



FINAL REPORT

Qualitative Study to Enhance the NYCgov Poverty Measure

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PREPARED FOR:
NYC Mayor's Office for
Economic Opportunity

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**NYC Opportunity Response to Abt Associates
Qualitative Study to Enhance the NYC Government Poverty Measure**

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The Qualitative Study to Enhance the NYC Government Poverty Measure was conducted in the summer of 2018, prior to the start of the COVID-19 pandemic, as the Mayor's Office for Economic Opportunity (NYC Opportunity) and Abt Associates sought to better understand the diversity of lived experiences and challenges facing New Yorkers living near or below the poverty line.

In 2018, New York City was experiencing an extended economic expansion, with continuing job growth and rising incomes. However, despite the economic growth, 3.5 million New Yorkers, 41.3% of the total population of the city, were poor or near-poor in 2018 according to the New York City government (NYCgov) poverty measure. Since March 2020, the COVID-19 pandemic has rapidly transformed the landscape of poverty in the city. It has caused extraordinary losses of jobs and income, driving low-income New Yorkers further into poverty. As we release this report in the summer of 2021, the findings and challenges detailed in the report are as relevant as ever and have taken on even greater urgency.

NYC Opportunity is the City of New York's anti-poverty innovation unit. Our office helps the City improve its systems and identify effective responses to poverty and its related challenges. NYC Opportunity also produces the annual NYCgov Poverty Measure which provides detailed insights into the scope of poverty using NYC specific costs of living and incorporating the benefits of NYC public policy across the city. While the data from the NYCgov poverty measure has been used as an important tool in fighting poverty, we recognize that numbers alone cannot show how poor or near poor individuals and families experience hardship, make decisions and trade-offs, and navigate complex and unpredictable events. We also recognize that poverty is not a permanent experience. Over the course of a lifetime people may cycle in and out of poverty. And importantly, we know too that the best solutions often come from the insights and recommendations of those closest to the problem. The following report presents qualitative findings which help highlight the triggers that move people in and out of poverty and elevate the voices of those who experience economic challenges.

The study took place in the South Bronx, a community with one of the highest poverty rates in the city and the nation as a whole. A commitment to understanding New Yorkers' experiences from their own perspectives led the study team to use community-based participatory research (CBPR) methods.¹ As part of CBPR, Abt Associates partnered closely with BronxWorks, a trusted local service organization, community researchers from Lehman College in the Bronx (a public college part of the City University of New York), and researchers from the Columbia Population Research Center, U.S. Census Bureau, and Hunter College throughout the project. At the conclusion of the study, findings were shared back with participants in the research as well as other stakeholders.

¹ Community-based participatory research methods involve community members as research partners—not only as respondents—throughout the project, from the formulation of research questions through data collection, analysis, writing, and dissemination of findings.

In exploring how income, work, community resources, health, housing, and other factors contribute to or alleviate poverty, the study showed how much these issues intersect, complicate, and compound on one another. The most significant theme confirmed by this study was the inextricable relationship between income, work, and housing. Participants in the study spoke about jobs that provide insufficient wages and hours to make ends meet, the inability to pursue education and training to improve work opportunities, the threat of losing public benefits as incomes increase, and the high cost of housing which collide to keep many poor New Yorkers from advancing along a permanent path out of poverty. Public benefits have powerful anti-poverty effects, but the study found that they may not provide enough assistance for many participants and often present a new set of challenges and constraints to navigate. Overall, study participants expressed a desire for the experience of poverty and the needs of the poor to be better understood and more publicly discussed. And they noted that while increasing awareness of existing resources was important, it was also necessary to offer more resources for those in need.

Since the fieldwork for this study was completed, there have been a number of new initiatives and policies working to support moving families out of poverty and near-poverty, as well as ongoing efforts to support improved access to government benefits, affordable housing, and higher education. These include the increase in minimum wage which reached \$15 an hour in 2019, implementation of the nation's first minimum pay rate for app-based drivers, introduction of 3-K for all, launch of a new phase of the affordable housing program YOUR Home NYC among other initiatives that play a role in reducing poverty. There has also been significant aid to many low-income families provided as part of Covid relief efforts.

Throughout the pandemic, the Mayor's Office for Economic Opportunity worked alongside our colleagues to respond to the public health, economic, and racial justice crises, while also advancing our ongoing mission to help New York City address the underlying challenges of poverty and inequality that these crises have highlighted and made even more urgent. NYC Opportunity remains committed to lifting up and learning from the lived experiences of New Yorkers living in poverty and applying this knowledge as we build an equitable recovery in a city facing unprecedented challenges.

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Executive Summary

Overview

In New York City, 3.7 million people (43.5% of the City’s total population) were poor or near-poor in 2016, according to a New York City–specific measure of poverty (NYCgov poverty measure) that New York City government developed in 2008 and updates annually.² However, such data cannot convey how individuals and families living in poverty experience it, make decisions and trade-offs, handle the complex relationships among multiple issues, and use important skills to take action in their lives for the better.

This report presents the results of a qualitative study designed to complement the NYCgov poverty measure data to answer the question: *What are New Yorkers’ experiences living in or near poverty, and what are the ways that poverty affects their lives?*

Research Approach

Our commitment to understanding New Yorkers’ experiences from their own perspectives led us to use **community-based participatory research (CBPR)** methods. CBPR involves community members as research partners—not only as respondents—throughout each stage of the research process. In this project, we engaged the local resident and service provider community in many ways recommended in CBPR, beginning with our partnership with BronxWorks,³ an active and trusted service organization in the study area; and convening a Community Advisory Board (CAB) consisting of community researchers (CRs), BronxWorks staff, and researchers from the Columbia Population Research Center, U.S. Census Bureau, and Hunter College.

The study team collected data from several sources: a screening questionnaire, semi-structured interviews in English and Spanish, and two focus groups. The screening questionnaire was administered to 101 applicants, from whom we selected a study sample of 41 people based on eligibility study criteria. We interviewed 31 of them and 10 participated in focus groups of five members each.

Research Sample (Number of Participants)

- Screening questionnaire sample: 101
- Study sample: 41, including:
 - Interview sample: 31
 - Focus group sample: 10

² Data are from 2016, the most recent year data available during the design and implementation of this study. (https://www1.nyc.gov/assets/opportunity/pdf/18_poverty_measure_report.pdf).

³ BronxWorks is a multi-service organization that serves 45,000 community members across 38 locations in the Bronx annually. BronxWorks programming includes children and youth programs, immigration services, eviction prevention, homeless shelters and services, senior centers, workforce development, and benefit assistance. BronxWorks also hosts or participates in a number of events that are open to the community. BronxWorks was selected as a partner by the study team based on the extent of their service locations throughout the Bronx study area, which provided diverse data collection opportunities; their history as an active and trusted service provider for more than 40 years; and previous experience successfully partnering with Abt Associates on another research study regarding the effects of neighborhood change on New York City Housing Authority residents.

The primary data source for this report is 31 semi-structured interviews conducted by CRs (interview sample). CRs used their judgment to guide the interview and explore as few or as many topics with a particular interviewee as made sense given each individual's experiences.⁴

Possible topics included income, work, and gigs; public benefits and city services; support networks; trigger events and episodes of poverty; assets and financial well-being; neighborhood factors; health and well-being; and housing. In addition, this report incorporates input from 10 individuals who participated in focus groups, and summary statistics from 101 screening questionnaires completed by individuals who were interested in participating in a study interview. For more information on the research approach and methodology, see **Appendix D**.

Data collection took place from July 19 to September 7, 2018, primarily in the South and Southwest Bronx, in neighborhoods that are generally higher poverty, even within the Bronx, and have a BronxWorks service location. For more information on the research area, see **Appendix E**.

Findings

In exploring how income, work, community resources, health, housing and more contribute to or alleviate poverty, it is clear how much these issues intersect with one another, complicate one another, and compound on one another. Together, challenges related to these issues led to a pervasive feeling of not being able to get ahead in life. Our findings confirmed the challenges people with low income face in furthering their education to obtain good jobs, in finding work with regular and sufficient hours while teetering on the edge of the “benefits cliff,” and the effects on physical and mental health of persistent deficits of nourishment and shelter. Public benefits provided very important supports, but interviewees had mixed experiences in applying for and using those benefits. While the sections below focus on individual themes, it should not be underestimated how much challenges in one area, such as work, reverberate in others, such as childcare, health, access to benefits, and housing options.

Finances

Chronic poverty, emergency episodes, and high rents make it very difficult for poor New Yorkers to get on a permanent path out of poverty.

Most respondents to the screening questionnaire and most interviewees report that they regularly experience challenges meeting routine needs. Among respondents who answered screening questions:

- 73% said that they often worry that food will run out before they have enough money to buy more ($n=66$ of 90).
- 61% said that in the last year they or other members of their household ran out of money before rent was due ($n=51$ of 83).
- 49% said that they have had a utility cut off in the last year because of a lack of money ($n=43$ of 87).

⁴ Throughout the report, we include how many interviewees reported each theme and how many were asked the question. Each theme, therefore, should be interpreted as the minimum number of interviewees experiencing a given theme; if anything, we are underestimating these issues for the individuals we interviewed. Given the nature of the interviews, some topics are covered more thoroughly and with more nuance than others, and that is reflected in our report.

For interviewees who do not experience these issues (10 of 31), public assistance helps them make ends meet, including Supplemental Security Income (SSI), food assistance, homeless shelters, permanent housing assistance, and cash assistance. For more on ways in which public resources help New Yorkers, and the ways in which they fall short, see **Section 2.4/Public Benefits and Other Resources**.

In addition to regular challenges in meeting daily needs, financial shocks, such as job loss, accidents, or medical expenses for themselves or loved ones, also have a far-reaching effect on interviewees' financial and personal well-being.

The cost of housing places a significant burden on the budgets of poor New Yorkers. It was one of the two most frequently cited expenses that were most difficult to meet, because it is the biggest portion of income. The other expense that is most difficult to meet is food, since it is difficult to plan for.

Interviewees discussed the strategies they use to get by while living below or close to the poverty threshold, such as careful budgeting, going without things that others might consider necessities, staggering expenses, prioritizing certain debts or bills to pay, and using credit cards to get by. To navigate the high cost of housing, interviewees rent out or sublet rooms, or live with friends, family, and non-family roommates (doubling up⁵) in a variety of formal and informal arrangements. These strategic approaches to budgeting and finances are discussed further in **Section 2.9.2/Budgeting and in Section 2.6.1/Experiences Navigating NYC Housing Market**.

The barriers to exiting poverty are at odds with opportunities interviewees perceived. Interviewees believe their best opportunity to improve their financial situation is through better employment gained through attainment of work-related trainings, certificates, or college degrees. However, for many interviewees the compounded stressors of chronic poverty, the high cost of rent, and financial shocks preclude them from pursuing education and training opportunities they believe would improve their income and overall financial well-being, either because of a lack of funds or the inability to secure a loan. For more on this subject, refer to **Section 2.2/Finances**.

Work

Our study sample felt they were “working but not moving forward,” as most of the jobs currently held by or available to them can be described either as low-wage or with limited hours – or both.⁶ Most working interviewees described the content of their jobs as satisfying but that their wages were inadequate to cover

Key Finding: *Chronic poverty, emergency episodes, and high rents make it very difficult for poor New Yorkers to get on a permanent path out of poverty through education or training alone.*

Key Finding: *More than half of interviewees have some trouble paying for routine expenses, such as food, rent, and bills, every month. Ten interviewees do not report such regular challenges, and public assistance and support networks help these interviewees make ends meet.*

Key Finding: *Some interviewees reported that their situation had improved in the past year, often for reasons related to work, such as gaining employment and finding a better-paying job.*

⁵ “Doubling up refers to two or more adults or families residing in the same housing unit, which has been an increasing trend in the United States in recent decades. Within the past 14 years, the number of households containing more than one family, related or unrelated, has more than tripled.” Source: Hannah Bush and Marybeth Shin, (2017), “Families’ Experiences of Doubling Up After Homelessness.” *Cityscape* 19(3), 331-356.
<https://www.huduser.gov/portal/periodicals/cityscpe/vol19num3/article19.html>

⁶ Those who were not working were generally out of the labor force due to their own disability or the need to care for a family member.

Key Finding: Interviewees perceive work as the key to getting out of poverty. Obtaining a better job was reported to be the most common driver for those in the study whose financial situations improved in the last year.

Key Finding: Underemployment and low wages in the labor market are a bigger issue than is a lack of jobs. Few interviewees worked regular, full-time schedules despite reporting wanting to work more hours. Good jobs—those with reliable, consistent, and sufficient hours—and decent wages were needed among this population to facilitate their exit from poverty.

their living expenses, especially since most worked part-time and/or erratic schedules despite wanting to work more hours. Their experiences accord with a growing body of research on the detrimental effects of unpredictable hours and low wages on keeping workers in poverty.⁷

Three major themes about work emerged from the interviews. First, participants felt that all their income goes towards taxes and bills with little left over. Second, participants indicated that the current minimum wage is

not a living wage. None of those making minimum wage⁸ reported feeling like it was enough to get by; one interviewee said she did not think it was enough because many of the people she knew who made minimum wage were homeless. In our study sample, the consensus seemed to be that \$17-20 per hour is a living wage, with the caveat that people need enough hours in a week from their employer. Relatedly, underemployment is a common issue. Interviewees need access to good jobs – those they defined as having reliable, consistent, and sufficient hours – and decent wages to help them exit poverty.

Indeed, among those who reported improvements in their financial situation in the past year, work is the most common driver of actual positive shifts in finances, including gaining employment and finding better paying jobs. Many of these individuals had been able to complete work-related trainings, certificates, or college degrees. For more on these issues, refer to **Section 2.3/Work**.

Public Benefits and Other Resources

Public benefits were an important source of financial support for many interviewees; most received some type of public benefit, most commonly health insurance (Medicaid or Medicare) and Supplemental Nutrition Assistance Program (SNAP, also known as food stamps). However, interviewees also described ways in which benefits fell short. Many of those who received SNAP reported the amount they received was not enough to meet their food needs. Relatively few reported receiving housing assistance, though many desired it. Several interviewees reflected on their experiences with the benefits cliff⁹ where an

⁷ Sophie Collyer, Matthew Maury, and Christopher Wimer, (2017), Shortchanged: Underemployment in New York City, https://robinhoodorg-production.s3.amazonaws.com/uploads/2017/12/PovertyTracker_Underemployment.pdf
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Jesse Rothstein, (2012), “The Labor Market Four Years into the Crisis: Assessing Structural Explanations,” <https://www.nber.org/papers/w17966>

⁸ New York City minimum wage was \$13 per hour at the time of our research. It increased from \$7.25 in 2013 to \$15 effective January 1, 2019 for large employers (11 or more employees) and January 1, 2020 for small employers (10 or less).

⁹ The benefits cliff refers to income thresholds placed on various public benefit levels and programs that trigger a loss of that support if recipients work more hours or their income increases beyond the threshold amount. This effect is exacerbated in New York City as the local minimum wage has risen. Although increased incomes have benefitted low-income New Yorkers considerably, it has also made them encounter benefits cliffs much faster than previously.

increase in their work hours or pay triggers the loss or reduction of various public benefits, resulting in an overall neutral or even negative change in their income and sometimes quality of life.

Interviewees reported having a range of experiences applying for benefits, though these experiences should be interpreted with the knowledge that interviewees were not asked to provide an exhaustive list of their current or former benefits received. While two interviewees appreciated the ease with which they were able to apply for SNAP benefits online through the ACCESS HRA web portal, and interviewees residing at a shelter noted the ease of being connected to benefits there, most interviewees characterized the general application process as confusing, difficult, and time-consuming.

Past negative experiences often led interviewees to be reluctant to seek support, but there were other barriers to applying for benefits. These included beliefs about eligibility requirements or about who public assistance was for more generally, lack of knowledge about resources and where to go for help, and stigma or pride.

Participants often either did not know or did not specify which type of entity was funding or providing different benefits or services. For example, interviewees rarely described specific workforce or training programs by name or with much detail. They often referred generally to “school” or something like a “Microsoft Office training” and did not provide enough detail to know whether they meant a government or nonprofit program, a community or other college, or a proprietary school or for-profit training provider. This sort of description was common, and while it means that this research is not always able to tease out programmatic differences, it is an important finding in telling us more about the way in which New Yorkers experience and receive benefits and programs. Benefits seem to be experienced as a monolith, in which the provider or funder is not always apparent to the applicant or recipient of services. Therefore, differences across programs in terms of eligibility or application requirements and procedures seem nonsensical to applicants and further disconnect the recipient from the experience or provider of services.

For more on this subject, refer to **Section 2.4/Public Benefits and Other Resources as well as Section 2.6.2/Seeking, Obtaining, and Using Housing Assistance.**

Health

The financial stressors of poverty have a disproportionate negative impact on study participants’ mental health and their ability to treat and recover from physical ailments.

Poverty affected participants’ mental health by contributing to depression, anxiety, and lack of sleep. According to interviewees, stress over the inability to make ends meet, pay bills on time, and afford basic necessities triggered worry and anxiety, sometimes leading to depression. Sometimes this high level of stress contributed to physical manifestations, such as tension in their body.

***Key Finding:** Most interviewees received some type of public benefit. While these benefits were an important support in helping to meet material needs, they may not be substantial enough to meaningfully enhance quality of life or provide pathways to exiting poverty.*

***Key Finding:** The most common benefit received was public health insurance (Medicaid or Medicare), followed by SNAP.*

***Key Finding:** Housing assistance was the most desired support.*

***Key Finding:** The benefits cliff, a phenomenon in which an increase in earned income triggers public benefits to decrease or end, also contributed to the study sample’s perception of the inadequacy of public benefits.*

Reported mental and physical health effects of poverty:

- Anxiety
 - Depression
 - Stress
 - Physical tension
 - Trouble sleeping
 - Lack of healthy food
 - Inability to properly care for ailments
-

Poverty affected interviewees' physical health in myriad ways by impeding their access to key resources for proper care. Interviewees described avoiding medical costs altogether via alternative treatments or delaying care, or by finding ways to increase their ability to pay for treatments, even if that worsened their condition. In addition, interviewees often lack healthy food (reported by eight interviewees), either because it was not available in their

neighborhood or was too expensive. Some described not having enough time to prepare food and having to rely on the efficiency of processed food.

Seven interviewees cited Medicaid as an important factor in covering medical costs. In fact, according to the American Community Survey,¹⁰ of residents in the study area with health insurance, 61.8% have public health insurance, compared to 41.1% in New York City as a whole. Some 15% of all residents in the Bronx study area have no health insurance coverage. While many interviewees mentioned Medicaid as their primary form of insurance, several mentioned their need to reduce their income in order to qualify for it. Given the cost of health care, they considered this a prudent and calculated move.

For more on this subject, refer to **Section 2.5/Health**. For discussion on the relationship between unexpected costs related to accidents, illnesses, and health events and interviewees' entry into poverty or worsening financial position, refer to **Section 2.8.2/Accidents, Illnesses, and Health**.

Housing

The cost of rent is one of the biggest challenges facing our study sample and housing assistance was the type of government support they most frequently requested. The financial burden of rent holds poor New Yorkers back from their goals in a multitude of ways, from limiting their financial security and savings, impeding their ability to pursue education and training goals, and their capacity to absorb unexpected expenses without serious consequences.

Interview participants prioritized paying their rent over all other expenses due to a fear of eviction and homelessness. Nonetheless, due to compounding financial pressures, 61% of screening questionnaire respondents reported that in the last year they or other members of their household ran out of money before rent was due.

Key Finding: *Rent presents the biggest financial burden to study participants. This holds poor New Yorkers back in several ways, including limiting their financial security and savings, their ability to pursue education and training goals, and their capacity to absorb unexpected expenses without serious consequences.*

Key Finding: *High rent-to-income ratios challenge most interviewees. They drive interviewees' fears of, and experiences with, eviction and housing insecurity.*

Key Finding: *Few interviewees have housing assistance but many need and call for it. Having a housing voucher is not a guarantee of securing housing in New York's increasingly tight and expensive housing market.*

¹⁰ NYC Planning Population FactFinder (2012-2016 American Community Survey).
<https://popfactfinder.planning.nyc.gov/#12.25/40.724/-73.9868>

Our research indicates that housing assistance interventions are not sufficient given the prevalence of rental cost burden. While about 57% of units in NYC are rent-regulated in some way,¹¹ forty percent (12) of interviewees reported receiving some form of housing assistance, including through a Housing Choice Voucher, shelter housing, senior rental assistance program, New York City Housing Authority public housing (NYCHA), or a rent-regulated apartment. Despite the prevalence of rent regulation, 51% of rental households in New York City are cost-burdened, paying more than 30% of their household income on rent and utilities.¹² Our findings are similar.

Despite the high price many tenants pay in rent each month, some still endure housing conditions that are inadequate. Participants reported a variety of housing quality issues, namely persistent maintenance issues and overcrowding, that affected their daily lives, safety, and housing stability.

Overcrowding was another issue faced by interviewees, especially for those living in the shared living arrangements described above. For example, one participant noted that she and her spouse slept with their children in a single bedroom in order to rent out a room in their apartment. A man in his mid-50s subletting a room in a shared apartment complained that the one bathroom shared by the six roommates is always in use, and that living in his tiny bedroom causes him depression.

For more on this subject, refer to **Section 2.6/Housing**.

Neighborhoods

Interviewees in this study resided in neighborhoods throughout the Bronx and had varying characterizations of their neighborhoods. Those with positive perceptions of their neighborhood described areas that were quiet, peaceful, community-oriented, and with good access to resources. Those with negative perceptions of their neighborhoods described places that were sometimes violent, disorganized, and with a physically dirty environment.

***Key Finding:** Interviewees with a largely positive assessment of their neighborhood described these areas as quiet, peaceful, community oriented, and as having good access to resources. Those with a largely negative assessment mentioned violence, disorganization, and dirty environments.*

Generally, interviewees reported good access to transit and centrality to amenities, such as bodegas, fast food, transit, parks, and schools. Some noted a lack of access to fresh vegetables and other healthy foods, as well as steep prices for those items.

Study participants identified some areas of need in their communities. They wanted more parks, recreation activities, and other community spaces. Particularly, they wanted activities for youth and children. Some noted that parks in their neighborhood were not well maintained, especially compared to parks in other parts of the city.

For more on this subject, refer to **Section 2.7/Neighborhoods**.

¹¹ According to the Housing and Vacancy Survey, “of the 2,183,064 occupied and vacant rental units reported in the most recent HVS, 42.9% were unregulated, or “free market.” The remaining units were rent regulated, including pre-war (pre-47) rent stabilized (31.7%), post-war (post-46) rent stabilized (12.5%), rent controlled (1.0%), or regulated under various other types of programs (11.8%).” Source: New York City Rent Guidelines Board, (2018), “2018 Housing Supply Report,” <https://www1.nyc.gov/assets/rentguidelinesboard/pdf/18HSR.pdf>

¹² American Community Survey (2012-2016).

