

# **The Unheard Third 2009: Job Loss, Economic Insecurity, and a Decline in Job Quality**

## **Executive Summary**

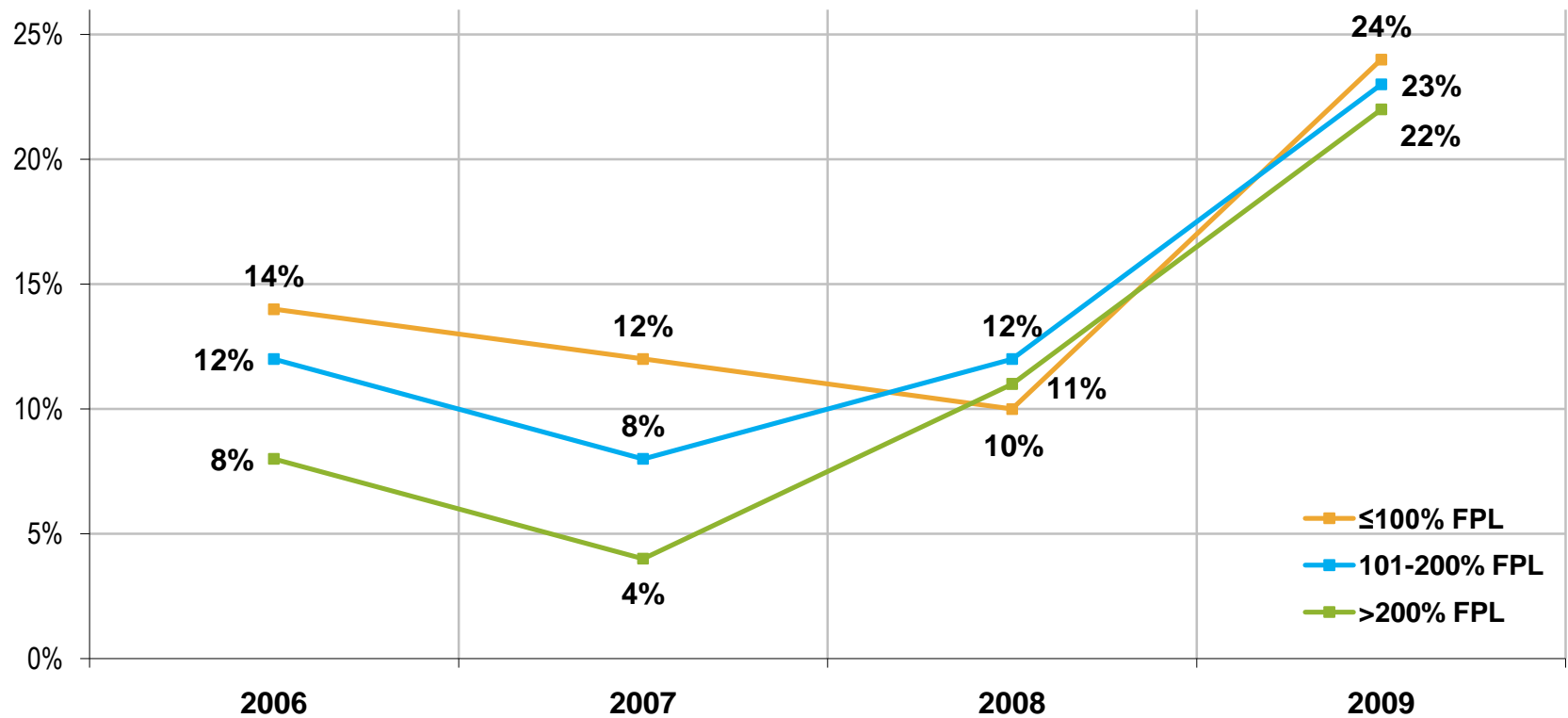
**October 2009**

## New Yorkers at all income levels list employment/lack of jobs and the economy as the top problems facing the city.

Biggest Problem Facing NYC Today (volunteered responses)			
	≤200% FPL	201-400% FPL	400%+ FPL
Employment/lack of jobs	<b>23%</b>	<b>27%</b>	<b>17%</b>
Economy/finances/money problems	<b>23%</b>	<b>21%</b>	<b>20%</b>
Public safety (crime, guns, drugs, gangs, violence)	13%	8%	3%
Housing/affordable housing	9%	7%	6%
Education/schools	3%	3%	12%
Transportation/infrastructure	4%	5%	7%
Cost of living/income gap	2%	6%	4%
Taxes	3%	3%	4%
Health care/insurance/prescriptions drugs	2%	2%	5%
Overcrowding	2%	3%	1%
Poverty/homelessness	2%	1%	3%
State government	1%	1%	4%

# Concerns about employment and the lack of jobs in 2009 are much higher than in the past few years for all New Yorkers.

## Biggest Problem Facing NYC: Employment/Lack of Jobs



**When selecting from a lists of issues, New Yorkers choose the economy as the issue that will most influence their vote for Mayor. Those under 400% FPL also say jobs programs for the unemployed will affect their decision.**

When deciding which candidate you will support for Mayor in the upcoming election, what issue affecting New York City will have the most influence on your voting decision?†

Top Voting Issue (selected from list)			
	≤200% FPL	201-400% FPL	400%+ FPL
The economy	21%	26%	27%
Jobs programs for the unemployed	16%	15%	8%
Affordable housing	15%	9%	9%
Education	10%	12%	11%
Affordable health insurance	8%	6%	10%
Reducing poverty	7%	7%	6%
Tax cuts	4%	8%	6%
The budget	4%	4%	6%
City security	4%	5%	4%
Public transportation	4%	4%	2%
(Other)	1%	3%	6%
(Don't know)	6%	1%	4%

