



The Unheard Third 2010

Hardships and Personal Worries for Low-Income New Yorkers

December 2010

Methodology

The Community Service Society designed this survey in collaboration with Lake Research Partners, who administered the survey by phone using professional interviewers. The survey was conducted from July 7 to August 8, 2010.

The survey reached a total of **1,414 New York City residents**, age 18 and older, divided into two samples:

- **900 low-income** residents (up to 200% of federal poverty standards, or FPL) comprise the first sample:
 - **508 poor** respondents, from households earning **at or below 100% FPL**
 - **392 near-poor** respondents, from households earning **101% - 200% FPL**
- **514 moderate- and higher-income** residents (above 200% FPL) comprise the second sample:
 - **312 moderate-income** respondents, from households earning **201% - 400% FPL**
 - **202 higher-income** respondents, from households earning **above 400% FPL**
- This year's survey also included an oversample of **200 cell phone** interviews among adult residents at up to 400% FPL.

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, 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. Also, in the combined totals, the sample is weighted by type of phone. Interviews were conducted in English, Spanish and Chinese.

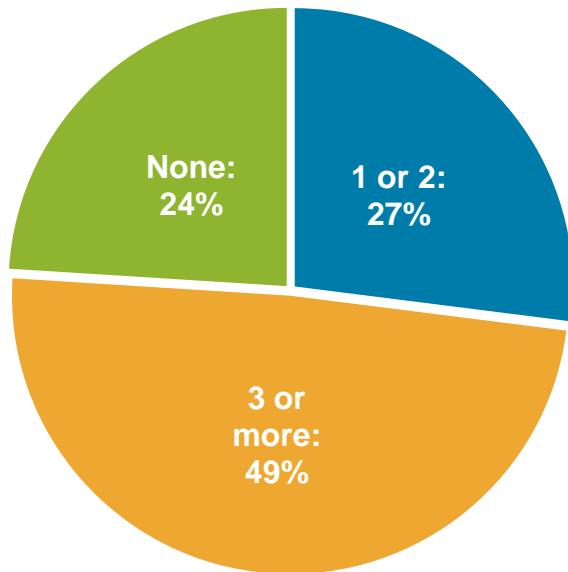
In interpreting survey results, all sample surveys are subject to possible sampling error; that is, the results of a survey may differ from those which would be obtained if the entire population were interviewed. The size of the sampling error depends upon both the total number of respondents in the survey and the percentage distribution of responses to a particular question. The margin of error for the low-income component is +/- 3.3%. The margin of error for the moderate- and higher-income component is +/-4.4%.

Hardships

Economic, health, and housing hardships, including job loss and reductions in wages or hours, remain at elevated levels for low-income New Yorkers.

Nearly half of poor residents report experiencing multiple hardships, with almost 3 in 10 reporting that they fell behind on rent or mortgage payments, and 1 in 4 reporting that they were unable to fill a needed prescription or that their hours, wages, or tips were reduced at work.

Multiple Hardships for Poor Respondents (≤100% FPL)



Economic

32% Cut back on buying back-to-school supplies and clothes

26% Had hours, wages, or tips reduced

27% Lost job

12% Received assistance from charity/religious/community organization

Food

23% Often skipped meals because there wasn't enough money to buy food

21% Received free food or meals from family or friends

17% Went hungry because there wasn't enough money to buy food

17% Received free food or meals from a food pantry, soup kitchen, or meal program

Health

27% Had health care costs increase

19% Had health care coverage reduced

26% 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

29% 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

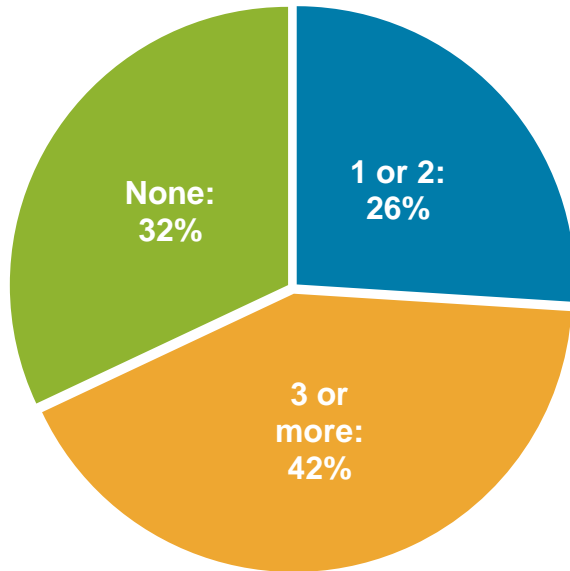
14% Moved in with other people even for a little while because of financial problems

11% Been threatened with foreclosure or eviction

6% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night due to lack of money

Four in ten residents living just above poverty report experiencing multiple hardships in the last year. One-third faced increased health care costs. More than one-quarter fell behind on rent or mortgage payments or had hours, wages, or tips reduced.

Multiple Hardships for Near-Poor Respondents (101-200% FPL)



Economic

26% Cut back on buying back-to-school supplies and clothes

27% Had hours, wages, or tips reduced

18% Lost job

9% Received assistance from charity/religious/community organization

Food

15% Often skipped meals because there wasn't enough money to buy food

15% Received free food or meals from family or friends

8% Went hungry because there wasn't enough money to buy food

10% Received free food or meals from a food pantry, soup kitchen, or meal program

Health

32% Had health care costs increase

15% Had health care coverage reduced

21% 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

27% Fell behind in rent or mortgage in the last year

14% Had either the gas, electricity, or telephone turned off because the bill was not paid

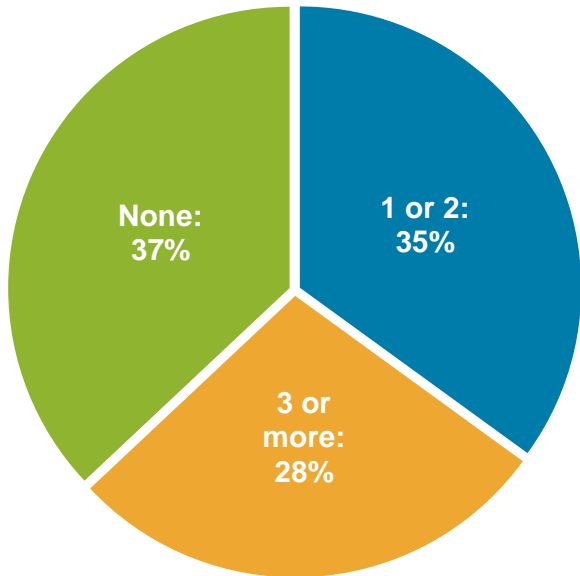
9% Moved in with other people even for a little while because of financial problems

9% Been threatened with foreclosure or eviction

1% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night due to lack of money

Two-thirds of moderate-income New Yorkers report experiencing at least one hardship in the past year, with the most common hardship being an increase in health care costs.

Multiple Hardships for Moderate-Income Respondents (201-400% FPL)



Economic

19% Cut back on buying back-to-school supplies and clothes

21% Had hours, wages, or tips reduced

14% Lost job

6% Received assistance from charity/religious/community organization

Food

9% Often skipped meals because there wasn't enough money to buy food

8% Received free food or meals from family or friends

5% Went hungry because there wasn't enough money to buy food

6% Received free food or meals from a food pantry, soup kitchen, or meal program

Health

36% Had health care costs increase

19% Had health care coverage reduced

14% Needed to fill a prescription but couldn't because of a lack of money or insurance

12% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

15% Fell behind in rent or mortgage in the last year

13% Had either the gas, electricity, or telephone turned off because the bill was not paid

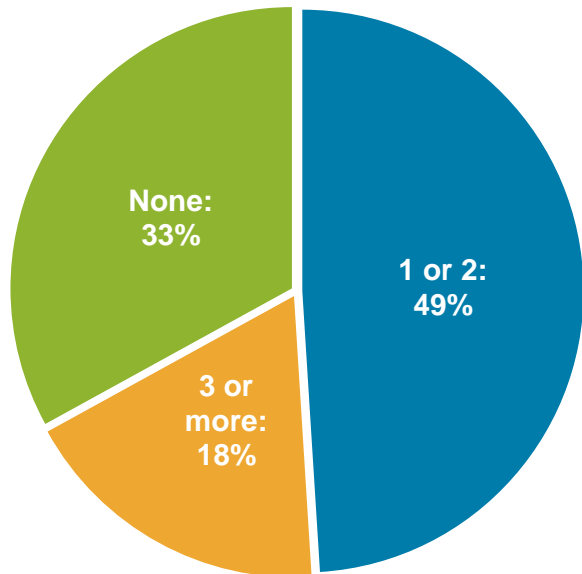
9% Moved in with other people even for a little while because of financial problems

5% Been threatened with foreclosure or eviction

1% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night due to lack of money

Increased health care costs are also the most common hardship among higher-income New Yorkers.