Key Takeaways

Our research shows that every day, poor and near-poor New Yorkers must make important decisions and trade-offs to live with poverty's myriad effects on their lives. This suggests the need for policy interventions that are equally nuanced and responsive to intersecting issues. The following section presents recommended actions from research participants to make the most of their contributions to this research, as well as a summary of key takeaways from this research.

It was most important to research participants (n=14) to see New York City “do something,” as they were eager to see change for themselves, their families, and their communities. Second, more than half of respondents to this question desire for the experience of poverty and the needs of the poor to be better understood and more publicly discussed. The latter request is twofold, meaning a desire both to share experiences that may be negative with peers and to discuss the needs of the poor in a wider audience of New Yorkers and policymakers in order to craft more effective solutions. Last, research participants hoped the City would provide more resources to alleviate poverty. Three participants recommended increasing awareness of existing resources, but eight participants said it was necessary to offer more resources for those in need. While lack of knowledge about existing resources may be problematic, research participants were more adamant that existing resources are simply not abundant enough to meet the needs of low-income New Yorkers.

Key takeaways from the Abt study team and CAB cohere around eight main findings:

- By definition, poverty is a lack of sufficient income or resources to cover one's present needs.
- Poverty also carries a profound sense for one's future of not being able to get ahead.
- For most participants, their poverty was a result of a series of financial shocks and other setbacks rather than a singular trigger event.
- For a subset of participants, health challenges were the single trigger that sent them into and kept them in poverty.
- Underemployment and low wages in the labor market are bigger issues than a lack of jobs.
- Public benefits reduce hardship but, for a variety of reasons, are often not enough.
- The phenomenon of a benefits cliff means that an increase in earned income can sometimes leave households the same or even worse off, when it triggers public benefits to decrease or end.
- New Yorkers near or below the poverty line are strong, resilient, and strategic in navigating poverty.

For a complete list of key findings across study areas, including recommendations from research participants and recommendations for next steps in research and dissemination of findings, refer to **Section 3/Discussion**.

Conclusion

Our research expands on the understanding of the lived experiences of poverty and the multiple ways in which challenges intersect with and compound one another. Poor and near-poor research participants in this study face burdensome housing costs, jobs that provide insufficient wages and hours to make ends meet, and health challenges arising from their economic conditions.

The most significant theme confirmed by this study is the inextricable relationship between income, work, and housing. As described in this report, inadequate work opportunities, the inability to pursue education and training to improve work opportunities, the threat of the benefits cliff, and the high cost of housing collide to keep many poor New Yorkers from advancing along a permanent path out of poverty. Solutions to reduce poverty will need to address these inter-related challenges together.

1. Introduction

New York City is home to more than 8.5 million people, 3.7 million (43.5%)¹³ of whom are poor or near-poor, according to a New York City–specific measure of poverty developed by the City of New York in 2008 and updated annually. This measure, the *NYCgov poverty measure*, has been designed to represent the cost of living in New York City more accurately than the Federal Poverty Level or even the Census Bureau’s Supplemental Poverty Measure.^{14, 15}

The NYCgov poverty measure and other NYC-specific poverty research, including an annual report from the Office of the Mayor, have contributed greatly to understanding the scale of poverty in NYC and identifying specific challenges of living in poverty. What these numbers cannot show is how individuals and families living in poverty experience it, make decisions and trade-offs, handle the complex relationships among multiple issues—such as between childcare, unpredictable scheduling, access to health care, ability to pursue further education or training, and transportation—and use important skills to take action in their lives for the better.

This report presents the results of a *qualitative study designed to complement the NYCgov poverty measure*, by portraying the complexities of living poor in New York City using residents’ own words. The New York City Mayor’s Office for Economic Opportunity solicited this research in order to gather information where little data are currently available at the city level, including data on burdensome costs, the varied and complex ways that poverty affects the lives of low-income New Yorkers, and perspectives from low-income New Yorkers on what supports would be most helpful in exiting poverty. This research asked the key question: *What are New Yorkers’ experiences living in or near poverty, and what are the ways that poverty affects their lives?*

A primary finding of this study is the extent to which the various areas of investigation—finances, work, public benefits and other resources, health, housing, and neighborhoods—intersect with one another, complicate one another, and compound on one another. Together these challenges led to a pervasive feeling of not being able to get ahead in life among poor and near-poor residents interviewed. Our findings confirmed the challenges people with low income face in furthering their educations to obtain good jobs, in finding work with regular and sufficient hours, and the damage wrought on physical and mental health by inadequate food and shelter. Public benefits provided very important supports, but interviewees had mixed experiences in applying for and using those benefits. While sections in this report

¹³ Data are from 2016, the most recent year data available during the design and implementation of this study. (https://www1.nyc.gov/assets/opportunity/pdf/18_poverty_measure_report.pdf).

¹⁴ The Federal poverty level uses a formula developed in the 1960s to set a poverty threshold relative to the cost of a minimum diet. It accounts only for pre-tax cash income. It is adjusted each year based on changes in consumer prices. The Census Bureau’s Supplemental Poverty Measure was created in 2011 to take into account the effect of some government programs. For details on the Supplemental Poverty Measure, see Fox, Liana, (2018), *The Supplemental Poverty Measure: 2017*. <https://www.census.gov/content/dam/Census/library/publications/2018/demo/p60-265.pdf>

¹⁵ NYCgov’s poverty measure quantitatively captures many nuances including high local housing costs, utilities, childcare and transportation expenses, medical expenditures, food, and clothing. The NYCgov poverty measure also includes the effects of public programs, including the Supplemental Nutrition Assistance Program (SNAP) and the Earned Income Tax Credit, on moving people out of poverty. For details on how the NYCgov poverty measure is calculated, see NYC Opportunity, (2018), *New York City Government Poverty Measure 2005-2016. An Annual Report From the Office of the Mayor*, https://www1.nyc.gov/assets/opportunity/pdf/18_poverty_measure_report.pdf

focus on individual themes, it should not be underestimated how much challenges in one area, such as work, reverberate in others, such as childcare, health, access to benefits, and housing options.

Our commitment to understanding New Yorkers' experiences from their own perspectives led us to use **community-based participatory research (CBPR)** methods. CBPR involves community members as research partners—not only as respondents—throughout the project, from the formulation of research questions through data collection, analysis, writing, and dissemination of findings.

This research is distinguished from other research on poverty in New York City by its participatory and qualitative approach, and by the breadth of participants interviewed, who included individuals reporting household incomes that placed them up to (and in two cases, above) 150 percent of the NYCgov poverty threshold.

Unique Role of Community Researchers

Community researchers (CRs) were vital to this project at every stage, from formulating research questions, to collecting the majority of the data, through analysis and interpretation of findings.

CRs were recruited through Lehman College in the Bronx, based on their social science research qualifications and personal connections to the study's focus neighborhoods. CRs also had varying degrees of personal and professional experience addressing issues of poverty.

CRs brought their research training, local knowledge, and personal insights to each aspect of the project—for example, pitching the study to prospective participants, building trust, and correctly interpreting findings—in ways that strengthened the project overall.

1.1 Research Design and Methodological Approach

In this project, we engaged the local resident and service provider community in many ways recommended in CBPR, beginning with our partnership with BronxWorks,¹⁶ an active and trusted service organization in the study area; and convening a Community Advisory Board (CAB) consisting of our community researchers (CRs; see text box above), BronxWorks staff, and researchers from the Columbia Population Research Center, U.S. Census Bureau, and Hunter College. Our CAB was involved throughout the research process, from the formulation of research questions through data collection, analysis, and writing. For more information on the research approach and methodology, see **Appendix D**.

Almost all interviewees for this study were working-age adults (26 of 31) and most were women (19 of 31). Most interviewees identified as Black or as Hispanic of any race. Eighteen (18) interviewees resided in households without children, and 13 resided in household with children present.

The sample of New Yorkers interviewed is not representative or random. Compared to all NYC residents living in poverty, our research sample is less White and Asian, and more Black and Hispanic. This is in part due to the demographics of the Bronx study area, which is almost entirely Black and Hispanic. Our sample also underrepresents men living in poverty; this might be due to the smaller presence and involvement of men at BronxWorks locations or maybe that men were less interested in our study. Just 23% of applicants who completed a screening questionnaire were men, although men represent nearly half of all people in poverty. Due to Institutional Review Board concerns, youth under age 18 were not

¹⁶ BronxWorks is a multi-service organization that serves 45,000 community members across 38 locations in the Bronx annually. BronxWorks programming includes children and youth programs, immigration services, eviction prevention, homeless shelters and services, senior centers, workforce development, and benefit assistance. BronxWorks also hosts or participates in a number of events that are open to the community.

included in the research sample. See **Appendix E** for more information on the demographic characteristics of NYC residents in poverty compared to study applicants and participants.

We also interviewed New Yorkers living at different levels of poverty. More than two out of every five City residents (43.5%) are poor or near-poor. Our research aimed to speak with residents living both in poverty (below 100% of the NYCgov poverty threshold) and in near-poverty (100% to less than 150% of the threshold). In addition, we were interested in learning about the experiences of those residents whose income is 150% or higher than the threshold but who still report experiencing income-related hardships such as not having enough food to eat or being unable to pay their utility bills or rent on time. More than half of the study participants were poor, slightly less than one-third were near-poor, and the remainder were either above the poverty threshold or did not provide an income. Not all interviewees chose to provide data on their income and household size. See **Appendix E** for more detail on sampling decisions.

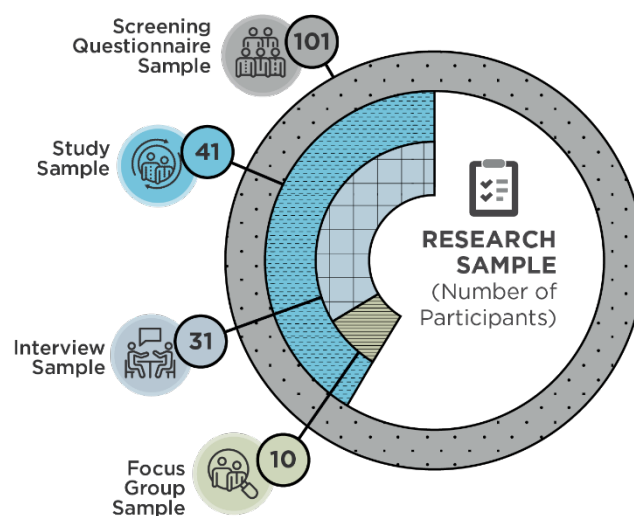
How is 'Poverty' Defined in this Study?

*This research uses the terms poor and near-poor in alignment with the NYCgov poverty measure. Households defined as poor report incomes up to 100% of the NYCgov poverty threshold, and near-poor households report incomes from 100% to less than 150% of the NYCgov poverty threshold. See **Appendix C** for the NYCgov Poverty Threshold Table.*

1.2 Data Collection

The study team collected data from several sources: a screening questionnaire, semi-structured interviews in English and Spanish,¹⁷ and two focus groups. **Exhibit 1** uses concentric circles to describe the research sample visually. The large circle represents the screening questionnaire sample. The screening questionnaire was administered to 101 applicants, from whom we selected a study sample of 41 people based on eligibility criteria developed for the study. To be eligible for the study, individuals needed to be at least 18 years of age; live in New York City; and be either poor, near-poor, or report experiencing one or more of the financial hardships specified by the screening questionnaire.

Exhibit 1: Research Sample



After confirming an applicant's basic eligibility, the study team selected interviewees to maximize our sample's diversity by age, race/ethnicity, preferred language, foreign-born status, gender, family composition, and depth of poverty. Of the 41 study participants (represented by the bright blue semi-

¹⁷ Using semi-structured interviewing means that not all 31 interviewees were asked the same questions. Throughout the report, we include how many interviewees reported each theme and how many were asked the question. Each theme, therefore, should be interpreted as the minimum number of interviewees experiencing a given theme; if anything, we are underestimating these issues for the individuals we interviewed. Given the nature of the interviews, some topics are covered more thoroughly and with more nuance than others, and that is reflected in our report.

circle in the middle with dashed lines), 31 were interviewed and 10 participated in focus groups of five members each. The first exploratory focus group helped to raise themes and topics for discussions in interviews and the second focus group was used to confirm findings and gather additional detail.

CRs conducted the majority of data collection by collecting screening questionnaires and conducting the interviews. Abt staff supervised and assisted with these activities and led the focus groups. The primary data source is 31 semi-structured interviews conducted by CRs. CRs used their judgment to guide the interview and explore as few or as many topics with a particular interviewee as made sense given each individual's experiences.¹⁸ To give a broader context to our interview findings, we also incorporate summary statistics from 101 responses to the screening questionnaire completed by individuals who were interested in participating in a study interview. We also include responses from open-ended screening questions about what would help individuals to live a better life in New York City. For more information on this topic, see **Appendix D**. Data collection took place primarily in the South and Southwest Bronx, in neighborhoods that are generally higher poverty, even within the Bronx, and have a BronxWorks presence. For more information on the research area, see **Appendix E**.

1.3 Summary of This Report

The remaining chapters of this report present detailed descriptions of the lived experience of poverty in New York City. These experiences are presented from the perspective of study participants. This data is presented according to the way in which information was told to the research team, without editing or alterations, and their individual experiences should not necessarily be understood as the way in which programs or policies are designed to be implemented but rather as the way in which the individual or group lived through a certain circumstance or situation. In some places, we also include contextual information about New York City and public services to help readers more fully understand a particular topic.

Chapter 2 summarizes key themes within each of our primary topic areas: finances, work, public benefits and other resources, health, housing, and neighborhoods. We also discuss the trigger events that are associated with entries into or exits from poverty, and challenges facing NYC residents in poverty and the strategies they use to meet these hardships. In **Chapter 3**, we present key takeaways of this research; share participants' own words about the outcomes they would like to witness as a result of this study; and suggest next steps for further research and dissemination.

¹⁸ Throughout the report, we include how many interviewees reported each theme and how many were asked the question. Each theme, therefore, should be interpreted as the minimum number of interviewees experiencing a given theme; if anything, we are underestimating these issues for the individuals we interviewed. Given the nature of the interviews, some topics are covered more thoroughly and with more nuance than others, and that is reflected in our report.

2. Experience of Poverty

This chapter attempts to convey how New Yorkers living in poverty navigate that reality day-to-day. Sections focus on specific topics such as work, health, and housing; throughout each section we discuss the ways in which problems in that topic area reverberate throughout the respondents' lives and the innovative strategies they use to manage these multifaceted trials. This chapter also includes four profiles presenting a small portion of an interviewee's life.¹⁹

2.1 Compounding Challenges and Catch-22s

So you know, I don't want to say it's a loop or a cycle or something to keep you held back, but in a way it is. No matter how much better jobs you want to get, you still have to think about this, that, and the third with that closing your door with the next month. So I mean, it's a sick cycle. It's a sick cycle.

The quote above explains one of interviewees' key experiences: their circumstances present them with a series of contradictory requirements or pressures that make it difficult for them to align everything they need to better their situations. In this participant's case, and echoed by others, he was confronting the income thresholds imposed by public benefits and other programs, over which recipients lose the support if they work more hours or earn more pay (known as a "benefits cliff"). The quoted interviewee reported his understanding that if he earned above a certain income, he would be disqualified for his SEPS²⁰ voucher and public assistance. He added that these contradictions set up a "sick cycle" for people trying to abide by program requirements while making a living, thereby keeping people in poverty. In light of this cycle, we also heard from many interviewees that they are unable to find work that pays wages and assigns enough hours so that they could become wholly financially secure and independent from government benefits.

For some, conflicts between competing demands feel like an impossible catch-22 to overcome. The conflicts sometimes arise between finding work, finding shelter, and staying within the boundaries of parole requirements. One participant described how because of his felony record and lack of experience, he had a hard time finding work. The work he could find required overnight shifts, which conflicted with curfew at the shelter where he was currently staying.²¹ While he wanted to leave the shelter and find housing on his own, he needed a paying job to do so.

¹⁹ Pseudonyms have been used and all identifying detail has been removed to protect the privacy of our research participants.

²⁰ New York City's Special Exit and Prevention Supplement (SEPS) Program aims to help a variety of low-income, vulnerable populations (individuals and families in Department of Homeless Services (DHS) shelters, previous military members, recently evicted or displaced families and those at risk of eviction). In addition to their status in one of the aforementioned groups, eligible recipients of SEPS Rent Supplement vouchers must have a household income below 200% of the federal poverty level (at the time of initial SEPS eligibility determination, applicants must also be receiving Public Assistance). The SEPS Rent Supplement Program provides one year of rent supplements, with options for extending up to four years if funds are available. Enrolled households must contribute 30% of their household income towards an apartment or \$50 towards a room rental. The total household income includes employment earnings and passive income, such as SSI/SSD. Source: NYC DHS. 2018. "The SEPS Rent Supplement Program." <https://www1.nyc.gov/assets/dhs/downloads/pdf/SEPS/SEPS-fact-sheet.pdf>

²¹ All shelter residents with employment are eligible for a pass that waives curfew if it conflicts with their job (i.e., due to overnight shift or other schedule). The participant interviewed may not have been familiar with the waiver or perceived some barrier to getting it.

Other research participants described a three-pronged challenge posed by the relationship of work, childcare, and benefits. In this situation, individuals find that it is more economically beneficial for them to receive SNAP; Women, Infants, and Children (WIC); and other benefits than to work a low-wage job with limited or unpredictable hours plus the added expense of childcare. Well documented in the literature,²² this particular benefits cliff is an ongoing challenge for many.

In a focus group, one participant placed a water bottle on the table before her as she said, “This is poverty.” She took bottles from other participants and heavily placed them in a circle around the first saying, “This is depression...addiction...stress...loneliness...family problems...sickness.” The other focus group participants nodded their heads vigorously along with her, and her analogy of the close relationship between poverty and many related struggles was borne out in interviews with many other research participants.

Throughout the remainder of this report, we will highlight specific challenges (such as finances, health, housing, etc.). At the same time, it is paramount to keep in mind the intersections of different issues and how these play out in the hardships and experiences of some of our research participants in the profiles included throughout. Connections such as:

- Income, work, and benefits, including barriers to increasing income via education or training and the threat of the benefits cliff.
- Limited finances and poor housing quality, such as ignoring persistent housing problems to avoid landlord retaliation and maintain a relatively affordable rent.
- Housing quality and health, including the risk of lead poisoning to children.
- Health conditions and the inability (due to both time and money) to both treat the condition and continue to work to pay the bills.
- Engaging in creative and non-traditional activities in order to meet basic needs.

Every day, individuals living in poverty or near-poverty must make critical decisions navigating the trade-offs between these many different factors. This suggests the need for policy interventions to be responsive to the need for people’s issues to be addressed in concert. The following sections describe these experiences of poverty in more detail.

2.2 Finances

Living in poverty in New York City forces residents to face complicated financial difficulties, from making ends meet day to day to being able to save for investments in their future or for an unexpected emergency. Regular financial stresses prevented individuals in our study from accumulating savings. The screening questionnaire,²³ completed by individuals who were interested in participating in the study,

²² S. Roll, and J. East, (2014), “Financially Vulnerable Families and the Child Care Cliff Effect,” *Journal of Poverty*, 18(2), 169-187.

²³ During recruitment events, the study team set up a recruitment table for individuals to approach, approached individuals to invite them to learn more about the study, and asked BronxWorks staff to help spread the word to their clients. Interested individuals completed a one-page screening questionnaire which provided the study team with key demographic information; data about their personal outlook on past and future experiences; and input on opportunities for the City to address the most pressing challenges facing New Yorkers in poverty.

included three questions designed to assess financial well-being and hardship, and the majority of its respondents reported unmet basic needs. Of respondents who answered each question:

- 73% said that they often worry that food will run out before they have enough money to buy more ($n=66$ of 90).
- 61% said that in the last year they or other members of their household ran out of money before rent was due ($n=51$ of 83).
- 49% said that they have had a utility cut off in the last year because of a lack of money ($n=43$ of 87).

Key Finding: Chronic poverty, emergency episodes, and high rents make it very difficult for poor New Yorkers to get on a permanent path out of poverty through education or training alone.

Key Finding: More than half of interviewees have some trouble paying for routine expenses, such as food, rent, and bills, every month. Ten interviewees do not report such regular challenges, and public assistance and support networks help these interviewees make ends meet.

Key Finding: 42% of interviewees reported that their situation had improved in the past year, often for reasons related to work, such as gaining employment and finding a better-paying job.

In a context of persistent need, interviewees discuss the many ways in which chronic

financial hardship resonates in other areas of their life. With no money to spare, every cent goes towards meeting basic daily needs and accumulating savings for the future is an impossibility for many in our study. Housing costs place a significant pressure on the budgets of low-income New Yorkers (discussed in **Section 2.6/Housing**). Chronic financial hardship also precludes many from being able to invest in their future through education and training opportunities that could help to secure a better-paying job. For more on the opportunities and challenges in work for poor and near-poor New Yorkers, see **Section 2.3/Work** and **Mariama’s Story**.

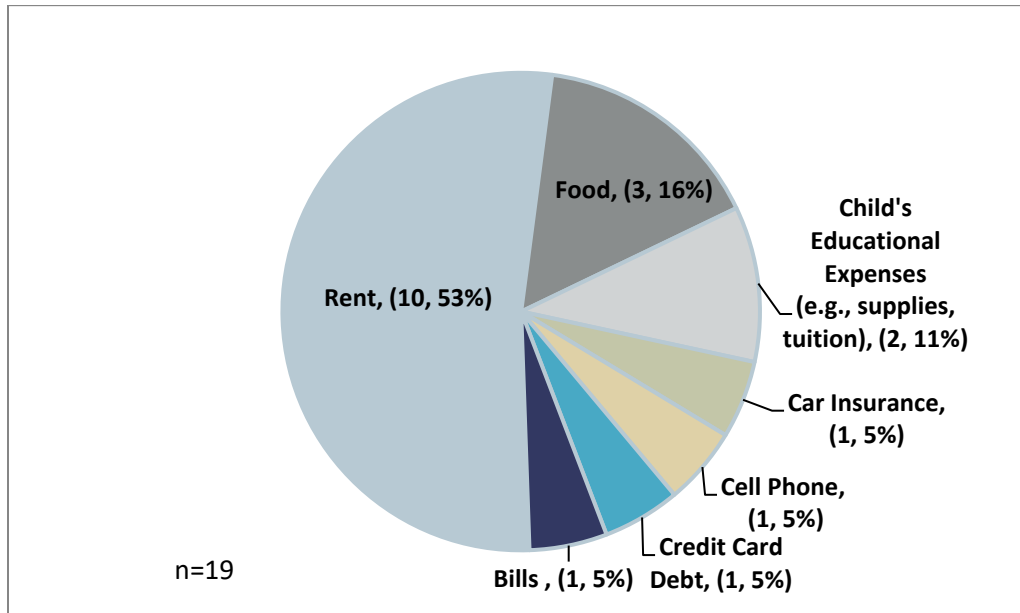
This section will explore respondents’ financial status and strategies, including managing household budgets, navigating unexpected expenses, changes in financial situations over time, and their perceptions of their own financial situation.