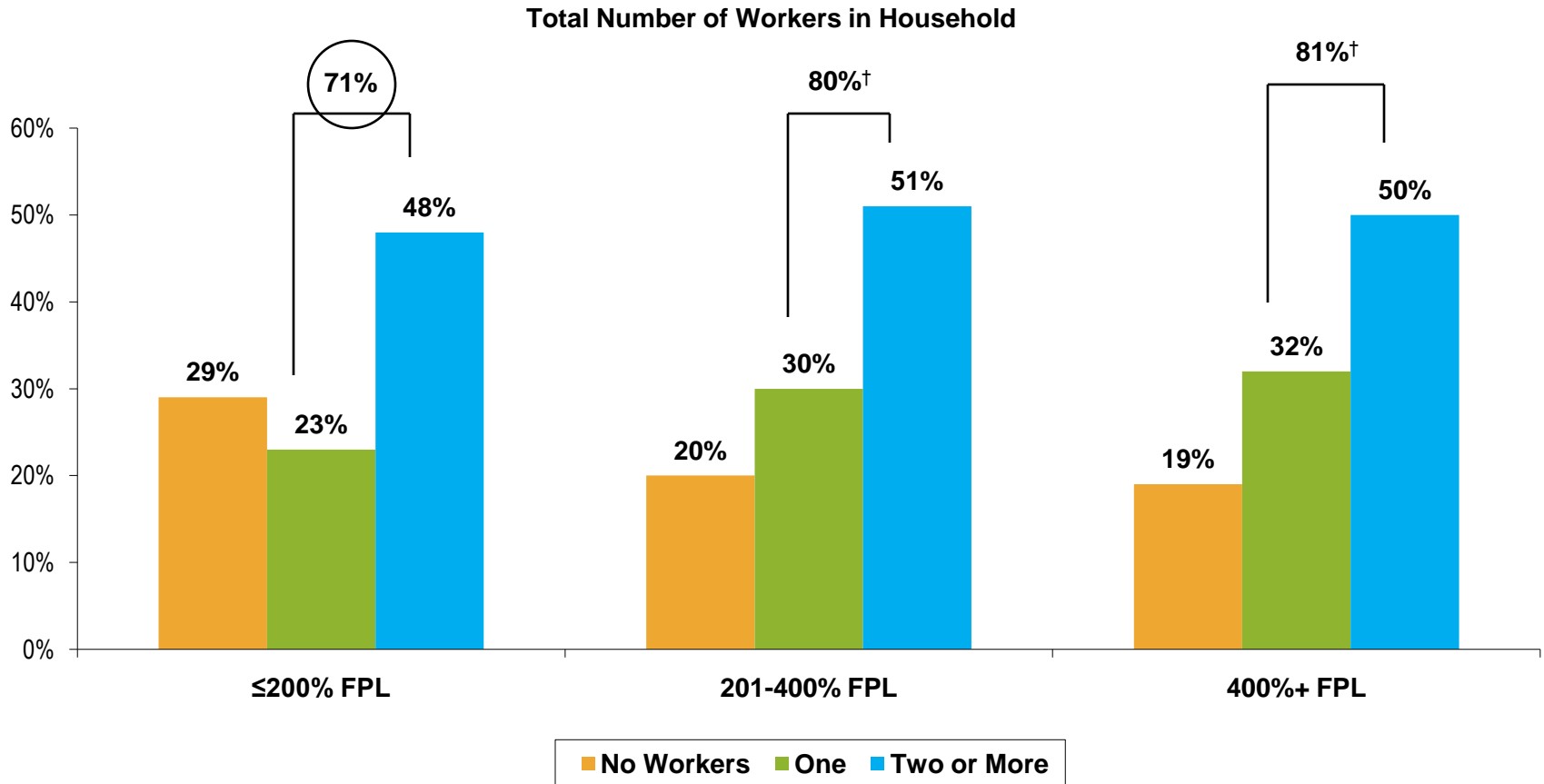
† Split-sampled question

**Finding or keeping a job, health care and prescription drugs, and public safety are among the top concerns for residents below 400% FPL. Higher-income New Yorkers say they are worried about health care and prescription drugs as well as retirement security.**

Top Personal Worry (selected from list)			
	≤200% FPL	201-400% FPL	400%+ FPL
Health care and prescription drugs	12%	19%	17%
Finding or keeping a job	18%	12%	11%
Crime, drugs and gangs	16%	14%	11%
Retirement security	6%	11%	24%
Housing	13%	8%	5%
Fear of another terrorist attack	5%	6%	10%
Schools	5%	4%	8%
Debts and credit card debt	4%	9%	5%
Getting enough hours to support my family	8%	5%	2%
The wages and benefits at work	5%	7%	3%
Child care	1%	-	2%

Low-income working moms cite finding and keeping a job as their top personal concern (20%). The other most common worries include crime, safety, drugs and gangs (17%), getting enough hours at work to support their families (14%) and housing (14%).

Despite the economic crisis, the vast majority of low-income households include a worker. More than 7 in 10 households under 200% FPL have at least one worker, while almost half have two or more workers.

