

Poverty and Benefit Receipt among Public Housing Residents in New York City

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Background

- The New York City Housing Authority (NYCHA) is the largest public housing authority in the United States, serving 340,000 authorized residents (1 in 16 New Yorkers and 14% of those in poverty).
- NYC's Human Resources Administration (HRA) administers Supplemental Nutrition Assistance Program (SNAP) benefits for over 1.7 million New Yorkers.
- Prior analysis of matched NYCHA-SNAP data found¹:
 - High rates of poverty (nearly 50%) and receipt of SNAP (66%) among NYCHA residents in both 2019 and 2020.
 - Relatively higher poverty rates among NYCHA residents who were White, living with children, or living in developments on Staten Island.
 - Among NYCHA households in poverty, 87% included at least one member who received SNAP.
 - Minimal differences in rates of poverty and SNAP receipt from 2019 (pre-COVID) to 2020 (pandemic onset).

Research Questions

Goal: leverage multiple years of matched NYCHA-SNAP data to explore *persistence of poverty* and *SNAP receipt* among NYCHA residents *over time*—and the relationship between the two.

- What share of NYCHA residents experienced poverty during at least one year, two years, or all three years from 2018 to 2020?
- What share of residents received SNAP in 1 year, 2 years, or all 3 years from 2018 to 2020?
- What was the relationship between the persistence of poverty and SNAP receipt?
- How do experiences of poverty and SNAP receipt vary by recipient characteristics?

Data Sources and Sample

Data-sharing agreement with NYCHA:

- Public housing resident files as of each January, 2019-2021, reflecting household address, demographics, income, and income sources as reported at the time of *annual lease renewal* (recertification) in the prior year—or through a *Change of Income request*, which is used to report income reductions between certifications so that rent can be recalculated appropriately (income increases generally do not have to be reported).
- In our findings, we refer to these files as reflecting the *prior* calendar year. That is, data from the January 2021 file is labeled “2020” in our results.

Data matched with files from HRA Welfare Management System (WMS) by the DSS Office of Performance Management & Data Analytics.

- Information on SNAP receipt *at any point* in the year.

Sample: 315,207 residents from 146,543 households that lived in NYCHA public housing developments from 2018 through 2020—hereinafter **NYCHA residents**.*

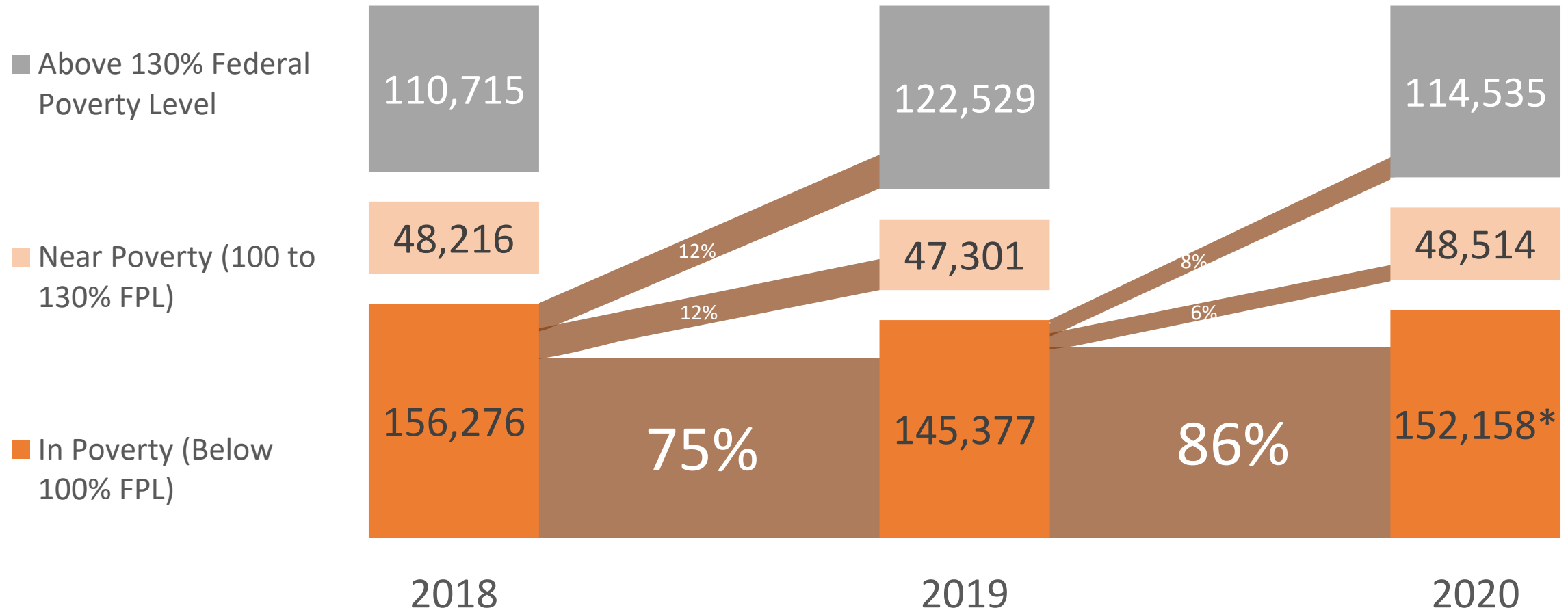
PATTERNS OF POVERTY AND SNAP RECEIPT, 2018-2020

