda for New Yorkers.

When deciding which candidate you will support for President in the upcoming election, what issue will have the most influence on your voting decision?

The economy leading the agenda is a change from 2007, when the war in Iraq was the top response when residents were asked to consider how they would vote in the presidential primaries.

	≤200% FPL	201-400% FPL	400%+ FPL
Jobs/Salaries/Economy	25%	30%	29%
War in Iraq/Bringing Troops Home	17%	21%	25%
Health Care and Prescription Drugs	11%	14%	10%
Cost of Food/Living/Energy Costs/Rising Prices	7%	5%	3%
Taxes	3%	4%	6%
Change	5%	2%	4%
Foreign Affairs/Relations	2%	3%	6%
Education	4%	2%	2%
Immigration	4%	3%	0%

FEDERAL VOTING PRIORITIES:

The economy resonates as a voting issue across party lines as well. For Democrats, the war and bringing troops home is also salient.

When deciding which candidate you will support for President in the upcoming election, what issue will have the most influence on your voting decision?

	Republican	Independent	Democrat
Jobs/Salaries/Economy	24%	31%	29%
War in Iraq/Bringing Troops Home	16%	17%	24%
Health Care and Prescription Drugs	6%	12%	12%
Cost of Food/Living/Energy Costs/Rising Prices	8%	4%	5%
Taxes	9%	2%	3%
Change	1%	2%	6%
Foreign Affairs/Relations	3%	7%	3%
Education	1%	2%	3%
Immigration	1%	3%	3%

FEDERAL VOTING PRIORITIES:

The economy is top domestic priority for New Yorkers of all incomes, races, and ages. Access to affordable health care is also a top domestic concern.

Which domestic issue do you think is the most important for a candidate to address leading up to the presidential election?

	≤200% FPL	201-400% FPL	400%+ FPL
The economy	20%	24%	42%
Affordable health insurance for everyone	16%	19%	19%
Affordable housing	12%	8%	4%
Education	11%	7%	6%
Jobs for the unemployed	8%	8%	4%
Reducing poverty	6%	8%	5%
Making it easier for immigrants to become citizens	7%	7%	1%
Stopping illegal immigration	5%	5%	5%
Tax cuts for the middle class	4%	6%	4%
Homeland security	3%	4%	7%

FEDERAL VOTING PRIORITIES:

The economy is the top domestic priority for New Yorkers of all political affiliations. Homeland security is the secondary Republican concern, while affordable health care is the number two concern for Democrats and Independents.

Which domestic issue do you think is the most important for a candidate to address leading up to the presidential election?

	Republican	Independent	Democrat
The economy	24%	29%	31%
Affordable health insurance for everyone	9%	15%	21%
Affordable housing	6%	9%	8%
Education	5%	9%	9%
Jobs for the unemployed	8%	4%	6%
Reducing poverty	4%	9%	6%
Making it easier for immigrants to become citizens	4%	5%	5%
Stopping illegal immigration	12%	9%	2%
Tax cuts for the middle class	6%	3%	4%
Homeland security	16%	3%	3%

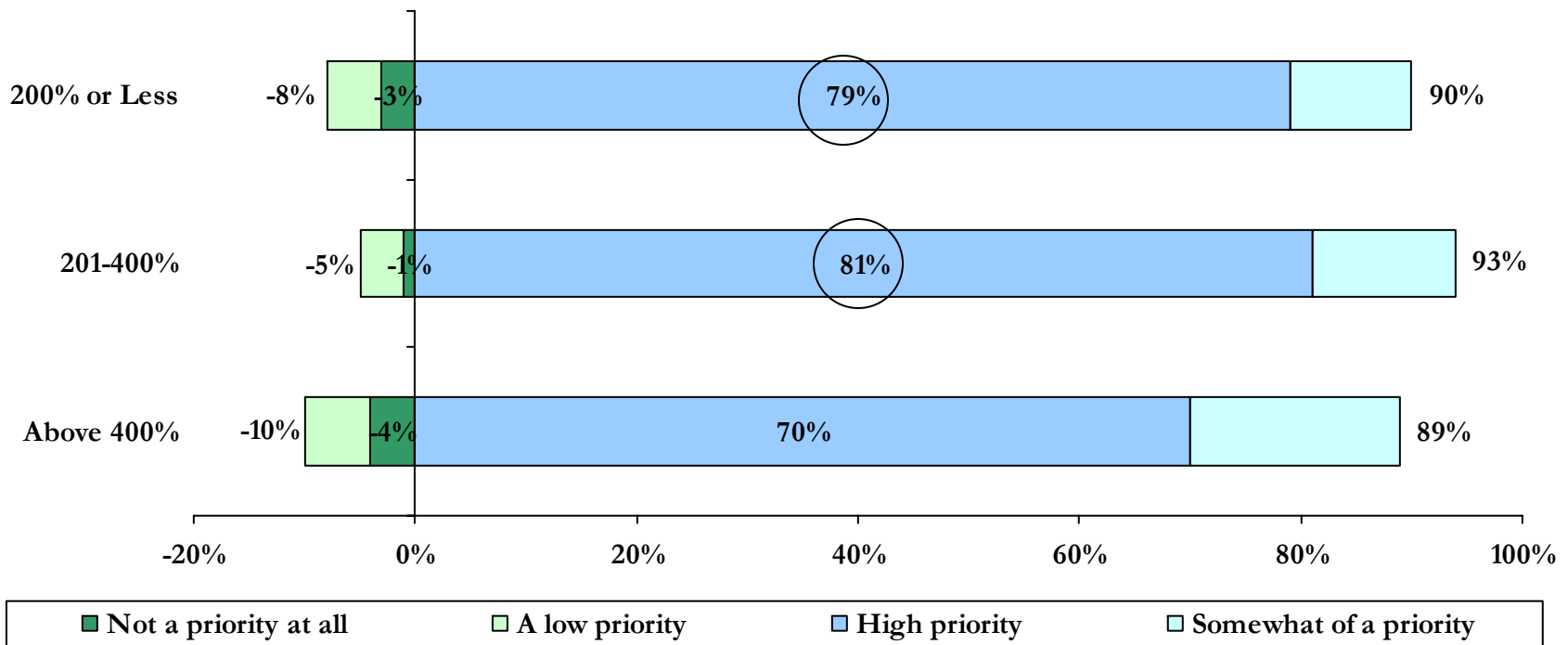
Federal Policy Priorities

There is strong support for a range of federal proposals – across all income bands and political affiliations – including raising the minimum wage and expanding unemployment benefits to part-time workers.

FEDERAL POLICY PRIORITIES:

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

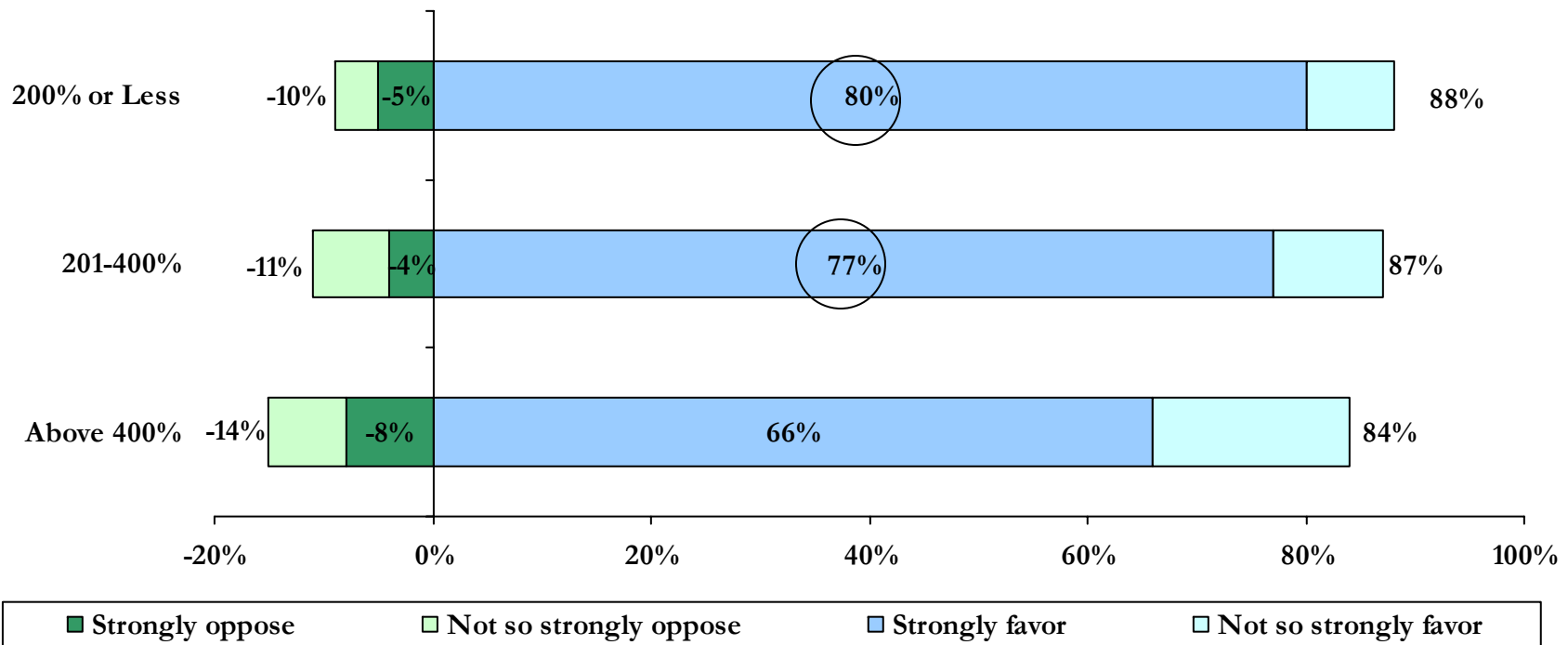
Thinking about some issues that others have said should be a high priority for the federal government, do you think affordable health insurance for everyone should be a high priority, somewhat of a high priority, a low priority, or not a priority at all for the federal government?