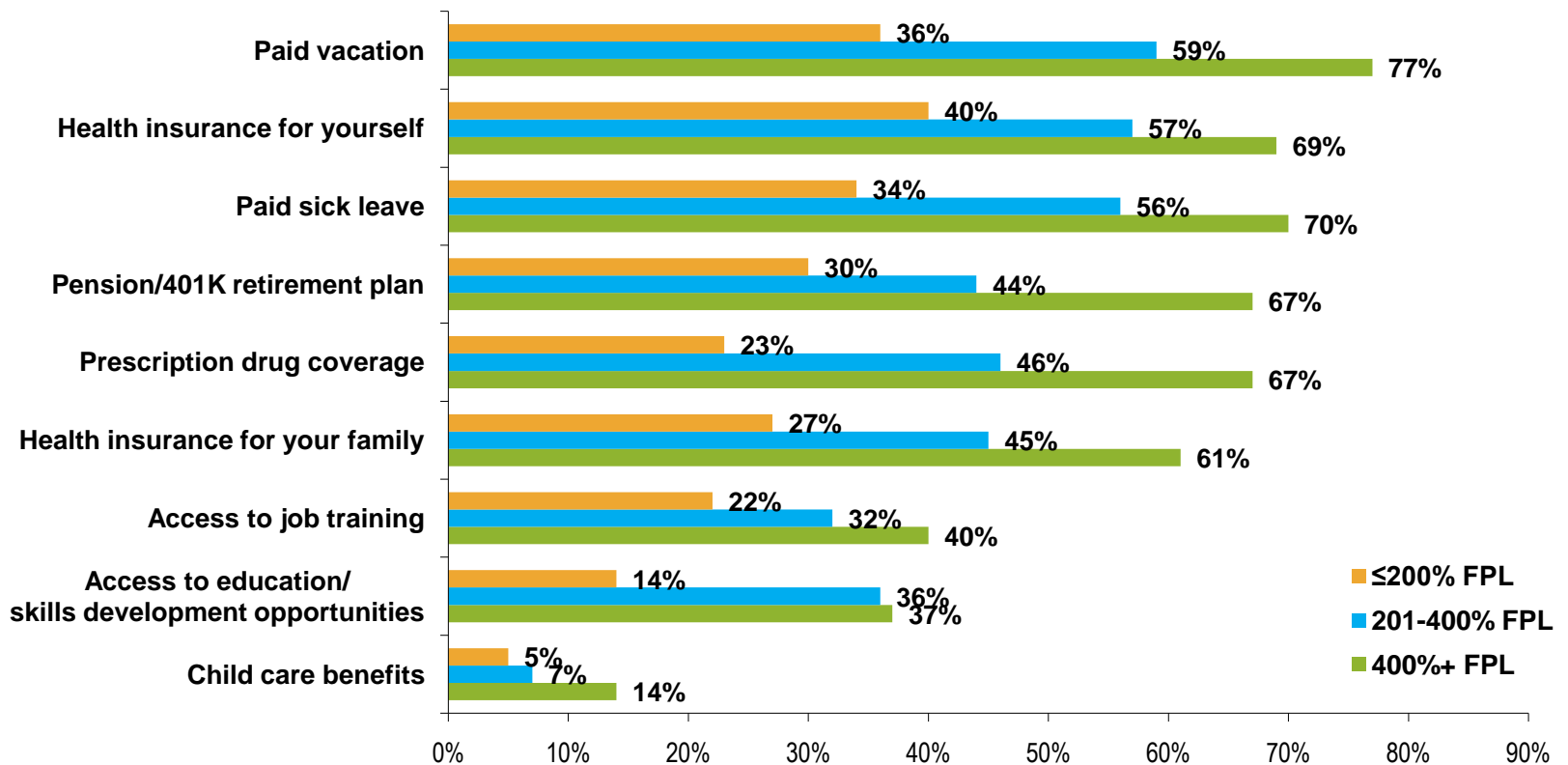


† Numbers do not sum exactly due to rounding

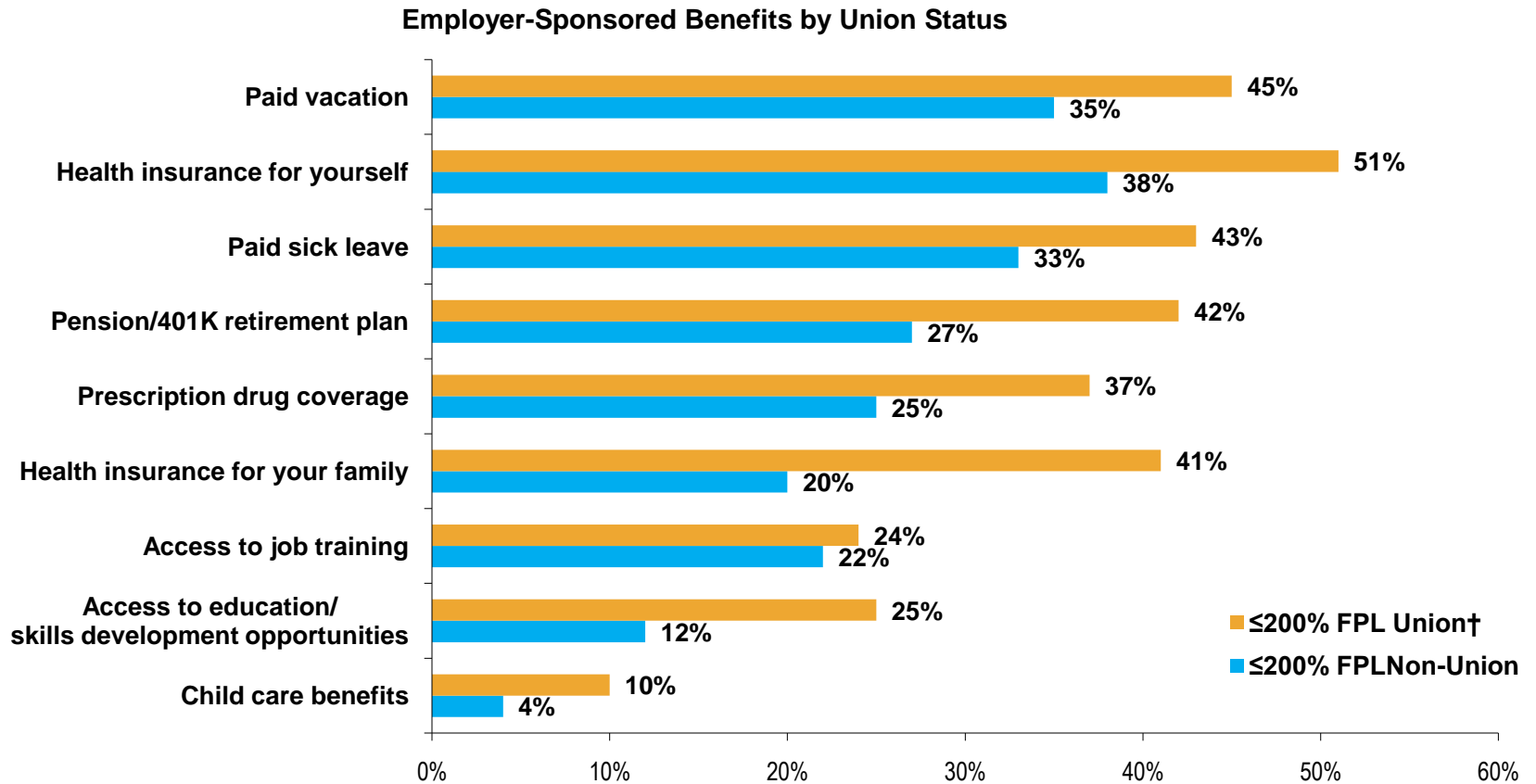
# Low-income workers are far less likely than their moderate- to higher-income counterparts to be receiving benefits from their employer.

Low-income Black workers – who are more likely to be working in unionized job sectors – are more likely than low-income Latinos and low-income Whites to receive employer-sponsored benefits.