A large share of NYCHA residents were living in or near poverty and many experienced poverty persistently, i.e., year over year. Supplemental Nutrition Assistance Program (SNAP) has a broad reach, especially among NYCHA households in poverty.

Key Findings – Poverty & Income

- ❖ 63% of NYCHA residents lived below the Federal Poverty Level (FPL) for at least 1 year between 2018 and 2020.
- ❖ 33% of NYCHA residents experienced persistent poverty—defined here as living in poverty across all 3 study years. Half (50%) of residents lived in or near poverty (below 130% FPL) all 3 years.
- ❖ Rates of persistent poverty varied substantially by age and income source.
 - **Age:** 27% of working-age adults were poor in all 3 study years, compared to 39% of children under 18 and 40% of adults aged 60 and older.
 - **Income source:** Households reporting only fixed income (SSI, social security, etc.) were far more likely to experience persistent poverty (59%) than households reporting only earned income (12%) or a combination of income sources (18%).

Among residents living in poverty in 2018, 75% remained in poverty in 2019. With the onset of the pandemic in 2020, the likelihood of remaining in poverty was even higher: 86% from 2019 to 2020*.



* In addition to the ~126K NYCHA residents who remained in poverty from 2019 to 2020, ~26K moved into poverty from near/above poverty.

Poverty patterns varied greatly by age group.

Older adults had the highest rates of both persistent poverty and no poverty—suggesting stable income over time.

Children had similarly high rates of persistent poverty, and the highest rate of intermittent poverty across age groups. Altogether, *more than three in four* children was poor at least one of the 3 years studied.

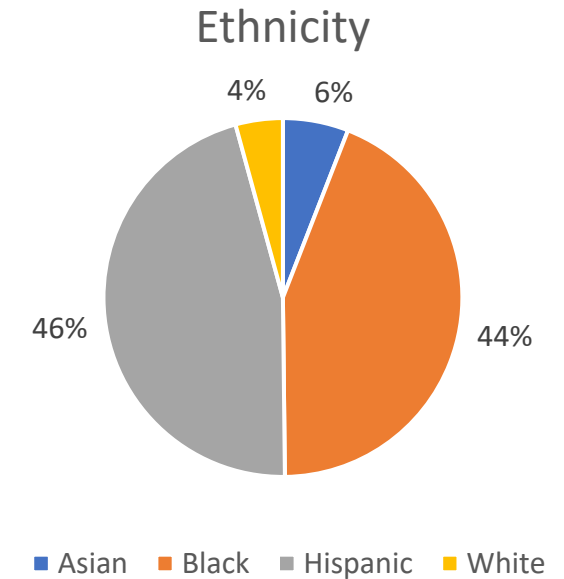
Working-age adults had the lowest rates of persistent poverty, with intermittent poverty rates similar to children.

Years below FPL (2018-2020)	Children under 18	Adults 18 to 59	60 and older
0 years	24%	40%	44%
1 to 2 years	37%	33%	17%
3 years	39%	27%	40%
<i>Total residents</i>	<i>76,861</i>	<i>158,582</i>	<i>79,764</i>

90% of NYCHA residents were Black or Hispanic, with similar patterns of poverty.