Use of Budgeting Strategies

Routine Expenses

Of interviewees who discussed how they manage routine expenses, slightly more than half (12 of 22) indicated having some trouble meeting these costs, ranging in frequency from daily to monthly. Interviewees reporting difficulties in meeting routine expenses tended to fall within the age range of 35-64 and were less likely to receive benefits or supplementary sources of income than those who did not express difficulty with routine expenses.

Interviewees who struggle with routine expenses described the challenges they faced especially when due dates can pile up, and described having to budget carefully to cover routine bills. One interviewee explained: “From the 28th to the fifth of the next month, I have trouble because everything piles up. I have to pay the car, the cell phone, the rent, bills, everything.” This interviewee discussed how he had to learn to budget carefully to manage routine expenses. Rent was cited as the routine expense hardest to meet by most interviewees, and confirmed by our second focus group, and was usually the first bill paid (see **Section 2.6/Housing** for further discussion on how households strategically manage this large cost). One interviewee noted, “It’s already the middle of the month, and I already have to start taking money out of all my checks so that I can get it for the first of the month.”

Exhibit 2: Interview Sample Reporting Routine Expense Hardest to Fulfill

Other routine expenses that interviewees struggled to cover were food, credit card debt, utility bills, cell phone bills, and school-related expenses for children. One individual alluded to her food insecurity by describing how she would prioritize feeding her children before herself, noting, “I have to make sure that my children eat, I cannot see a starving child. I will go without food. If anything, I will go without a meal. But my children, I can’t see them without food. I just can’t.”

Utility bills, particularly electricity bills, were cited as the easiest routine expense to meet, due to the flexibility of the electricity provider, Con Edison. However, 5 individuals expressed some level of financial strain from air conditioning utility expenses. Participants found that Con Edison was easy to work with and gave residents several payment options, such as enrolling in a payment plan or paying half the bill at the due date and having half the bill deducted from the individual’s paycheck.

For discussion of how households strategically manage their budgets and navigate poverty, see **Section 2.9.2/Budgeting**.

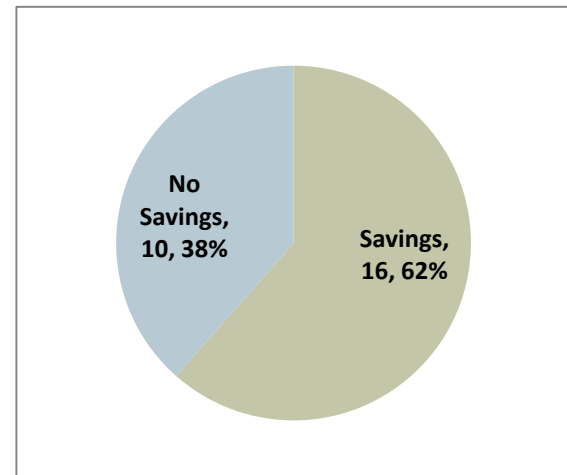
Ten interviewees who discussed their routine expenses faced little to no challenge in making ends meet day to day. As one interviewee noted, “Nowadays I don’t really struggle to make [ends meet].” These interviewees cited assistance they received in the form of SSI, SNAP, homeless shelter housing, cash assistance, housing vouchers, and shared housing with family and friends to keep the cost of rent low, as factors that allowed them to navigate routine expenses. These individuals also tended to be optimistic about their present and future financial situation. All 10 of these participants reported their economic situation had improved or remained the same in the last year, and most of them reported that they believe their financial situation will improve in the next year.

Savings

While a majority of interviewees (16 of 26, or 62%) reported having some savings, their comments suggest that their level of savings is very low and has little opportunity to accumulate. When asked in a focus group about savings, participants in the group laughed aloud, and one participant replied, “Pennies.”

Given study participants' regular financial pressures, they might often dip into any money they held in savings. One interviewee noted, "There are times when I have emergency funds put away and then there are times when I have to dig into it just for groceries or to get the kids something new.... You barely can have emergency funds put away." Other participants described storing money, but did not keep these savings in a bank account. Of those with savings, half (8 individuals) specifically mentioned having either a bank OR an account of some kind (checking or savings). Those without savings in an account did not discuss the reasons for not using a bank, but two of them expressed the intention to open an account soon. Furthermore, only three individuals referenced their savings when asked about how they would deal with a \$250 unexpected expense, which reveals that while many individuals said they had savings, they may not regularly maintain at least \$250. The largest amount of savings a participant described having was enough to cover one month's worth of rent.

Exhibit 3: Interview Sample Reporting Savings



Interviewees' ages and their depth of poverty (that is, how near or far they are from the NYCgov poverty threshold) were associated with savings behavior. We observed a U-shaped curve in the relationship between age group and savings. Those age 18-25 had the highest reported rate of savings (80%). The rate declined for age groups 26-35 (75%), 36-50 (33%), and 51-64 (29%), before increasing again at age 65+ (67%).²⁴ Given the small sample size, additional data are needed to confirm this finding and better understand the results. As people become better off in relationship to the NYCgov poverty threshold, their likelihood of reporting having savings increases. Among those below the NYCgov poverty threshold, 25% reported having savings. Of those from 100% to less than 150% of the poverty threshold, 70% reported having savings. Of those whose income is 150% or more than the poverty threshold, 100% reported having savings.

Unexpected Costs

In our interviews, we found that many of the same interviewees who reported having little to no savings also reported that they could come up with \$250 if they needed to. Research participants described a variety of strategies they used to cover unexpected expenses despite a lack of savings. These included borrowing money, selling something, and "robbing Peter to pay Paul," meaning to neglect one thing to give to another, as ways they managed to cover unexpected and emergency expenses.

Seven interviewees discussed going to family and friends to borrow money to cover an unexpected expense. Some interviewees discussed navigating this in the form of having money loaned to them as reciprocity for loaning to others in the past. As one interviewee noted, "When I have financial trouble I reach out to one or the other [sibling]. It's a loan that you eventually pay back. I've done it before where I have to lend to borrow." Others spoke more broadly of simply receiving the sufficient funds. As one

²⁴ Of respondents to this question without children in their household, 53% reported having savings compared to 45% of those with children in their household.

interviewee noted, “My father would pay for it no problem.” Another participant noted how her father “would find a way” to secure the funds to cover the unexpected cost.

One individual discussed waiting until the end of the month to draw from any available money left over from paying other necessary expenses such as rent; another stated that she would draw the money from her credit card. One additional interviewee discussed how he would “get out and do a side job” to cover the unexpected costs. In addition to these strategies, member check focus group participants noted that they or those they know also used pawn shops in emergency situations. Pawn shops are located on “every other block” in our research area and often give sellers the option to buy their item back (for more money) later on, when the individual has money again. In this manner, pawn shops function as a provider of short-term loans for those with limited credit.

Eight interviewees stated that they would not know what to do if they were faced with an emergency \$250 expense. One participant stated, “Cry. I’m serious. There’s nothing else. You just sit down and cry because there’s no way of getting it.”

Among households living in poverty, unexpected costs place a disproportionate burden on finances. At the time of the interviews, research participants reported recently or actively navigating a variety of unexpected costs including family- and health-related costs.

Five interviewees discussed unexpected expenses related to their children and parents. One interviewee shared how her daughter’s unplanned pregnancy created an additional financial burden on the family. The interviewee described searching for clothes and donations because the family did not have clothes or a crib for the newborn twins. She eventually received some donations from friends, but described feeling despair in becoming the primary caretaker of her daughter’s children, since her daughter suffered from a severe disability. Another interviewee discussed going to similar lengths to provide for her newborn child years ago. Her son needed diapers at the time, yet the family’s means were low, and she resorted to stealing diapers. One other interviewee shared that she faced unexpected expenses following her father moving out of the household, because he took most of the items from the home with him. The interviewee discussed how she had to allocate her limited funds to replace everyday items, such as a trash bin and cleaning products.

Four interviewees discussed unexpected expenses related to hospital visits. Two of them discussed how the transportation costs of getting to the hospital were the biggest challenge. These interviewees felt they had no way to avoid the unexpected expense of an ambulance or taxi, as the situation had been life threatening. As one interviewee shared, “Well, my son is an asthmatic, so sometimes he has to be in and out of the hospital, and that [requires] cab money.” Another interviewee shared how she and her mother had to scramble to retrieve her grandfather who was out of state on vacation when he suddenly fell ill. She discussed how this unexpected expense was a challenge because “you barely have emergency funds put away. Everything is for day-to-day, you know?” For more on the intersection of poverty, finance, and health care, see **Section 2.5.3/Challenges with Medical Costs**.

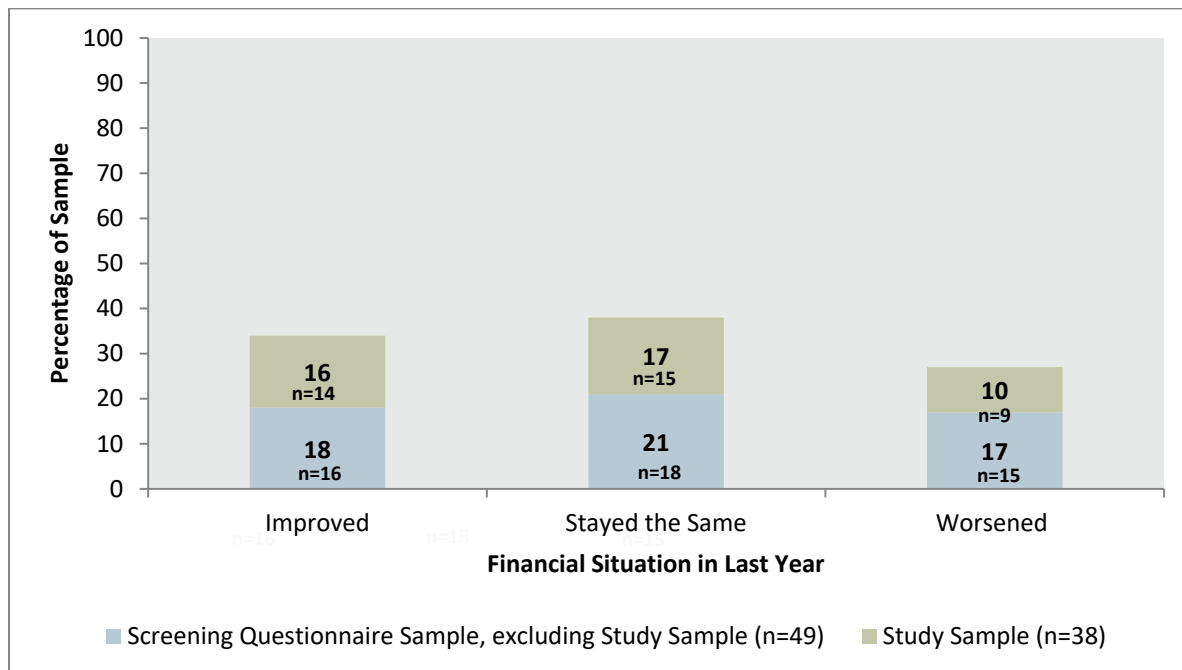
Several interviewees described challenges with unexpected or irregular expenses. Two interviewees discussed unexpected funeral costs. As one interviewee noted, “I think that’s when things started failing. When things started [failing and we started] getting behind on everything.” She discussed how the death of her family member put her back thousands of dollars and precipitated a further decline into poverty. Two immigrant interviewees discussed unexpected costs related to remittances and expenses in their home country. One interviewee discussed his frustration with the unexpected costs of public services,

noting the high costs of replacing government-issued personal identifications. One interviewee described rent as an unexpected expense, noting how she had to search for a job to make ends meet when her rent was increased.

Changes in Finances Over Time

The screening questionnaire collected data measuring individuals' perceptions of their change in financial situation over the past year and whether they expected their financial situation in the next year to improve, stay the same, or worsen.²⁵ Of screened individuals, 87 responded to this question. More reported that their situation had improved (34%) or stayed the same (38%) than had worsened (28%).

Exhibit 4: Change in Financial Situation in Last Year



Interviewees whose financial situations had improved often did so because they found employment or a better-paying job. One interviewee shared how her financial situation improved after securing a job that allowed her to work overtime hours, which was important because she could increase her overall number of hours compared to her previous job and be paid time-and-a-half for overtime hours. Another interviewee shared how he was able to “make extra ends meet on the side” by getting his license as a home insurance agent.

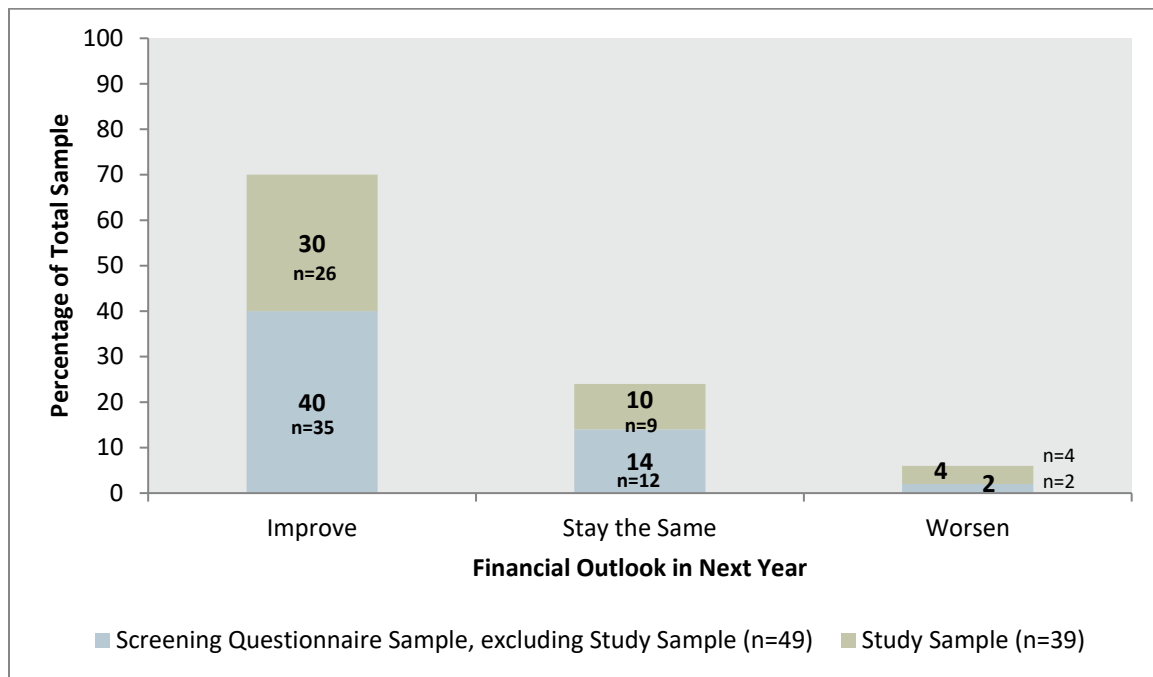
One interviewee expressed how he stayed focused on completing his community service and searching for a job after his release from prison, attributing this focus to an improved financial situation: “I could have given up at the end, after doing my time...and just stop working and go back to doing what I was doing in the street...I just stay involved, and I’m going to keep moving forward, but I’m trying to find another job.”

²⁵ We recognize the Robin Hood Poverty Tracker survey for informing the wording of this question.

Of the two interviewees who described their financial situation getting worse, one shared how this was because she had additional expenses resulting from her daughter enrolling in college, which contributed to her falling behind financially.

Of 88 individuals who responded to the screening questionnaire item about the future, the majority (69%) expected their financial situation to improve in the next year.

Exhibit 5: Financial Outlook in Next Year



When we asked interviewees (n=12) how they felt their economic situation would change in the next three years, nine of these 12 cited employment as the potential catalyst to improving their economic situation. Interviewees referenced completing work-related trainings, certificates, or college degrees leading to higher wages. For example, one interviewee noted how he did not want to get complacent in his job and was always looking at job mobility. Two interviewees referenced a change in their children's employment that would improve their own financial situation. As one of these interviewees noted, "I hope that it will change because now my daughters are working. They don't depend on me. So now the very little that I make I hope I get to keep for myself." Two interviewees who predicted that their economic situation would improve noted that once they secured housing of their own they would be better off economically, suggesting that housing stability would play a pivotal role in their financial situation. One of these individuals is currently in a homeless shelter, and the second is living in an eight-person household.

Effects of Poverty in Shaping Financial Outlook

Short-Term Financial Outlook

Individuals generally expressed a negative outlook towards their day-to-day experience navigating poverty. When discussing the short-term financial outlook, individuals described just trying to get by. At times, this focus on making ends meet day-to-day prevented them from thinking in the longer term. As one interviewee noted, “It’s kind of hard because I can’t think about long term. It’s hard for me to save money.”

Some interviewees contextualized their short-term financial situation optimistically by discussing how their financial difficulties could be much worse, reflecting on previous experiences living in deep poverty. This was common among interviewees who had immigrated. Older individuals were also more likely to hold a positive short-term outlook, coming to terms with their experience living through years of poverty. As a 51-year-old woman from the Dominican Republic noted, “When I was younger, I would dream about having a car, home, etc. I stopped dreaming and now I live in reality. I live day by day. If I have \$20, I thank God for those \$20 and I don’t worry if the next day I will have anything or not.”

It was evident from the interviews that older individuals framed their financial outlook in terms of the baseline that was sufficient to get by, whereas younger individuals perceived their financial situation within the context of their financial goals or key milestones such as owning a home, buying a car, or investing in a college savings account for their child. Their aspirations contributed to the younger respondents’ more negative outlook on their financial situation. Younger individuals discussed feeling trapped and without a way to make progress towards meeting their financial goals, given that they were struggling to get by day-to-day.


Long-Term Financial Outlook

Individuals were generally much more positive when discussing their longer-term financial outlook. For many individuals, hopes for better employment opportunities were fueling this perspective. Interviewees discussed job mobility via promotions, implementing long-term career plans, and fulfilling educational requirements that would allow for higher wages as several reasons why they were hopeful about their financial outlook. For some interviewees, their religious faith played a role in shaping their long-term financial outlook. Two interviewees discussed how “God does not send you something you cannot handle”; a third interviewee noted how he sees himself as “where God wants me to be.”

Individuals also presented psychological grit and a sense of determination when discussing their long-term financial outlook. One interviewee discussed how he was going to break the perpetuation of poverty for those in his community by focusing on his career, presumably increasing his financial assets to lift his family out of poverty. Another interviewee discussed that she would persevere through her studies and job, noting, “I got to do what I got to do.”

Rosa's Story

“Dios aprieta pero no ahorca [God tightens his grip but does not hurt us].”



Rosa is a 54-year-old woman who has been living in the United States since the age of seven. A single mother with three adult children and three grandchildren, she works part-time as a home attendant in the mornings and an unspecified short part-time job in the evenings, with a household income that places her below the poverty line. Rosa described how she financially supported her son and daughter through college and has also taken on the role of caretaker for her grandchildren.

Rosa discussed feeling liberated when she went off welfare and entered the workforce as a home attendant through training that she received from the benefits office. However, she described being in a precarious situation: although she would like to work more hours to increase her income, she is limited by the need to care for family members with health issues, including her daughter who suffers from epilepsy and her mother who has Alzheimer's disease. In addition, as a Housing Choice Voucher recipient, Rosa noted her understanding that she has to work fewer than 40 hours a week in order to remain income-eligible for the voucher.

As the primary breadwinner for her family, Rosa described struggling to make ends meet on a daily basis, noting how she has to budget her earnings closely:

If I pay rent this week, next week is bills, and [the] following is cars. I also have to send money to my mom and send her \$150 a month. I have to take care of my mom. So every week I have to limit myself. So if this week I spent \$20 on laundry, next week I have to save X amount. And when I go to the supermarket I look for the cheapest item. I divide my groceries each week. One week I buy meats, the other week I buy this, and I divide the expenses.

Rosa's calculated approach to her expenses leaves her with no room for financial flexibility. She has no access to savings and does not know what she would do with an unexpected expense exceeding \$250.

Despite these financial struggles, Rosa generally maintains a positive outlook. She notes that she feels good about her short-term, day-to-day financial situation. She is optimistic that her financial situation will improve in the future as her children begin working, which will allow her to begin to invest in savings of her own. As she says, “Dios aprieta pero no ahorca [God tightens his grip but does not hurt us].”

2.3 Work

There has been an increasing recognition that many people living in poverty in NYC today are in the labor force and are part of the working poor, or are underemployed, working gigs or part-time jobs and are looking for another job.²⁶ There are a variety of City workforce initiatives such as Career Pathways, HireNYC, New York Works, and ApprenticeNYC,²⁷ which aim to create a more inclusive workforce and connect New Yorkers to quality, living wage, high-growth industry jobs. However, the experiences of the research participants show the challenges and needs that continue to exist.

Key Finding: Interviewees perceive work as the key to getting out of poverty. Obtaining a better job was reported to be the most common driver for those in the study whose financial situations improved in the last year.

Key Finding: Underemployment and low wages in the labor market are a bigger issue than is a lack of jobs. Few interviewees worked regular, full-time schedules despite reporting wanting to work more hours. Good jobs—those with reliable, consistent, and sufficient hours—and decent wages were needed among this population to facilitate their exit from poverty.

In general, underemployment and low wages seemed to be a larger issue for those we interviewed than was a lack of jobs altogether. Those who were not working were generally out of the labor force due to their own disability or the need to care for a family member.

Exhibit 6 below reports employment among 101 respondents to the screening questionnaire and 31 interviewees. Because most of our recruitment events took place during the work week, it is likely the sample included relatively fewer people who are employed, particularly those employed full-time in jobs with traditional weekday schedules.