Employer-Sponsored Benefits



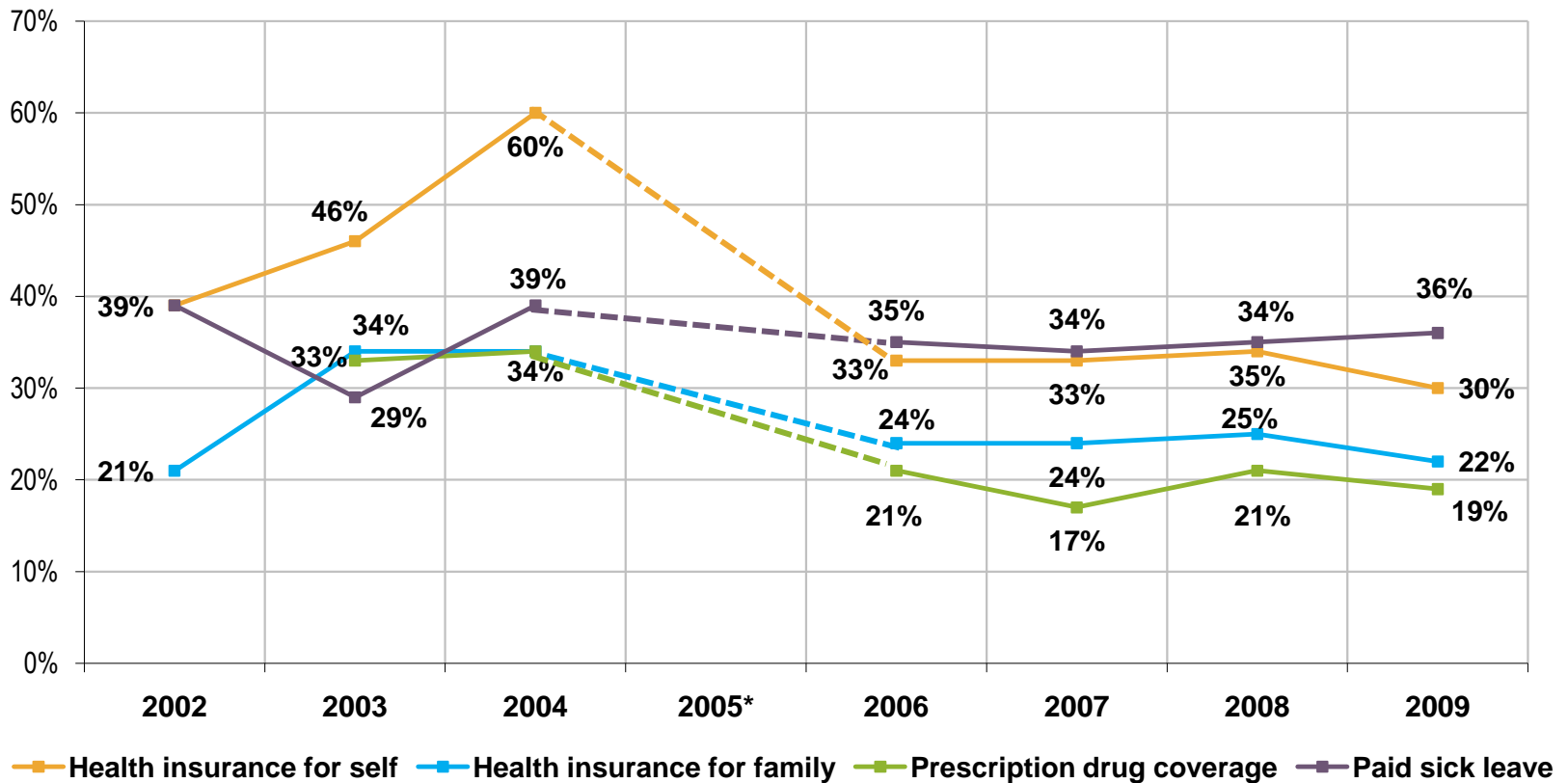
# Low-income New Yorkers in union households are more likely than their non-union counterparts to have employer-sponsored benefits.



† small n size

# Job quality for poor workers remains very low—the vast majority of poor workers have jobs which offer few or no benefits.

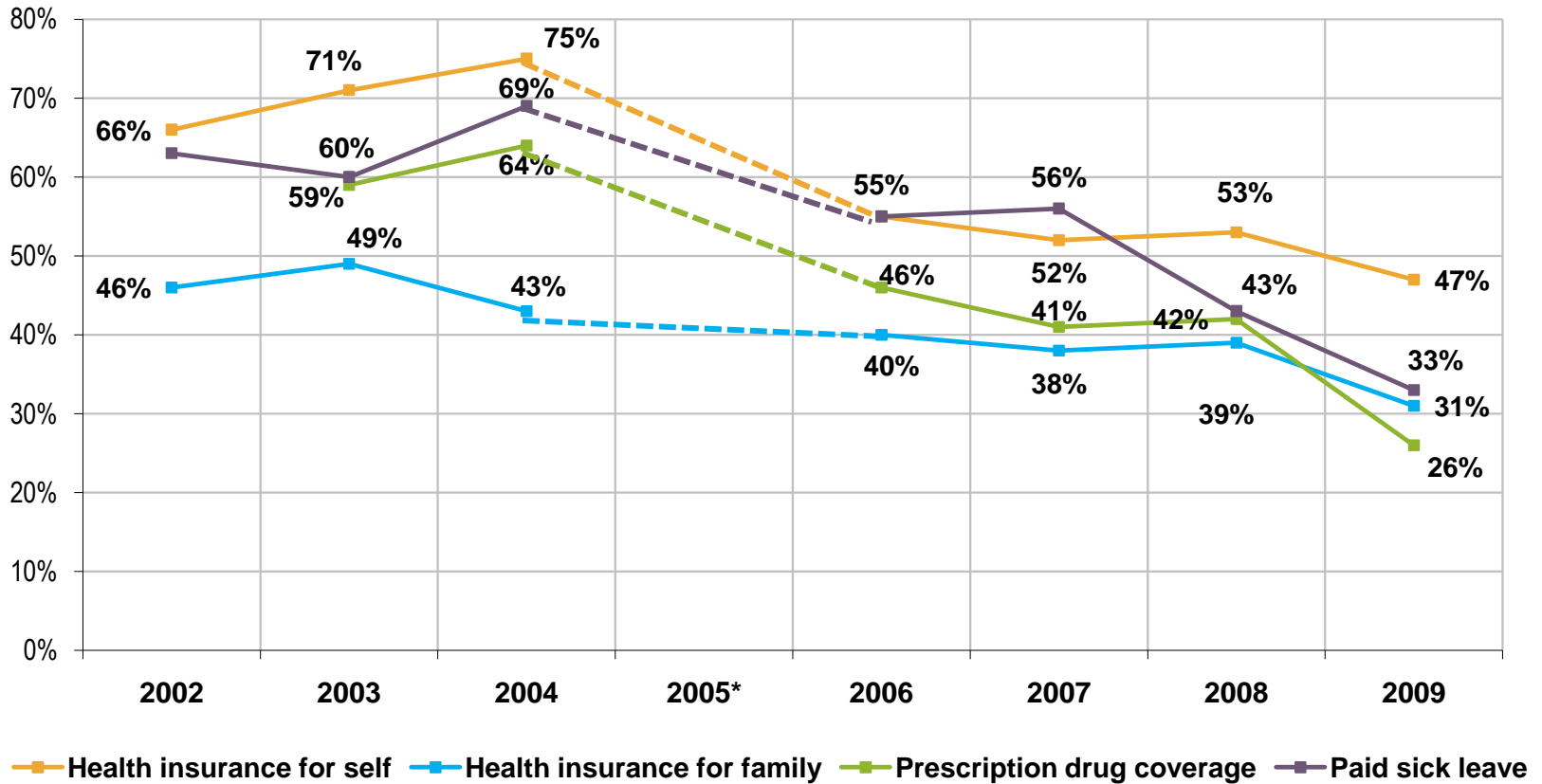
Trends in Employer-Sponsored Benefits for Poor Workers (<100% FPL)