Multiple Hardships for Higher-Income Respondents (400%+ FPL)



Economic

14% Cut back on buying back-to-school supplies and clothes

17% Had hours, wages, or tips reduced

12% Lost job

1% Received assistance from charity/religious/community organization

Food

2% Often skipped meals because there wasn't enough money to buy food

5% Received free food or meals from family or friends

2% Received free food or meals from a food pantry, soup kitchen, or meal program

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

Health

51% Had health care costs increase

12% Had health care coverage reduced

6% Needed to fill a prescription but couldn't because of a lack of money or insurance

7% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

5% Fell behind in rent or mortgage in the last year

3% Had either the gas, electricity, or telephone turned off because the bill was not paid

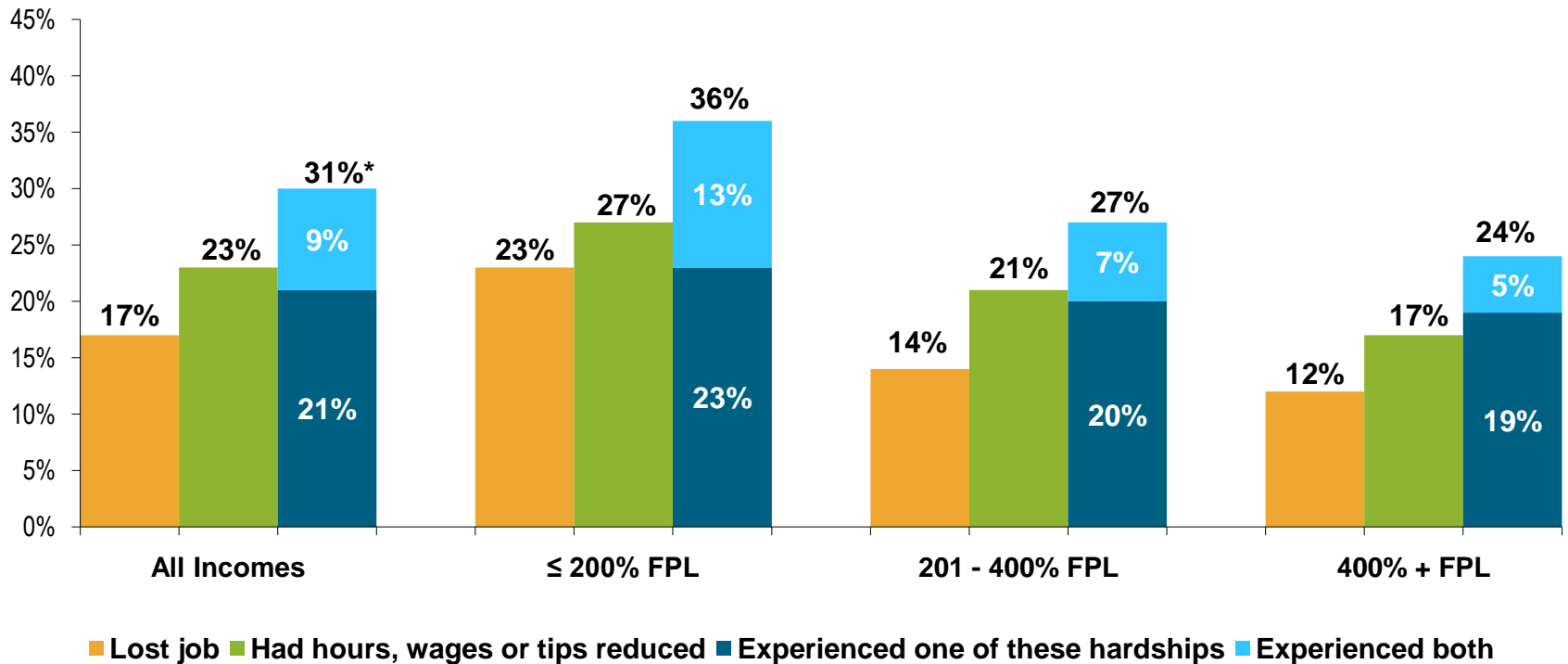
2% Moved in with other people even for a little while because of financial problems

--% Been threatened with foreclosure or eviction

--% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night due to lack of money

Job losses and reductions have disproportionately hit low-income workers. Close to 1 in 4 low-income respondents—23 percent—reported losing a job in the past year.

Employment Hardships by Household Income



*Numbers don't add exactly due to rounding

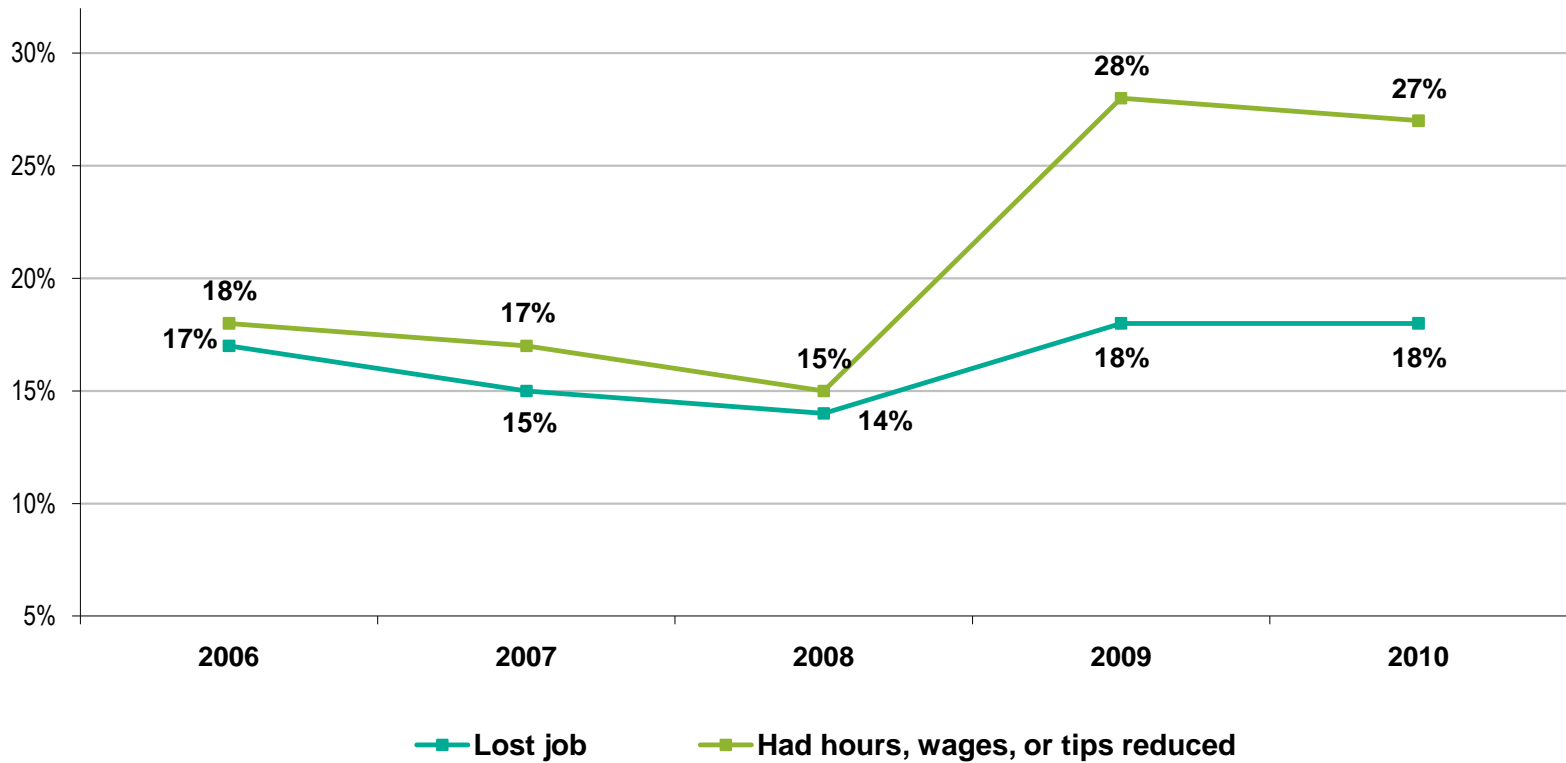
Among New Yorkers living in poverty, job losses and reductions in hours, wages, or tips remain at or above 2009's elevated levels.

Employment Hardships Among Poor Respondents ($\leq 100\%$ FPL)



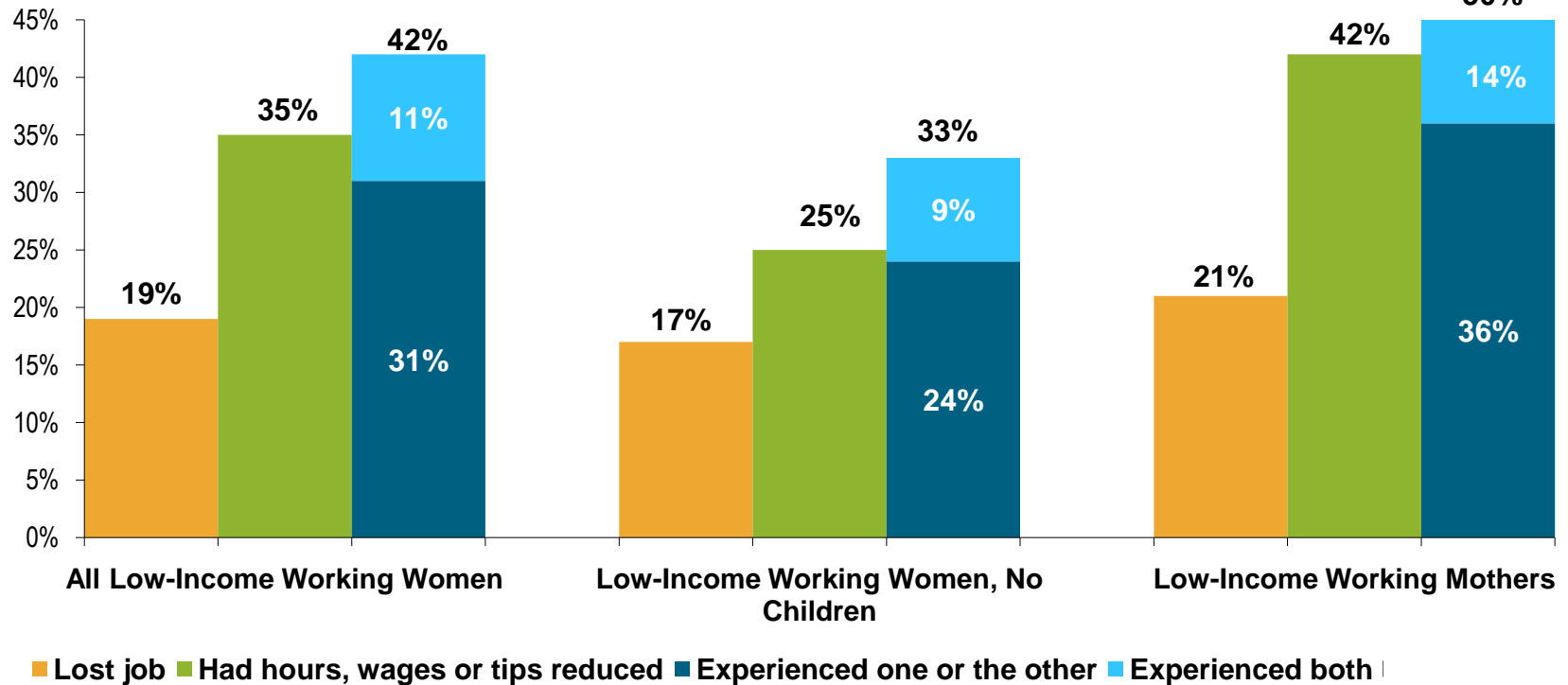
Among New Yorkers living just above poverty, reductions in hours, wages, or tips also remain at the high levels reported in 2009.