Years below FPL (2018-2020)	All Residents	Asian	Black	Hispanic	White
0 years	37%	37%	38%	37%	32%
1 to 2 years	30%	29%	30%	30%	26%
3 years	33%	34%	32%	34%	42%
<i>Total residents</i>	<i>315,207</i>	<i>18,569</i>	<i>137,867</i>	<i>144,171</i>	<i>13,371</i>

% of NYCHA Residents by Race / Ethnicity



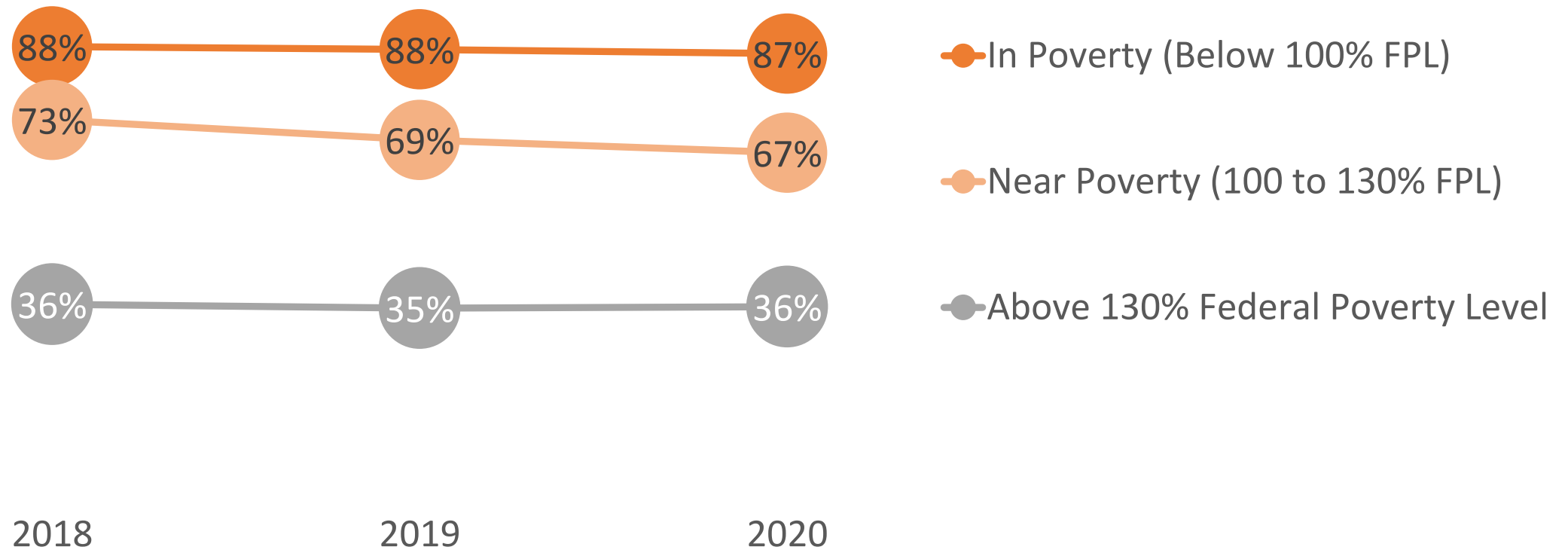
Among residents living in NYCHA from 2018 to 2020, 33% lived in poverty for all 3 years. White residents (a relatively small group) were the most likely to experience persistent poverty.

Key Findings – SNAP Receipt

- ❖ Two-thirds (66%) of all NYCHA households received SNAP at some point between 2018 to 2020, and 56% received SNAP in all three years.
 - The proportion of residents receiving SNAP closely mirrors the proportion of residents in or near poverty (below 130% FPL).
- ❖ Among NYCHA households in poverty for all 3 study years, virtually all (95%) received SNAP during at least 1 year, and 83% received SNAP in all 3 years.
- ❖ Analysis of SNAP receipt by individual and household characteristics finds similar patterns to those observed for persistent poverty:
 - 85% of children under 18 received SNAP in at least 1 year, compared to two-thirds of both working age and older adults. 60% of children received SNAP in all 3 years.