\*2005 omitted due to data limitations

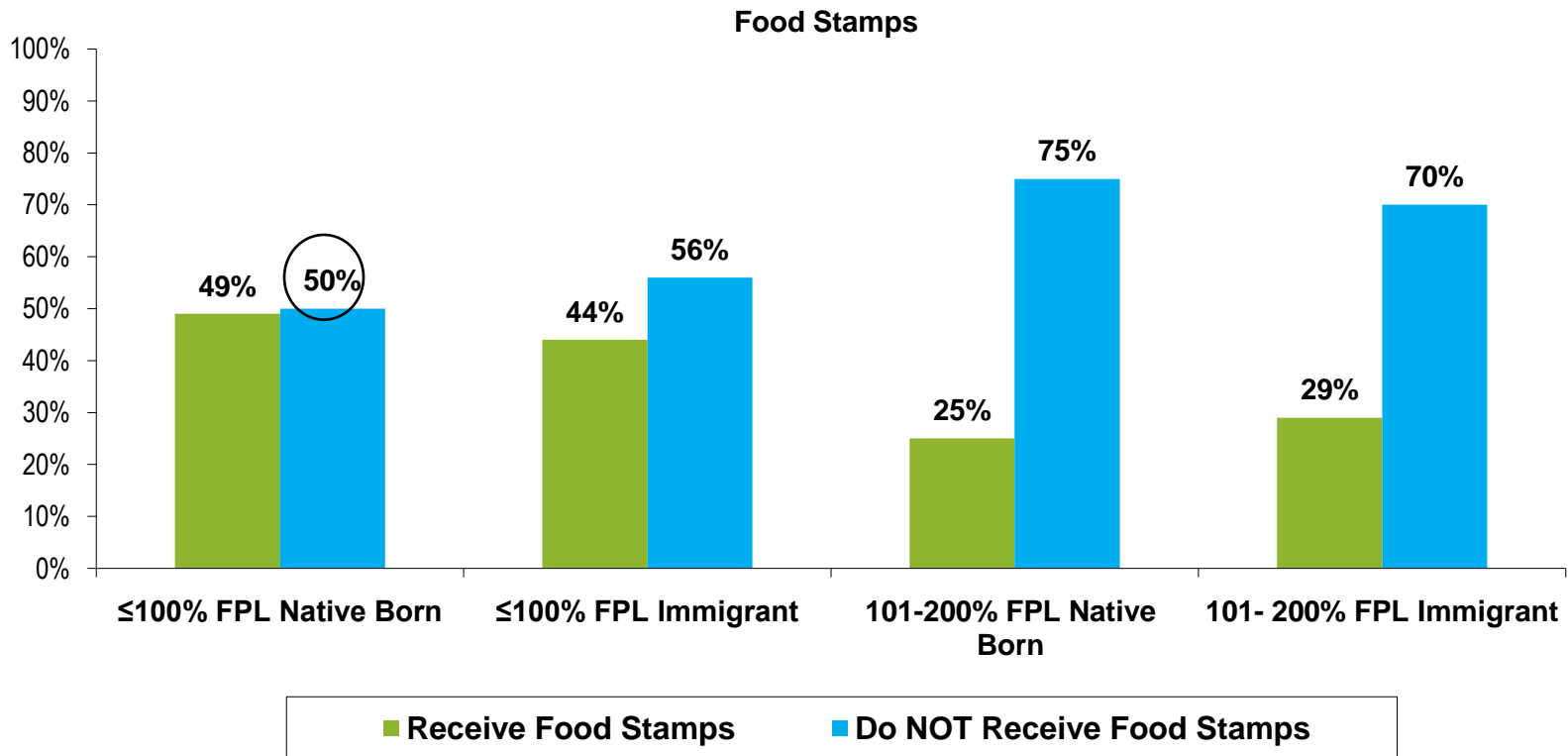
# Job quality for near-poor workers has declined dramatically—health insurance, prescription drug coverage, and paid sick leave are down.

Trends in Employer-Sponsored Benefits for Near-Poor Workers (101-200% FPL)



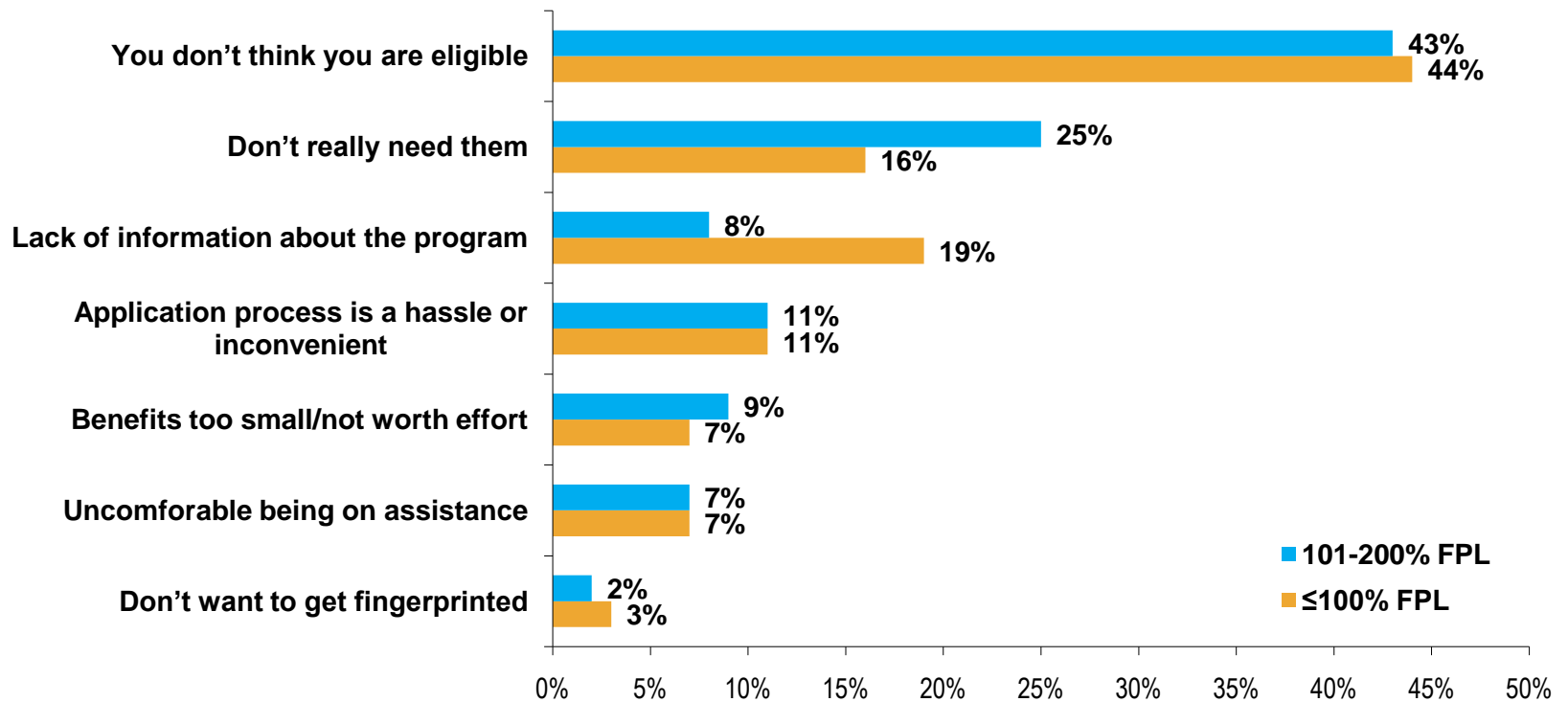
\*2005 omitted due to data limitations

**As job quality declines and unemployment rises, government supports remain underutilized. For instance, half of poor native-born respondents—nearly all of whom are eligible for Food Stamps—do not receive this public benefit.**