All 31 interviewees had held jobs in the past and the analysis that follows in this section includes interviewees' descriptions of those jobs. It is also worth noting that of the 90 respondents to a question about level of education, 67 had at least a high school diploma; 39 had at least some college. The occupation mentioned most frequently was home health aide or home care attendant; seven interviewees or focus group participants mentioned holding such jobs. None of our methods of recruitment was likely to have led to the health care occupational field being overrepresented. This is an important field to consider in addressing poverty, as it is one of the fastest-growing occupations but has low average

²⁶ Sophie Collyer, Matthew Maury, and Christopher Wimer, (2017), Shortchanged: Underemployment in New York City, https://robinhoodorg-production.s3.amazonaws.com/uploads/2017/12/PovertyTracker_Underemployment.pdf

Lonnie Golden, (2015), "Irregular Work Scheduling and Its Consequences," <http://www.epi.org/publication/irregular-work-scheduling-and-its-consequences/>

Pamela Loprest and Demetra Nightingale, (2018), "The Nature of Work and the Social Safety Net," <https://www.urban.org/research/publication/nature-work-and-social-safety-net>

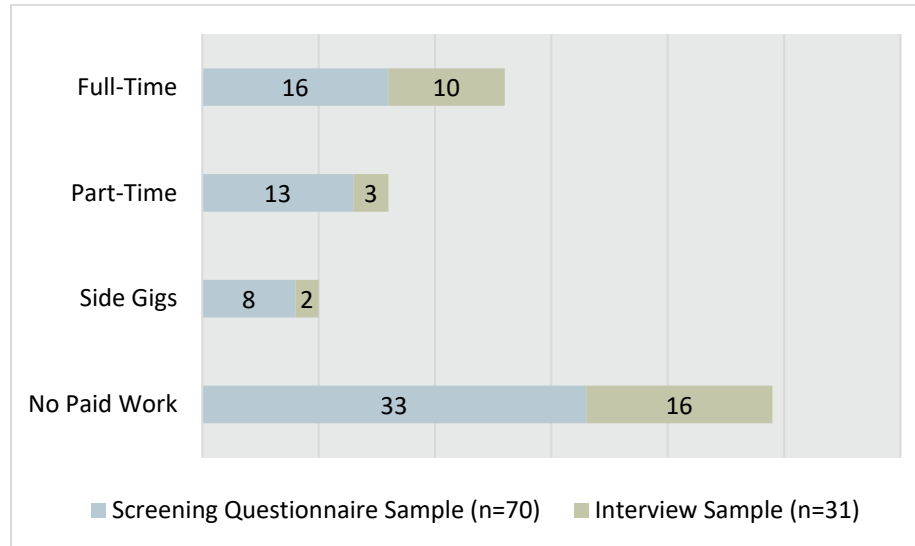
Jesse Rothstein, (2012), "The Labor Market Four Years into the Crisis: Assessing Structural Explanations," <https://www.nber.org/papers/w17966>

²⁷ The City provides initiatives such as Career Pathways, a framework for workforce development that provides a range of supports, from basic job readiness preparation to career advancement; HireNYC, which launched in 2015 to fill jobs created by the City's purchases and investments; New York Works, a \$1.5 billion initiative to create 100,000 jobs with good wages over 10 years in the areas of cyber security, life sciences and health care, industrial and manufacturing, and cultural sectors; ApprenticeNYC to create apprenticeships in the industrial, health, and tech sectors. Refer to **Appendix A/Resource Guide** and **Appendix B/City Initiatives & Resources** for more information.

wages.²⁸ Four of the interviewees who were working full-time, regular hours were working seasonal jobs with the Parks Department.²⁹ Other occupations noted by interviewees included housekeeping, childcare, security, and retail. Five interviewees reported generating income through informal jobs or services such as braiding hair, decorating for baby showers, selling handmade bracelets, entertaining at parties, and designing clothes.

Exhibit 6 summarizes employment reported by interviewees. Full-time employment is defined as any combination of full- or part-time jobs which regularly total 40 or more work hours per week.

Exhibit 6: Reported Employment



Few interviewees worked regular, full-time schedules. It was more common that interviewees described jobs with irregular schedules, such as having to call in to find out how many hours they would be working and when, including some who worked multiple jobs with varying schedules. For example, one interviewee who worked security described working the night shift, and then coming home in the morning and braiding hair to earn extra money. Irregular scheduling poses additional challenges in meeting financial obligations, arranging childcare, and piecing together multiple jobs to make ends meet.³⁰

²⁸ Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Outlook Handbook* [online], “Home Health Aides and Personal Care Aides,” accessed September 20, 2018, <https://www.bls.gov/ooh/healthcare/home-health-aides-and-personal-care-aides.htm>

²⁹ This was likely an overrepresentation because a recruitment event took place at a city recreation center and generated significant interest among NYC Parks Department employees. These individuals may have been part of the NYC Parks Opportunity Program (POP). The POP program hires applicants referred by the Human Resources Administration/Department of Social Services to clean and green NYC parks, playgrounds, and other facilities citywide. POP Workers receive orientation, on-the-job training, career coaching and specialized training opportunities during their six months of employment with NYC Parks.

³⁰ Lonnie Golden, (2015), “Irregular Work Scheduling and Its Consequences,” <http://www.epi.org/publication/irregular-work-scheduling-and-its-consequences/>

Those who were not working but had worked in the past described several reasons for having lost those jobs. The most common was their own injury or disability (seven interviewees) or to care for another family member (four interviewees). Two retired, one left due to pregnancy, and one described being fired due to a false allegation.

Approaches and Challenges in Finding Work

Given the importance of a job to generating income, and the focus on finding work in many anti-poverty programs, it is important to understand how those in our study looked for and found work and what prevented them from finding and holding jobs. Fifteen (15) participants described how they had found a current or prior job; of these, seven found work through family or friends. Five others found work through connections with public agencies or benefit offices. Three of these five found their current position through a referral from a public assistance agency;³¹ one was working through a job program mandated as part of his parole; and one had been hired by the Special Supplemental Nutrition Program for WIC office that she had visited as a new parent. The three others found work in a variety of ways. One interviewee found a job by knocking on the doors of businesses who might hire her, another by applying online, and another by using an app to work short-term gigs, which he was doing while he looked for more stable employment.

Interviewees reported an array of barriers to working. Some described barriers that prevented them from working altogether, others described challenges in securing a job in a desired field, and some interviewees reported multiple barriers. The most common barrier was a lack of qualification, noted by four interviewees. Two of them reported that they felt the qualifications were not necessary for the job, such as needing a bachelor's degree for a retail or food service position.

Three interviewees discussed wanting to avoid scams in their search for employment. One focus group participant mentioned seeking out jobs through "agencies," but having difficulty telling legitimate job opportunities from scams. He noted that in the past he had used an agency to find a job, but that more recently the agency requested

CHARLES

Charles is a 30-year-old man who was living in a homeless shelter after spending seven years in prison. Before being incarcerated, he had worked as an emergency medical technician but had left to care for his mother as she was dying of cancer. After his mother passed away in 2007, he was unable to return to that job due to a citywide hiring freeze during the recession. He worked for minimum wage, but it wasn't enough to get by, and he engaged in illegal activities.

Since being released, Charles has been living at a homeless shelter and is currently pursuing a bachelor's degree in criminal justice and taking several training courses. He reported that it was difficult to find a job given the constraints of the programs mandated by his parole:

They don't care about nothing other than you have to do a program, because they know if you don't complete the program, you going back to jail. So they're very inconsiderate about you trying to work. If you do get a job, inevitably you have to quit it, until you finish the program.

Charles also explained that he was no longer licensed as an emergency medical technician. With only a high school equivalency diploma, it was difficult to work in any other field—he needed either experience or a degree. Having a criminal record further limited his options to certain fields. He was hoping to eventually find a job in the reentry field and wanted to earn \$50,000 so that he could afford to buy a house that was in foreclosure. He expressed optimism—saying that he had a long-term plan and his current situation was only temporary.

³¹ This may have been more common because of interviews with Parks Department staff who had been referred from the City's Human Resources Administration when they applied for cash assistance.

payment from his first paycheck, and he expressed uncertainty that the job was legitimate.³² Another interviewee described possibly having fallen victim to a scam, in which she thought she would be working repairing computers (an occupation she had held before immigrating to the United States). After one day of work and giving them her bank details and Social Security number, she was told she was not hired after all, with no further explanation.

Other barriers, each mentioned by one interviewee, included being overqualified, having to know someone to get a job, lack of experience, not being able to write in English, speaking with an accent, discrimination due to pregnancy, age, needing to comply with mandated programs while on parole, and lack of a stable residence and address. Several people mentioned barriers associated with technology, such as only being able to apply for jobs if you could do so via smartphone (versus needing a computer), not being able to apply for jobs because of the lack of a phone to receive callbacks, and not wanting to give out a Social Security number online.

Many interviewees reported that their challenge was not finding a job in general but securing a job in a desired field. Five interviewees discussed needing the appropriate license or certification for certain jobs. One interviewee who was working security noted that she would earn more if she had a fire guard license. Interviewees did not go into detail about why they did not obtain desired certificates and licenses; training time and fees may be barriers. Two interviewees who worked in the home care field mentioned that the agency they worked for covered exams and fees.

Importance of a Living Wage

Rising inequality and changes in the economy over the last 30 to 40 years have meant that a rising share of jobs are low-wage service-sector jobs that do not offer opportunities for promotion or career advancement, nor pathways to high-skill, high-wage jobs. Recent research confirms that the vast majority of low-wage workers remain in low-wage jobs, with only a very small share of low-wage workers able to transition to higher-wage jobs.³³ Understanding job quality—and potential ways to improve job quality—for low-wage workers is therefore a key strategy to mitigating poverty.

CARMEN

Carmen is a 51-year-old woman who immigrated from the Dominican Republic and works as a home care attendant, earning \$13 per hour and working a split shift in which she works from 9 am to 1 pm and then returns to work at 5 pm. Carmen completed her training and certification for this position with assistance from a public program. She described her work as rewarding, because she cared for others “when everyone else has forgotten about them.”

But she described her job as difficult and felt her wages were too low: “Sometimes we do stuff that a nurse does but we get paid what a housekeeper does, not even sometimes.... This is a hard job. We do the work of housekeeping, of a nurse, of a psychologist, of a daughter, of family. There is a lot of responsibility.”

She went on to say that she thought her wage should be at least \$20 per hour because of the physical and emotional demands of the job, which would make it difficult to keep working as she aged.

³² As this issue was discussed in the focus group, it was not clear what type of agency participants were discussing.

³³ Todd Gabe, Jaison R. Abel, and Richard Florida, (2018), “Can Low Wage Workers Find Better Jobs?,” https://www.newyorkfed.org/medialibrary/media/research/staff_reports/sr846.pdf

Of the 15 interviewees who reported an hourly wage from a current or recent job, all reported making between the New York City minimum wage (at the time interviews took place) of \$13 per hour, and about \$20 per hour.³⁴ Three reported making less than minimum wage, though they may have been reporting after-tax wages. They reported that these wages were inadequate to cover their living expenses, since most worked part-time and/or erratic schedules despite wanting to work more hours. None of those making minimum wage reported feeling like it was enough to get by; one interviewee said she did not think it was enough because many of the people she knew who made minimum wage were homeless. Others noted that after paying taxes and various bills, there was very little left. Many of those who were making slightly higher wages felt they were in a better situation, but still struggling. One man reported making \$17 per hour in a past job: “That was not even enough, but it’s reasonable.” Another interviewee said, “\$20 is not even...it’s like enough to kind of eat. It’s not enough to have a successful future.” Focus group participants all agreed that wages close to the minimum wage were too low, one adding, “It was like I was making money but I wasn’t.” As noted above, wages at or close to the minimum wage are particularly inadequate if individuals work less than full-time, as many do.

Several study participants who currently earned low wages or were not working had held relatively high-paying jobs in the past. One focus group participant reported that she had previously made \$63,000 annually in a job working for the state. She left the job after developing health problems so that she would be eligible for Medicaid; her job offered private insurance, but the premiums were too high. An interviewee reported having had a job working for the City for eight years, making a salary of \$40,000, but lost his job when he was injured. For more on the relationship between work and health events, refer to **Section 2.5/Health**

Elements of Job Quality

Along with wages, predictable and sufficient hours, a positive work environment, and job satisfaction are among the key elements of job quality according to interviewees and a report by the Federal Reserve Bank of Boston.³⁵ Wages are obviously an important part of the picture regarding the lives of people in poverty, but interviewees discussed numerous factors of job quality, as summarized in the text box. While many of the challenges interviewees discussed related to their ability to count on predictable earnings (especially given childcare and other obligations), issues like specific job duties, the work environment, and potential for promotion mattered, too.

As noted earlier, few of the interviewees worked full-time jobs with regular hours. Of those working part-time, several would have preferred to work more, including one focus group participant who worked about 20 hours per week for a government agency providing training on breastfeeding. She said that working only part-time was a greater barrier financially than that she was paid minimum wage. Others who were working part-time did not have a regular schedule and described the challenge of wanting to work more hours and earn more money but also have a schedule that was predictable enough to allow for other commitments.

³⁴ New York City has steadily increased the minimum wage, from \$7.25 per hour in 2013 to \$15 per hour effective January 1, 2019 for large employers (with 11 or more employees).

³⁵ Federal Reserve Bank of Boston, (2017, November 6), “Anatomy of a Quality Job” [website], <https://www.bostonfed.org/publications/invested/series-one/issue-one/anatomy-of-a-quality-job.aspx>. Additional considerations include benefits such as paid leave, health insurance, retirement plans, job stability, and the opportunity to advance.

One interviewee who worked in the food service industry reported that her manager had been “playing” with her hours so that the number of hours she worked per week varied from fewer than 20 to almost 40. She described, “It’s hard to have an understanding with your manager when you want to have a certain type of schedule because of other stuff, and they make it kind of hard for you to get. You can talk to them a billion times and they still ignore...so it makes you look bad if you have to call out because you told them that you couldn’t make it this day because of that.” The same interviewee mentioned that her hourly wage of \$14.75 was decent, depending on how many hours she was given. Another interviewee who worked as a home care attendant noted that she would sometimes ask her coworkers for shifts in order to get enough hours.

Two interviewees had experience working in the “gig economy” for websites and apps such as Handy and Shiftgig. One interviewee reported that working for a cleaning service she was not sure how much she actually earned per hour when she subtracted costs for cleaning supplies that she paid for out-of-pocket, fees associated with being late, and factored in the long, unpaid commute times between jobs. Refer to **Leonard’s Story** for another example of work in the gig economy.

In describing their jobs, a number of interviewees spoke about issues unrelated to pay, but that affected the quality of their job. Thirteen (13) interviewees responded affirmatively when asked whether their job was rewarding; only one said no. Five interviewees who worked with children said it was rewarding to do so. Three others described that they found it rewarding to have a job and be earning money to support themselves and their family members. One interviewee who worked as a home health aide noted that her job was challenging, but she found it rewarding to help people, even if they were mean to her.

Two interviewees spoke about the importance of supportive and understanding bosses. One interviewee said that she’d had to take a significant amount of time off to address her son’s health and behavioral needs. She said that if she had held any other job, she would have been fired. Another interviewee said that his long commute meant he was frequently late for work, but expressed appreciation that his boss was understanding.

What Makes a Job “Good” or “Bad” from the Perspective of Interviewees?

- *Reliable hours so one can arrange childcare, and have a steady, predictable flow of income. Unreliable hours can mean higher childcare costs and lower overall earnings, and can make it difficult for the individual to keep the job.*
- *Relationships with boss and coworkers; positive relationships can allow for flexibility during tough times. Negative relationships make working more stressful and can lead to reductions in hours and pay.*
- *Hourly wage that reflects job responsibilities and allows interviewee to support themselves/their family.*
- *Potential for promotions; a lower paying job is more desirable if there is a way for workers to advance into higher paying jobs.*
- *Respondents had different perspectives on day/night shifts. Some found night shifts desirable for reasons related to childcare; others found it difficult to work in those hours.*
- *Safety/comfort/ risk of injuries on the job; some interviewees were not technically disabled but found it difficult to be on their feet for long hours. Others mentioned previous workplace injuries and preferred lower risk occupations.*
- *Location; some interviewees mentioned long and unreliable commutes as a barrier to keeping a job. Others mentioned safety concerns about working in certain neighborhoods or needing to return to their home neighborhood late at night.*
- *Benefits and being unionized. Focus group participants noted that a good job would be one that offered health insurance and other benefits or unionized jobs. However, they said, unionized jobs were “like unicorns” and they did not know anyone who had one or how to get one.*

Leonard's Story

“If it’s a bunch of seasonal jobs... overnight jobs or a bunch of non-stable jobs, then it really means nothing.”



A black man in his mid-30s, Leonard was born and raised in Queens and Brooklyn. He reports his income from doing “odd jobs here and there” as less than \$5,000 in the last year. At the time of the interview, he was homeless and moving from place to place. He sometimes stays with his children’s mother but does not want to continue doing so for fear of violating the terms of her lease. He has a SEPS voucher and has been looking for an apartment to rent for almost a year, but has been unable to find a one-bedroom for the maximum amount of his voucher or less.^a

Leonard was living on income from public assistance, SNAP, and doing “odd jobs here and there.” He added that he just started using two gig employment apps, but that such unstable employment is only suitable for people in school and those who already have something stable, since the app does not guarantee gigs and relies on the laborers to search for listings. Leonard said he was working hard to piece together various streams of waged income, but that he was not being paid the wages he wanted or deserved.

When it comes to work, Leonard reports that he will do whatever it takes to make sure his kids are provided for, even if this includes piecing together a patchwork of unstable or temporary jobs: “So as long as I can do that, however I need to do it, I’m going to do it. You understand what I’m saying? If I got to work 20 temp jobs and that unstable job and whatever, I’m going to do it.”

At the same time, Leonard is cognizant of maintaining the best possible economic situation for himself and his family, and this sometimes means not seeking out more work or better-paying positions. Leonard felt that the income limits of his SEPS voucher created a disincentive to work more or seek out better-paying positions, since he would do so at the risk of losing his voucher come the next pay cycle: “See, right now, I have this SEPS voucher thing and I’m not sure as far as the living situation or working situation, but I know I can’t make a certain amount of money because that’s for that situation. That’ll disqualify me or not keep me with requirements from that.” Leonard’s knowledge of the benefits cliff awaiting him mitigated his desire to seek out better work and pay.

He talked about his job in stark life-and-death terms, because in his eyes, a job is what stands between him and his family being able to survive. This illustrates a precarious, paycheck-to-paycheck existence: “You’re approaching this job every day like this is your life, like this is your bread and butter. This is how your kids eat. This is how you eat.... If you don’t go to work this next day, everything starts to deplete from the next day, from the next check on.”

He added that although he is working all the time, his combination of multiple unstable, seasonal, or overnight jobs means that his busy work life does not add up to much: “So, I mean, because you can keep and bear in mind me saying I’m constantly working doesn’t mean anything. If it’s a bunch of seasonal jobs or a bunch of overnight jobs or a bunch of non-stable jobs, then it really means nothing.”

^a In areas with competitive housing markets, voucher recipients can face challenges utilizing their vouchers, which are assigned a value based on metropolitan area fair market rent (FMR) a value which is calculated annually by HUD. The FMR, and therefore maximum rent allowed by the voucher, may be less than prevailing market rents.

2.4 Public Benefits and Other Resources

Public benefits and resources play an important role both in keeping individuals out of poverty and in reducing poverty's harmful effects. The 2016 New York City annual poverty report analyzed the effect of various income supports on the poverty rate. It found that the support keeping the most New Yorkers out of poverty is housing assistance, including public housing and rent stabilization. Without these supports, the poverty rate in 2016 would have been 6.1 percentage points higher (25.6% rather than 19.5%). Social Security lowered the poverty rate by 5.6 percentage points, and SNAP by 3.3 percentage points.³⁶

Key Finding: Most interviewees received some type of public benefit. Though these benefits were an important support in helping to meet material needs, they may not be substantial enough to meaningfully enhance quality of life or provide pathways to exiting poverty.

Key Finding: The most common benefit received was public health insurance (Medicaid or Medicare), followed by SNAP.

Key Finding: Housing assistance was the most desired support.

Key Finding: The benefits cliff, a phenomenon in which an increase in earned income triggers public benefits to decrease or end, also contributed to the study sample's perception of the inadequacy of public benefits.

The Benefits Cliff

- Eligibility for benefits is determined by recipients' income and the federal poverty threshold (\$26,000 for a family of four in 2019). As workers' incomes rise, they might experience a decrease in benefits they receive, leaving them in need of but not eligible for benefits. This phenomenon is known as "falling off the benefits cliff." The cliff may arrive quickly (as with SNAP) or taper off more gradually (as with some tax credits). In either case, some of the increase in income is offset by benefit loss. As wages continue to increase, they eventually compensate for lost benefits.
- In New York City, as the minimum wage rose from \$7.25 to \$15, earnings more than doubled for minimum wage workers, but benefits received fell for many. For example, a married couple with two children, working full-time (35 hours per week for 50 weeks) at minimum wage in 2019 made \$52,500, an amount that was higher than the income threshold for Earned Income Tax Credit eligibility set at \$52,493. The maximum Earned Income Tax Credit amount for this size household for 2019 would be reached at just under \$25,000 in earnings and is \$5,828, equal to about 10 weeks of full-time work at \$15 an hour. On the other hand, the increase in wages to a \$15 minimum from \$7.25 eventually resulted in a \$19,200 increase in annual earnings.
- Our interviews took place during this period of rising minimum wages when increasing numbers of New Yorkers were hitting the benefits cliff.

Public benefits were an important source of financial support for many interviewees; most received some type of benefit, and these benefits often represented a large portion of the interviewees' income and allowed them to meet material needs. However, interviewees also described ways in which benefits fell short. A variety of City,³⁷ state, and federal health and human service benefits are available, but those resources may not always align with the needs New Yorkers identify for themselves, be substantial enough to meaningfully enhance quality of life, or offer pathways out of poverty. In addition, the timing of this research made the issue of the benefits cliff much more salient. Beginning in 2013, the minimum wage for workers in New York City increased from \$7.25 per hour through a series of phased-in increases to the target of \$15 per hour, reached in 2019. Since many benefits are

³⁶ New York City Mayor's Office for Economic Opportunity (2018). *New York City Government Poverty Measure 2005-2016. An Annual Report From the Office of the Mayor*. https://www1.nyc.gov/assets/opportunity/pdf/18_poverty_measure_report.pdf

³⁷ Refer to **Appendix A/Resource Guide** and **Appendix B/City Initiatives & Resources** for more information on City initiatives to address poverty and available programs and services.

tied to the federal poverty threshold, this meant that at the same time low-wage New Yorkers were experiencing increases in income they were being closed out of federally-determined benefits like SNAP.³⁸

Despite the contribution of public benefits, participants also experienced the landscape of multiple benefit systems as a complex challenge to navigate and access. Major benefit programs – SNAP, Medicaid, housing assistance, and cash assistance – are entirely or primarily benefits that are regulated by the federal and New York State governments. As such, the rules around application and eligibility processing are not controlled by the City. In administering benefit programs, the City has made efforts to streamline processes, raise awareness, and promote access through dedicated outreach in communities and tools such as the ACCESS HRA³⁹ web portal and mobile app and NYC Opportunity’s ACCESS NYC.⁴⁰

This section describes the types of resources research participants used, their experiences applying for and receiving benefits, and barriers to applying for and receiving benefits. Finally, we discuss a theme raised organically by some interviewees: mistrust of the public realm and government, which can make them less willing to access government resources and impede the government’s ability to successfully promote benefits.

It is important to note that interviewees often spoke in general terms about their experiences applying for and receiving benefits, making it difficult to discern in some cases whether they were referencing a public or private entity. Interviewees might also conflate City, state, and federal government entities. Interviewees rarely described programs or benefits by name or with much detail (when a specific service provider or administrator was referenced, we name it). From the recipients’ perspective, entities could be experienced or perceived as a monolith. Differences across programs in their eligibility or application requirements and procedures seem nonsensical to applicants, when some benefits (e.g., SNAP) are administered by the City’s HRA office according to federal guidelines and others (e.g., WIC, Medicare) are administered by a state or federal agency. These distinctions did not seem to matter to interviewees and even furthered their sense of disconnection from the process and providers.