FEDERAL POLICY PRIORITIES:

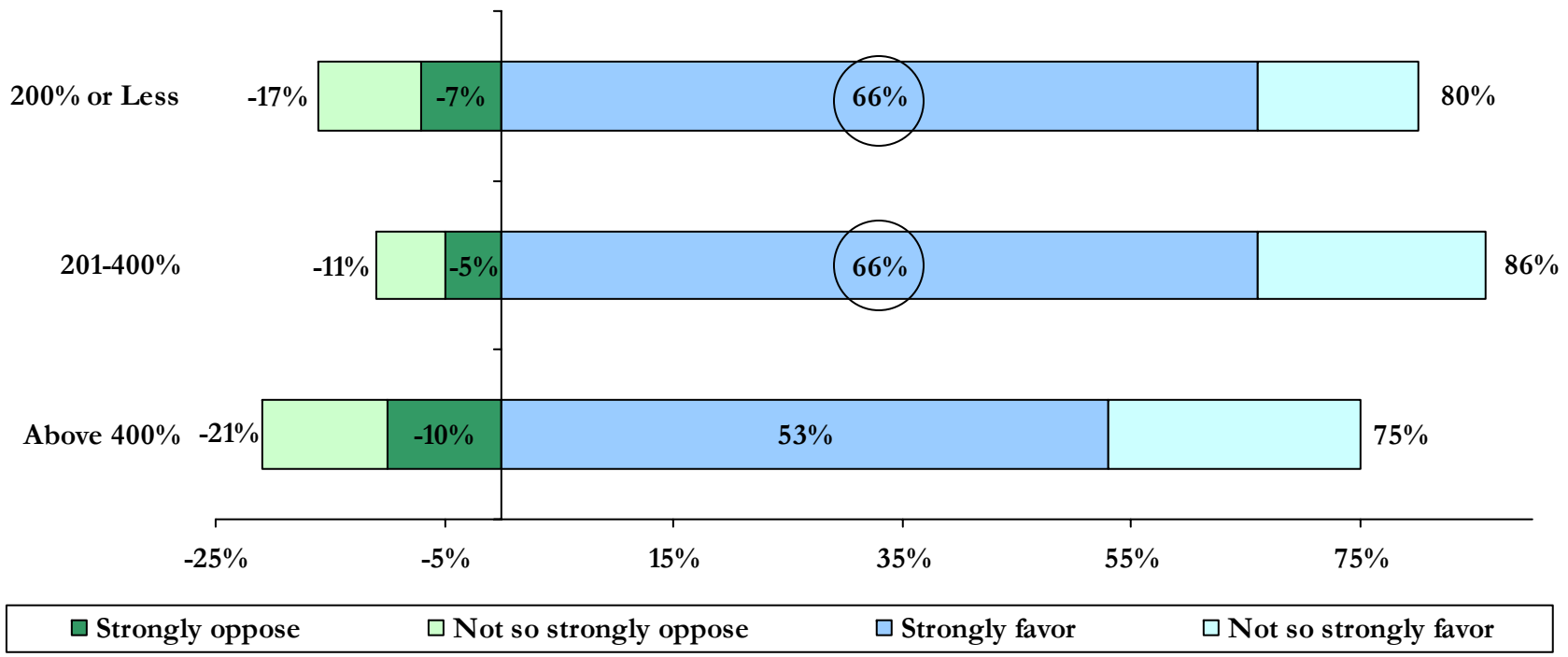
Over 2/3 of New Yorkers across all income bands say they *strongly favor* raising the minimum wage to \$9.50 per hour by 2011. Intensity of support is greatest among low- and middle-income residents.

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.



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

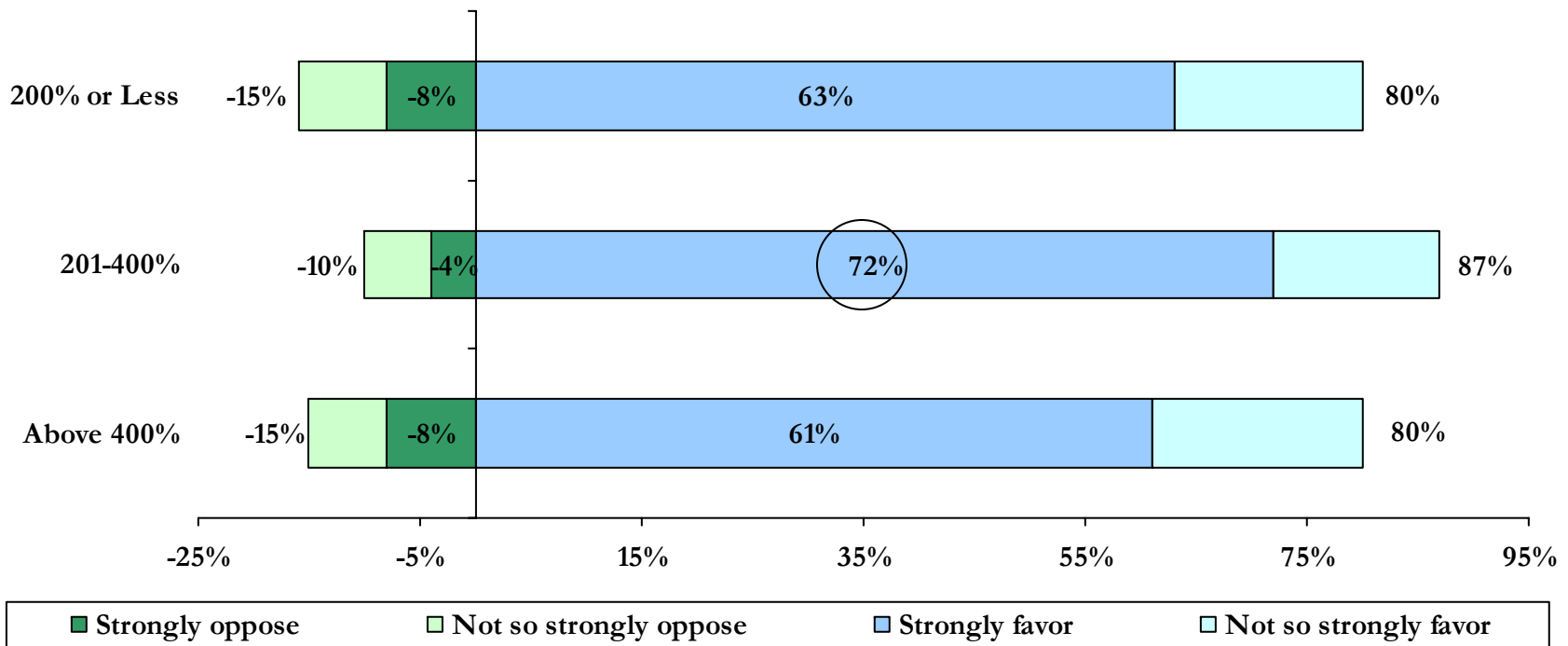
Now for something slightly different. Let me read you a list of proposals for the federal government. For each one, please tell me if you favor or oppose this proposal: Expanding unemployment benefits to part-time workers and to workers who lose jobs due to compelling family circumstances.



FEDERAL POLICY PRIORITIES:

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 middle-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.



FEDERAL POLICY PRIORITIES:

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 Independents and Democrats *strongly favor* each of the three proposals.

Federal Policy 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%)

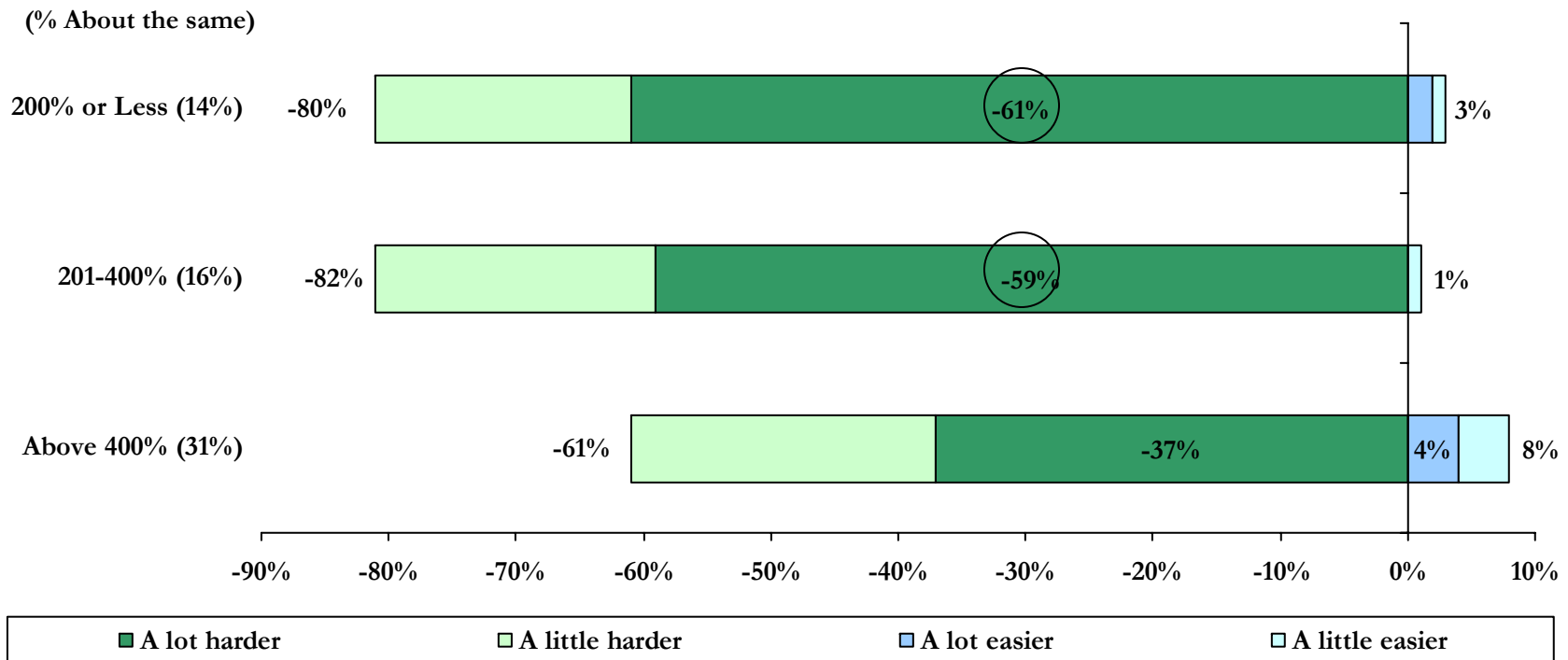
Part 2 –
Worries and Economic Insecurity

Making Ends Meet

More than 6 in 10 New Yorkers say that it has gotten harder to make ends meet over the last five years.