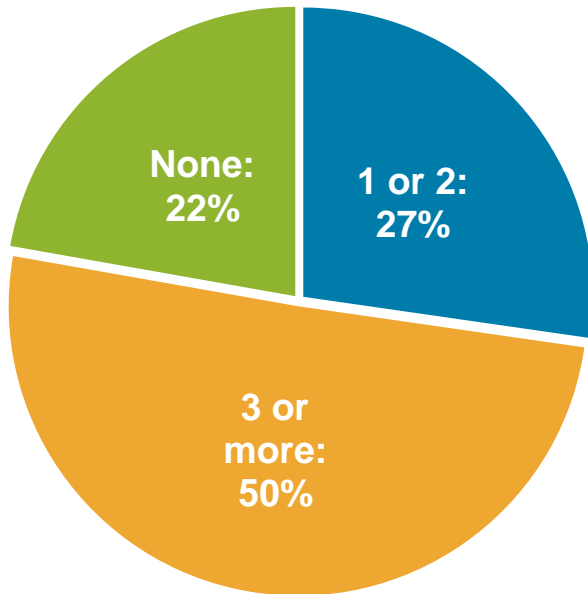
# The most common reason low-income New Yorkers report for not receiving Food Stamp assistance is that they do not believe they are eligible.

You said that you or anyone in your household are currently not receiving food stamp assistance, is that because: [SELECT ALL THAT APPLY]



# Half of residents under 100% FPL report experiencing 3 or more hardships, including falling behind on rent, not filling a prescription, and receiving free food.

**Multiple Hardships for Poor Respondents:  
≤100% FPL**



## Economic

37% Cut back on buying back-to-school supplies and clothes

25% Had hours, wages or tips reduced

23% Lost job

12% Received assistance from charity/religious/community organization

## Food

17% Often skipped meals because there wasn't enough money to buy food

20% Received free food or meals from family or friends

14% 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

26% Had your health care costs increase

14% Had your health care coverage reduced

28% 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

30% Fell behind in rent or mortgage in the last year

26% Had either the gas, electricity, or telephone turned off because the bill was not paid

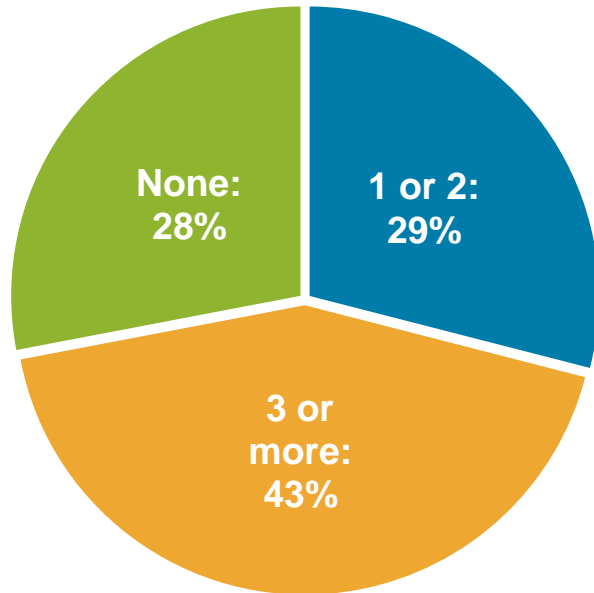
15% Moved in with other people even for a little while because of financial problems

15% Been threatened with foreclosure or eviction

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 didn't have enough money for a place to live

**More than 4 in 10 New Yorkers between 101-200% FPL faced 3 or more hardships. Approximately 1 in 3 had health care costs increased in the last year, and approximately 1 in 4 fell behind in rent or mortgage. Large numbers of the near-poor also had their hours, wages or tips reduced.**

**Multiple Hardships for Near-Poor Respondents: 101-200% FPL**



**Economic**

24% Cut back on buying back-to-school supplies and clothes

28% Had hours, wages or tips reduced

18% Lost job

10% Received assistance from charity/religious/community organization

**Food**

14% Often skipped meals because there wasn't enough money to buy food

17% Received free food or meals from family or friends

10% Went hungry because there wasn't enough money to buy food

11% Received free food or meals from a food pantry, soup kitchen, or meal program

**Health**

32% Had your health care costs increase

19% Had your health care coverage reduced

20% Needed to fill a prescription but couldn't because of a lack of money or insurance

22% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

**Housing**

26% Fell behind in rent or mortgage in the last year

17% Had either the gas, electricity, or telephone turned off because the bill was not paid

11% Moved in with other people even for a little while because of financial problems

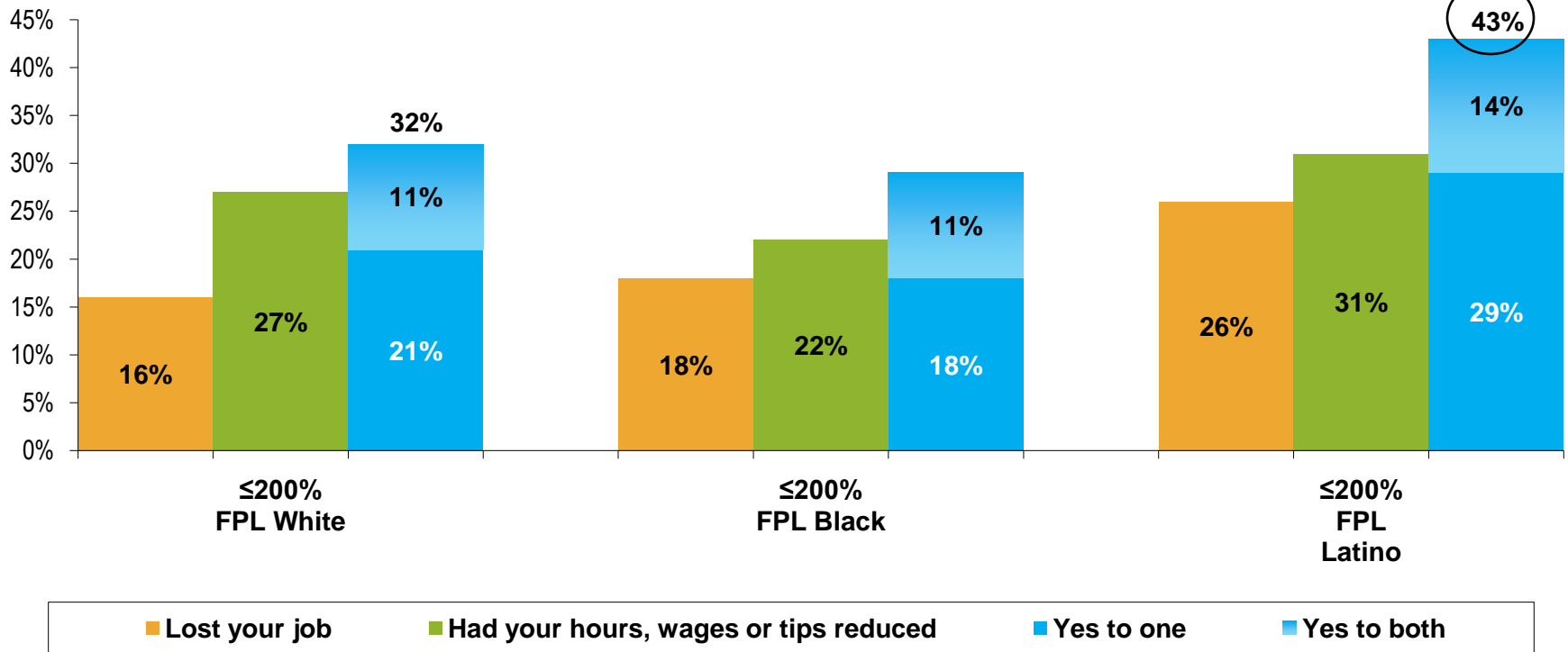
14% Been threatened with foreclosure or eviction