Several caveats are in order for this section: It was not always possible to tease out which programs interviewees referenced. We did not ask interviewees to list all the services or benefits they had accessed over time so it should not be interpreted as an exhaustive and specific summary of benefits they have accessed. Nor did we distinguish between services that are not available and services that exist but study participants are not aware of. Still, these findings are important in telling us more about how poor New Yorkers experience and receive benefits and programs.

³⁸ During this time the federally mandated minimum wage remained constant at \$7.25 per hour. Other states and localities that have elected to exceed this minimum find a similar disconnect between an increased wage and benefit eligibility.

³⁹ ACCESS HRA (<https://www.nyc.gov/accesshra>) allows New Yorkers to apply and recertify for SNAP and more generally manage their SNAP and cash assistance case(s) through the web portal or mobile app. Refer to **Appendix A/Resource Guide** and **Appendix B/City Initiatives & Resources** for more information.

⁴⁰ ACCESS NYC (<https://access.nyc.gov/>) is a free public online screening tool that New Yorkers can use to see which City, state, and federal benefits they are eligible for, from cash assistance, childcare, and food assistance to health care, housing, and employment programs. Refer to **Appendix A/Resource Guide** and **Appendix B/City Initiatives & Resources** for more information.

Use of Public Benefits and Other Resources

A large majority of interviewees (n=25) reported relying on one or more public benefit programs; six interviewees indicated they were not receiving any public benefits or assistance. The most common benefit received was public health insurance (Medicaid or Medicare), followed by SNAP. Participants in our member check focus group confirmed that these benefits were the most commonly received, either by themselves or by people they knew, and helped to ensure the household had access to health care and food to eat. As noted in **Section 2.5/Health**, widespread access to public health insurance means that insurance coverage rates in the study area are nearly comparable (3.5 percentage points lower) to those in New York City overall.

Relatively fewer (26%) interviewees indicated receiving housing assistance, though this was the most commonly requested benefit.⁴¹ A barrier that came up specifically in regards to housing assistance was the lack of available housing even for those who held a housing voucher. We describe experiences searching for housing with vouchers in **Section 2.6.2/Seeking, Obtaining, and Using Housing Assistance**. Interviewees also reported long waits for New York City Housing Authority (NYCHA) housing and affordable housing buildings.

Three interviewees indicated they also benefit indirectly by exchanging SNAP benefits or food purchased with SNAP benefits with friends or family. One woman described how she shared SNAP benefits with neighbors and her daughter. She said that she and her daughter purchased food for each other using their Electronic Benefit Transfer cards when they had extra SNAP benefits to spare, such as when her daughter took temporary disability.

To have enough food for their household some interviewees reported using food pantries, regularly or as needed. Use of food pantries was exclusively reported in our study sample among elderly women and women with children. Two food pantry users reported receiving food at their regular visits to BronxWorks locations for other services (e.g., senior center programming). One food pantry user supporting herself and her disabled son alone said that food pantries help during the months when her health care costs are high, such as when purchasing medication for her son or covering hospital visits for herself.

Some interviewees shared negative experiences they had using food pantries. One woman reported that the food pantry she regularly uses provides vegetables that are already a few days old and therefore spoil quickly: “After two or three days—the vegetables are fried already—they are spoiled by that point. A fried tomato is not good. The items need to be fresh.”

Interviewees’ perceptions of the value of benefits depended on the type and level of benefits they received. Some interviewees who were receiving benefits reported that benefits played a key role in covering important expenses such as rent and food. Others reported that the public benefits they received were too minimal to actually help. Part of this has to do with the way in which federal benefit and transfer programs are calculated and administered to be consistent across the nation, regardless of regional

⁴¹ Among all cash and non-cash transfers, housing assistance had the largest effect on reducing the NYCgov Poverty Rate in 2016. According to the data, housing assistance alone was responsible for a 6.1 percentage point decrease in the rate. Note that NYC Opportunity’s analysis includes market adjustments such as rent stabilization. Interviewers did not always specifically inquire about rent stabilization, and it is not clear whether interviewees would have discussed it as a public benefit.

variation in the cost of living. The NYCgov poverty measure recognizes the higher cost of living in New York City compared to the country or the state overall, but not all benefits are adjusted to account for this higher cost of living.⁴² Therefore, in New York City and other areas where the cost of living is high, public benefits do not go as far towards alleviating poverty.⁴³

Four interviewees receiving SNAP benefits reported that their benefits have decreased from their original amount. These changes in benefits levels were most often because they hit the benefits cliff after getting a job or a pay raise. One interviewee reported that when her Social Security benefit increased, her SNAP benefits were reduced due to the change in her income. She had hoped that the increase to her Social Security benefit would leave her better off. She was left frustrated that improvements in one area of her financial life did not result in a net improvement to her quality of life. Another woman started receiving SNAP after being laid off and believed she would receive \$107 a month regularly. However, for the second and third months she received only \$66, and after that only \$15. She is frustrated by how low this benefit amount is and wondered aloud to the interviewer: “What can I buy with \$15?”⁴⁴ For more discussion on the benefits cliff,⁴⁵ refer to **Leonard’s Story**.

Some interviewees who do not meet income eligibility requirements for benefits reported feeling they still need public benefits to get by. One woman emphasized that eligibility should be determined based off net income, not gross income. Although her gross income is high enough not to qualify for some benefits, she does not take home a lot of that income and is still struggling. A different woman alluded to the benefits cliff, reporting that she makes just five dollars too much and is turned down for any amount of assistance. Another interviewee with adult children was told she no longer qualifies for a certain benefit because she does not have a minor in her home, despite her still feeling that she needed the benefit to get by.

⁴² SNAP benefits are set at the federal level. Cash assistance, shelter allowances and Medicaid benefits are based on New York State calculations that include regional cost of living as a factor. Fair market rent, a component of affordable housing eligibility, relies on regional data.

⁴³ For instance, a brief published by the Center on Poverty & Social Policy at Columbia University found up to a \$12,000 differential in the Supplemental Poverty Measure (SPM) threshold between two states due to differences in the cost of living. In the state with the highest cost of living (Hawaii), the SPM threshold is \$33,122 for a household of two adults and two children, in the state with the lowest cost of living (West Virginia), the poverty threshold is \$21,389. The official federal poverty measure threshold for a household of this size is \$24,339. The implication is that the same income goes further in West Virginia and other low cost of living states than it does in Hawaii and other high cost of living states, and that many federal benefits do not take into account local cost of living when determining eligibility for benefits or the benefit amount. Source: Christopher Wimer, Luke Aylward, and Sophie Collyer, (2018), “Effectiveness of Antipoverty Policies and State Differences in Cost of Living,” <https://www.povertycenter.columbia.edu/news-internal/2018/12/19/supplemental-poverty-measure-shows-that-high-costs-of-living-erode-the-impacts-of-antipoverty-policies>

⁴⁴ \$15 was the minimum SNAP benefit based on federally set income standards at the time this interview was conducted. This minimum was increased to \$16 as of October 1, 2019. It is not clear from the interview whether the participant’s eligibility and receipts of any other benefits had changed.

⁴⁵ The benefits cliff refers to income thresholds placed on various public benefit levels and programs that trigger a loss of that support if recipients work more hours or their income increases beyond the threshold amount.

Experiences Seeking Benefits

There are multiple reasons an individual may not be receiving benefits, including ineligibility for various reasons (e.g., exceed income eligibility, household composition, long waiting lists for non-entitlement benefits), as discussed in the prior section. Additionally, research shows that individuals who are eligible for benefits often do not apply for them; for example, one Robin Hood study found that 31% of eligible New Yorkers do not apply for SNAP benefits.⁴⁶ In this section, we describe interviewees' experiences applying for benefits as well as the various barriers that may prevent them from applying at all.

Experiences Applying for Benefits

Many public benefits offer options to apply for benefits online, in person at a government agency, or in person at affiliated organizations. Interviewees shared some of their experiences with these different options. Some interviewees currently receiving assistance said that applying was relatively straightforward and easy, pointing to internet-based applications and one-stop shops for benefits applications as saving them time and hassle. Two interviewees reported internet-based applications for SNAP benefits made life easier for them, although one woman said she still preferred to apply for benefits in person. Interviewees living at shelters said they were connected to their benefits and housing vouchers through the shelter case managers. For one, the one-stop shop benefits applications at a shelter home allowed him to sign up quickly for SNAP and cash assistance: "I went there and just signed up. I went really, really early in the morning, so I was one of the first to be seen. I was in and out of there in 40 minutes.... Initially signing up it was quick, it was easy."

Others found the process of applying for benefits confusing and difficult. A few interviewees reported not knowing where to go to access or apply for benefits. One participant said that people at college would tell her to apply for various benefits, but she felt like she did not know whom to ask about public benefits: "They're not giving a lot of information about it. It's kind of hard for me to go out on my own and look for it.... I don't know who to ask. I don't know where to go." Six interviewees described negative interpersonal experiences with benefits office staff. One described how frustrating it can be to go to the benefits office seeking short-term assistance, saying that she has to "prep herself" to go in for help because she feels like some of the workers can be rude, discouraging, or begrudging in delivering services.

In addition to negative experiences with staff, some interviewees described a negative environment more generally, and office spaces that were chaotic, stressful, and antagonistic. More generally, some interviewees described the process of applying for benefits as very time-consuming. One woman said of waiting at the SNAP office for her appointment: "It can take hours. [You're] just sitting there [while] your child could be hungry." Speaking broadly about her experiences getting legal aid and trying unsuccessfully to secure public assistance and SNAP benefits, one woman said, "So that's very hard to sit around and wait for funding when you're on the verge of being evicted." Her quote indicates that the urgency of her need does not line up with the pace of benefits applications and processes. This theme was echoed in a focus group where participants told us that to apply for benefits "you better pack a lunch"

⁴⁶ Robin Hood Poverty Tracker, (2017), "Spotlight on SNAP: Going Hungry: Which New Yorkers Are Leaving Food on the Table?" <https://static1.squarespace.com/static/5743308460b5e922a25a6dc7/t/5a68c39c085229e2db877fa0/1516815263912/robin-hood-poverty-tracker-snap-spotlight.pdf>

because you'd be there all day, but then noted they were not allowed to eat while they waited.⁴⁷ In addition to waiting times in an office, one homeless man emphasized the lengthy waiting period involved in getting his voucher.

Seven interviewees had direct experience applying for and being denied benefits (SNAP, Medicaid, or SSI). In all but one case, they were denied for being over the program's income threshold; the remaining interviewee was denied SNAP because she did not yet have five years as a permanent resident in the United States (a federal law). Two of these seven went on to say that they would not apply for SNAP benefits again because they had been denied in the past.

Barriers That Prevent People From Applying

Respondents reported that several barriers prevented them from applying for benefits altogether. These included documentation and application requirements, beliefs about eligibility requirements or about who public assistance was for more generally, lack of knowledge about resources and where to go for help, family dynamics that complicate one's ability to apply for or access benefits, and stigma or pride. They echo the results of a 2016 Robin Hood study that identified three primary reasons for not accessing benefits: lack of knowledge, particularly about nonprofits and the resources they can offer; "survival fatigue," which is the exhaustion individuals experience as a result of living in poverty and the subsequent inability to access resources; and emotional barriers, such as pride.⁴⁸

When asked whether there were any benefits they were aware of but not pursuing, 11 interviewees answered affirmatively and some explained their reasoning why. Four said they were not applying for benefits because of past experiences being denied (two interviewees) or having negative past experiences receiving assistance (two interviewees). For example, one woman teared up when reflecting on the times during her childhood when her mother lived on cash assistance and would still have to borrow money for things such as school shopping, remembering how hard it was for her mother to pay back the debts she accrued during those periods. Because of that experience, she said she would not apply for welfare even though she believes she is eligible.

Documentation and Application Requirements

Four interviewees mentioned that documentation requirements when applying for benefits discouraged them from submitting applications. One woman living with her mother described her reasoning in deciding to discontinue her SNAP application:

When you are in someone's home there are always problems because it is not your home. You don't feel comfortable there. And so these papers I never completed because I never collected the supplemental documents. I never asked the head of household for the supplemental documents. You had to ask them for proof that you live there and don't eat. I felt like I couldn't fill those forms out. I don't want to lie.

⁴⁷ It is not clear when the events described by interview participants took place. According to HRA [NYC Open Data (<https://data.cityofnewyork.us/City-Government/SNAP-Center-Wait-Time/gqk4-hny9>)], wait times in SNAP Centers have declined substantially in recent years as HRA has leveraged technology to reduce the need for applicants and clients to come to SNAP Centers in person. Based on data from January to December 2019, wait times in SNAP Centers average 25 minutes, with monthly averages ranging from 19 to 34 minutes. Individual experiences may vary.

⁴⁸ Vicki Lens, Margo Nugent, and Christopher Wimer, with Antonina Pavlenko, (2016), "Why Don't Low-Income New Yorkers Seek Help?" http://povertytracker.robinhood.org/download/poverty_tracker_winter_2016.pdf

Another interviewee could not provide a single address for her employer because she works as a housecleaner for many different people at different locations. She was unsure of how to properly document this on a SNAP application.

Beliefs About Eligibility

Eligibility requirements and what people have heard about them seem to be perceived as a significant barrier. Some interviewees described this in very specific terms regarding eligibility requirements. One woman was told by her friends receiving higher SNAP benefits that her income was too high to receive similarly high levels of assistance: “I know some people getting \$192; they told me, with my income, it was too much. I didn’t meet the qualifications or whatever for the food stamps. Which I think that’s bad. If you need the food stamps, it should be changed.”

In other cases, these beliefs took the form of broad statements about for whom government assistance is intended and targeted—and who is left out in its implementation. Several interviewees spoke about a lack of benefits for single people and/or those without children. One woman who was born in Korea stated that other governments provide benefits to meet the needs of all people who are lacking, but that in the United States people who are single do not receive the help they need. One man in his 50s connected his inability to find affordable one-bedroom housing to NYCHA’s de-prioritization of single individuals and men. He has been on a low-income housing wait list with NYCHA for more than six and a half years, and in that time he has not found an affordable place to move himself. As a single male, he is aware that he is a lower priority than others on the housing wait list:⁴⁹ “They don’t want people single, they want people with children, women with children.” Another interviewee in his early 20s pointed out that there are not benefits for people his age or students in college:

I don’t think there are any benefits for people my age, honestly. Seriously, I can attest that the brokest demographic is college students, and then once you graduate college, you think that you’re going to get a job and everything’s going to be easier, but you’re attacked with more problems.

Lack of Knowledge About Resources or Where to Go for Help

Multiple interviewees described experiences wherein they did not know where to go for help or to find out what resources were available. Two interviewees said the reason they had not applied was that they did not know about the available benefits or programs. Two other interviewees reported they did not apply for benefits for which they were likely eligible because they did not know where to go for help or information concerning public benefits.

One man reported that even when attending a health fair with resources and staff ready to assist, he still felt like he was not receiving the help and guidance from individual service providers he needed to access health-related resources.

⁴⁹ In accordance with federal regulations, NYCHA applicants are assigned a priority code based on the information provided by applicants. It is difficult to determine the waiting period, as applications are selected for vacancies based on priority, certification date, and apartment availability. For more information on NYCHA priority codes, visit <https://www1.nyc.gov/site/nycha/eligibility/what-expect.page>

Emotional Context and Family Complexities

When completing program or benefits applications, individuals consider more than whether or not they might meet the technical eligibility requirements. They also consider how their application or receipt of benefits might affect their loved ones. There exists a tension between the technical eligibility requirements and the realities of complicated family and household arrangements that can influence an individual's ability to apply for and access benefits. Interviewees described some of the conflicts they experienced in eligibility requirements while completing program or benefits applications, such as when a grandson taking up his own SNAP benefits when he moved out on his own would mean a reduction or elimination of the benefit his grandmother relies on. The interviewee's grandmother had him listed as part of her household for her SNAP benefits, and she would receive the benefits and sometimes pass along some to him. He would like to receive more SNAP benefits—all those allotted to him—but he said he would not take away food from his grandmother, who had raised him, and he did not plan to change the current arrangement.

In another case, a mother of four discussed her desire to provide for her family and the challenges she faced in doing so. She lives with her teenage son, and one of her two adult sons also moved back in with her recently. The interviewee also has a daughter who attends college out of state, but spends part of the year residing with her family in New York. When her daughter returns home for the summer and other holidays, the interviewee struggles to cover food costs for her family. Because her daughter has a separate SNAP case of her own and also lives out of state much of the time, she was not considered part of the interviewee's household when calculating its SNAP benefits. Nonetheless, the interviewee feels compelled as a mother to care for her family personally, despite the challenges and the toll it takes on her:

So I know that's a little stressful and kind of, everything is a lot on me. Not that I have to have it [all of the responsibility], but you know... it's just like a mother. [Being] a mother is something that you cannot...it's something that you cannot overcome.

A third interviewee discussed how her household arrangements hindered her ability to apply for SNAP. She sublets one room of an apartment from her uncle, who lives outside of New York City. She says her uncle told her that he wouldn't let her apply for it, but the reasons are complicated. She thinks that part of the reason she was told not to apply is because of where she lives, since she is subletting a room without the landlord's permission. However, she also thinks her uncle is using the household SNAP benefits for his own family.

Family bonds are strong and add an additional layer of complexity to deciding how to report household composition for the purpose of accessing benefits. This is especially so when household composition is fluctuating or when individuals have emotional debts or other dependencies on each other.

Stigma and Pride Surrounding Benefits Use

Pride and one's upbringing seemed to be critical factors for a few interviewees in shaping stigma towards benefits seeking and use. When asked what it was like to apply for benefits, one married mother of three (with one disabled son living at home) said that she does not know, because her father instilled in her family a pride such that she did not even consider welfare as an option when she lost her job.

When asked about her and her husband's use of public benefits, one mid-70s woman born in Bangladesh stated that they came to this country not wanting to be "liabilities" to anyone, and that she is proud they have continued to work and support themselves into their old age:

The intention was when I'll be here, both of us should not be liabilities to government or to my villages. He don't want to be liabilities on anyone. Though he's now 71 years old, more than 70.... Still he's doing hard work. For his job, he has to walk six to seven miles per day, every day.

Another interviewee described her reluctance to seek out help as related to her Hispanic identity or culture:

I think it's more of a Hispanic type of thing, too, though, because I've noticed that a lot, too. My dad is the same way; he wouldn't go out of his way to go look for stuff that's going to help him unless it's right in front of his face, you know?

Mistrust in the Public Realm

Throughout data collection, a theme emerged around mistrust in the public realm. Interviewees were not often clear about which entity specifically their comments were directed towards. That ambiguity seems to be a function of the way in which participants receive and experience services, whether they be funded or delivered via public or private sources. The sentiment described here is as presented by interviewees. Respondents shared experiences they perceived as witnessing fraud, unfairness, and discrimination at the hands of service providers. Whatever the cause or origin of their experience, these experiences ultimately left participants skeptical of government entities and services and to speak with mistrust about government's willingness and ability to help low-income New Yorkers.

Participants in a focus group discussed the various ways in which they have seen resources in the public realm misused, and affirmed one another's experiences. One participant described paying \$100 to an agency to get a job that might be lost three weeks later. Other participants described experiences at food pantries where the staff take home extra bags of food or display favoritism among users.

For these participants, in a world of limited resources, the sense of unfairness was likely exacerbated by the desperation of their need.

2.5 Health

New York City residents living in poverty experience a disproportionately high rate of health problems and stressors. A study by the Columbia Population Research Center and Robin Hood found that 38% of those in deep poverty have a severe health problem. Rates then decrease among those in higher income brackets, indicating a significant link between income and health. Specifically, 65% of the poor reported health problems, as compared to 48% of the non-poor.⁵⁰ According to the 2016 New York City annual poverty report, out-of-pocket medical expenses have a relatively high marginal effect on the poverty rate, with the net effect of these costs raising the poverty rate by 2.9 percentage points.⁵¹

Reported mental and physical health effects of poverty:

- Anxiety
- Depression
- Stress
- Physical tension
- Trouble sleeping
- Lack of healthy food
- Inability to properly care for ailments

Given this association between income and health, and the accompanying costs, health is a key focus of our study.⁵²

In the following section, we describe the ways in which poverty negatively affects mental health, contributing to depression, anxiety, and lack of sleep, as well as physical health, by impeding access to key resources necessary for proper care. We conclude by describing how New Yorkers living in poverty manage the challenges of medical costs, either by avoiding the costs altogether via alternative treatments or delaying care, or by finding ways to increase their ability to pay for treatments, even if that means working extra when unwell.

Effects of Poverty on Mental Health

Focusing first on mental health, interviewees overwhelmingly reported a high prevalence of feelings of depression. Citing financial stress as a cause of anxiety, they discussed how the inability to make ends meet, pay bills on time, and afford basic amenities triggered worries and stress, ultimately leading to depression. One interviewee described the cycle of poverty as “traumatizing people’s minds.” Another interviewee reported:

⁵⁰ C. Wilmer, I. Garfinkel, M. Gelblum, N. Lasala, S. Phillips, Y. Si, J. Teitler, and J. Waldfogel, (2014), *Monitoring Poverty and Well-Being in NYC. Report 1* (New York, NY: Columbia Population Research Center and Robin Hood).

⁵¹ New York City Mayor’s Office for Economic Opportunity (2018). New York City Government Poverty Measure 2005-2016. An Annual Report From the Office of the Mayor, https://www1.nyc.gov/assets/opportunity/pdf/18_poverty_measure_report.pdf

⁵² In January 2019, after our interviews took place, the de Blasio administration announced plans to guarantee health care for all New Yorkers. The City will serve the 600,000 New Yorkers without insurance by strengthening NYC’s public health insurance option, MetroPlus, and ensure anyone ineligible for insurance – including undocumented New Yorkers – has direct access to NYC Health + Hospitals’ services through a new program called NYC Care. There are also existing City health support services that can be provided in more than 200 languages. Refer to **Appendix A/Resource Guide** and **Appendix B/City Initiatives & Resources** for more information. However, research participants did not specifically mention awareness of these services.

It stressed me out not being able to provide. I'm going through depression, and I've gone through depression many, many times. I have a bout of my depression now, not knowing how I was going to be put at my apartment. I just went through a recent eviction.... So that's contributing to my health.

This high level of stress manifested physically, as well. When discussing financial stresses, one interviewee said, “I can feel the vein here is tensing.... Sometimes I even lie like this for a long time to just feel my head. It feels like my head is tied up, they are strangling someone.” Three interviewees detailed how this stress affects their sleeping habits. When one interviewee was asked why she has trouble sleeping, she replied:

I go to bed sometimes and I say to myself, “If I pay the rent out of this check, when the next check comes... my daughter is going to want me to lend her some money.” I'm going to have to take from Peter to pay Paul.”

Other times, she went on to say, she might fall asleep early and then wake up in the middle of the night worried and unable to calm herself or go back to sleep for hours.