Employment Hardships Among Near-Poor Respondents (101-200% FPL)



Low-income working mothers are particularly likely to report having had their hours, wages, or tips reduced in the past year, with more than 40 percent experiencing this setback.

Employment Hardships among Low-Income Women

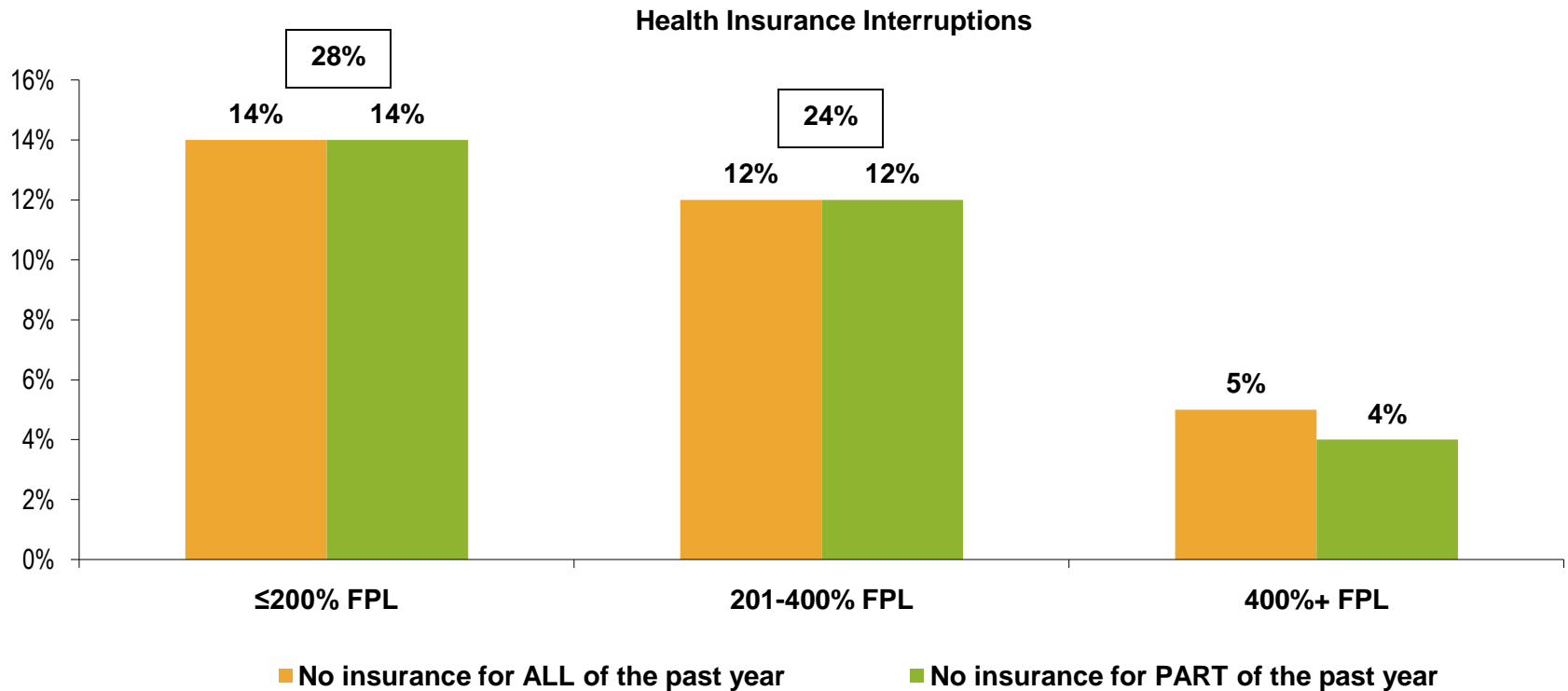


Health Care Challenges

More than 1 in 4 low-income New Yorkers were without health insurance coverage for part or all of last year. Across income groups, about 1 in 6 New Yorkers had no health insurance at the time of the survey.

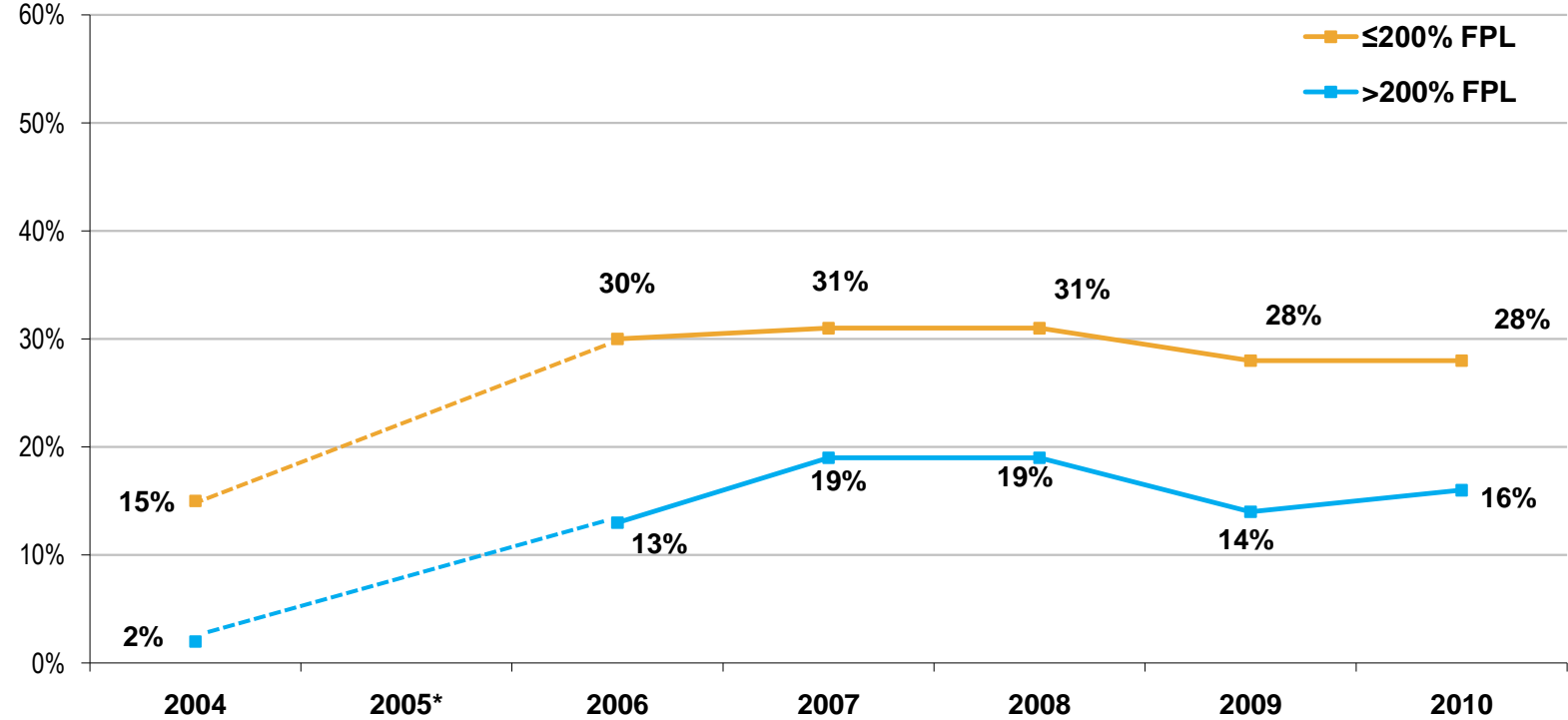
Nearly 1 in 3 low-income New Yorkers and 1 in 4 moderate-income New Yorkers experienced either a gap in coverage for part of the year or were uninsured for the entire year.

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



Among both low-income and moderate-to-higher-income New Yorkers, the percentage reporting interruptions in their health insurance coverage remains steady from 2009, but has risen since 2004.