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

**Low-income Latinos were hit the hardest by the recession in terms of employment. More than 4 in 10 low-income Latinos either had their hours, wages, and/or tips reduced, or lost their jobs—or both—in the past year.**

More than half (52%) of low-income working custodial mothers reported either having their hours, wages and/or tips reduced, losing their jobs, or both.

Job/Employment Hardships by Race

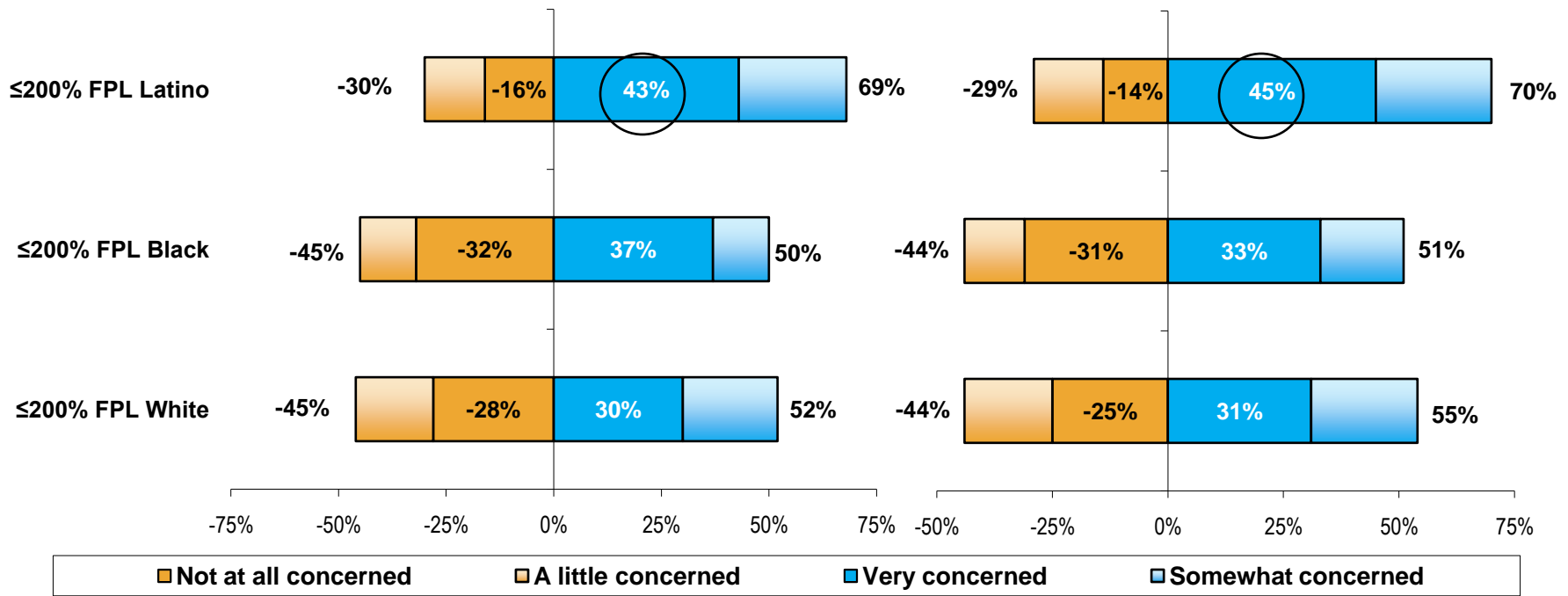


# Job concerns are particularly acute among Latinos, with over 40 percent saying they are very concerned that they or someone in their household will be out of a job or not working enough hours to make ends meet in the next twelve months.

Thinking about the next 12 months, how concerned are you that you or someone in your household **will be out of a job** – are you very concerned, somewhat concerned, a little concerned, or not concerned at all?