Research participants had different ways of managing their mental and emotional health. Four interviewees reported seeing a mental health professional, but others avoided doing so out of either stigma or fear. One focus group participant discussed how she had an experience with the Administration for Children's Services (ACS) when she was a child related to her mother's behavior, contributing to her reluctance to see a professional for her own depression for fear that her children might be taken away. Four interviewees expressed a need to manage their feelings independently for fear of burdening others who are also dealing with similar financial stresses, at times contributing to a sense of isolation. Despite a desire to process these thoughts and feelings, they felt they had to get through it alone. When describing their stress and anxiety, one interviewee said:

I don't have anyone to vent to. Because my sister, sometimes she doesn't want to hear that. She's a strong person. She's very strong, even though she's probably not strong for herself. She just wants you to tough it out and suck it in. And when you're not able to provide or have someone to talk to and just get it out in open air, I talk to myself. They say it's crazy, but I don't feel like I'm crazy, because I need to get it out.

This inability to process traumatic events and other emotions was reflected nonverbally in the interviews. CRs reported that a couple of interviewees expressed visible signs of stress with body language, such as hands on their head. One interviewee in particular had to pause the interview multiple times to compose himself, wiping away tears, looking up, or using a tissue; he even mentioned that at one point he had been on the verge of suicide. A focus group participant further expanded on the insidious effects of poverty on mental health and deleterious coping mechanisms:

How many people you see that are hungry right now and they're sitting there with a can of beer or something, drinking... maybe with tears in their eyes because they're hungry. But they'll keep that liquid because mentally they don't want to feel anything, so they drink and get high. I did it... I do it when I don't want to feel something, I pick up a beer in a minute, it is the truth. But inside of me I'm hungry, I'm hungry but I'm still drinking. How do you do that? It's depressing.

Effects of Poverty on Physical Health

Dealing with the daily effects of poverty affected interviewee's physical health in various ways. One theme that emerged (eight interviewees) was a lack of healthy food. Some reported that this deficit was due to inaccessibility; that is, was not available in their neighborhood or was too expensive. Others described not having enough time to prepare food and having to rely on the efficiency of processed food. One interviewee described how money affects food decisions:

You're not making enough money to buy food [so] you're going to buy what's cheaper and what's faster. So obviously I'm not eating everything that I'm supposed to be eating. I'm not getting all my vitamins....If one week I can't cook, then I'm eating whatever I can find outside that's cheap.

Another interviewee self-described as an athlete, but had to reduce time playing sports because they did not have enough to eat to fuel the physical activity.

Another major physical health impact of living in poverty that a few interviewees mentioned is the inability to properly care for ailments. The lack of financial resources coupled with physical health challenges creates a unique problem: people are unable to take time off of work to heal and recover, which ultimately exacerbates the sickness or injury, thereby further impeding their future ability to work. Six interviewees described this unhealthy loop. One interviewee summarized the circumstances well:

Regarding lupus, it is a condition I need to take care of, but I cannot give up work. I can't sit down because I have lupus but I have to work. So when I feel bad I take a Tylenol and keep working because I can't stop working, otherwise how am I going to support myself?

Challenges With Medical Costs

Interviewees reported challenges in covering treatment costs and discussed other coping mechanisms for dealing with medical costs. Three interviewees pointed to major health problems as “trigger events” (as described in **Section 2.8/The Role of Trigger Events in the Experience of Poverty**) contributing to their descent into poverty or worsening circumstances, due to the challenge of managing the resulting medical costs. One interviewee, for example, suffered an electrical shock at work and had to take unpaid leave. She returned to work before she was ready since she was not able to take additional unpaid time off work to continue physical therapy. Another cited losing a family restaurant as the trigger event, but having to pay for physical therapy for her chronically sick son as a contributing factor to the financial setbacks. See **Carolina's Story** for further discussion highlighting how the costs of medical expenses contribute to episodes of poverty and keep people in a cycle of poverty.

Seven interviewees cited Medicaid as an important factor in covering medical costs. In fact, according to the American Community Survey,⁵³ of residents in the study area (the South and Southwest Bronx) with health insurance, 61.8% have public health insurance, compared to 41.1% in New York City as a whole. Some 15% in the Bronx study area have no health insurance coverage.

⁵³ NYC Planning Population FactFinder (2012-2016 American Community Survey).
<https://popfactfinder.planning.nyc.gov/#12.25/40.724/-73.9868>

While many interviewees mentioned Medicaid as their primary form of insurance, several mentioned their need to reduce their income in order to qualify for it and their feeling that this was a sound financial trade-off.

Aside from health insurance, interviewees described various other coping mechanisms they use to compensate for high medical costs or the inability to work due to physical health problems. One adjustment was to use costly health aids sparingly to reduce costs. Of the 12 interviewees who responded affirmatively to having air conditioning at home, for example, three reported decreasing their use of the appliance, despite the exceptionally hot summer, including one respondent with asthma.⁵⁴

As for treatment, people described choosing alternatives to medical care in order to avoid its high costs. Six interviewees reported using home remedies or over-the-counter substances to ease pain; others discussed waiting for medical problems to heal themselves to avoid seeing a doctor. One interviewee, for example, described using holistic treatments such as aloe vera oil or “Dominican remedies.” Another interviewee said, “As long as it is not essential to go to doctor, I don’t go, because whenever I have to go I have to pay the copayment.” Another interviewee reported starting to do home exercises in lieu of going to physical therapy to avoid incurring the co-pay three times a week: “So then I started to exercise around here, because when you go to therapy, all they do is exercise. I can do the same thing here. I can do some of the same things at home. Ride the bike. They have you ride the bike in therapy.” Another interviewee who did not have health insurance reported using the emergency room as a final resort when medical care was absolutely necessary.

Four interviewees described working overtime to earn money for medical bills, even if the extra hours were at the expense of their own health. One interviewee said, “If you are sick, you just need to suck it up and keep working.”



IVONNE

Ivonne moved to the Bronx from Puerto Rico, got married and had five children. She stayed at home raising her children and then got a job as a cook at a daycare once her children were grown. While Ivonne generally tried to avoid doctors to mitigate costs, once during a routine visit she was informed that she needed a biopsy, even though it would not be covered by her insurance. She left the \$75 bill unpaid, causing her to worry about whether people would come looking for her to collect the medical debt.

⁵⁴ Forgoing medical treatment due to cost is not uncommon, according to a report from the US Federal Reserve: “One-fifth of adults had major, unexpected medical bills to pay in the prior year. One-fourth of adults skipped necessary medical care in 2018 because they were unable to afford the cost.” Source: Board of Governors of the Federal Reserve System, (2019), “Report on the Economic Well-Being of U.S. Households in 2018,” <https://www.federalreserve.gov/publications/files/2018-report-economic-well-being-us-households-201905.pdf>

Carolina's Story

*"Months back my partner got ill... And my boy also got sick....
That was the biggest challenge we have had."*

Carolina is a 28-year-old woman born and raised in Mexico who has been living in New York City for the past eight years. She lives in a shared apartment with her partner, son, sister-in-law, her sister-in-law's partner, and her two nieces, and was pregnant at the time of her interview. Although two households share the apartment, rent is still the most difficult bill to pay for Carolina and her family, along with childcare fees for her young son. Health care needs have made life difficult to manage for her family.

When her partner was hospitalized for a period of time and out of work, her household had difficulties affording rent, bills, and medicine on just Carolina's income. Carolina described how her partner's hospitalization and lost income negatively affected her and her family's ability to make ends meet: "Months back my partner got ill, he was at the hospital for a bit. And there we were a bit stretched because I had to take care of the rent, the costs, the medicine. And my boy also got sick... That was the biggest challenge we have had."

To cope with the loss of her partner's income, Carolina said she worked day and night for two weeks. During this time, she relied on the help of her friends to take care of her child while she was working around the clock. Since then, Carolina said, she and her family have been making adjustments in their spending and lifestyle to adapt to their new and more precarious financial situation, but she maintains her positive outlook: "It's a bit tight. It's working out now. We have reduced some of the costs a bit. Before we'd go out to the movies, but now we are trying to reduce the time we go out. But it is all good."

Carolina started working in house cleaning when she came to the United States, and for years she worked eight hours a day, five days a week, for different families. She only stopped working in this physically demanding role recently, in the last few months of her pregnancy. She would like to find a part-time job one or two days a week in order "to live a little more comfortably" and because she does not like being at home all the time. However, she is doubtful many employers would want to hire a pregnant woman.

Carolina's family can generally make ends meet through her and/or her partner's income and with the help of WIC, the only public benefits program of which her household is a beneficiary, and which Carolina says is very helpful. She turned to SNAP for help when she was working full-time because she needed help making ends meet, but said she was denied for having too high an income.

Since leaving her work as a housecleaner due to her pregnancy, she has not reapplied for SNAP. Carolina explained that rigid and burdensome documentation requirements made it harder for her to apply for benefits in the past: "I went to apply for food stamps and rental assistance and they asked me for documents. They said they'd make an appointment to visit me to see how I was living. And because I couldn't obtain certain documents they cancelled my appointment." In explaining why some people have trouble obtaining necessary documents for benefits applications, Carolina said that she herself was unable to obtain the necessary supplementary documents for her prior SNAP application because as a housecleaner, she does not have a single, fixed work address or employer: "For example, in my job with housecleaning I am not in a stable location. It is not through a company. It is work that you get over time. So how can you obtain a certain document if you are working with various people and not at one fixed location?"

When asked what changes in her neighborhood would improve her quality of life, Carolina said, "The rent. The rent is so expensive, and they keep raising it.... Every year. They raise it every year."

2.6 Housing

Housing figured prominently as a topic of conversation and concern among the Bronx residents we interviewed. Most New Yorkers live in multi-family rental housing rather than owning homes, and many of these units are rent-regulated in some way.⁵⁵ Despite public housing, rent regulation policies, the City’s ongoing efforts to expand affordable housing⁵⁶ and other housing supports such as Housing Choice Voucher and legal services and support for tenants,⁵⁷ 51% of rental households in New York City are cost-burdened, paying more than 30% of their household income on rent and utilities.⁵⁸

***Key Finding:** Rent presents the biggest financial burden to study participants. This burden holds poor New Yorkers back in several ways, including limiting their financial security and savings, their financial ability to pursue education and training goals, and their capacity to absorb unexpected expenses without serious consequences.*

***Key Finding:** High rent-to-income ratios drive fears of and experiences with eviction and housing insecurity for the majority of interviewees.*

***Key Finding:** Few interviewees have housing assistance but many need and call for it. Having a housing voucher is not a guarantee of securing housing in New York’s increasingly tight and expensive housing market.*

As discussed in prior sections, the burden of rent holds poor New Yorkers back in other ways, including financial security and savings, financial ability to pursue education and training goals, and the capacity to absorb unexpected expenses without serious consequences.

Most interviewees (84%) were residing in a rented unit at the time of the interview, including some with a variety of forms of housing assistance (**See Section 2.6.2/Seeking, Obtaining, and Using Housing Assistance**). The other interviewees lived in a shelter (two in men’s shelters, one woman in an unspecified type of shelter, and one woman in a family shelter).⁵⁹ No interviewees currently owned their housing unit, although one interviewee reported he had owned his own home prior to losing it due to missed mortgage payments during the 2007 recession.

⁵⁵ According to the Housing and Vacancy Survey, “of the 2,183,064 occupied and vacant rental units reported in the most recent HVS, 42.9% were unregulated, or “free market.” The remaining units were rent regulated, including pre-war (pre-47) rent stabilized (31.7%), post-war (post-46) rent stabilized (12.5%), rent controlled (1.0%), or regulated under various other types of programs (11.8%).” Source: New York City Rent Guidelines Board, (2018), “2018 Housing Supply Report,” <https://www1.nyc.gov/assets/rentguidelinesboard/pdf/18HSR.pdf>

⁵⁶ The City’s [Housing New York](#) (HNY) plan has financed more than 109,750 affordable homes since its inception in 2014 through June 2018. Access to the new housing opportunities are available on the NYC Housing Portal (nyc.gov/housingportal). Refer to **Appendix A/Resource Guide** and **Appendix B/City Initiatives & Resources** for more information.

⁵⁷ Tenant support services include NYC Department of Social Services’ rental assistance through CityFHEPS, assistance with rental arrears and eviction proceedings through rental arrears grants and free legal representation in Housing Court. Refer to **Appendix A/Resource Guide** and **Appendix B/City Initiatives & Resources** for more information.

⁵⁸ American Community Survey (2012-2016).

⁵⁹ In FY 2017, an average of 59,441 men, women, and children slept in shelters each night in New York City. Source: DHS Data Dashboard, <https://www1.nyc.gov/site/dhs/about/stats-and-reports.page>. In addition, many New Yorkers lived in doubled-up or other unstable housing arrangements. For instance, in school year 2017-2018, more than 105,000 youth attending Department of Education (DOE) schools—roughly 10% of the system’s 1.1 million students—self-identified as living in temporary housing (i.e. shelters or doubled up) for at least part of the year on a school-based residency questionnaire. Source: <https://data.cityofnewyork.us/Education/2018-2019-Students-in-Temporary-Housing-Citywide-R/vgqq-m7ux>

Maintaining a home was paramount for interviewees and doing so figured significantly in their budgeting process. As reported in **Section 2.2.1/Use of Budgeting Strategies**, rent is often the first bill interviewees pay, since they prioritize housing over other needs due to a fear of eviction and homelessness. This was so much so the case that at least one interviewee reports she will go hungry before she misses a rent payment. Focus group participants, too, conveyed their feeling that a person does not have much if they do not have a place to live. Nonetheless, due to compounding financial pressures, 61% of screening questionnaire respondents still reported that in the last year they or other members of their household ran out of money before rent was due.

This section explores interviewees' current housing arrangements and past experiences with housing, the challenges they have faced related to housing, and the steps interviewees take to respond. After discussing the interviewees' experiences navigating housing costs, affordability and availability, mobility, and living arrangements, we analyze the implications of these experiences for interviewees' housing stability and quality.

Experiences Navigating NYC Housing Market

Research on tenant insecurity and low-income renters shows that the median contract rent burden (i.e., median contract rent divided by median household income) on low-income households in New York City increased by 10% from 1999 to 2014.⁶⁰ This means that median rent increases are outstripping the income gains of low-income New Yorkers, leaving them feeling the burden of the growing gap between the two. The average rent for a one-bedroom apartment in the Bronx in 2017 was \$1,764, a 4% increase compared to the previous year.⁶¹ This sub-section describes interviewees' reported experiences and challenges navigating these housing market conditions.

Cost of Rent and Housing Affordability

The cost of rent was the primary factor shaping interviewees' experiences securing, affording, keeping, and losing their housing in New York City. Rent was a cost that many interviewees reported having difficulties paying on a regular or intermittent basis. Interviewees reporting an inability to pay rent at some point in the past year were economically diverse, including households with incomes ranging from around \$9,000 per year to more than \$55,000 per year.

Five interviewees provided specific figures that allowed us to calculate their rent-to-income ratios, which ranged from 22% to 55%. Using HUD's thresholds, we calculated that two interviewees were in cost-burdened households, spending 30% or more of their income on rent. Two interviewees were severely cost burdened, spending 50% or more of their income on rent. Additionally, a majority of interviewees (10 or 18) cited rent when asked about the major cost hardest to fulfill.

Among participants who did not provide specific rent and income information, many described situations in which they were spending enough on their rent to have troubles paying their other basic expenses. For example, one interviewee in her mid-50s lives by herself on her Supplemental Security Income (SSI) income reported that she has to use the entirety of her SSI check to pay rent. And even then, she is still \$50 short of her total rent cost: "The SSI check I don't even see it, because it goes towards rent. The rent

⁶⁰ Oksana Mironova and Victor Bach, (2018), *Tenants at the Edge: Rising Insecurity Among Renters in New York City*, <http://www.cssny.org/publications/entry/tenants-at-the-edge>

⁶¹ Rent Café, (2018, September), *Bronx, NY Rental Market Trends*, <https://www.rentcafe.com/average-rent-market-trends/us/ny/bronx/>

is paid, and there goes the check.” She said that she normally manages to pay the remaining rent using her small pension check, but mentioned there was a time in the past year when she was unable to pay her rent. The uncertainty of how she pays rent along with her other bills each month keeps her up at night: “It might be stress, it might be anxiety. It could be some of everything, because the last time I went to bed, I go, how am I going to pay this bill?”

Strategies to Manage the Cost of Rent

Interviewees at and around the poverty threshold reported multiple budgetary strategies for mitigating against the high costs of rent: prioritizing rent over other bills and expenses, going without certain things, asking for support from family members, doubling up, and trying to save money to cover unexpected loss of income or other expenses.

Interviewees prioritized payment of rent in relation to other bills and expenses in different ways. Some interviewees explicitly described the order in which they prioritize payment of their bills, and most of those interviewees reported that they prioritize rent before all other expenses. For one participant living on his own, prioritizing his rent means putting it on his credit card to ensure he can always pay it on time, no matter how his income fluctuates. He then pays his living expenses, minor bills, and credit card bill with cash earned from his employment.

Interviewees also mediated New York City’s high housing costs by living with friends, family, and non-family roommates (doubling up⁶²) in a variety of informal and informal arrangements.

Barriers to Housing Mobility

Almost everyone who was asked whether they would like to move to a different home responded affirmatively (12 of 13 participants), but many reported barriers to moving. Factors motivating them to consider moving to a different unit were either decreasing rental costs or finding a nicer or bigger unit. One participant said she wanted to move out of the Bronx to decrease her cost of living and to be able to live in a place with better educational systems for her kids: “I’m trying to basically move to Jersey. It’s cheaper to live out there. Also the schools are better, to me. The schools are better out there for my son.”

The main barriers these interviewees perceived to moving were housing costs and availability. The costs that kept them from moving were both start-up costs (including movers and deposits) and rent. They pointed out that the variety of start-up costs of moving can be prohibitively difficult to afford and thereby can affect their mobility: packing and moving, security deposits, and first and last months’ rent deposits. One man commented on the up-front costs of rent deposits: “So imagine \$1,256 [per month in rent] ...first month’s security, first this, that, and the third. That’s a lot of money. You’re talking about maybe around three, four, five thousand dollars. People don’t have that.” Seven interviewees mentioned the high cost of rent at a new unit as the main barrier that stopped them from moving.

⁶² “Doubling up refers to two or more adults or families residing in the same housing unit, which has been an increasing trend in the United States in recent decades. Within the past 14 years, the number of households containing more than one family, related or unrelated, has more than tripled.” Source: Hannah Bush and Marybeth Shin, (2017), “Families’ Experiences of Doubling Up After Homelessness.” *Cityscape* 19(3), 331-356.
<https://www.huduser.gov/portal/periodicals/cityscpe/vol19num3/article19.html>

Interviewees commonly reported a trend of shrinking housing stock for low-income renters in the Bronx and in New York City more generally.⁶³ The increasing prices of units mean there are fewer options for low-income New Yorkers to choose from. Specifically, interviewees pointed out that the stock of affordable housing and housing for the elderly and single people is lacking. Multiple interviewees reported that even with the money or a voucher to find a unit at a certain price, applying for and securing housing can be difficult because of barriers landlords erect to screen out low-income applicants and those using vouchers. One interviewee in his mid-20s explained his experiences trying to find housing even with an income of more than \$50,000:

When you're in New York and you're trying to rent an apartment, first off you have to make at least \$55,000 a year for them to even look at your application. If you're making less than \$50,000 nobody's really going to look at it. And then credit scores. They tell you to go to college and then you come out with wild student loans. I have almost \$50,000 worth of student loans, and that lowers your credit score.

For multiple interviewees, the increasing rents and shrinking stock of affordable housing and public housing are parts of a trend in which low-income Bronx renters are being displaced out of their own neighborhoods by higher-income developers and renters. Two interviewees mentioned gentrification specifically as the trend pushing poor Bronx residents out of some neighborhoods, and multiple others connected the rising rents and lack of affordable housing more generally to broader social and political processes pushing out low-income residents and/or Black or Latino residents. One man connected the change and displacement he is seeing in the Bronx to a broader apathetic disposition in the United States towards its poor, Black, and Latino residents: “This country doesn’t care. The poor in this city are disenfranchised Blacks and Latinos, who they are currently gentrifying out of the city.”

One interviewee’s experience in the Bronx housing market seems to have her on the verge of being displaced to Queens, where she can find an affordable two-bedroom at a reasonable price – but she hesitated because of the additional commute it would require. She was unable to find a two-bedroom unit in the Bronx at a price she can afford after months of searching:

You have to find something in your price range. But I've been finding one-bedrooms for the price range that I got in the Bronx. But I'm like, why would I stay in the Bronx for a one-bedroom that's close to my two-bedroom amount? I can go to Queens and get a two-bedroom for a two-bedroom amount.

Reported Barriers to Moving

- Start-up housing costs: *The cost of moving personal belongings and fronting security, first month, and last month deposits.*
- Cost of rent: *Interviewees who have lived in the same place for a long time note that they would have to pay more for a comparable unit anywhere else.*
- Lack of suitable rental units: *There are few affordable rental units available on the market, especially for the elderly and single people.*
- Source of Income Discrimination: *Interviewees report having their rental applications denied when using a voucher.*

⁶³ Our findings indicate that rental cost is the main reason people want to leave their housing and the main reason they stay in it. Previous research provides context to such a paradox: the median asking rent for vacant apartment is higher than the median contract rent in New York City, putting current low-income tenants in a very precarious position. Oksana Mironova and Victor Bach, (2018), *Tenants at the Edge: Rising Insecurity among Renters in New York City*, <http://www.cssny.org/publications/entry/tenants-at-the-edge>

Seeking, Obtaining, and Using Housing Assistance

Housing assistance was highly valued and commonly requested among interviewees. Some 40% of them (12 of 31 interviewees) reported they were receiving some kind of rental assistance or living in assisted housing. Of those 12 interviewees, three were using Housing Choice Vouchers, four were in shelter (and while each qualified for a SEPS, CITYFEPS, or LINC voucher,⁶⁴ as of the time of the interview, all had been unable to secure private-market housing), two were participants in a senior rental assistance program, one was living in an affordable housing apartment, and two interviewees pointed out that they lived in rent-regulated apartments.⁶⁵ As noted in **Section 2.4/Public Benefits and Other Resources**, a report by the New York City Mayor's Office for Economic Opportunity found that the support currently keeping the most New Yorkers out of poverty is housing assistance.⁶⁶

Interviewees highly valued housing assistance as a way to mitigate against high and increasing rent costs. Rent regulation, rent schedules, and the knowledge that rent is based on the renter's income all offered a sense of security to assisted-household residents. One woman using a Section 8 voucher pointed out that what makes her feel secure about her current housing is that her rent payment is based on a sliding scale, with a cap based on her income.

Two interviewees reported they had tried and failed to secure housing assistance in the past. One had applied for rent regulation and affordable housing and was denied for each of those programs, she believed, based on her income. The other, mentioned earlier in the report, stated he had been searching for an affordable housing apartment for six and a half years and was placed in a NYCHA waiting list behind more than 7,000 other applicants.