Making Ends Meet: 8 in 10 low- and middle-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?

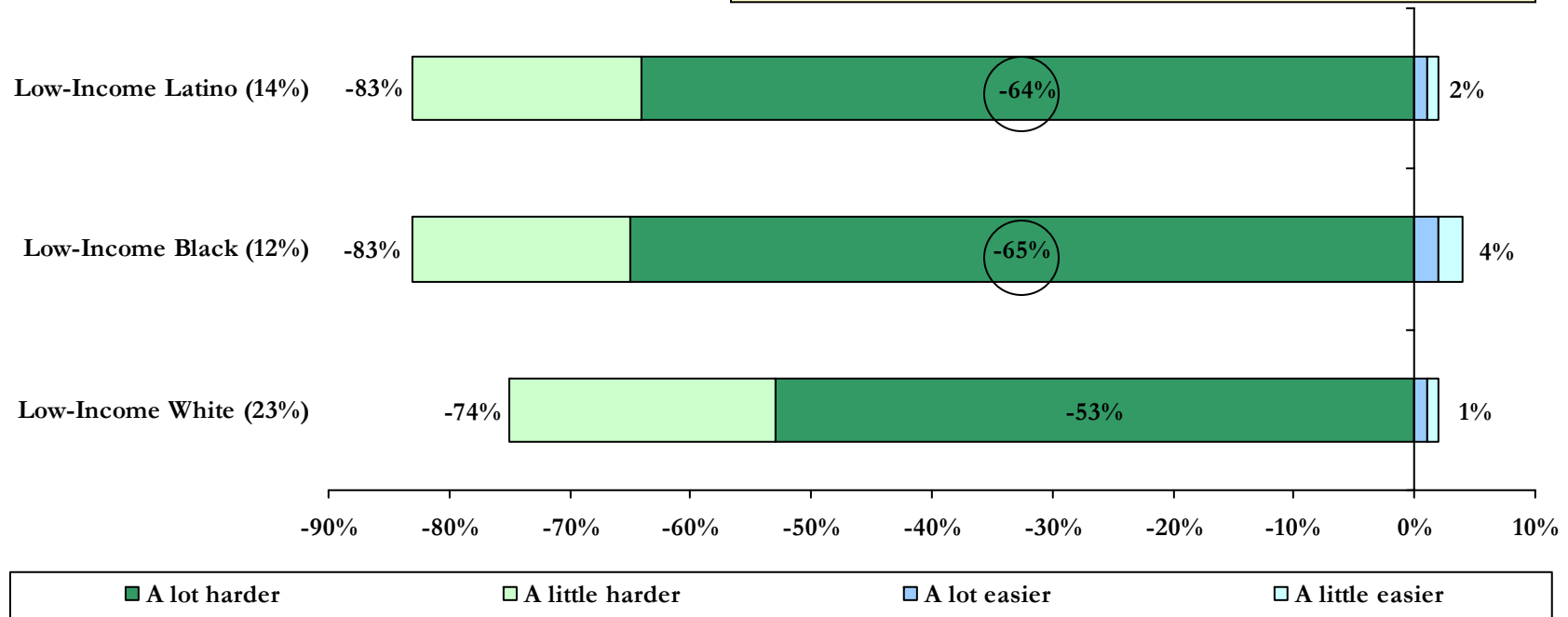


Making Ends Meet: Minorities prove more likely to say that it has become more difficult to make ends meet over the last five years, though majorities of all races say it has gotten *a lot harder*.

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?

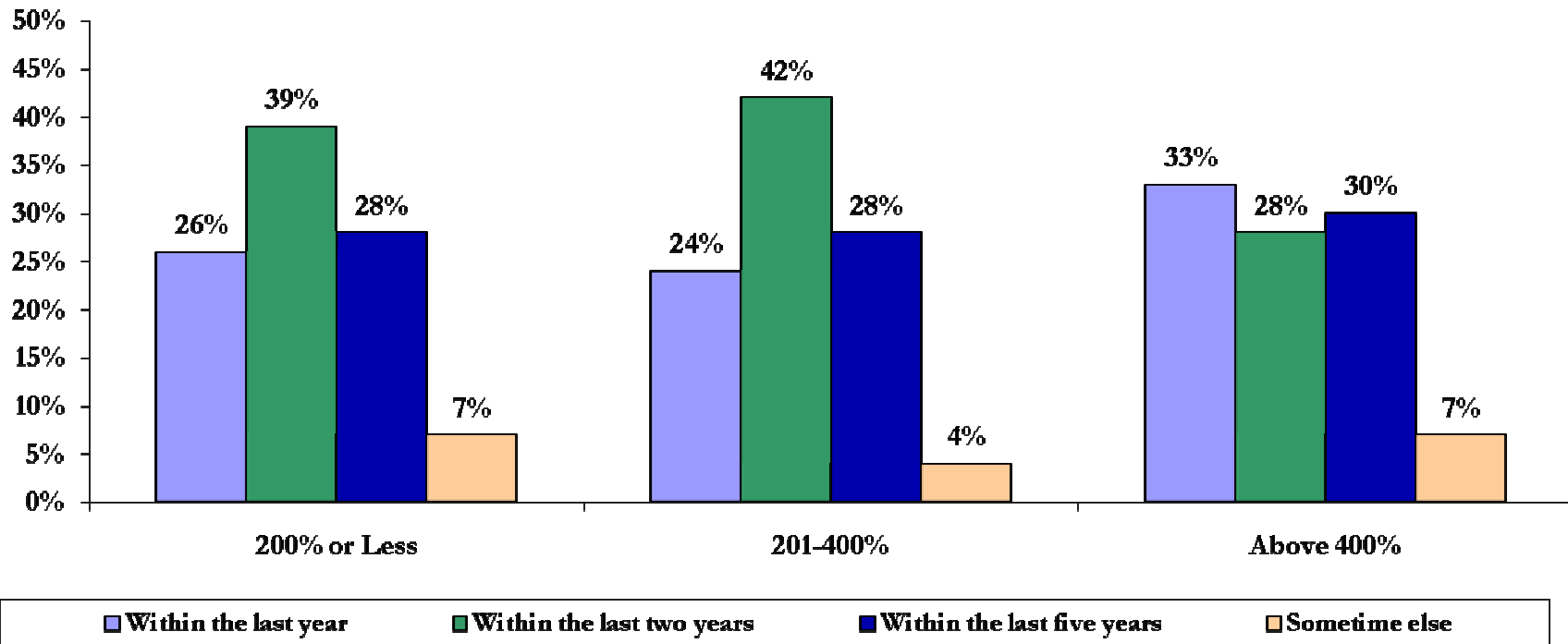
(% About the same)

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



Making Ends Meet: 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?



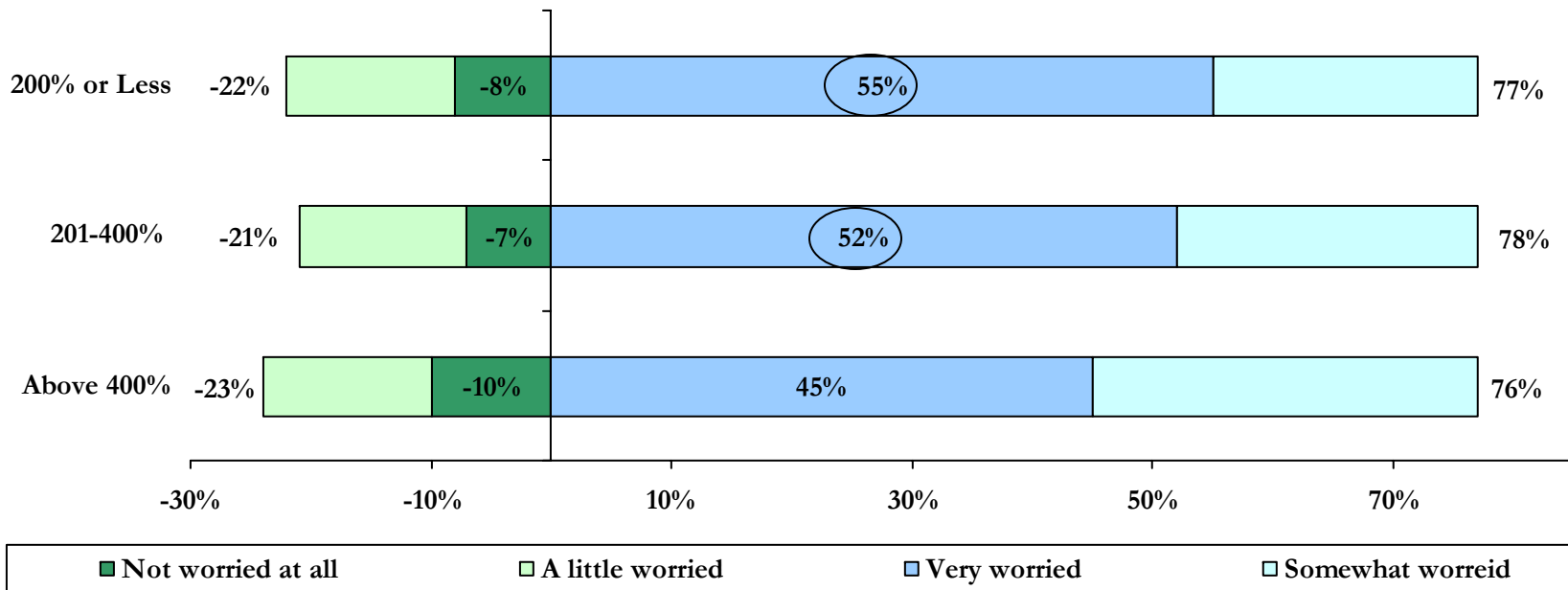
Current Economic Downturn and Meeting Future Needs

New Yorkers are very concerned about current economic downturn and meeting expenses. More than half of low-income residents say they do not feel secure about meeting their future health, retirement and family needs.