Health Insurance Interruptions (All or Part of the Past Year)

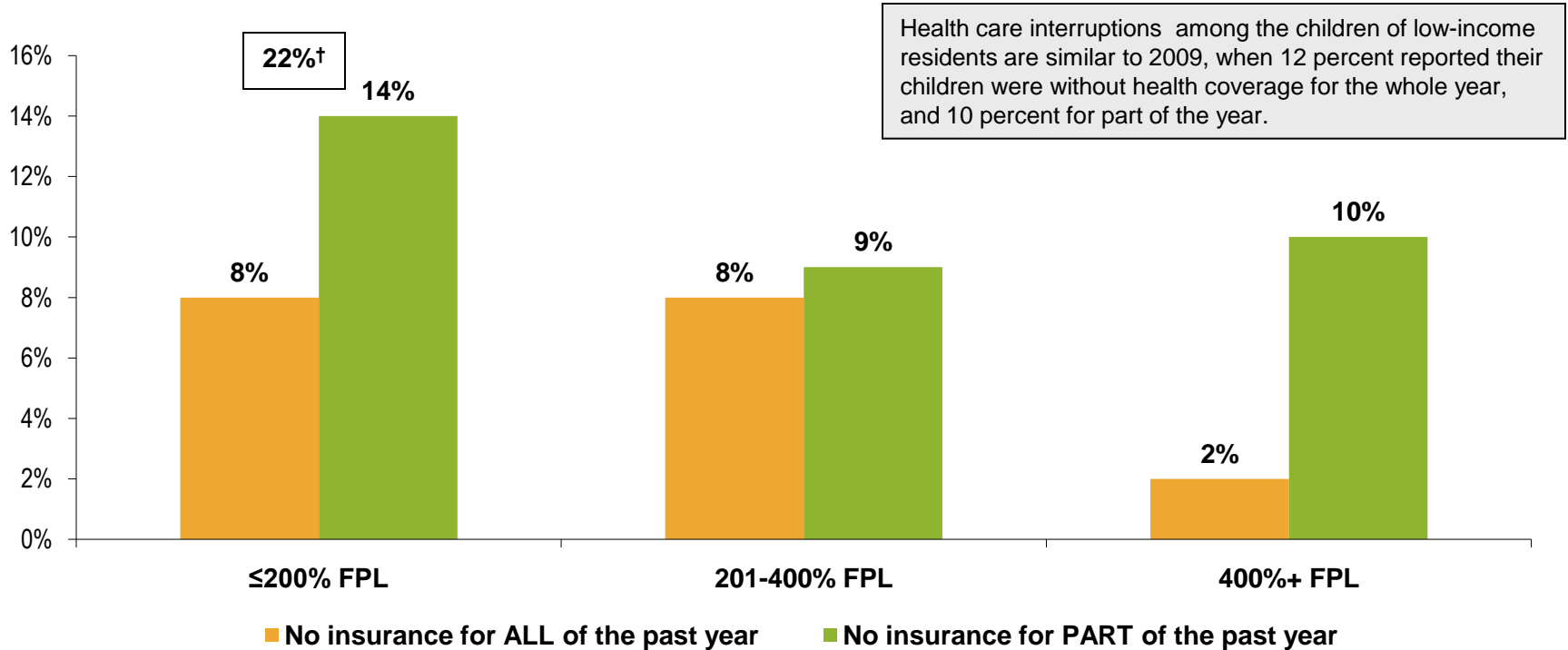


*2005 omitted due to data limitations

Interruptions in health insurance for children are less common. Yet, 22 percent of low-income parents report that their children experienced an interruption in health insurance coverage in the previous year.

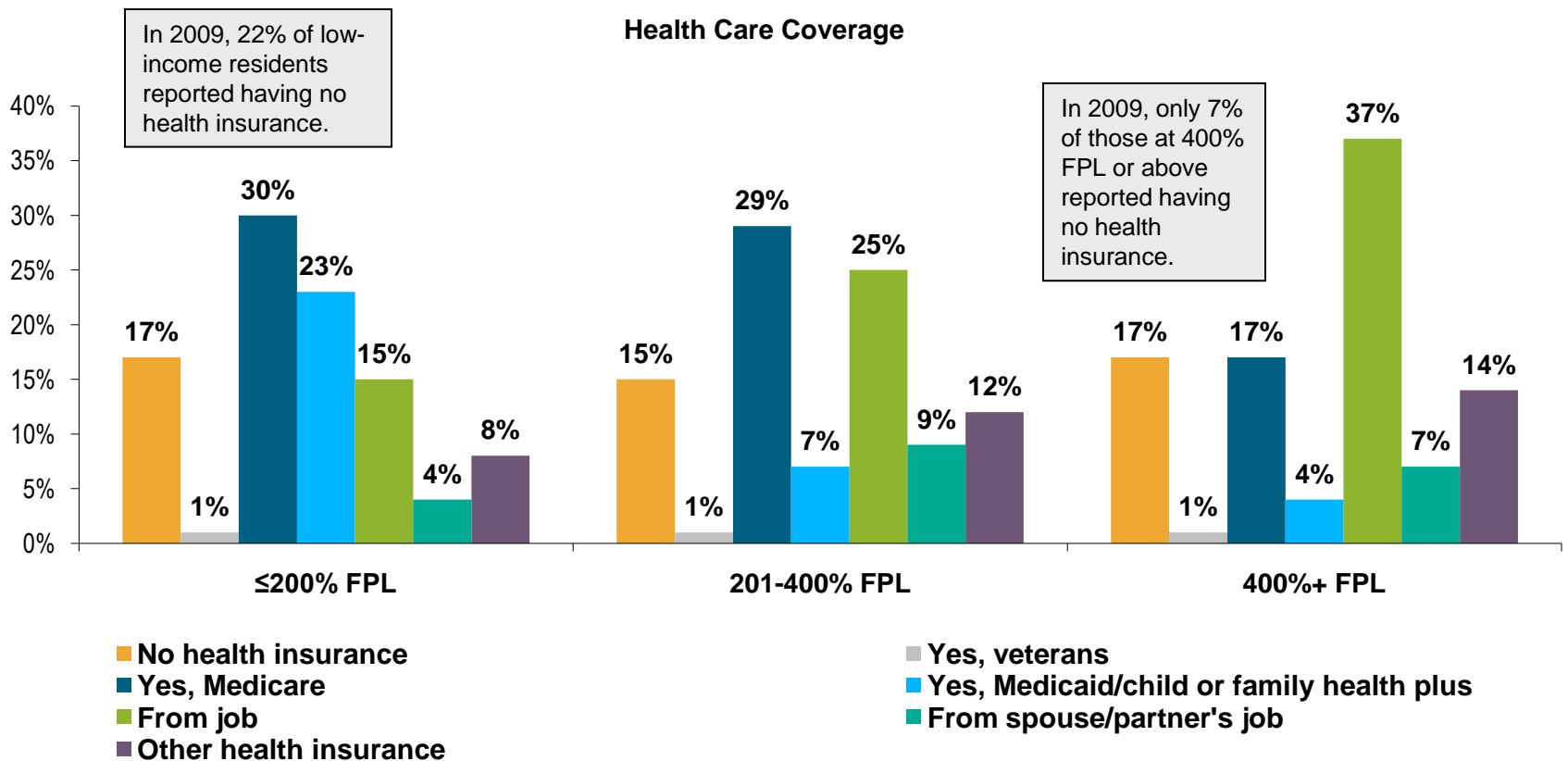
Q: Thinking about your children -- at any time in the last year have your children been without health insurance coverage?

Children's Health Insurance Interruptions*



† Numbers do not sum exactly due to rounding. *The survey did not directly interview children.

Across income levels, around 1 in 6 New Yorkers report having no health insurance coverage at the time of the survey. In 2010, the percent of higher-income New Yorkers without insurance more than doubled, while the share of low-income New Yorkers without insurance dropped. More than half of low-income and one-third of moderate-income respondents report receiving health insurance through a public plan.