Some interviewees succeeded in securing a voucher, only to find they could not locate or secure a unit to rent. Four interviewees living in shelters at the time of their interviews, including Leonard profiled above, were in possession of housing vouchers, and all four reported months of searching without finding and securing the size apartment they needed at the price of the voucher they were given.⁶⁷

⁶⁴ Both the Family Eviction Prevention Subsidy (CITYFEPS) and Living in Communities (LINC) rental assistance programs provide rental subsidies via vouchers to families and single adults in various kinds of shelters or those at risk of entering shelter due to recent eviction. In October 2018, after the data collection period for this study, both programs were merged into a single new subsidy – “CityFHEPS.” Source: NYC Department of Homeless Services, “Rental Assistance” [Website], <https://www1.nyc.gov/site/dhs/permanency/rental-assistance.page>

⁶⁵ Interviewers did not always specifically inquire about rent stabilization, and it is not clear whether interviewees would have discussed this in terms of a public benefit.

⁶⁶ Among all cash and non-cash transfers, housing assistance had the largest effect on reducing the NYCgov Poverty Rate in 2016. According to the data, housing assistance alone were responsible for a 6.1 percentage point decrease in the poverty rate. Note that NYC Opportunity's analysis includes market adjustments such as rent stabilization.

⁶⁷ Refer to note a on **Leonard's Story**.

Interviewees not seeking affordable housing options pointed to the benefits of where they currently live to explain why they are not seeking out low-income or affordable housing. One woman in her mid-40s explained that the reliable and trustworthy childcare options in her current building make her reluctant to apply to move into new housing:

*That's why most of the time people tell me, "Try to apply for low-income housing."
But...what if I'm sick; who am I going to call immediately to come take care of my kids?
But at least my neighbor can come watch the door and said, "Okay guys, come stay here
till your mother comes."*

Finally, interviewees living above and below the poverty threshold discussed the need for income-based rent schedules, additional affordable housing units, and expanded rental assistance programs targeted more broadly to include people with higher incomes, single individuals, and the elderly.

Threats to Housing Stability

Multiple interviewees spoke about stable housing as the foundation to a stable life. However, the prevalence of rental cost burden led many interviewees to feel insecure or unstable in their housing. It may be unsurprising that multiple interviewees pointed out explicitly that their housing stability is a function of their income security, since they can only keep their housing as long as their income covers their rent.

"I think what people most suffer from here in New York is the apartment situation. I have been all over and people complain about the housing, and this is related to income."

Interviewees reported experiences with a multitude of forms of housing insecurity, from past evictions, threats of eviction from landlords, housing court hearings, doubling up in violation of the terms of a lease, and homelessness.

Three interviewees mentioned prior experiences being evicted for a non-payment of rent, either as adults or as children. Two interviewees said that their current landlords had threatened to evict them in the past. Three interviewees reported they currently are involved in a housing court proceeding related to their lease terms and rent payments. One of them lamented having to travel to housing court regularly just to pay her rent, after she and her three children moved into her aunt's former apartment on the aunt's lease. She said this situation and the fears of eviction it prompts keep her up at night.

Among those sharing housing with family, three said they were in a unit in violation of its lease: two took over extended family members' apartments without informing the landlord or changing the lease, and one had her daughter living with her, off-lease, in her Section 8 apartment. The two interviewees who took over extended family members' leases were both involved in housing court proceedings related to their lease status at the time of the interviews.

When asked what would offer him a stable life, one homeless interviewee said, "Just having a place of residence that I can afford and knowing that I can go home every day and I can pay my rent, I can stay there and have some place to live, that's to start."

Inadequacies in Housing Quality

Despite the high price many tenants pay in rent each month, some still endure housing conditions that are inadequate. Participants reported a variety of housing quality issues that affected their and their household's lives, safety, and housing stability: namely, persistent maintenance issues and overcrowding. One woman reported that her apartment building's front door does not lock and that the intercom system broadcasts into all apartments if someone uses it.

We confirmed these findings of poor housing quality in our final focus group. There, one participant said that the poor-quality housing had directly affected her family's health. Years ago, her son was exposed to lead paint in her home and this resulted in learning disabilities. Today, her private landlord continues to ignore maintenance requests for persistent and severe water leaks, mold, and chipping paint. As a result, she does not allow her young grandchild to visit for fear that he will suffer the same disability as her own son.

Overcrowding also seemed to be an issue interviewees face, especially for those living in the shared living arrangements described above. For example, one participant noted that she and her spouse slept with their children in a single bedroom in order to rent out a room in their apartment. A mid-50s man subletting a room in a shared apartment complained that the one bathroom shared by the six roommates is always in use, and that living in his tiny bedroom "gives" him depression.

Mariama's Story

“If I didn’t work full-time, I’m probably going to end up in the shelter. Because I have to pay my rent.”



Mariama is a 38-year-old single mother to three children, with the oldest being age 13. Her income and household size place her at the “near-poverty” threshold, along with 24% of all New Yorkers. She was born in a West African country, where her four step-brothers and one biological brother still live. As the eldest among her siblings, Mariama’s family still in Sierra Leone look to her for help in paying her brothers’ school fees.

She worked in retail for seven years before being fired because of what she described as a false allegation against her. Mariama was unemployed for a year, before being ultimately hired to a security job at a homeless shelter. She made an economic and family decision to work night shifts so she could decrease her babysitting costs and still care for and be in her children’s lives during the day: “I decided to work overnights, because I pay the babysitter less over the nights than the day.... This way I can pick them up from school, make sure I get them food and everything, put them to bed before I go to work.” Reporting she gets only two to three hours of sleep a night, Mariama reported she has “been in this struggling up and down for years.”

Despite her hard work and long hours, Mariama still regularly struggles financially, often worrying about running out of money before she has finished buying food for her family. In the last year, she had a utility shut off and was unable to pay the rent when it was due. During a difficult time in her life, she was taken to court for non-payment of rent. With the help of a legal aid organization, she reached an arrangement with her landlord that included court-ordered rent payments, though this had not stopped her landlord from raising her rent dramatically.

For Mariama, her ability to keep a roof over her head is directly dependent on her ability to secure and maintain full-time employment: “If I didn’t work full-time, I’m probably going to end up in the shelter. Because, I have to pay my rent.” According to the income and rent figures she provided, we calculated that Mariama is currently paying about 55% of her monthly income in rent, but that may reflect only her gross income, since she estimated the figure at closer to 80% when asked by the interviewer. Both figures would qualify Mariama as “severely cost-burdened” per HUD’s definition.

Though Mariama holds an associate’s degree, she has been unable to find entry-level work in her field, reporting that employers are only interested in hiring applicants with previous work experience. Mariama wants to study for and achieve various security industry certifications that could increase the wages an employer would pay her. But she said she could not even apply for a student loan because of outstanding student loan debts she took out for past education. She’s trying to sort out issues with her tax return since missing a payment on the loan due to her job loss, and she has had debt collection agencies pursuing her aggressively since.

At the time of the interview, Mariama had a few weeks until her rent was due, as mandated by the court. But she also recently had to have an emergency appendectomy, and her boss hasn’t scheduled her for more than 24 hours a week since her return from the hospital—even though she is always asking for more hours and even seeks out others’ shifts to get overtime. She feels caught between the inability to get more hours and the need to obtain valuable industry certifications to increase her hourly wage, to take care of herself, and to provide for her kids: “[It] is hard for me right now to take care of myself and my kids and further my education, so I’m stuck.”

2.7 Neighborhoods

Understanding the built environment is key when assessing experiences of poverty because neighborhoods and surrounding areas have such a significant impact on upward mobility, safety, and general quality of life. According to the 2015 report *The Effects of Neighborhood Change on New York City Housing Authority Residents*,⁶⁸ housing

Key Finding: Interviewees with a largely positive assessment of their neighborhood described these areas as quiet, peaceful, community oriented, and as having good access to resources. Those with a largely negative assessment mentioned violence, disorganization, and dirty environments.

developments surrounded by persistently high-income neighborhoods have lower violent crime rates and are zoned for public elementary schools with higher standardized test scores than are developments surrounded by persistently low-income neighborhoods, thereby highlighting poverty as an important factor in neighborhood quality. Overall, interviewees' neighborhood experiences and assessments varied widely, with a few prominent themes, demonstrating how living in a neighborhood characterized by poverty can function as a limitation to accessibility, amenities, and mobility.

Overall Neighborhood Assessment

The people we interviewed lived in neighborhoods throughout the Bronx, and offered a range of assessments of their overall neighborhood quality. We classified interviewees' responses as *largely positive* (9 interviewees), *largely negative* (5 interviewees), *neutral* (7 interviewees), or *mixed* (8 interviewees). Interviewees with a largely positive assessment described their neighborhoods as quiet, peaceful, community oriented, and as having good access to resources. Those with a largely negative assessment mentioned violence, disorganization, and dirty environments. Those with mixed assessments often mentioned both the positive and the negative characteristics described in other interviews. For example, some acknowledged disturbances (e.g., fights in the hallways of residential buildings) but had an overall positive assessment, especially when compared to previous neighborhoods.

One interviewee described his current neighborhood as relatively peaceful compared to significantly worse areas he had lived before. Another said: "I like the fact that I don't really hear a lot of crimes, because growing up in my neighborhood, I would hear gunshots and things like that. So I like the fact that me and the kids can come and go and there's not a big fear of being caught in the crossfire or something like that." On the other hand, seven interviewees complained of violence, including gangs and drug users, which one interviewee noted prevents them from wanting to sit outside. Three more cited the number of homeless people in the area as an indicator of poor neighborhood quality, either because it suggested that people were facing financial troubles or because shelters attracted unwelcome people to an area.

A few other interviewees complained of dirty neighborhoods. One interviewee who had moved from Brooklyn said the Bronx is "dirty...just disgusting." Two others complained about the smells and trash, questioning whether government officials are working to improve conditions. One of them explained:

⁶⁸ Samuel Dastrup, Ingrid Ellen, Anna Jefferson, Max Weselcouch, Deena Schwartz, and Karen Cuenca, (2015), *The Effects of Neighborhood Change on New York City Housing Authority Residents*, <https://www.abtassociates.com/insights/publications/report/the-effects-of-neighborhood-change-on-new-york-city-housing-authority>

We just don't know what goes on and how things are controlled within our neighborhoods and why certain decisions are not being made. Like the smells, the awful smells. When you walk around in the neighborhood, it's terrible. The trash. They're working on the trash. I see more and more people being more clean with the streets, but it's still these horrible smells when you come outside.

Despite the negative qualities reported, a commonly described positive characteristic of the neighborhoods was the community. Eight interviewees emphasized the strong community and sense of unity in the neighborhood when asked what they liked about their neighborhood. One expanded and said: “It’s all about community and helping each other and supporting each other, and that’s what this community offers.” Interviewees reported knowing their neighbors and feeling a sense of solidarity.

Presence and Quality of Resources

While the study neighborhoods are varied in population and resources, they have some commonalities. Generally, interviewees reported good access to transit. Six interviewees highlighted the ease of access to trains and buses and how the transit system facilitates their daily mobility. One interviewee explained: “The train is not that far of a walk, it’s maybe an eight- to 10-minute walk from my house...I have the 4, the B, and the D train. So I feel like I can get anywhere with those three trains.”

In addition to transit access, four interviewees noted the centrality of their location as an important feature that enhances their neighborhood’s quality. Some of the amenities cited include bodegas, fast food, transit, parks, and schools. One interviewee added others, saying: “This neighborhood, I have a fire department right in the corner. This neighborhood is good, I like it. You have access to the supermarket. You have access to the bus. You have access to the library. It’s, you know, I have everything around this neighborhood.” Although these interviewees highlighted the easy accessibility to various resources and amenities, three noted the lack of fresh vegetables and other types of healthy foods, as well as the steep prices for those that were found in the neighborhood.

One type of resource that was frequently highlighted was parks, recreation activities, and other community spaces. Some mentioned easy access to parks as a positive characteristic of their neighborhoods, but three interviewees noted the lack of recreational activities for youth in particular and the poor maintenance of nearby parks. One interviewee compared his local parks unfavorably to parks in other parts of the City:

You know, all these parks, you know, that they have. Even the parks that are just for the kids to play in, they don't fix them up. But if you go to Manhattan, or you go to Brooklyn, it's a completely different story, so I believe...that's why I said the City can do more for the Bronx. It's like the Bronx is the forgotten borough or something.

Beyond the need for maintenance, five interviewees emphasized the need for better physical activities and recreation areas for children. One interviewee mentioned that she has to travel farther upstate “even for a trampoline place or a bounce house place or bowling or things like that,” which aside from additional time and travel, is also expensive. Another interviewee was asked what changes in the neighborhood would improve quality of life: “Recreations, like YMCA. Just stuff for kids, that kids can do. Instead of just being on the street.”

2.8 The Role of Trigger Events in the Experience of Poverty

In this section, we examine the role of “trigger events”—defined here as an incident or experience in a person’s life that can cause an entry into poverty or a temporary episode of poverty—in the experience of poverty in New York City. We also use information from interviews to better understand the role trigger events play in a household living above or below the poverty threshold.

Key Finding: *Trigger events are incidents or experiences that can spark an entry into poverty or a temporary episode of poverty. Most negative trigger events cited by interviewees were related to financial shocks (e.g., job loss, change in income, unexpected expense) and accidents or illnesses.*

Asked what events in their life pushed them further into poverty or made it harder for them to make ends meet, some interviewees were able to point to specific events. The outcomes of these trigger events radiate throughout interviewees’ lives, including drops in income or outright job loss, psychological distress (stress, anxiety, or depression), and increases in debt that then hold them back when they are otherwise doing well financially. Financial shocks and unexpected expenses not only depleted interviewees’ short-term cash, but they created loans to be honored that hounded and worried interviewees for months and years after.

Financial Shocks

Financial shocks predominated among the negative trigger events interviewees reported. When asked what experiences in life had pushed them further into poverty, 10 interviewees described experiences related to job loss, change of income, or an unexpected expense. One man currently living in a homeless shelter had previously had a well-paying job working as an EMT for the City that he left to care for his dying mother. Since he could not work, he turned to criminal activities to pay the bills. When she passed away, he hoped to return to his former job with the City. He recounts that this was in 2007, during the recession, and the City had enacted a hiring freeze, meaning that he could not get back his old job. Instead, he worked for Macy’s for minimum wage, which was under \$8 an hour. He recounted how his inability to find a similarly well-paying job deeply affected him to the point he could not pay his or mortgage, resulting in him ultimately losing his home. This series of events then precipitated his incarceration and post-incarceration homelessness.

The debts interviewees incurred to make ends meet when confronted with a financial shock often carried on the negative effects of the trigger event long after the event in question. One interviewee said that the expenses she and her brother paid upon their mother’s death disrupted her financial well-being and stability in the long-term and that she still has not financially recovered: “Before that, everything was on point. After that, no. It’s hard getting back to where I was at... We’re talking thousands of dollars.”

Accidents, Illnesses, and Health

The second most common type of trigger event, reported by nine interviewees, related to accidents, illnesses, and health. Among these interviewees, the events were intimately connected to financial shocks because of the medical costs incurred. Seven interviewees reported accidents, illnesses, or other health events, including pregnancy, that were negative financial triggers.

Workplace accidents affected several interviewees' health costs, current income, and future ability to work. For example, one man described a work accident that eventually led to him losing his apartment, car, and daughter:

I was working and I felt something falling above me. I went to the doctor, I went on Monday and had surgery on Wednesday. The doctor said half of my body was falling asleep. I had to turn in my apartment, it was a bigger apartment, a bit more expensive. I had a car. At that time I lived with my daughter. It all went down from there. I had to give up my apartment, my daughter left with her daughter. I fell into a depression, I had a psychiatrist. It messed me up a bit.

He added that this event marked a distinct shift in his financial and personal well-being: “But the change, before when I earned a good amount, it was a hard transition. When the accident recently happened, I became depressed.”

Loved ones' health events, and need for caregiving, also pushed some interviewees further into poverty. Two interviewees mentioned the birth of children as a trigger event that pushed their households deeper into poverty. One of these left his job voluntarily to care for his partner after she gave birth to their son via C-section: “I wasn't working for a couple months after, since my child was born. Income was low, income was scarce. Stuff still has to be done. Stuff was still needed. Now stuff is backed up and we even need it [my income] more.” His statement that “stuff is backed up” seems to imply either their unmet needs, or that debts piled up during his unemployment and continue to hang over him now.

Other Negative Trigger Events

Four interviewees mentioned their arrest, incarceration, or interactions with police as a trigger event that has made it harder for them to make ends meet.

Two interviewees born outside the continental United States reported that taking on debt to move to the mainland has functioned as a negative trigger event pushing them into poverty.

Two interviewees reported the loss of a romantic partner as a trigger event pushing them into poverty.

2.9 Strengths and Actions of New Yorkers in Poverty

Living in poverty is obviously stressful and brings many hardships and challenges. Those in our study described a range of coping mechanisms, resources, support networks, and strategies they use for navigating poverty that demonstrate their resiliency in facing these hardships and challenges. Many of these resources are described in prior sections; here we use interviewees' framing and words to describe how these factors are beneficial in their lives.

Coping Mechanisms

Interviewees described a range of mechanisms to cope with the stresses of living in poverty. Religion was frequently mentioned as a way of coping with stress and as a way of understanding difficult life circumstances. Eleven (11) interviewees said their faith helped them cope and believe that they would be okay, or expressed a feeling that God had a plan for them. Of receiving benefits after initially not qualifying, one interviewee said, “We didn’t qualify until God wanted us to.” Another said that although he worried about food, he felt at the end of the day that God always made sure he would eat. Religion appeared to be especially prevalent as a coping strategy among interviewees who had been born outside of the United States; six of them mentioned faith.

Several interviewees noted that their education and training efforts give them hope because they believe they will lead to higher-paying and more-stable jobs. One interviewee who had recently been released from prison spoke about attending three different education and training programs and said that though people judged him on his past criminal activity, “I go to school all day, I focus on trying to better my life,” and he was optimistic about his future. Another who was attending a training program described that it was helpful to have peers in the same situation:

I was in a dark place for a minute. I was headed even to a more dark place, to be honest with you. I was ready, and this place [training program], it got me out of that.... It got me looking around, like, “I’m not the only person with this problem.” Well, I know I wasn’t the only person with this problem, but sitting around talking out loud about it...[made me feel like] I’m just going to try.

Other interviewees described having certain attitudes or beliefs about being poor. One interviewee who had recently graduated from high school described how some of his friends would make decisions such as taking an Uber home or ordering food, and that he simply could not afford to do so: “You’re really limited in the things you can do, but I think it’s character-building...And, so I guess with the limited options, we make the best we can get.”

Another interviewee, who was living in a homeless shelter, acknowledged the toll that stress can take on one’s health, but felt that his attitude was protective:

Stress over having no money and not being able to support your family and not being able to survive every day puts a lot of burden on your health.... Like I said, my attitude doesn’t allow it, I’m not going to kill myself worrying about too much. I don’t worry about things I can’t control. I can’t control the [housing] voucher, I can’t control how much rent is...so I have to find a way to fit what I can control into my life. I have to find housing I can afford. It’s going to take time, I understand that...you put timeframes and you put limitations on yourself and then when you can’t meet those timeframes and limitations, then that’s when you’re stressed out going through the motions.

Section Highlights

Coping Mechanisms:

- Religious faith
- Hope, via education and training
- Attitude towards being poor

Navigating Poverty:

- Budgeting skills
- Bill-paying strategies
- Sharing or sub-letting housing
- Maximizing job income

Public and Private Resources:

- Including regular government benefits, food pantries, and senior centers

Support Networks:

- Family and friends, religious institutions, and mental health professionals provide emotional, practical, and financial support

Budgeting

Interviewees used a number of strategies to navigate the practical aspects of getting by while living below or close to the poverty threshold. Ten (10) interviewees spoke about careful budgeting, learning to budget, or adjusting their budget as a way to navigate poverty. One interviewee noted simply, “If you don’t have it, you don’t spend it” and discussed that if she did not have much money, she would not go outside in order to avoid spending more (a strategy that resonated with focus group participants). Another interviewee noted that if she spent \$20 to do laundry one week, she would find something to cut from her budget the following week.

One interviewee felt that her economic situation had improved over the past two years and attributed it to learning to budget (rather than any change in income or expenses). She said, “I used to just like to shop and whatever I see, I want to get it...but adults, especially with children, know how to not want everything that they see in the stores.” Two other interviewees reported that they had not budgeted well in the past but were planning to do so and were optimistic that it would improve their financial well-being. Four of those who discussed budgeting also framed it in terms of simply going without things that others might consider necessities. One interviewee discussed not spending money on things the way his friends did; two said they did not buy any clothes for themselves; and another said she did not buy cribs for her grandchildren—they slept in newborn nappers until they turned one.

Four interviewees discussed bill-paying strategies that help them manage their financial situations. Two interviewees explained that they could not always pay the full amount of their rent, but would pay enough of it to avoid being taken to court. One said she would keep up with the rent enough to qualify for rental assistance. She explained that she would prioritize paying for food or rent depending on how far behind in rent this would leave her, since if she fell too far behind, she would not qualify for assistance. Two interviewees discussed using credit cards, but paying some of the balance each month; one specifically discussed the importance of paying each month to avoid a low credit score.

Interviewees discussed numerous strategies to navigate the high cost of housing, including renting out or subletting rooms, avoiding moving, and more. These strategic approaches to managing housing costs are discussed further in **Section 2.6.1/Experiences Navigating NYC Housing Market**.

Other strategies interviewees mentioned included working seasonal jobs. One interviewee did this as he looked for a permanent job; one noted she was looking for a second job in the summers, when school is not in session and the amount of her paychecks from the Board of Education is smaller. Another was delaying retirement and working the night shift to save on childcare costs. Another interviewee spoke about strategically taking her daughter off her lease to lower the rent in her income-based unit, and applying for SNAP once her Unemployment Insurance benefits ran out.

One interviewee and several focus group participants discussed using the internet to learn about and apply for more resources or to learn money-saving strategies.

Public and Private Resources

As noted in **Section 2.4/Public Benefits and Other Resources**, public benefits and resources were widely used by those interviewed: 84% said they used one or more government-provided benefits. Interviewees also made use of a wide array of public and private resources such as food pantries, libraries, and senior centers. Interviewees frequently discussed taking advantage of services at nonprofit organizations, though this was likely somewhat overstated since many of those we interviewed were

recruited from BronxWorks programs. While public benefit programs are critical in providing resources on an ongoing basis, interviewees often spoke about private charitable resources, such as churches, to fill in gaps and meet acute needs; they also provided non-material benefits such as recreational and social experiences.

Some interviewees were knowledgeable and strategic about using benefits and programs in a way that would best help them meet their needs. One focus group participant who had struggled with drug addiction in the past noted that she appreciated drug treatment programs over other government programs: “You know why?... You get breakfast, lunch, and dinner”; also they gave her food to take home when needed. Another interviewee described leaving her mother’s home to go into the shelter system because she knew she would be eligible for more assistance that way and did not think she would be able to afford rent on her own otherwise.