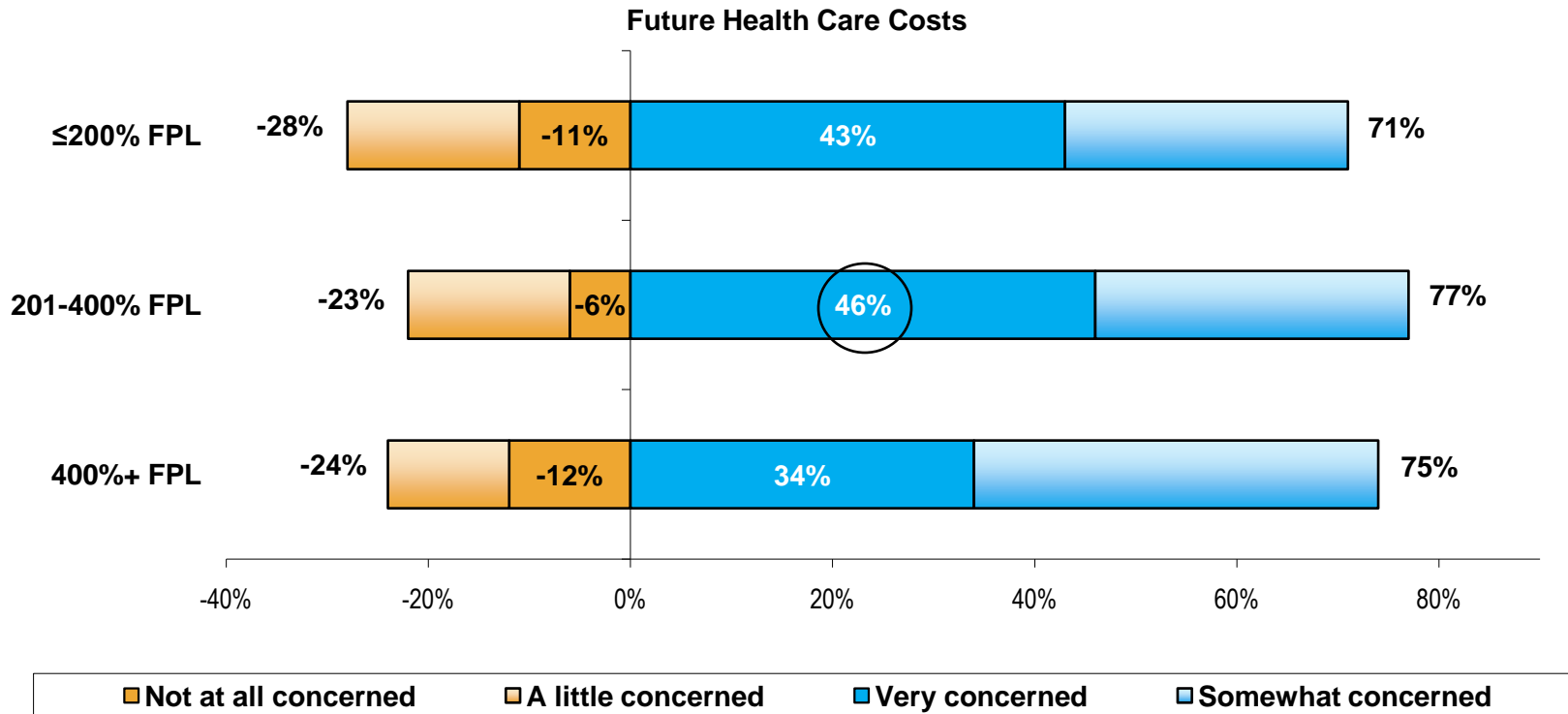
Thinking about the next 12 months, how concerned are you that you or someone in your household **will not be working enough hours to make ends meet** – are you very concerned, somewhat concerned, a little concerned, or not concerned at all?

**Future Job/Employment Insecurity**



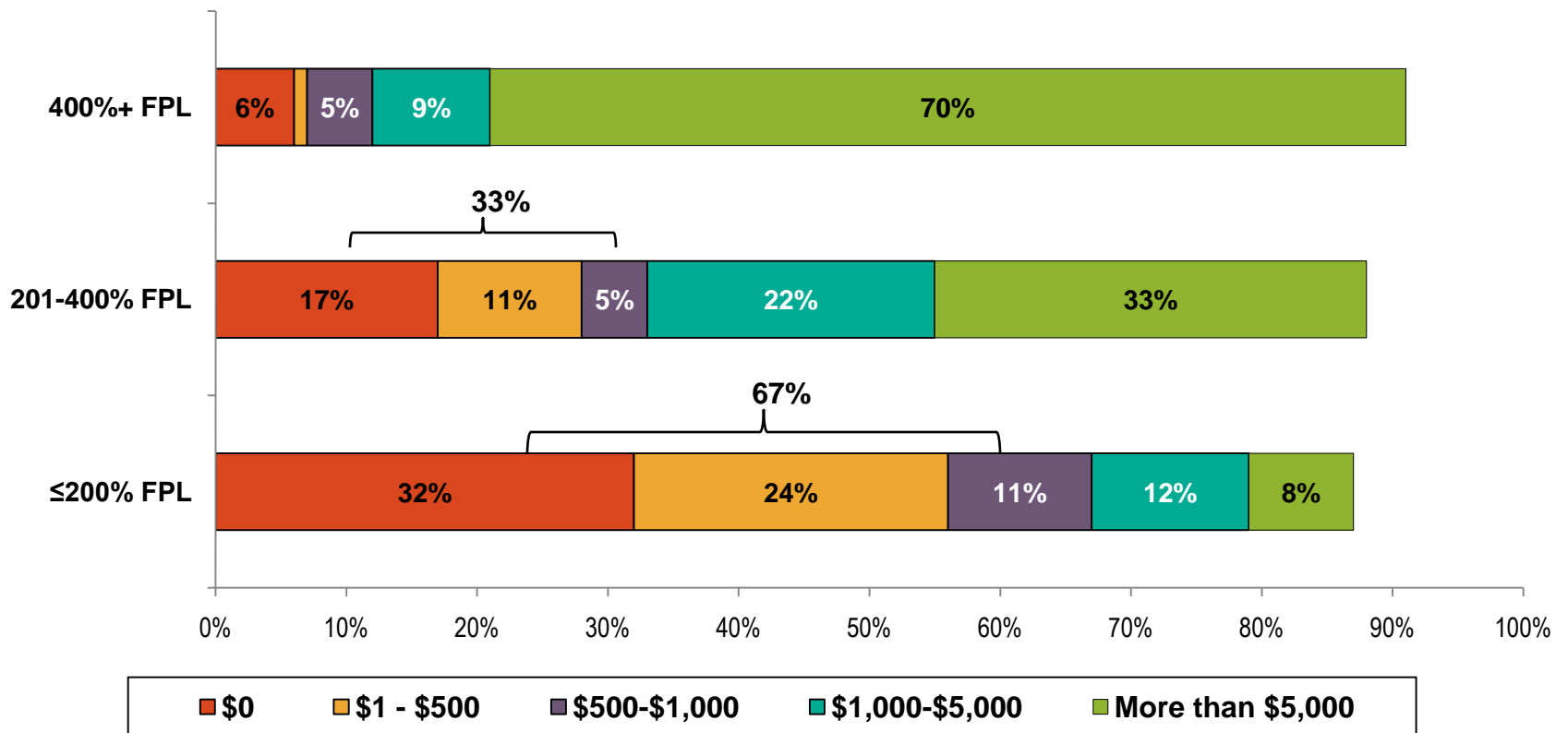
# New Yorkers of all incomes are concerned about future health care costs, with intensity highest among moderate-income residents.

How concerned are you about the health care costs that you and your family may face in the future – are you very concerned, somewhat concerned, a little concerned, or not concerned at all?



**One-third of low-income New Yorkers have no savings at all. Two-thirds of low-income residents—and one-third of moderate-income respondents—have less than \$1,000 to fall back on if tough times were to hit them and their families.**

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



# Acknowledgements

- ❖ 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.
- ❖ Jeremy Reiss, Director of Workforce and Economic Security Initiatives, authored this report and can be reached at [jreiss@cssny.org](mailto:jreiss@cssny.org) or 212.614.5472. Krista Pietrangelo, Strategic Planning and Policy Associate, provided invaluable research assistance and can be reached at [kpietrangelo@cssny.org](mailto:kpietrangelo@cssny.org) or 212.614.5468.
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