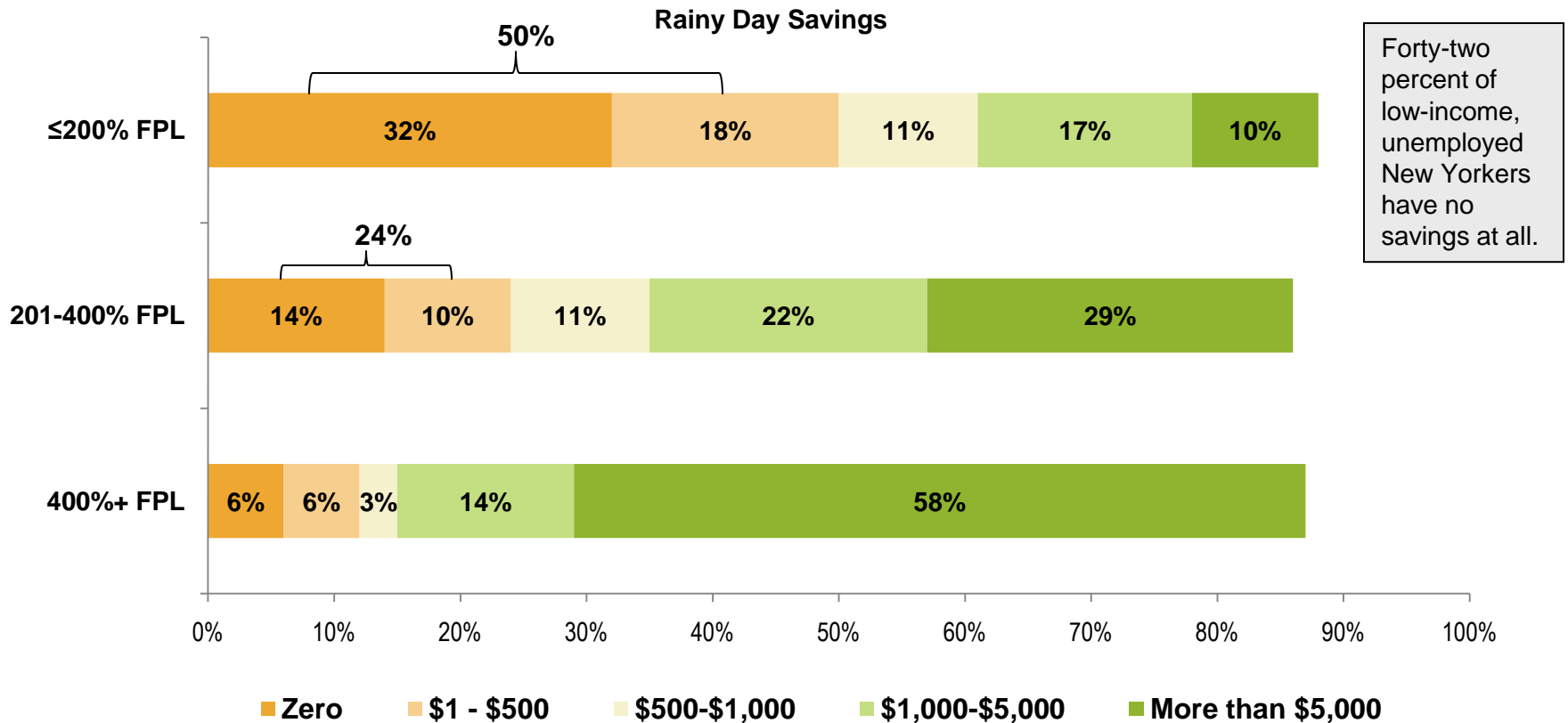


Savings and Debt

One-third of low-income New Yorkers have no savings at all to fall back on. Credit cards and medical bills continue to be the top debt burdens for low- and moderate-income New Yorkers.

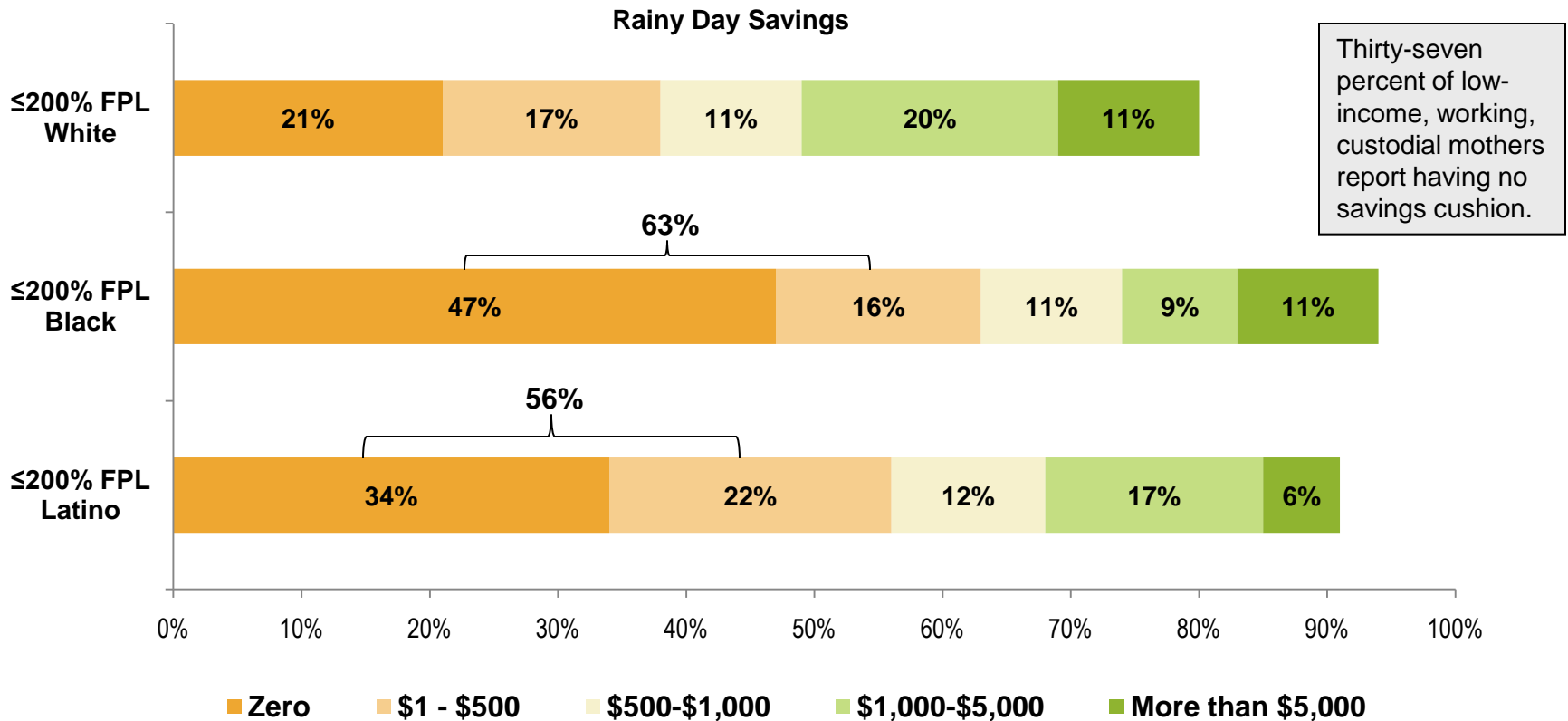
Half of low-income residents have less than \$500 in savings to fall back on, and 1 in 3 have no savings whatsoever. Almost 1 in 4 moderate-income New Yorkers has less than \$500 in savings.

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

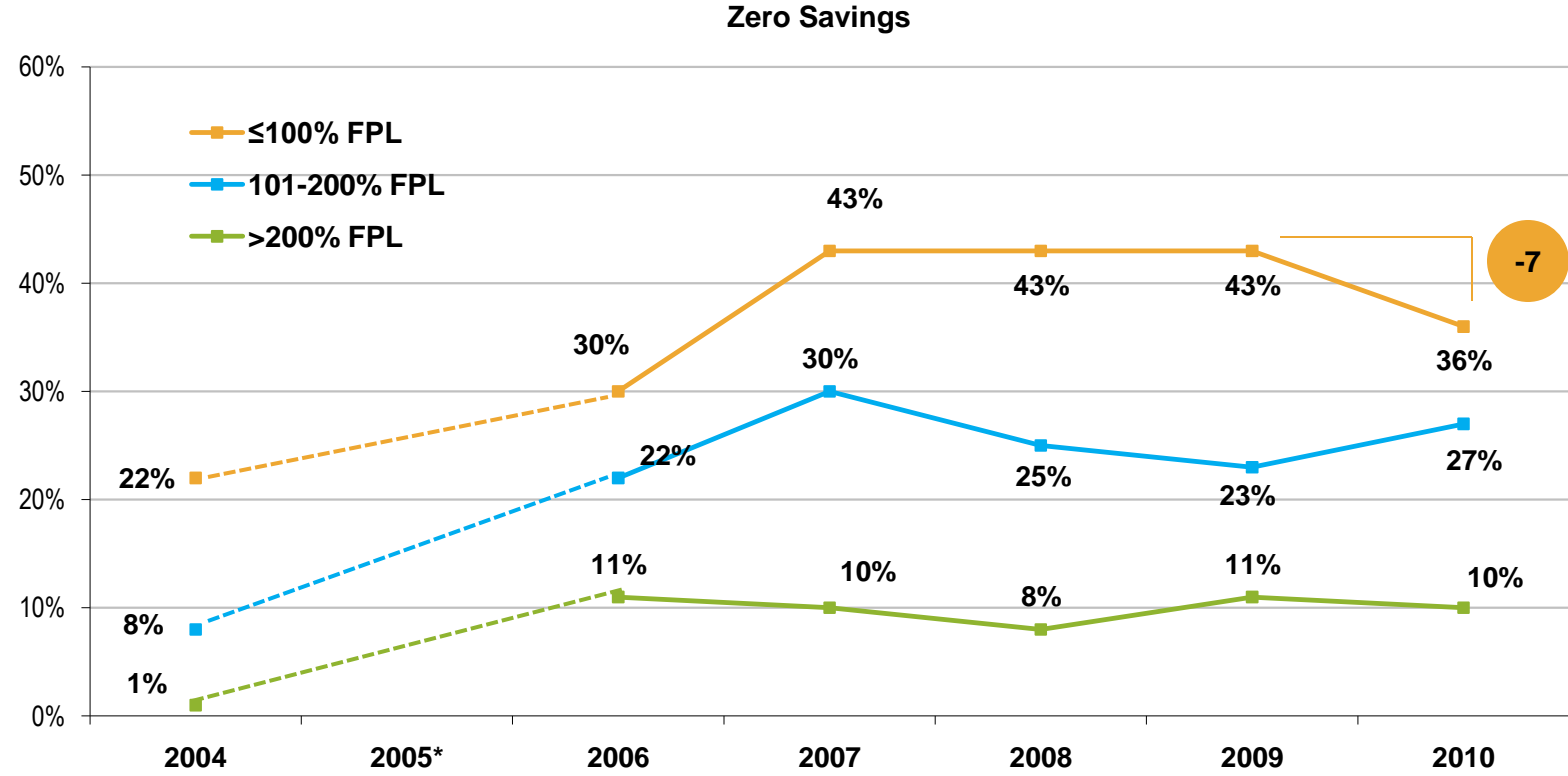


Nearly half of low-income blacks and one-third of low-income Latinos report having no money in savings. More than 3 in 5 low-income blacks and over half of Latinos report having less than \$500 they can fall back on.