Economic Worries: Most New Yorkers are worried about the recession, with the majority of residents below 400% poverty 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 whites and blacks to say they are very worried (low-income Latino: 81 percent worried, 61 percent very worried; high-income Latino: 80 percent worried, 59 percent very worried). Also, 78 percent of low-income working mothers* say they are *very worried*.
*small n



Economic Worries: Low-income New Yorkers are most worried about housing costs or losing their homes. Middle-income New Yorkers are also worried about housing – as well as 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)

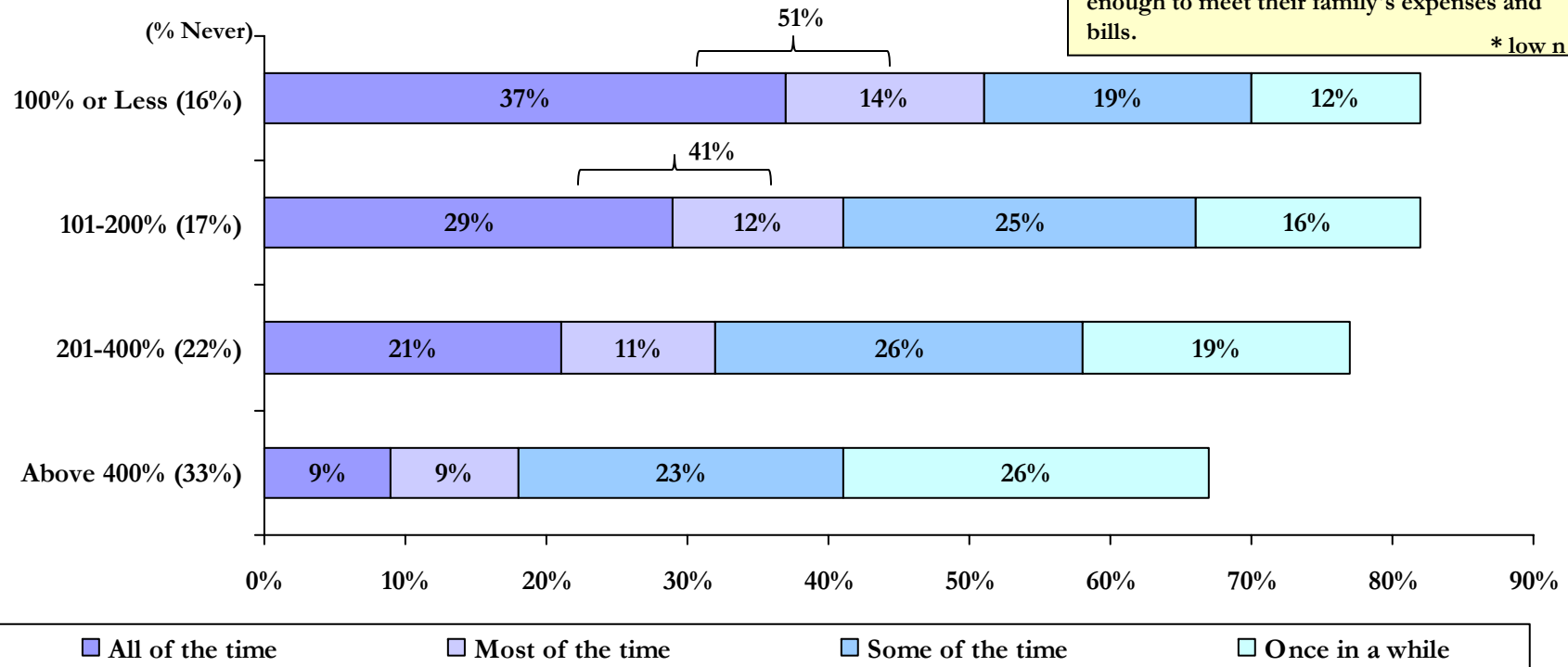
*Respondents asked to pick only one

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 percent).

	≤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%

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

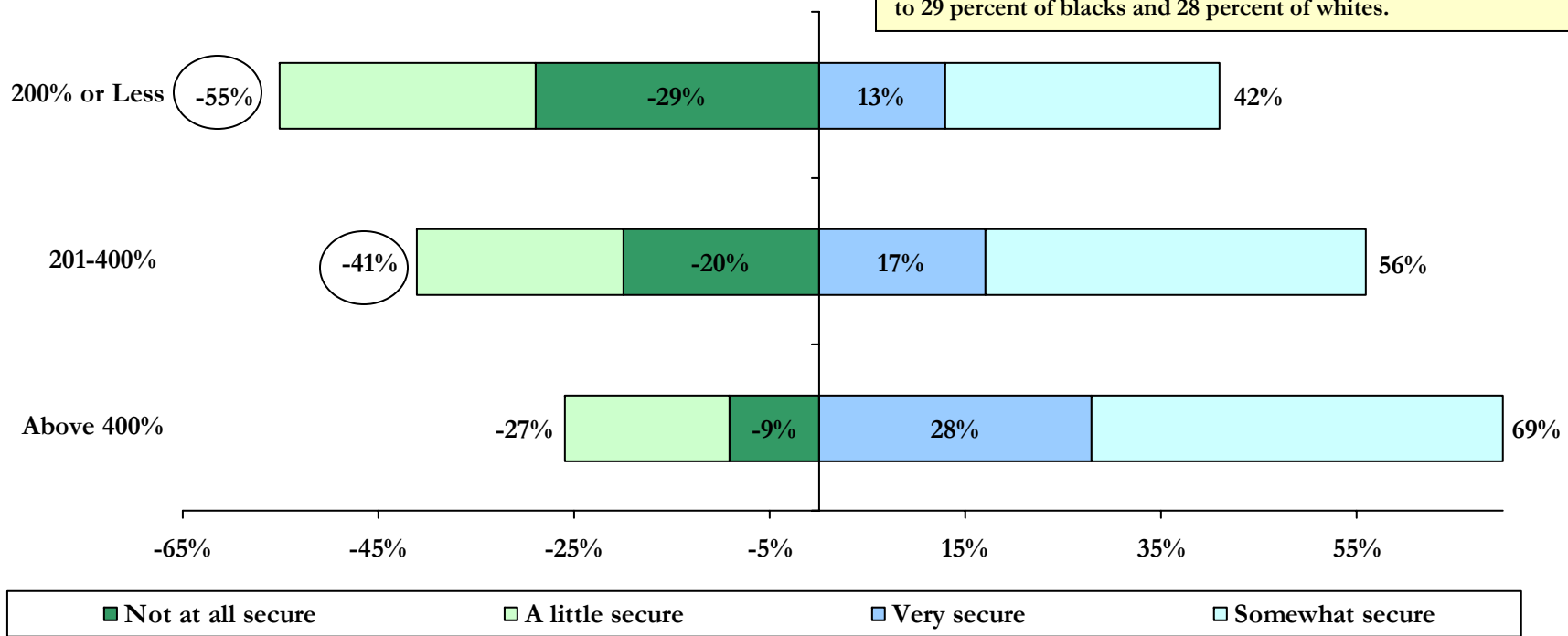
How often do you worry that your total family income will not be enough to meet your family's expenses and bills – all of the time, most of the time, some of the time, once in a while, or never?



Economic Insecurity: More than half of low-income and 4 in 10 middle-income New Yorkers do not feel secure about meeting their future family needs.

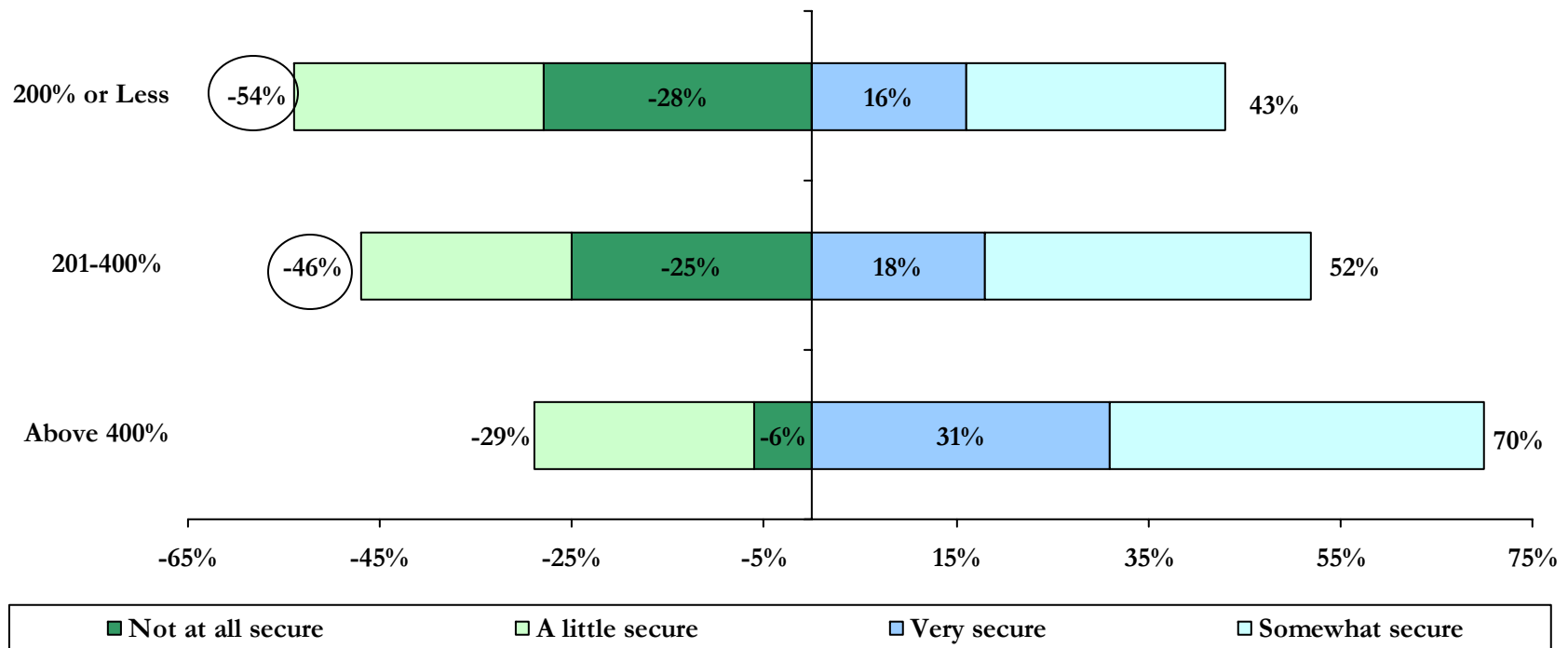
Thinking about the future, how financially secure do you feel to meet future family needs - do you feel very secure, somewhat secure, a little secure, or not at all secure?