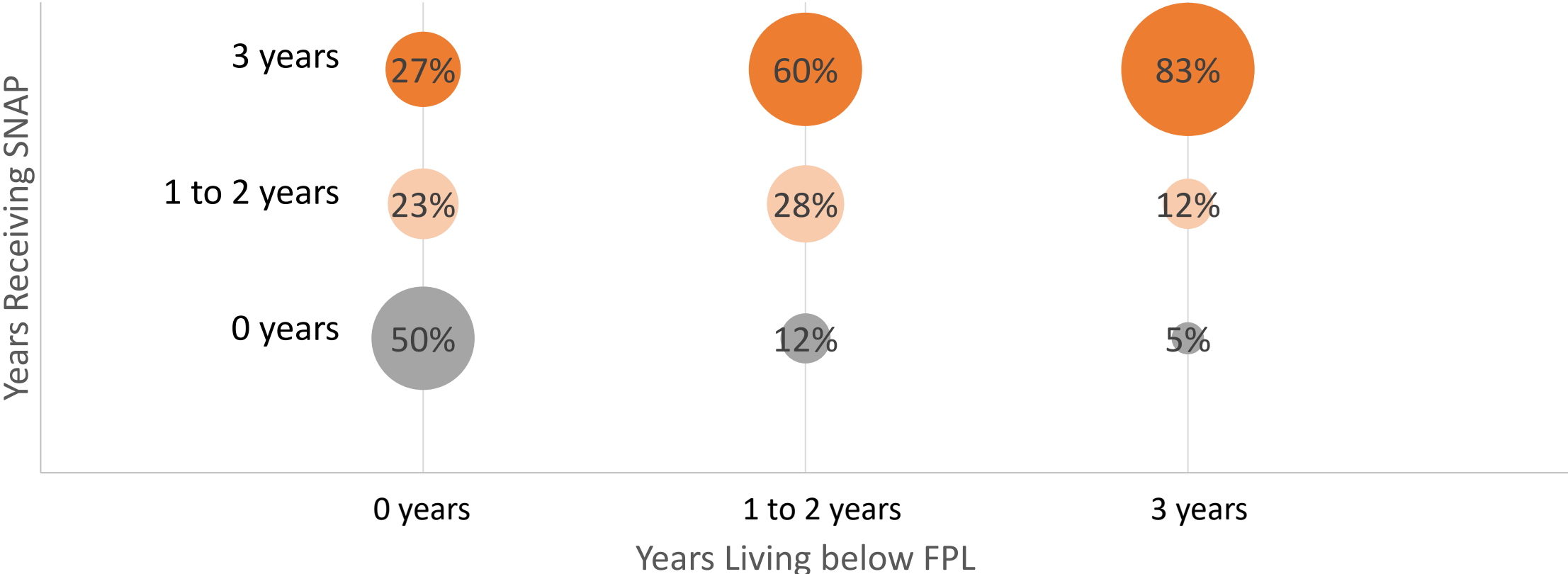
The share of households in poverty who received SNAP benefits remained at 87-88% across years; households near poverty reported marginally lower rates of SNAP receipt in 2019 and 2020, compared to 2018.

SNAP Receipt by Household Poverty Level, 2018 to 2020



Among NYCHA households experiencing persistent poverty, 83% received SNAP in all 3 years—and just 5% never received SNAP. SNAP receipt was very common among those with 1-2 years in poverty as well.

Years Living below FPL by Years Receiving SNAP, 2018-2020



SNAP consistently serves a large share of children living in NYCHA.

85% of children under 18 received SNAP in at least 1 year, and 60% were enrolled in SNAP in all 3 years between 2018 to 2020.

A large share of adults aged 60 and older (50%) also reported receiving SNAP in all 3 years. Working-age adults were more likely to report intermittent or no SNAP receipt.

Years receiving SNAP (2018-2020)	Children under 18	Adults 18 to 59	60 and older
0 years	15%	34%	33%
1 to 2 years	25%	28%	17%
3 years	60%	38%	50%
<i>Total residents</i>	<i>76,861</i>	<i>158,582</i>	<i>79,764</i>

Differences in SNAP receipt are marginal by resident race/ethnicity.