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



Since 2004, the share of New Yorkers with no savings has substantially increased for every income group. Compared to 2009, New Yorkers living at or below poverty are more likely to have at least some money saved, while those near poverty are slightly more likely to report zero savings.



*2005 omitted due to data limitations

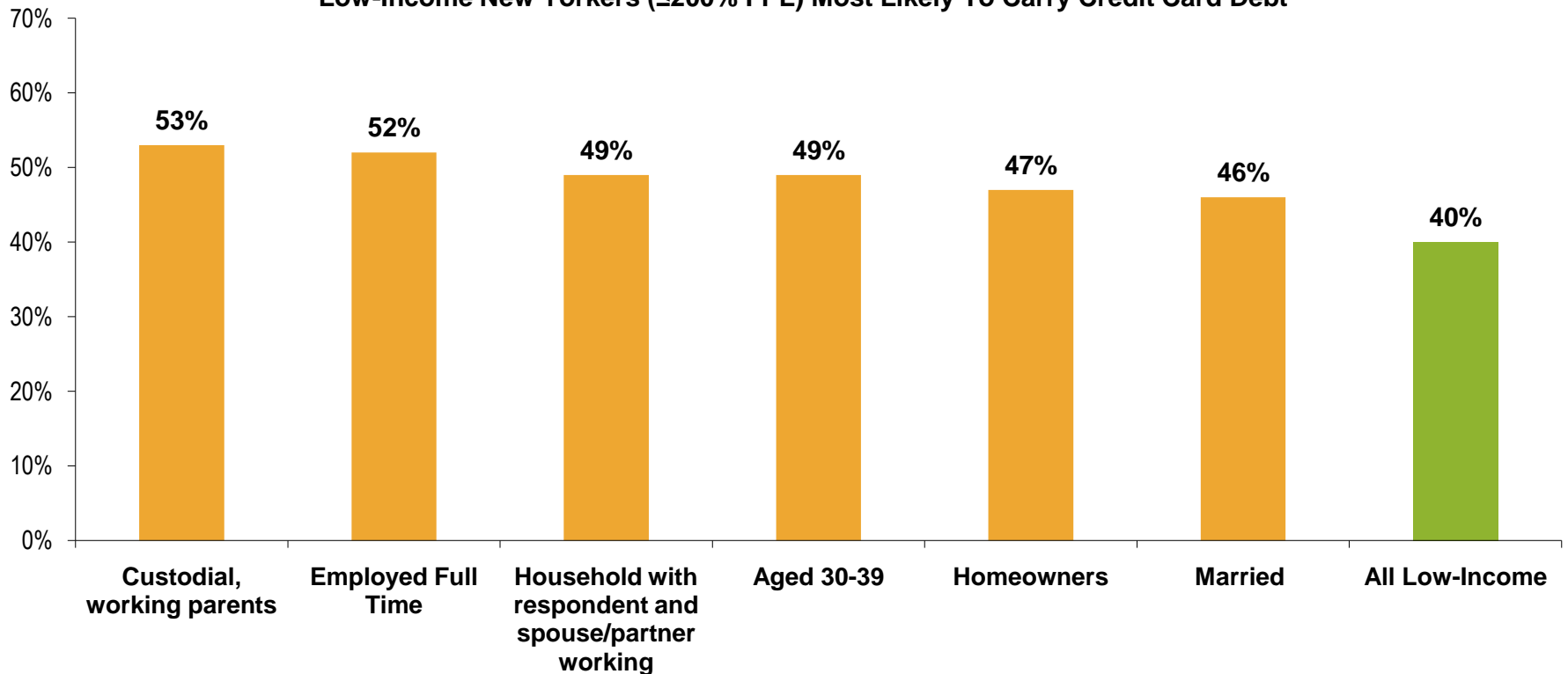
At least four in ten New Yorkers across income bands report having credit card debt, which is most prevalent among moderate-income New Yorkers. More than one-quarter of low- and moderate-income residents have debt from unpaid medical bills.

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

		≤200% FPL	201-400% FPL	400%+ FPL
Good Debt:	Student loans	16%	21%	19%
	Mortgage	13%	23%	35%
	Car loan	11%	21%	22%
Bad Debt:	Credit card	40%	52%	46%
	Medical bills	26%	28%	13%
	Tax	15%	16%	16%
	Rent and mortgage back payments	16%	10%	9%
	Child support back payments	4%	4%	--

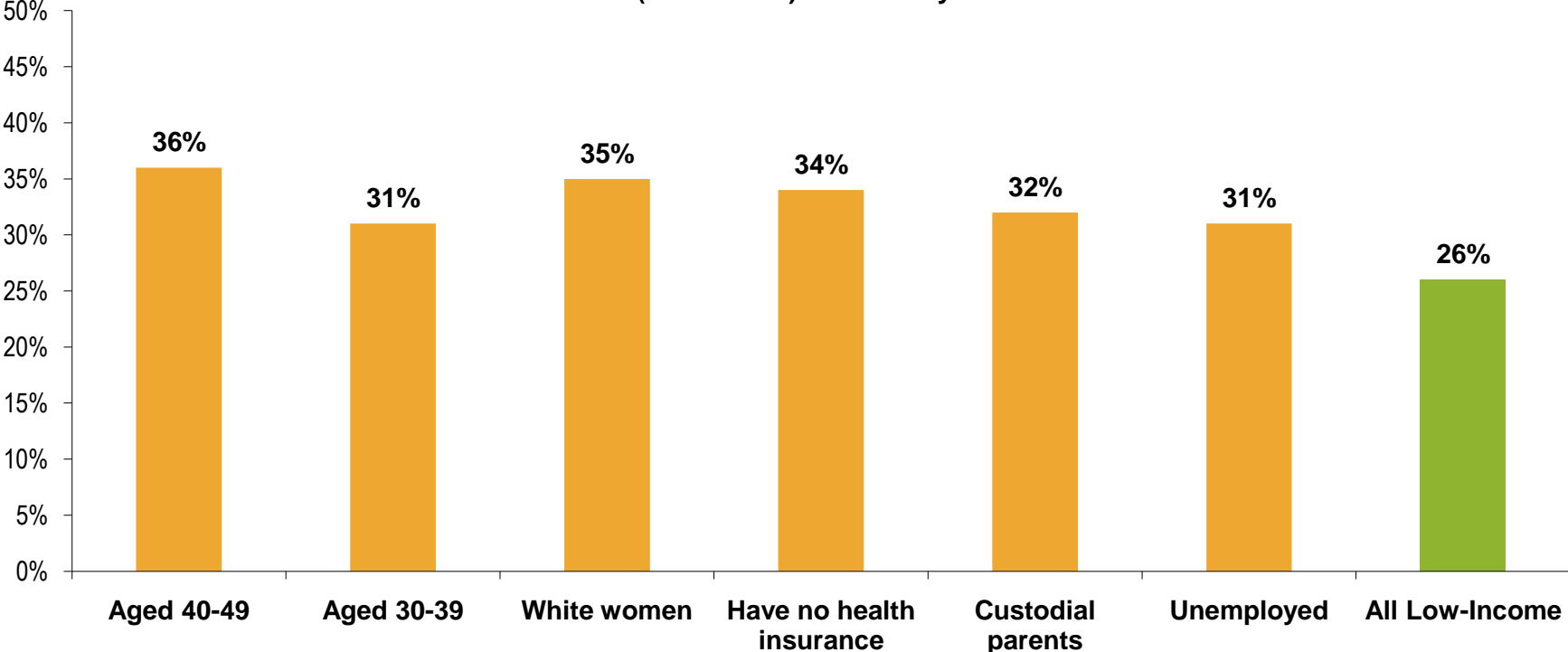
The low-income New Yorkers most likely to report having credit card debt are those who are employed full time, have a spouse or partner also working, are married, working parents, aged 30-39, or are homeowners.

Low-Income New Yorkers ($\leq 200\%$ FPL) Most Likely To Carry Credit Card Debt



Low-income New Yorkers most likely to have debt from medical bills are those who are unemployed, custodial parents, married, between the ages 30 and 49, white women, and those with without any health insurance.

Low-Income New Yorkers ($\leq 200\%$ FPL) Most Likely To Have Debt from Medical Bills