Across all income groups, Latinos feel less secure about meeting their future family needs than blacks or whites. Notably, 47 percent of middle- and high-income Latinos do not feel secure about meeting their future family needs, compared to 29 percent of blacks and 28 percent of whites.



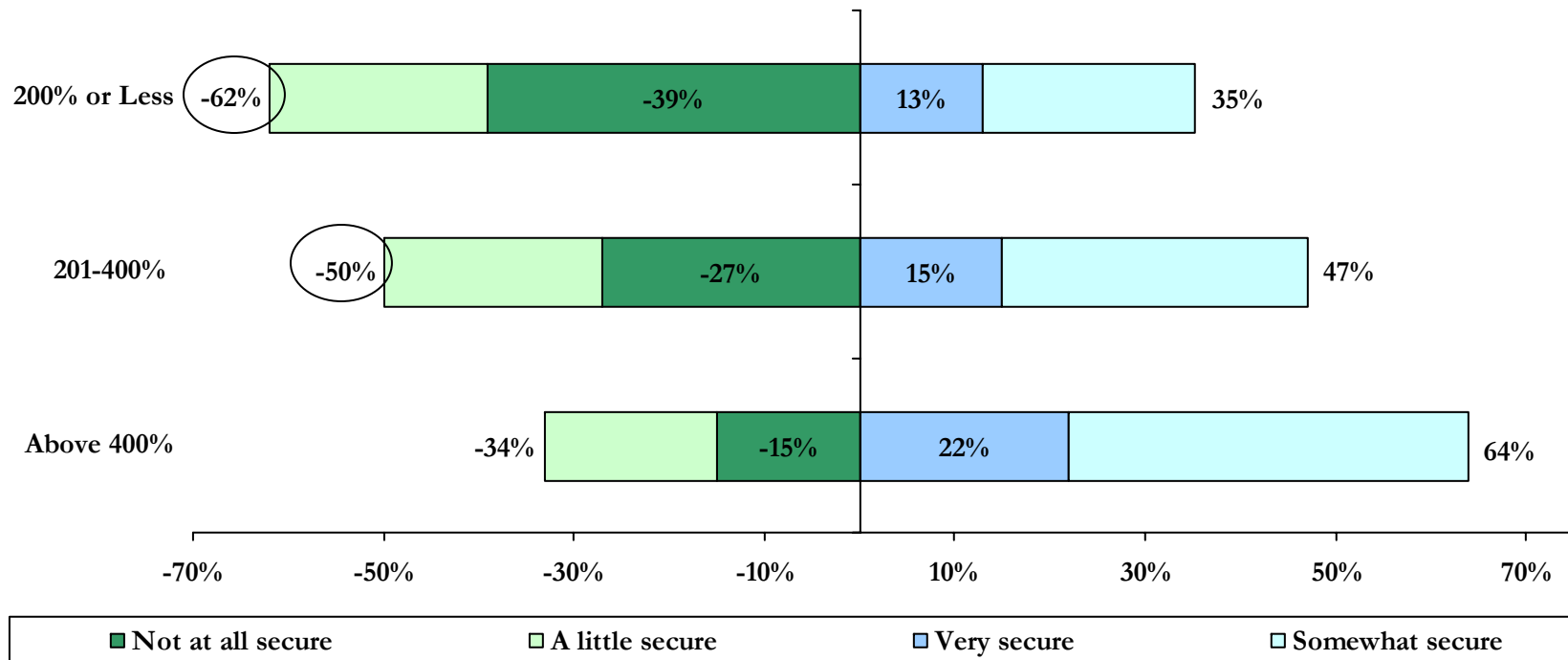
Economic Insecurity: Approximately half of residents below 400% poverty say they do not feel secure about meeting future health needs.

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?



Economic Insecurity: New Yorkers across income show the greatest insecurity around future retirement needs. Approximately 6 in 10 low-income and half of middle-income residents do not feel secure.

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



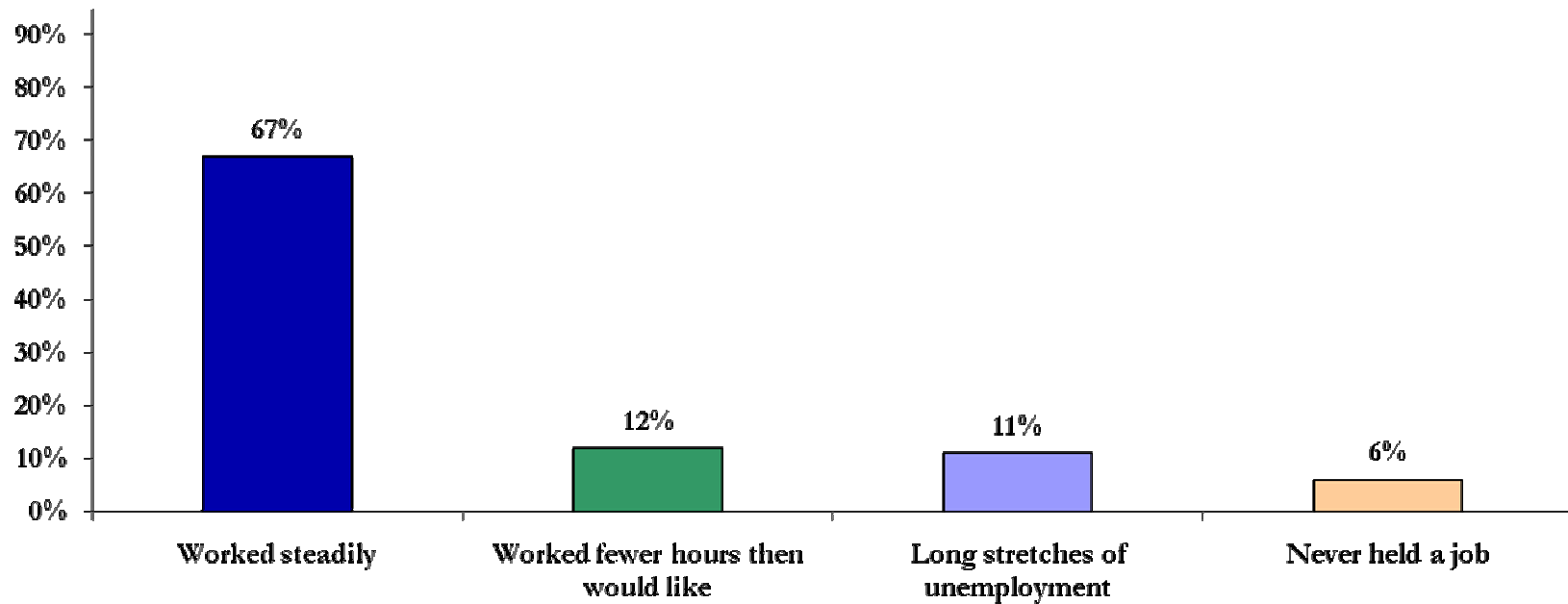
Part 3 –
Low-Wage Workers Struggle to Meet Basic Needs

Employment

Most low-income New Yorkers have worked steadily since leaving high school, but their wage and benefit structure is significantly different from that of their middle to high-income counterparts.