Nearly half of all residents reported receiving SNAP in all three years, with a slightly higher share of White residents (52%) receiving SNAP in all three years—consistent with their higher poverty rate.

Asian residents were more likely to report zero years of receiving SNAP—likely due to lower poverty rates among Asian children and working-age adults.

Years receiving SNAP (2018-2020)	Asian	Black	Hispanic	White
0 years	37%	30%	28%	27%
1 to 2 years	19%	25%	25%	21%
3 years	44%	46%	47%	52%
<i>Total residents</i>	<i>18,569</i>	<i>137,867</i>	<i>144,171</i>	<i>13,371</i>

Implications

- Altogether, findings suggest that SNAP is successfully reaching households with low incomes over multiple years, with nearly universal SNAP participation among NYCHA households experiencing persistent poverty.
- Households reporting only fixed income are a growing share of NYCHA households and were far more likely to experience persistent poverty, suggesting financial and social challenges for NYCHA developments in coming years.

APPENDIX

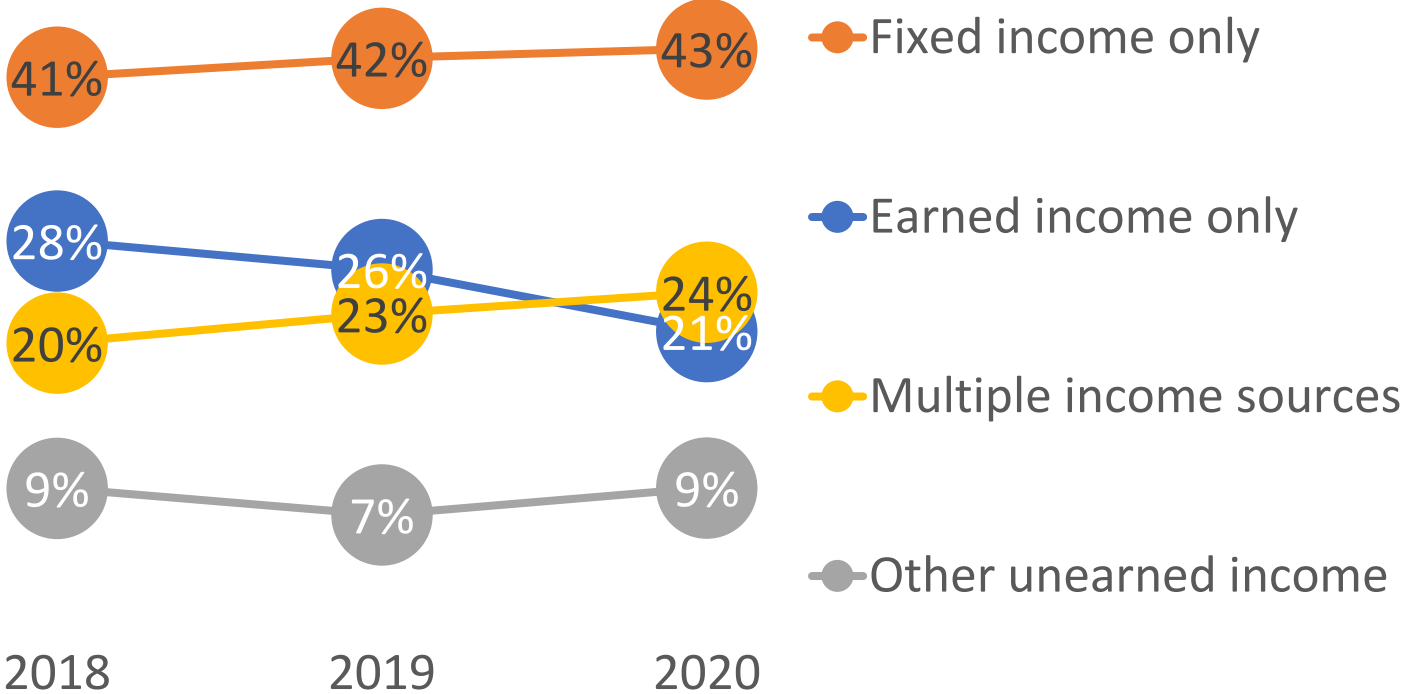
CHARACTERISTICS OF NYCHA POPULATION AND HOUSEHOLDS BY RACE/ETHNICITY

Race/Ethnicity	Resident Characteristics					Characteristics of Households	Characteristics of Adults (60 and older)	
	Non-citizen	SSI recipient	Children under 18	Adults 18 to 59	Adults 60 and older	Share reporting fixed income only, all 3 years	Average age (years)	Living alone/ with adults 60+
Asian	29%	17%	12%	43%	45%	35%	69.3	70%
Black	3%	12%	26%	53%	20%	31%	69.6	69%
Hispanic	10%	16%	25%	50%	26%	38%	70.1	71%
White	8%	24%	20%	38%	42%	49%	71.9	82%

CHARACTERISTICS OF HOUSEHOLDS BY POVERTY STATUS

Household Characteristics, 2020	Years in Poverty, 2018 to 2020		
	Zero years below FPL	Intermittent (1 to 2 years)	Persistent (3 years)
Number of households	55,538	36,716	54,289
Average number of household members	2.23 people	2.72 people	2.01 people
Average age of household head	61 years	52 years	60 years
Number of household with children (%)	12,064 (22%)	16,268 (44%)	15,795 (29%)
<i>of these, average number of children</i>	1.56 children	1.82 children	2.07 children
Share with at least one SSI recipient	7%	14%	38%
Share with at least one noncitizen	8%	13%	11%
Race/ethnicity of household head			
<i>Asian</i>	4%	5%	6%
<i>Black</i>	48%	45%	40%
<i>Hispanic</i>	43%	45%	47%
<i>White</i>	4%	4%	6%

NYCHA Household Income Source* by Year, 2018-2020