Present Concerns and Future Worries

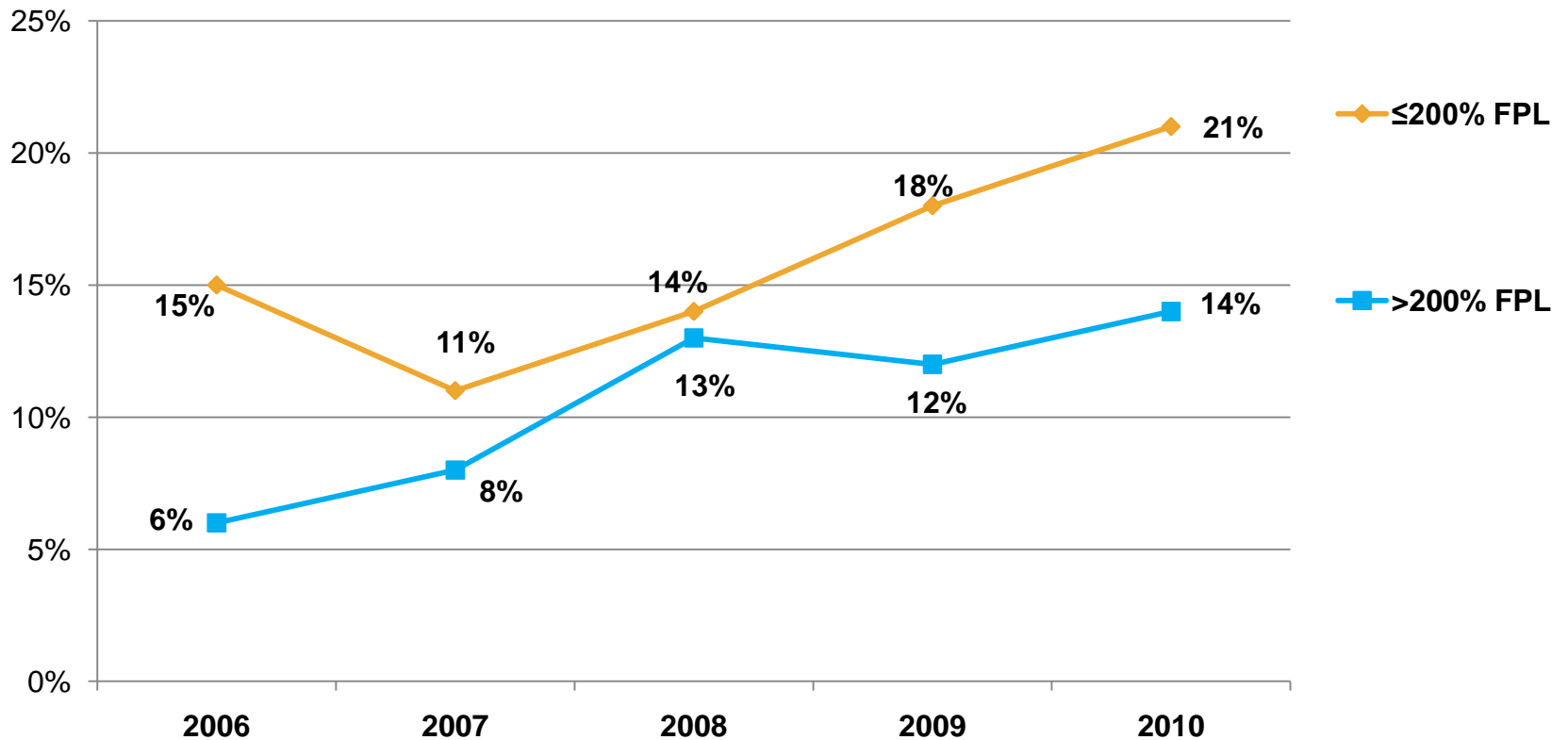
Nearly half of low-income New Yorkers worry frequently about not being able to meet their monthly expenses, and more than half worry about losing jobs or work hours in the next year. Finding and keeping a job is the top personal concern among low-income New Yorkers.

Finding or keeping a job and health care are the top two concerns for low- and moderate-income New Yorkers. Higher-income New Yorkers worry most about health care and prescription drugs as well as retirement security.

Top Personal Worry (selected from list)			
	≤200% FPL	201-400% FPL	400%+ FPL
Finding or keeping a job	21%	17%	11%
Health care and prescription drugs	16%	17%	23%
Crime, drugs and gangs	10%	11%	8%
Housing	8%	5%	6%
Retirement security	7%	9%	14%
Fear of another terrorist attack	7%	3%	7%
Schools and college tuition	6%	12%	13%
Getting enough hours to support my family	6%	7%	2%
Debts and credit card debt	4%	5%	6%
The wages and benefits at work	3%	4%	4%
Child care	2%	2%	--

Finding and keeping a job has steadily risen as the top concern of low-income city residents since 2007. It has also risen as a concern among moderate- and higher-income New Yorkers.

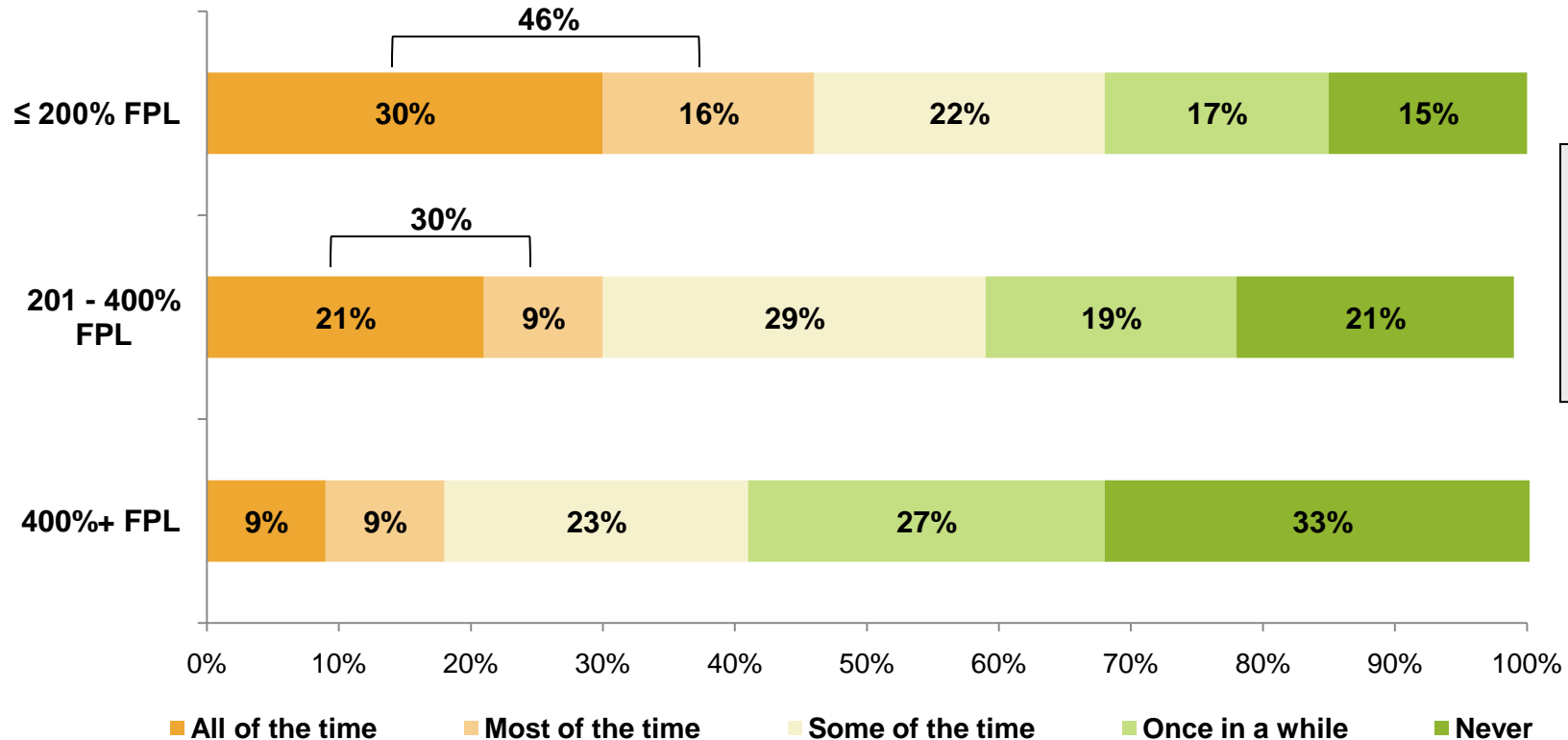
Biggest Personal Worry: Finding Or Keeping a Job



Nearly half of low-income residents and 3 in 10 with moderate incomes worry all or most of the time that their incomes will not be sufficient to meet their basic expenses.

Q: 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?

Concern About Having Enough Money to Meet Basic Expenses



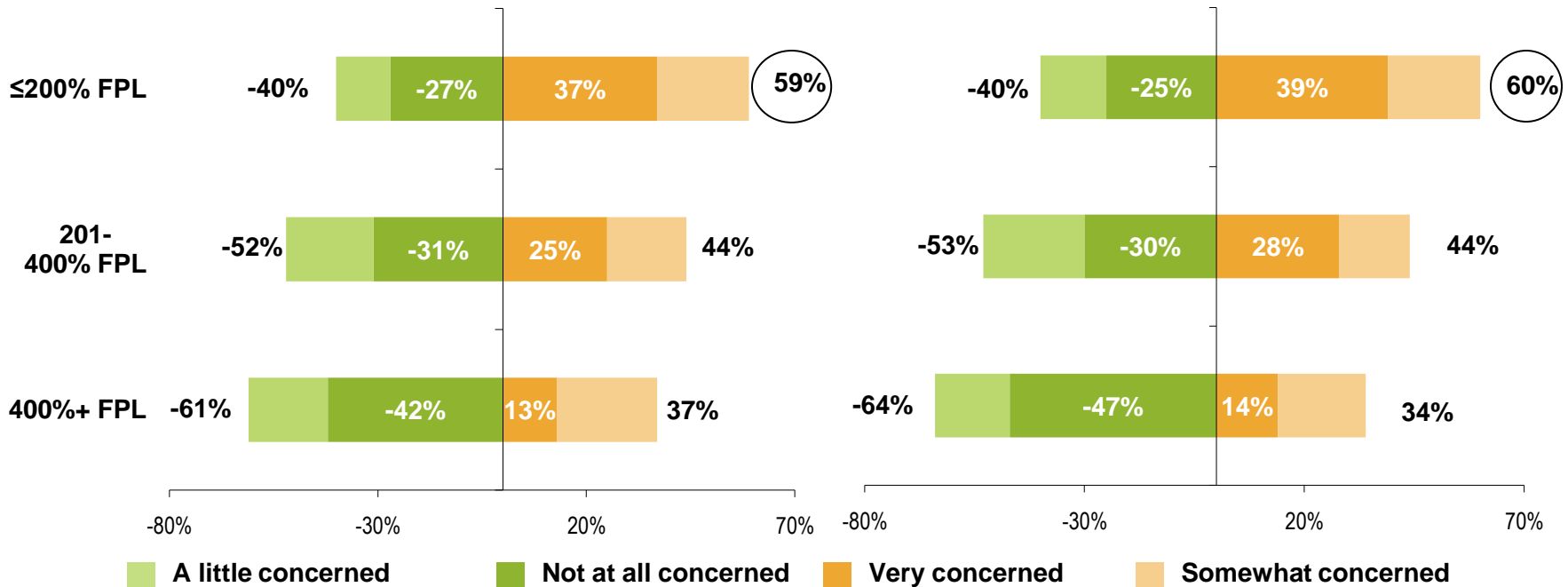
Across income bands, concerns are on par with 2009 levels.