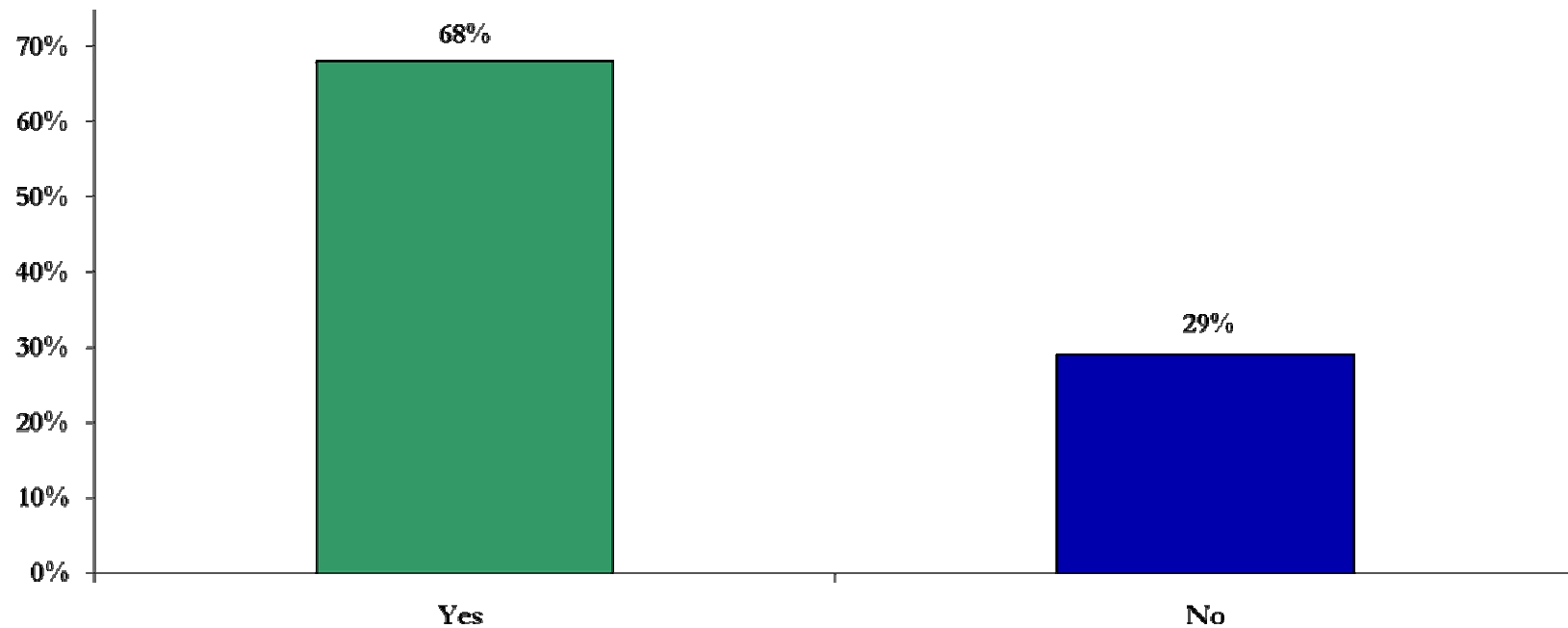
Low-Wage Work: Two-thirds of low-income New Yorkers have worked steadily since leaving high school. Less than 1 in 10 say they have never held a job.

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?



Low-Wage Work: Among low-income New Yorkers who are working part-time, the majority say they would like to be working more hours.

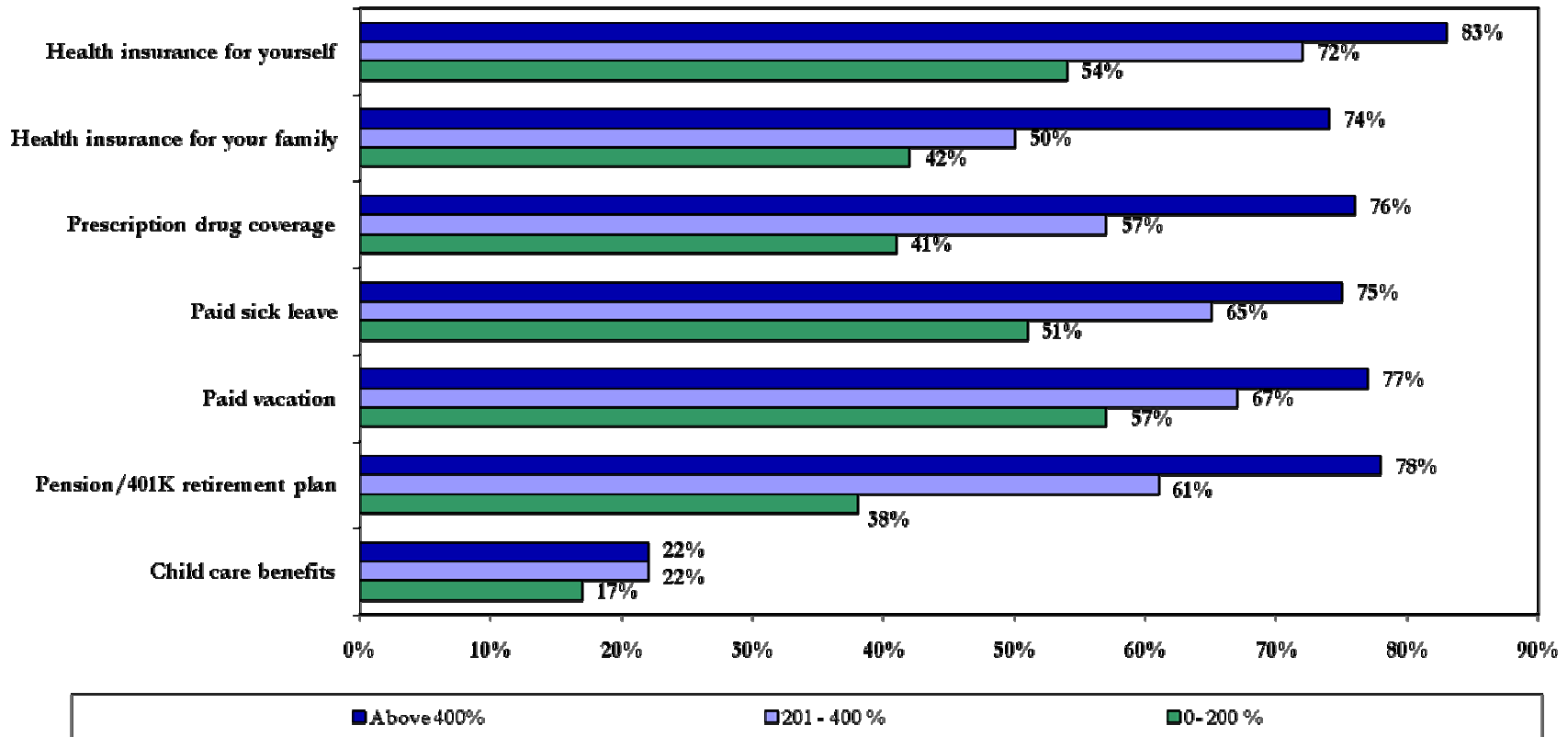
Would you like to be working more hours or would you not like to be working more hours?*



*Asked of part-time workers only

Low-Wage Work: Low-income New Yorkers who work *full-time* are also much less likely to report receiving benefits from their employers than their middle- and high-income counterparts. Only 4 in 10 receive prescription drug coverage or health insurance for their families.

Which of the following benefits, if any, do you receive from your employer?*



*asked only respondents who reported working full time

Hardships

Low-income New Yorkers used their tax refunds and rebates to cover basic living expenses, including food.

Low-income New Yorkers continue to face multiple economic, food, health, and housing hardships.

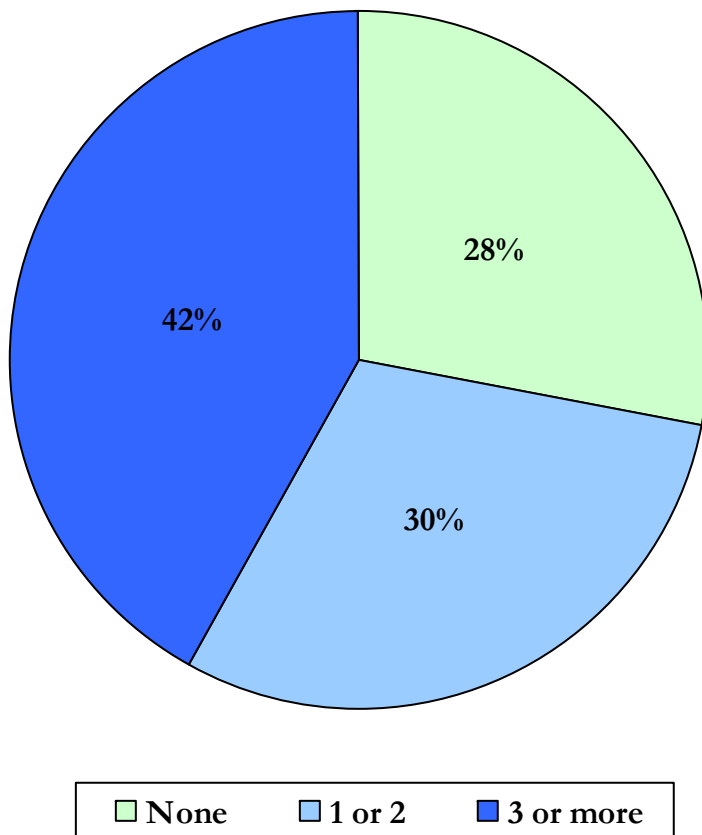
Economic Stimulus Policy: 1 in 3 low-income residents say they used their tax rebate or refund to pay for food.

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 residents (below 100% poverty) 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 care payments/care repairs	6%	2%	6%
Other	3%	4%	8%

**Multiple Hardships for the Poor:
Below 100% FPL**

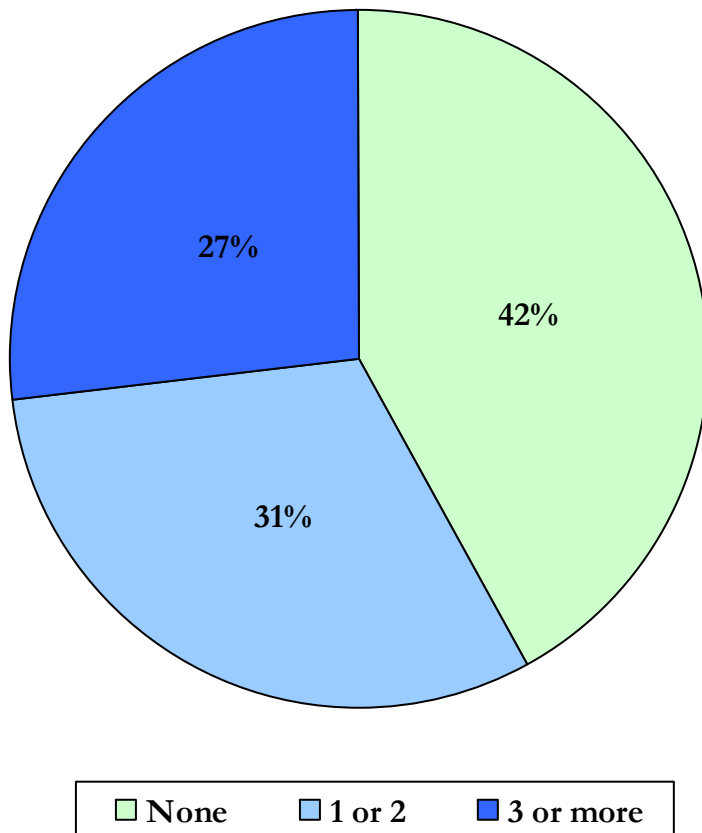


Hardships: Close to 3 in 10 New Yorkers below 100% poverty report skipping meals, falling behind on housing payments and not being able to fill a prescription. More than 4 in 10 face three or more hardships.