Fixed income = income from public retirement and disability programs, such as social security, SSI, survivors' insurance, veterans' benefit, pension, and other sources.
Earned income = income from employment earnings, business ownership, and wages.
Other unearned income = income from cash assistance, general assistance, unemployment, and child support.

Viewed at the *household level*, income source was an important driver of poverty patterns, with a trend over time in NYCHA developments towards a greater reliance on fixed income versus earnings.

With the onset of the COVID-19 pandemic, the trend away from earned income accelerated: Just 21% of households reported income from earnings (only) in 2020 compared to 26% in 2019—while all other categories of income sources increased.

* A relatively small number of households (2%, or an average of 3,000 per year) reported no verifiable income over each year.

Household poverty patterns varied substantially by income source(s): Persistent poverty is much more prevalent among households reporting 3 years of fixed income only (59%) or other unearned income only (94%), compared to households reporting only earned income (12%) or multiple/variable income sources (18%/27%) over the 3 years.

Years below FPL	All households	Household Income Source (2018-2020)				
		Fixed only, all 3 years	Earned only, all 3 years	Other unearned only, all 3 years	Multiple sources, all 3 years	Variable income sources, year-to-year
0 years	38%	31%	67%	1%	55%	28%
1 to 2 years	25%	10%	21%	5%	27%	45%
3 years	37%	59%	12%	94%	18%	27%
<i>Total households (n)*</i>	<i>146,543</i>	<i>51,405</i>	<i>23,457</i>	<i>4,907</i>	<i>17,885</i>	<i>48,362</i>

* There were also 547 households with no verifiable income in any year; most of these households were in poverty in all 3 years.

CHARACTERISTICS OF HOUSEHOLDS BY SNAP RECEIPT

Household Characteristics, 2020	Years Receiving SNAP, 2018 to 2020		
	Zero years receiving SNAP	Intermittent (1 to 2 years)	Continuous (3 years)
Number of households	34,755	29,739	82,049
Average number of household members	1.91 people	2.32 people	2.40 people
Average age of household head	62 years	56 years	58 years
Number of household with children (%)	5,222 (15%)	9,155 (31%)	29,750 (36%)
<i>of these, average number of children</i>	1.50 children	1.64 children	1.96 children
Share with at least one SSI recipient	3%	12%	31%
Share with at least one noncitizen	8%	11%	11%
Race/ethnicity of household head			
<i>Asian</i>	6%	4%	6%
<i>Black</i>	48%	45%	42%
<i>Hispanic</i>	41%	46%	47%
<i>White</i>	5%	5%	5%