About 6 in 10 low-income New Yorkers worry that they or someone in their households will lose a job in the next year. The same proportion worry that they will not work enough hours to make ends meet.

Future Economic Insecurity: Employment and Underemployment

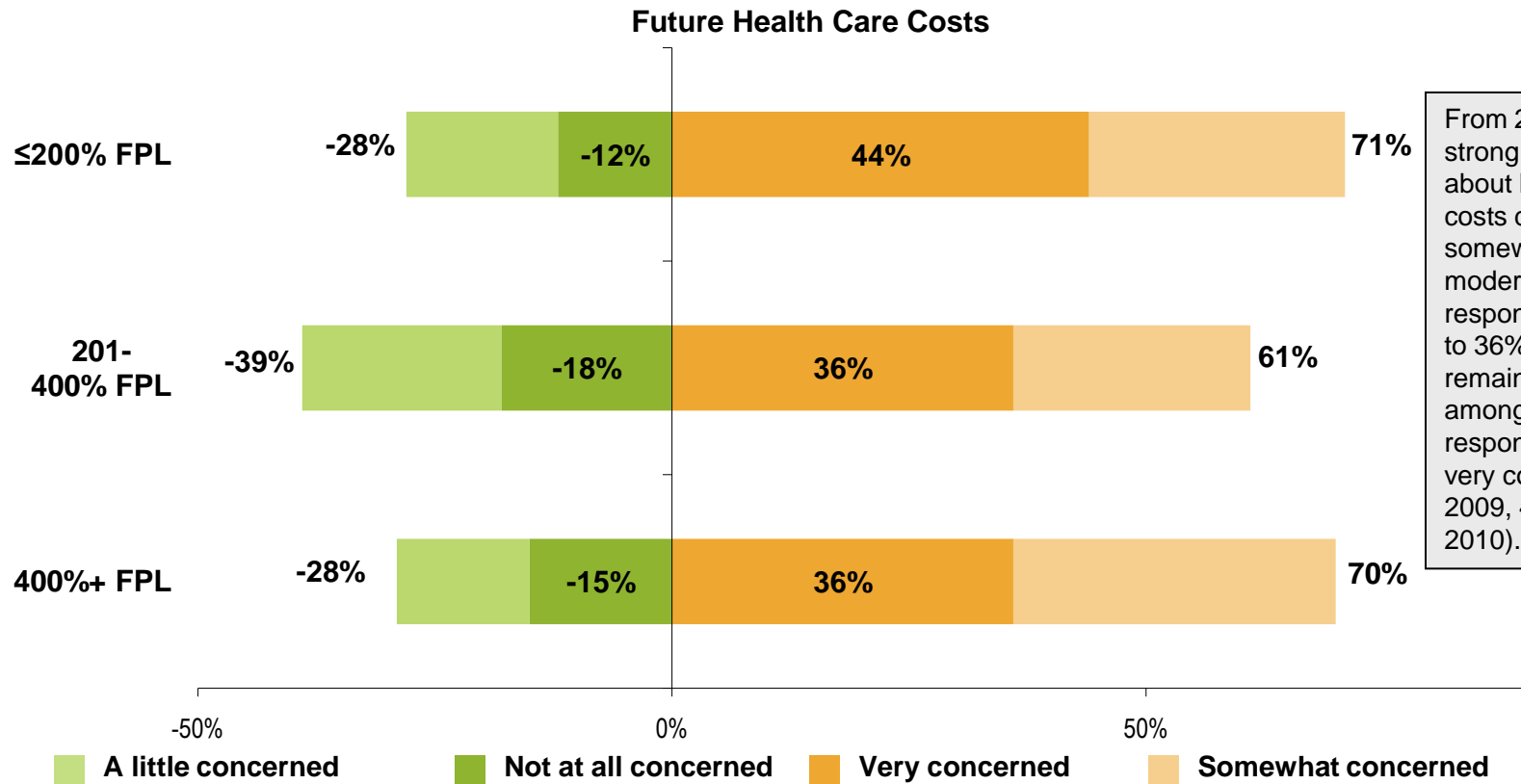
Q: Thinking about the next 12 months, how concerned are you that you or someone in your household **will be out of a job**?

Q: 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**?



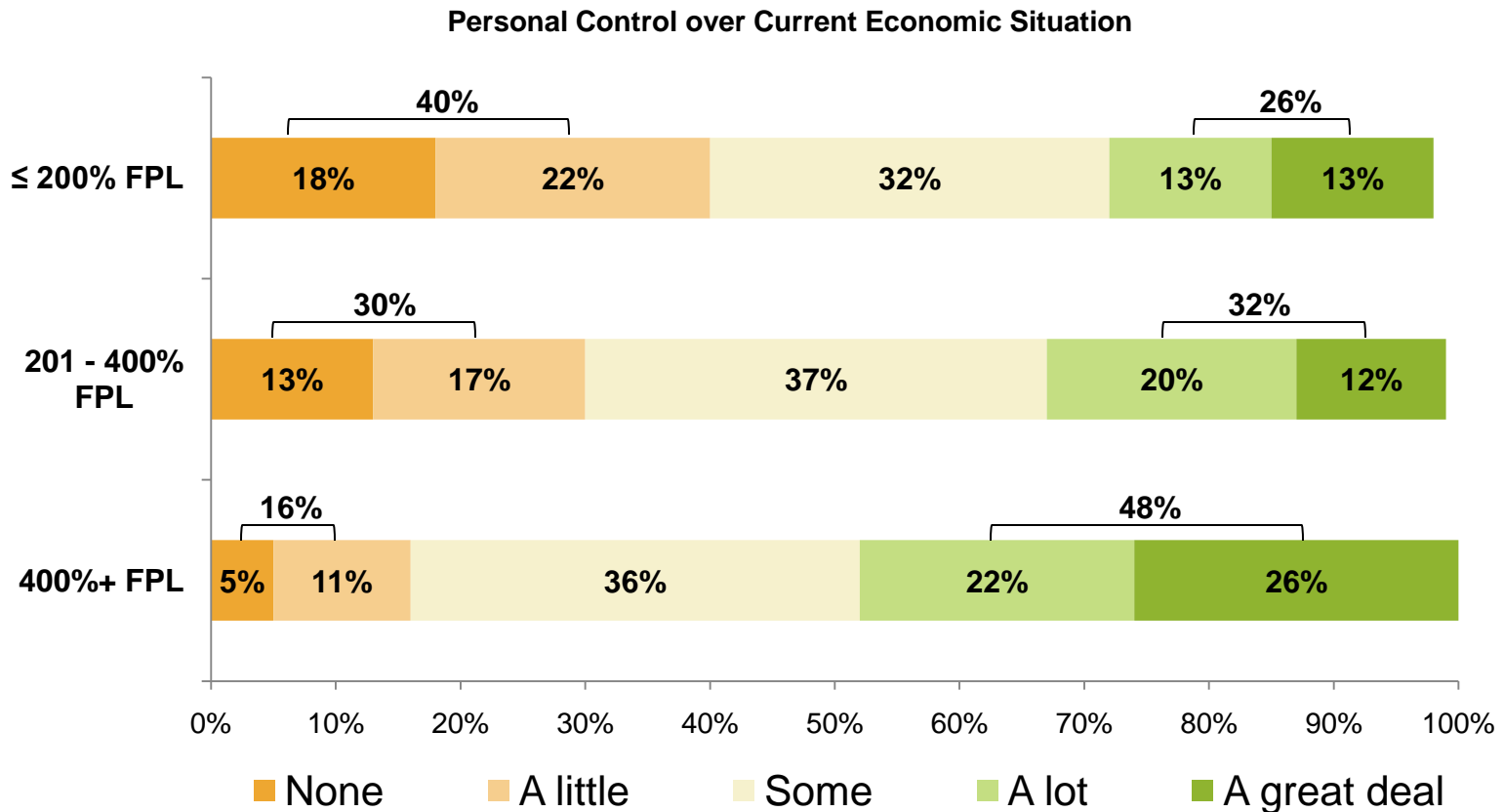
Future health care costs are a real concern for New Yorkers across income levels, but concerns are most intense among low-income residents.

Q: 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?



From 2009 to 2010, strong concerns about health care costs dropped somewhat among moderate-income respondents (46% to 36%), but remained steady among low-income respondents (43% very concerned in 2009, 44% in 2010).

The degree to which New Yorkers feel they have personal control over their economic situations is linked to their income level. Low-income respondents are more than twice as likely to say they have little or no control (40 percent) than higher-income respondents (16 percent).



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.
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- ❖ Special thanks to Celinda Lake and Llorin Edwards from Lake Research Partners for their analytical expertise and support.
- ❖ Please contact Krista Pietrangelo at kpietrangelo@cssny.org or 212.614.5468 with questions.