- **Economic**
 - 35% Cut back on buying back-to-school supplies and clothes
 - 18% Lost job
 - 16% Had hours, wages or tips reduced
 - 12% Received assistance from charity/religious/community org.
- **Food**
 - 28% Often skipped meals because there wasn't enough money to buy food
 - 24% Received free food or meals from family or friends
 - 24% Went hungry because there wasn't enough money to buy food
 - 20% Received free food or meals from a food pantry, soup kitchen or meal program
- **Health**
 - 30% 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**
 - 29% Fallen behind in your rent or mortgage in the last year
 - 21% Had either the gas, electricity, or telephone turned off because the bill was not paid
 - 15% Moved in with other people even for a little while because of financial problems
 - 8% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night because you didn't have enough money for a place to live

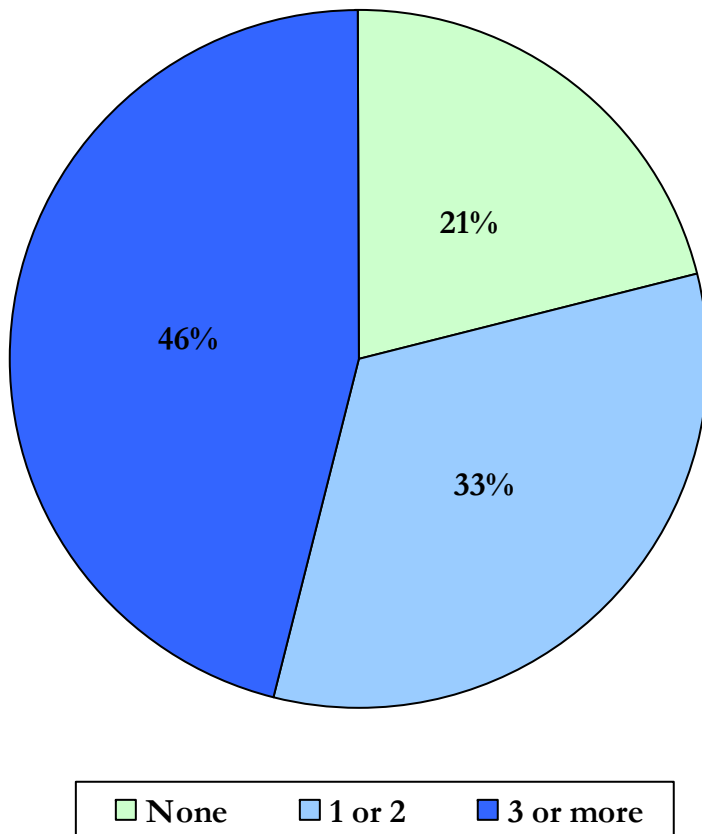
Hardships: 1 in 4 residents between 100% and 200% poverty report hardships around filling a prescription, while nearly 1 in 5 went without or postponed medical care. More than half faced at least one hardship.

**Multiple Hardships for the Near Poor:
101% – 200% FPL**



- **Economic**
 - 27% Cut back on buying back-to-school supplies and clothes
 - 15% Had hours, wages or tips reduced
 - 14% Lost job
 - 5% Received assistance from charity/religious/community org.
- **Food**
 - 15% Often skipped meals because there wasn't enough money to buy food
 - 12% Received free food or meals from family or friends
 - 11% Received free food or meals from a food pantry, soup kitchen or meal program
 - 11% Went hungry because there wasn't enough money to buy food
- **Health**
 - 24% Needed to fill a prescription but couldn't because of a lack of money or insurance
 - 18% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance
- **Housing**
 - 19% Fallen behind in your rent or mortgage in the last year
 - 14% Had either the gas, electricity, or telephone turned off because the bill was not paid
 - 10% Moved in with other people even for a little while because of financial problems
 - 1% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night because you didn't have enough money for a place to live

Multiple Hardships for Low-Income Working Families with Children: Below 200% FPL

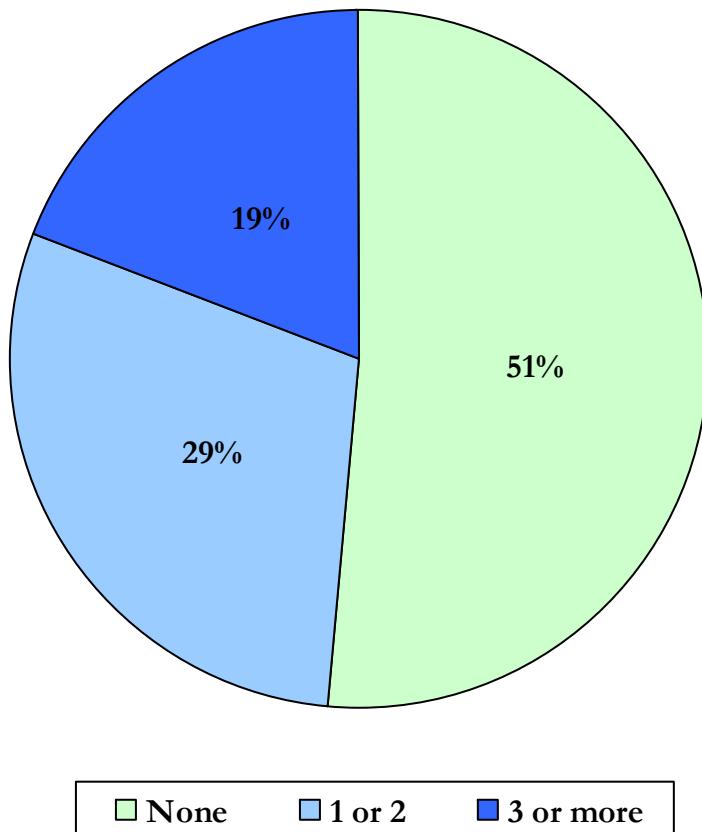


Hardships: *Low-income working families with children are more likely to report having multiple hardships than those without children. 1 in 4 skipped meals. Almost half cut back on school supplies and clothes. Nearly half faced 3 or more hardships.*

- **Economic**
 - 48% Cut back on buying back-to-school supplies and clothes
 - 23% Had hours, wages or tips reduced
 - 20% Lost job
 - 11% Received assistance from charity/religious/community org.
- **Food**
 - 26% Often skipped meals because there wasn't enough money to buy food
 - 25% Received free food or meals from family or friends
 - 20% Went hungry because there wasn't enough money to buy food
 - 13% Received free food or meals from a food pantry, soup kitchen or meal program
- **Health**
 - 35% 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**
 - 40% Fallen behind in your rent or mortgage in the last year
 - 22% 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
 - 4% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night because you didn't have enough money for a place to live

Hardships: Nearly half of middle-income respondents also reported at least 1 hardship, the most common being health hardships and cutting back on school supplies.

**Multiple Hardships for Middle-Income:
201% - 400% FPL**



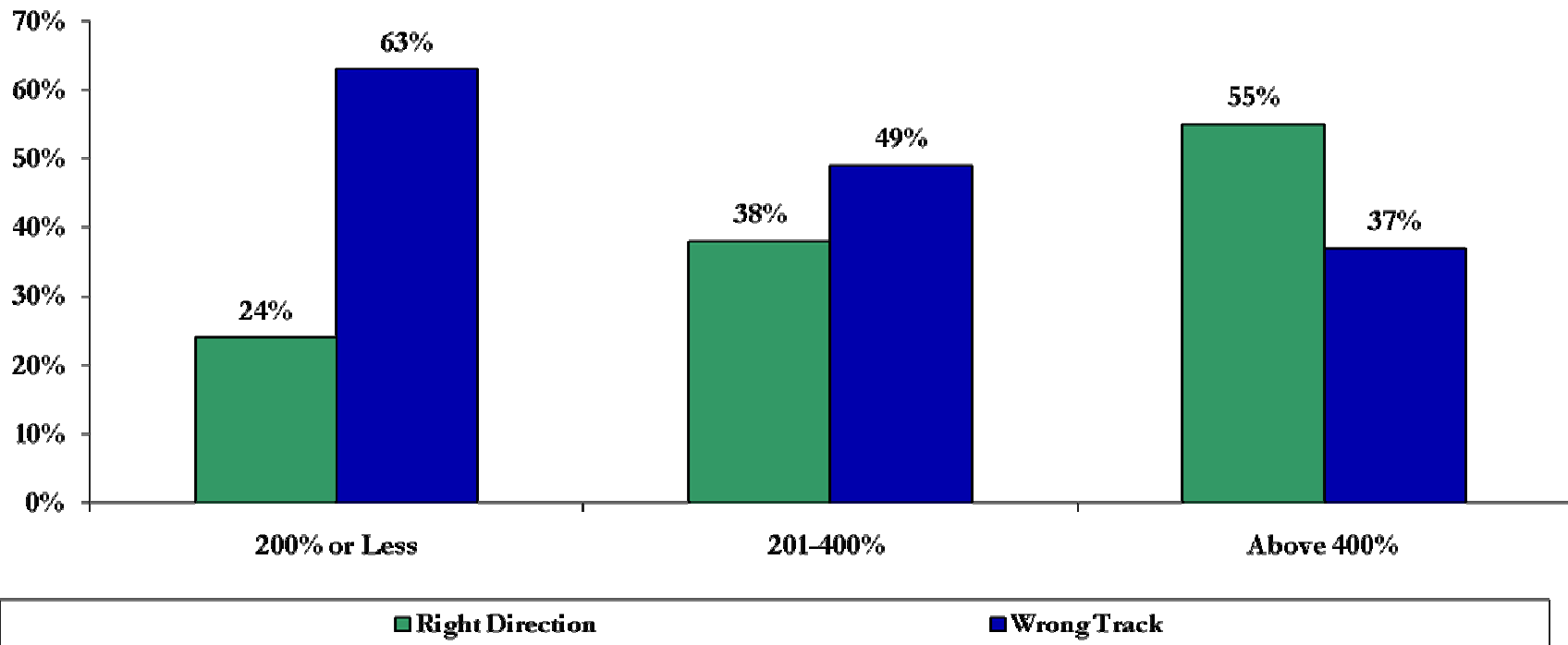
- **Economic**
 - 27% Cut back on buying back-to-school supplies and clothes
 - 14% Had hours, wages or tips reduced
 - 12% Lost job
 - 3% Received assistance from charity/religious/community org.
- **Food**
 - 7% Went hungry because there wasn't enough money to buy food
 - 7% Often skipped meals because there wasn't enough money to buy food
 - 4% Received free food or meals from family or friends
 - 3% Received free food or meals from a food pantry, soup kitchen or meal program
- **Health**
 - 20% Needed to fill a prescription but couldn't because of a lack of money or insurance
 - 17% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance
- **Housing**
 - 13% Fallen behind in your rent or mortgage in the last year
 - 8% Had either the gas, electricity, or telephone turned off because the bill was not paid
 - 6% Moved in with other people even for a little while because of financial problems
 - 0% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night because you didn't have enough money for a place to live

New York City: Right Track or Wrong Direction?

The majority of low-income New Yorkers think the city is on the wrong track. The majority of middle- and high-income Latinos and blacks also think NYC is headed in the wrong direction.

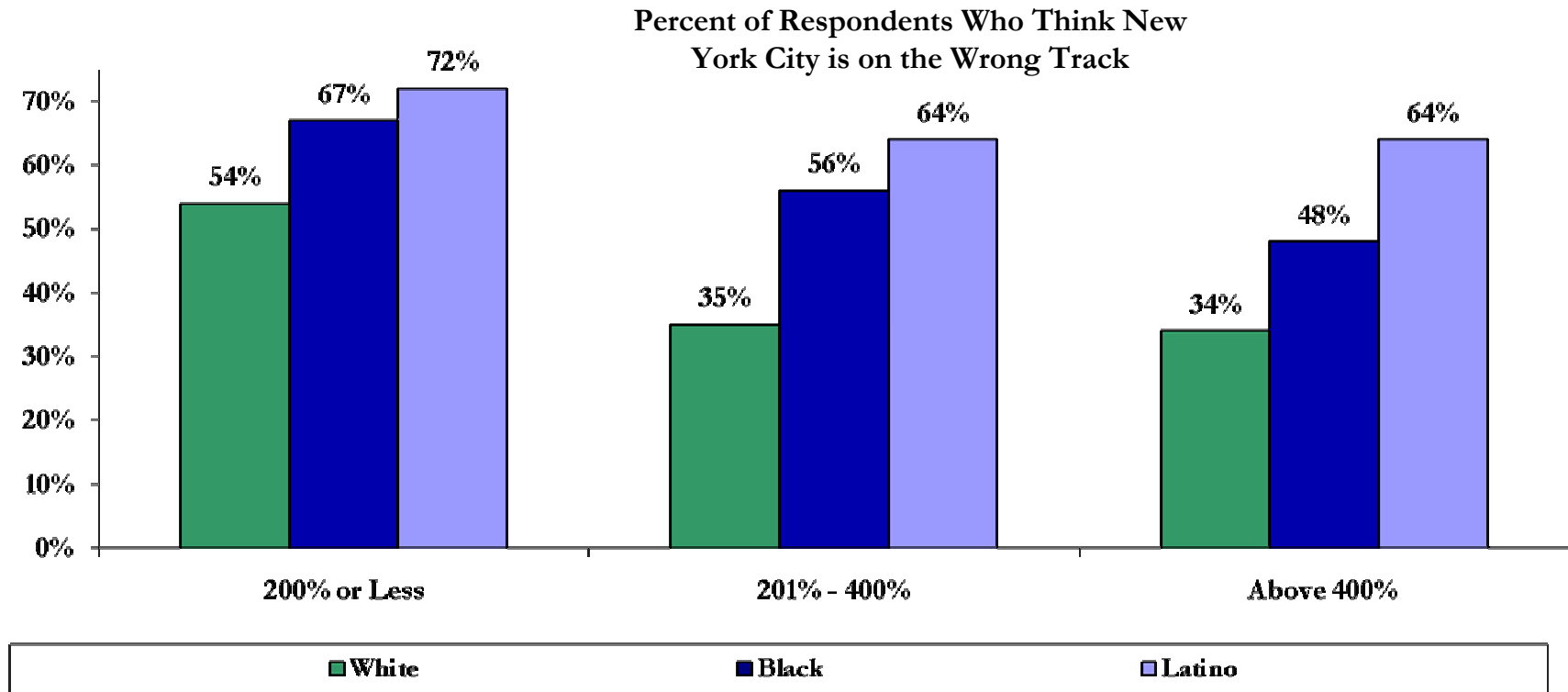
NYC Wrong Direction: Only 1 in 4 low-income New Yorkers say things in NYC are going in the right direction. Almost half of middle-income respondents say things are off on the wrong track.

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?



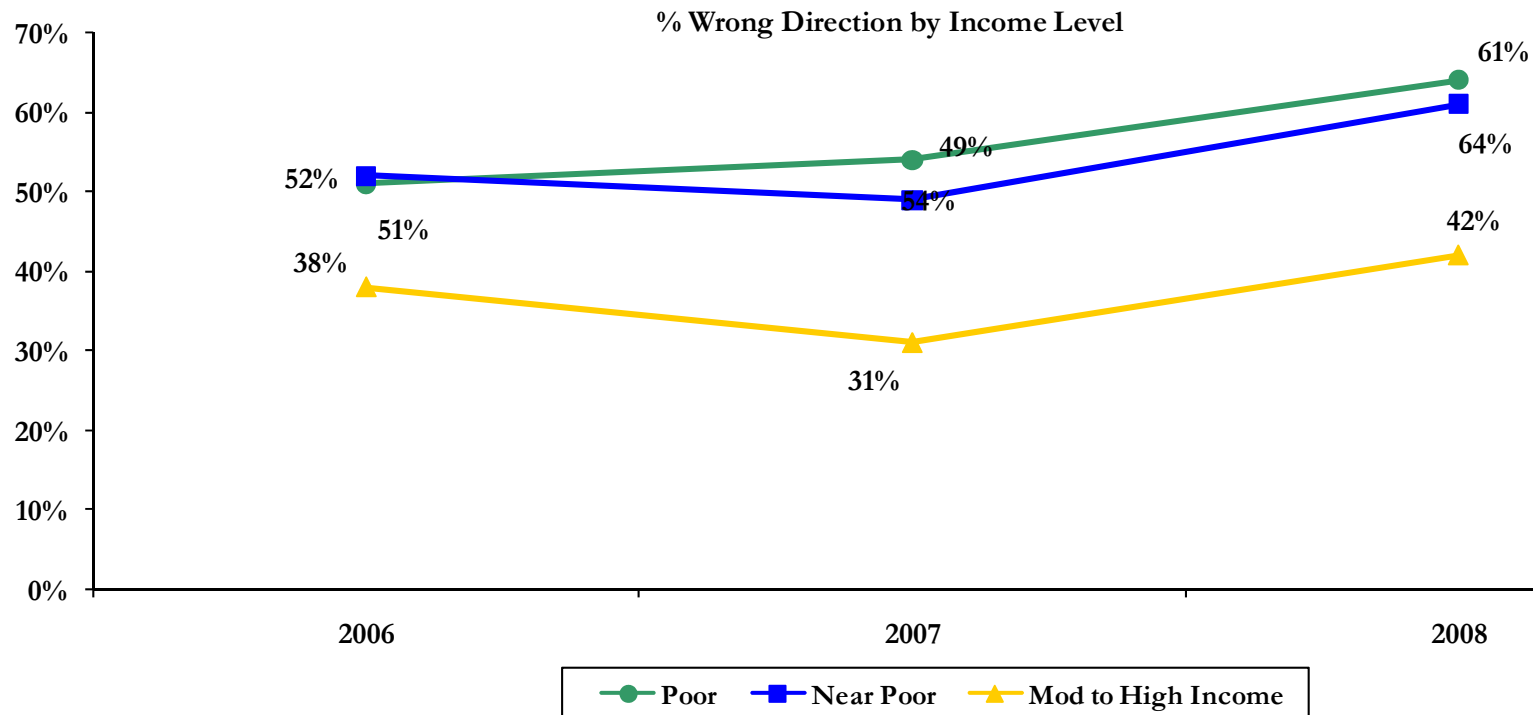
NYC Wrong Direction: Minorities, regardless of income level, are more likely than white residents to say things in the city are off on the wrong track. More than 6 in 10 moderate and high income Latinos think NYC is headed in the wrong direction.

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?



NYC Wrong Direction: Across income levels, New Yorkers are now more likely to say that the city is headed in the wrong direction than in 2006 and 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?



Community Service Society

www.cssny.org

- ❖ For 160 years, CSS has been the leading voice on behalf of low- and moderate-income New Yorkers. Our mission is to bring the voices of low- and moderate-income New Yorkers to the policy conversation.
- ❖ *Special Thanks to our funders:*
 - ❖ Independence Community Foundation
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 - ❖ The Rockefeller Foundation
- ❖ CSS 2008 Unheard Third team is lead by Jeremy Reiss and includes Chris Molnar, Elisabeth Benjamin, and Krista Pietrangelo.
- ❖ For more information, please contact Jeremy Reiss, jreiss@cssny.org, 212.614.5472.