Several interviewees discussed using programs intermittently. One interviewee said she used computers at a nonprofit organization to print documents when she needed them for job applications. Another said that when she visited the nonprofit organization where she took ESL classes, she often took advantage of resource fairs and she liked to get \$10 gift cards/vouchers and sometimes food. Three interviewees recruited from a senior center noted it as an important resource for meals and for classes and activities. One woman explained, “I do everything; they have the computer class, I take it. They have the sewing class, I took it. They have the swimming, I took it to keep moving.” Four interviewees mentioned using libraries to borrow books or take computer classes or use their computers and internet access.

Two interviewees reported learning about resources through health care providers or hospitals. Another interviewee with several children with medical needs received support from organizations dedicated to helping individuals with those conditions. She explained:

A lot of people don’t know about them. For example, I have a daughter with epilepsy and there are organizations that can help with that.... I had to knock on a lot of doors, but thank god they helped me. My eldest, who suffers from mental retardation, an agency helped her with rent, some of the bills, and she was able to move into an apartment with her children.

Support Networks

Family and friends were the most common support networks that interviewees noted, followed by religious institutions and mental health professionals. These networks provided support in a range of different ways: emotional, practical, and financial. Sixteen (16) interviewees spoke about their families as a source of practical and emotional support or spoke about supporting other family members. Many interviewees lived with members of their extended family or received other forms of financial assistance from them.

In many situations family members pooled resources. For example, one interviewee discussed using her family member’s car and another had adult children living with her who did not pay rent, but did pay for utilities that she otherwise would not be able to afford. Support among family members was sometimes complicated, however. One interviewee, for example, described relying on her mother for housing and financial assistance and providing her mother with support at medical appointments, but also noted that they had a difficult relationship and she eventually needed to move out on her own.

Many (14) interviewees mentioned friends as an important source of support. This included financial support, a place to stay, practical advice and tips, and emotional support. Four interviewees described either borrowing money from friends or lending money to friends, ranging from “\$20 here or there” to \$300 so an interviewee would not miss rent on his apartment. Friends also pooled resources: One interviewee’s neighbor watched her children while she worked and did not let the interviewee pay when she was looking for work. Another went grocery shopping with a neighbor so they could pool their food stamps and cash and share the food. Friends were also an important source of emotional support. One interviewee who was in her 20s said she had older friends who would offer encouragement, “Oh, don’t worry, it’s going to be hard now, but it’s going to be so much easier later.”

One interviewee discussed the role of her family and friends in helping her cope. She described going out with her cousin and sister:

We go out to eat and do certain things on ladies’ night or whatever. We do it as a whole big group full of women, and we do fun things and we talk amongst each other, whatever. So that’s helpful. It’s a great way to feel good.... You know, ’cause we are poor and we have to realize it.

Religious institutions, most frequently churches, were mentioned as support networks by nine interviewees. Some interviewees spoke about practical support (often food) that the church provided. Others described receiving spiritual and emotional support. As one interviewee described:

Despite the struggles, there are good people out there who feed you, clothe you, especially the church. There are people that care for you.... Sometimes they provide me with food they have cooked, and they may not know it, but I share it to feed my family. It lasts two to three days.

Four interviewees spoke about mental health providers. Two of them described receiving treatment for depression associated with the financial stress they were facing; one said past treatment for mental health issues unrelated to her financial challenges helped her to cope with those challenges. One interviewee contrasted talking to a psychiatrist or therapist with “street or family philosophers” who gave unsolicited advice:

There’s people you can call for psychiatric evaluations or if you want to talk to a therapist, because people need to know to stop talking to outside people and get professional [help]. Talk to somebody professional, because then you might get information, you know, somebody that’s professionally trained to deal with your situations or mental situations, be a little more accommodating [than friends or family].

3. Discussion

Since nearly half of New Yorkers live in or near poverty, it is important for policymakers and the public to have in-depth understanding of this experience, in order to both raise public awareness and drive policy changes that might alleviate the challenges of living in poverty, reduce entries into poverty, and support individuals on their pathway out of poverty. This report builds on the work of the NYCgov poverty measure, which defines the extent and depth of poverty, to paint a picture of the experience of living in poverty in New York City in 2018. This study is the first to provide qualitative evidence about the experience of living in New York City for the poor and near-poor, defined by the higher NYCgov poverty measure threshold.

Using in-depth interviews to illuminate the specific experiences of those living in poverty in New York City, this study finds that New Yorkers living near or below the NYCgov poverty threshold face burdensome housing costs, jobs that provide insufficient wages and hours to make ends meet, and health challenges arising from their economic conditions. While public benefits provide very important supports to interviewees living around the NYCgov poverty threshold, the interviewees report mixed experiences in applying for and using those benefits. This report also recognizes that both missing services, in some cases, and a lack of knowledge about existing services, in others, contribute to the service gaps study participants described.

In response to the multiple and intersecting challenges study participants faced, they demonstrated creativity, resilience, and determination in facing them. Despite having existing coping mechanisms, they resoundingly called for additional action to alleviate the burdens of poverty, as discussed in **Section 3.2/Participant Recommendations**.

3.1 Key Takeaways

Our research resonates with prior research on the challenges of poverty, both nationally and specifically in New York City. This section presents key takeaways from this project in conversation with prior research. While our findings largely reinforce prior work, our in-depth interviews allow us to understand how poverty presents intersecting and compounding challenges, and how New Yorkers navigate those challenges. Furthermore, the timing of our research when minimum wage was rapidly rising in New York City brought into starker relief the tradeoffs low-income residents face when they confront the benefits cliff. In summary:

By definition, poverty is a lack of sufficient income or resources to cover one's present needs.

This study found that more than half of interviewees have some trouble paying for routine expenses, such as food, rent, or bills, every month. Seventy-three percent of respondents to the screening questionnaire reported that they often worry that food will run out before they have enough money to buy more ($n=66$ of 90).

Poverty carries a profound sense of not being able to get ahead.

While being poor means many things – lack of adequate health care, nourishment, and shelter – it also means experiencing a powerful sense of not being able to get ahead – of bills, of recurring sickness, with advancing one's education to try to increase one's income. For much of the study sample, this sense of not being able to get ahead gets reinforced by events in their life, again and again.

For most participants, their poverty was a result of a series of financial shocks and other setbacks rather than a singular trigger event.

A series of financial shocks and other setbacks can conspire to push people into poverty and then prevent them from getting ahead. Financial shocks are common and damaging: ten interviewees described negative experiences related to job loss,⁶⁹ change of income, or an unexpected expense. Study participants described instances where they begin to make progress or put a little money aside, but then an urgent crisis required those funds. Such setbacks prevent interviewees from gaining the momentum they need to exit poverty. Like many Americans,⁷⁰ most study participants have limited savings (less than \$250) they could draw on to help absorb a financial shock. Without savings, the impact of financial shocks is worse and reinforces the feeling of being unable to get ahead or get out of poverty.

For a subset of participants, health challenges were the single trigger that sent them into and kept them in poverty.

In contrast to the compounding shocks mentioned above, nine study participants had health events that, on their own, initiated a decline in their economic condition. Similarly, nationally-representative research by the Consumer Financial Protection Bureau (CFPB) has identified strong associations between higher average financial well-being and excellent or very good health.⁷¹

Underemployment and low wages in the labor market are bigger issues than a lack of jobs.

Most of our study sample are members of the growing share of the working poor in America, whose jobs are characterized by irregular and inadequate hours.⁷² Interviewees reported that their wages were inadequate to cover their living expenses, especially because most worked part-time and/or erratic schedules despite wanting to work more hours.

Study participants identified a need for good jobs – which they defined as having reliable, consistent, and sufficient hours – and decent wages in order to facilitate exits from poverty,⁷³ but few have been able to access such work.

⁶⁹ Signe-Mary McKernan and Caroline Ratcliffe, (2002), “Events that Trigger Poverty Entries and Exits,” <https://www.urban.org/sites/default/files/publication/60726/410636-events-that-trigger-poverty-entries-and-exits.pdf>

⁷⁰ A report by the US Federal Reserve found that many adults would not be able to cover an unexpected expense of \$400 in cash. Twelve percent would not be able to cover the expense at all, 27 percent would need to borrow or sell personal property to raise the cash, and the remainder would pay for the expense using cash or a credit card (paid off at the next statement month). Source: Board of Governors of the Federal Reserve System, (2019), “Report on the Economic Well-Being of U.S. Households in 2018,” <https://www.federalreserve.gov/publications/files/2018-report-economic-well-being-us-households-201905.pdf>

⁷¹ The same pattern holds true for Americans over age 62, and is even more pronounced. Source: Consumer Financial Protection Bureau (CFPB), (2017), “Financial well-being in America,” <https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-america/>

⁷² Acs, Phillips, and McKenzie, (2000); Collyer, Maury, and Wimer, (2017); Golden, (2015); Loprest and Nightingale, (2018); Rothstein, (2012).

⁷³ Interviewees’ belief that a high quality job could improve their economic situation is backed up by research. For example, a report by the Consumer Financial Protection Bureau (CFPB) found that “On average, adults who work for an employer who offers health benefits, retirement savings benefits, or pension benefits have higher levels of financial well-being than those who do not.” Source: Consumer Financial Protection Bureau (CFPB), (2017), “Financial well-being in America,” <https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-america/>

Public benefits reduce hardship but, for a variety of reasons, are often not enough.

Public benefits were an important source of financial support for many of our interviewees; most received some type of benefit and they often represented a large portion of one's income and allowed interviewees to meet material needs. However, interviewees also described ways in which benefits fell short.

For some, the amount of public benefits may not be sufficient to meet the material needs they described. The City's severe shortage of affordable housing means that securing stable housing was a common challenge among the study sample, even among those receiving housing assistance. Many of those who received benefits such as SNAP felt that the amount they received in those benefits was not enough.

In other cases, respondents reported that several barriers, found in prior research,⁷⁴ prevented them from applying for benefits altogether. These included documentation and application requirements, beliefs about eligibility requirements or about who public assistance was for more generally, lack of knowledge about resources and where to go for help, family dynamics that complicate one's ability to apply for or access benefits, and stigma or pride.

The phenomenon of a benefits cliff means that an increase in earned income can sometimes leave households the same or even worse off, when it triggers public benefits to decrease or end.

The benefits cliff – where an increase in earned income triggers public benefits to decrease or end, balancing out or negating the higher income – contributed to participants' sense that benefits were inadequate.⁷⁵ Interviewees described instances in which they became hopeful about an impending improvement in their quality of life, whether because of finding new housing or increasing their income, but instead ended up in the same position or even worse off. In other words, earning more income did not necessarily help them get ahead in the way they expected (reinforcing the point above about not being able to get ahead despite one's efforts).

The timing of our research made this issue more salient: Beginning in 2013, the minimum wage for workers in New York City increased from \$7.25 per hour through a series of phased-in increases to the target of \$15 per hour, reached in 2019. Since many benefits are tied to the lower *federal* poverty threshold, low-wage New Yorkers were experiencing increases in income but being closed out of federally-determined benefits like SNAP.⁷⁶

⁷⁴ Vicki Lens, Margo Nugent, and Christopher Wimer, with Antonina Pavlenko, (2016), "Why Don't Low-Income New Yorkers Seek Help?" http://povertytracker.robinhood.org/download/poverty_tracker_winter_2016.pdf

⁷⁵ This phenomenon is well documented in the literature. For example, Edin and Lein (1997) documented tradeoffs single mothers encountered when entering the workforce. While mothers' earned income increased, so did their childcare and transportation expenses, and their overall economic status remained about the same. Source: Edin, K., & Lein, L. (1997). *Making Ends Meet: How single mothers survive welfare and low-wage work*. New York: Russell Sage Foundation.

⁷⁶ During this time the federally mandated minimum wage remained constant stuck at \$7.25 per hour. Other states and localities that have elected to exceed this minimum find a similar disconnect between an increased wage and benefit eligibility. This more than doubling of the minimum wage increased the incomes of low-wage workers. At the same time, it decreased eligibility for benefits. Some of the additional wage income was offset by a loss in benefit-related resources. See **Section 2.4/Public Benefits and Other Resources** for an example of the effect of the benefits cliff on a household's earnings.

Benefits were sometimes so important that interviewees gave up work or reduce their income, even if they badly want to work, so that they can receive them. Specifically, several reduced their incomes to qualify for Medicaid. In these cases, access to health care was important enough to justify this tradeoff.

New Yorkers near or below the poverty line are strong, resilient, and strategic in navigating poverty.

People in the study described a range of coping mechanisms, strategies, support networks, and resources by which they took control of their lives to navigate poverty, demonstrating resilience in addressing these hardships and challenges for themselves and others in their lives. These include coping mechanisms such as religious faith, hope, strategies to navigate the practical aspects of getting by, reciprocal personal networks for emotional and practical support, and public resources to fill gaps in their household's needs.

3.2 Research Participant Recommendations

In the spirit of community-based participatory research, it was important to learn what priorities research participants had for the outcomes of this study. We asked 27 interviewees, “What do you think would be an important outcome of this research?” and found strong levels of agreement for the following recommendations.

Do Something

By far, this was interviewees’ most clearly repeated directive ($n=14$), who were eager to see change for themselves, their families, and their communities. Three participants expressed fatigue with the lack of progress made thus far, citing broken promises made by public entities in the past or a fear that this report would be shelved and forgotten amongst others. We also heard from more than one participant the sentiment that public officials know what the problems are but that the political will for change is what is really lacking. One participant simply said, “They just don’t care.” Three others also commented:

The good of all this is that someone is listening to me. Perhaps this will help others have an idea of our experience. Because sometimes a person looks fine on the outside but are suffering on the inside. This research can motivate people, and it helps me personally to have hope in the City of New York.

Besides doing these interviews, [the City should] come out to those who they provide resources to. Actually have live people and the upperclassmen [sic] come out to visit the locations, people in the neighborhoods, have more forums or whatever you call those, forums or meetings and so forth. And not only listen to what people have to say, but actually implement. Take a step at a time, but implement things so that people have more faith in providing resources and stuff. Have taxes, and have people making high tax brackets contribute.

I hope that you’ll go some way further. I hope so. It’s for good, not to take the paper and put it in the drawer.

Understand the Problem and Talk about It

More than half of respondents to this question stated a desire for the experience of poverty and the needs of the poor to be better understood and more publicly discussed. The latter request is twofold, meaning a desire both to share experiences that may be negative with peers and to discuss the needs of the poor in a wider audience of New Yorkers and policymakers in order to craft more effective solutions. Many research participants reported experiencing a sense of relief just from talking through their experiences of poverty with an interviewer. We believe that these experiences in part influenced this recommendation.

The more of these [focus] groups that y'all do, the more people that come, the more people understand and the more they're like, "Oh, good changes will come," so more will participate and more can change. So I think...more of these groups, more people, more knowledge, and more changes will come.

I just think that it just needs to be brought up. It just needs to be talked about more.... I think it can be brought to a broad public. People need to know these things. People need to hear these things.

Provide More Resources

Three participants recommended increasing awareness of existing resources, but eight participants said it was necessary to offer more resources for those in need, particularly affordable studio apartments for single people and youth in need of higher levels of education. Though lack of knowledge about existing resources may be problematic, research participants were more adamant that existing resources are simply not abundant enough to meet the needs of low-income New Yorkers.

When one researches the needs, the problems and the situations in which people live in, one knows what they need to do, what works, and what assistance can be offered to those groups of people in need. You can supplement the needs in a more personal way. Because when a person is missing something, not only does it have a financial effect on them, but an emotional effect, a physical effect, an effect on the family. When a marriage is having economic problems, love takes a toll. As much as you love someone, the problem with there being no water, no food, no light, who are you going to complain to? Your husband. So that affects the love you have for one another. And when you are depressed it affects your children because they do not have joy. The children ask for things and you get frustrated. You won't treat them with the joy they need because you are frustrated. It affects everything. It affects you at work, in your environment. And this study will help with an understanding of the scope.

3.3 Next Steps

Our research expands on the understanding of the lived experiences of poverty and the multiple ways in which its challenges intersect with and compound one another. As described throughout this report, inadequate work opportunities, the inability to pursue education and training to improve work opportunities, and the high cost of housing collide to keep many poor New Yorkers from advancing along a permanent path out of poverty. Given the size and diversity of New York City, however, this report only begins to illuminate the experience for a certain subset of residents living in and near-poverty.

Future research could further explore lived experiences of poverty in New York City, as well as the specific policy mechanisms influencing the experience of poverty. For example, an annual complement to NYCgov Poverty Measure Report that is qualitative or mixed methods could capture the lived experience of poverty from a greater share of the population, or focus on subpopulations of particular interest in a given year. Research could also explore the drivers leading households to face the benefits cliff, how households navigate the effects of the benefits cliff and make tradeoffs to compensate, or how policy interventions at the local, state, or federal level might help to mitigate these effects. We also suggest further research to better understand the two trajectories into poverty we identified – a series of financial shocks versus major health changes – and the implications of each trajectory both for individuals living them and for potential policy responses. We recommend these reports continue to have strong community engagement in conceptualizing, executing, and developing recommendations so this body of research will be responsive to the preferences and needs of affected communities.

Disseminating research findings is equally important. This report is based on community-based participatory research, which has core values to equitably share knowledge among stakeholders and use research results to address community concerns.⁷⁷ For this project, sharing knowledge and sparking broader conversations about responses were key community concerns. Key stakeholders to include in dissemination include low-income households, especially study participants; service provider organizations, particularly study partner BronxWorks; City agencies; and policymakers. Building relationships about poverty between and across low-income New Yorkers and City institutions could catalyze not only the broader understanding the study participants called for but may spark avenues for developing solutions to some of the challenges posed by living in poverty or efforts to ameliorate it through policies and programs.

⁷⁷ Detroit URC Board. 2011. “Community-Based Participatory Research Principles.” <http://www.detroiturc.org/cbpr-principles.html>

Appendix A: Resource Guide

The following websites can help you learn about programs and services available throughout the City.

ACCESS NYC (<https://access.nyc.gov/>): Helps benefits-seeking NYC residents screen for benefit and program eligibility, learn how to apply, gather required documents, and look for nearby service centers. ACCESS NYC provides information on over 40 city, state, and federal benefits and services in English, Arabic, Bengali, Chinese (Traditional), French, Haitian Creole, Korean, Polish, Russian, Spanish, and Urdu. Types of services on the ACCESS NYC Website include cash assistance and tax credits, childcare services, SNAP benefits, health insurance assistance, housing support, training and job opportunities.

ACCESS HRA (AHRA) (www.nyc.gov/accesshra): Allows NYC residents to apply for SNAP (Supplemental Nutrition Assistance Program/food stamps) benefits online from a computer or mobile device. Applicants can submit all documents remotely, including through an AHRA mobile app from their phones and they can call for an eligibility interview at a time of their choosing. Recertification can also be done without having to visit a physical center. In 2019, the Department of Social Services will begin to provide the same online access for those applying for cash assistance benefits.

FoodHelp.nyc (foodhelp.nyc/emergency-assistance-en/): Provides information about location of community kitchens and food pantries in all five boroughs through online map and address listings.

Growing Up NYC (nyc.gov/growingupnyc): Helps NYC families and caregivers of children and young adults age 0-24 learn about and access City programs, age guides (development milestones, parenting tips, etc.), and neighborhood events and activities.

Generation NYC (nyc.gov/generationnyc): Helps NYC teens and young adults navigate City resources on issues such as high school and college admissions, financial literacy, health insurance, mental health resources, finding an apartment, and employment.

NYC Well (nyc.gov/nycwell, 1-888-NYC-WELL (1-888-692-9355)): Provides a one-click, one-call connection to counseling, crisis intervention, peer support, and referrals to ongoing treatment services 24 hours a day. Mental health professionals are available to help New Yorkers who are struggling with suicidal thoughts, mental health problems like depression and anxiety, and substance misuse. NYC Well is accessible in more than 200 languages and is a free and confidential service.

NYC Housing Portal (nyc.gov/housingportal): Provides NYC housing resources to find affordable housing, fight eviction or tenant harassment, find shelter, get help paying for housing, report a housing complaint, and more.

NYC 311 (nyc.gov/311): Provides the public with quick, easy access to all New York City government services and information and handles requests for government and non-emergency services. Services can be accessed by phone (311 or 212-NEW-YORK (212-639-9675), text (311-692) or online nyc.gov/311.

NY State of Health (<https://nystateofhealth.ny.gov/>): Provides a one stop shop for New Yorkers to find affordable low-cost health insurance options through the Individual Marketplace.

Appendix B: City Initiatives & Resources

As part of Mayor de Blasio’s vision to make New York City “the fairest big city in America,” the City has launched, expanded, or maintained key initiatives* that have a major impact on poverty among New Yorkers. These initiatives provide supports in many ways, including: 1) increasing income (via minimum wage increase, job creation and job training); 2) accessing benefits; 3) providing affordable housing supports (public housing, tenant protection, rent regulation); 4) providing access to opportunity (infrastructure, education, immigration assistance, small business programs); 5) offering health care assistance; and 6) building anti-poverty infrastructure for systemic change.

** This Guide lists programs and initiatives highlighted in the City’s 2018 NYCgov Poverty Measure,⁷⁸ as well as recent initiatives with potential to have major impact on reducing poverty in NYC.*

B.1 Income

The most direct way of reducing poverty in New York City is to increase the income of residents, and the City has a wide array of initiatives aimed at doing so. One such initiative is the steady increase in the minimum wage, from \$7.25 per hour in 2013 to \$15 per hour effective January 2019. The City also views increased job creation and job training as key to lifting New Yorkers out of poverty. Initiatives such as Career Pathways, a framework for workforce development that recognizes the need to make a range of supports available, from basic job readiness preparation to career advancement; HireNYC, which launched in 2015 to fill jobs created by the City’s purchases and investments; NYC: ATWORK, the City’s first public-private partnership to increase employment for New Yorkers with disabilities; New York Works, a \$1.5 billion initiative to create 100,000 jobs with good wages over 10 years in the areas of cyber security, life sciences and health care, industrial and manufacturing, and cultural sectors, aim to advance the City’s commitment to lift 800,000 New Yorkers out of poverty.

B.2 Benefits

Public benefits play an important role in reducing poverty among New Yorkers, and the City is working to increase awareness of these benefits and provides help in filing for them.

[ACCESS NYC](#) is an online public screening tool that allows New Yorkers to determine their eligibility for City, state, and federal health and human service benefits from cash assistance, childcare, and food assistance to health care, housing, and employment.

[ACCESSHRA](#) (AHRA) is an online and mobile-enabled system that simplifies and speeds up the process for New Yorkers to apply for and recertify for Supplemental Nutrition Assistance benefits online, submit documents remotely, and make changes to their cases without coming into an office. In 2019, the Department of Social Services will enhance AHRA by including Cash Assistance applications in its online service model (Cash Assistance recertifications are already available).

[FoodHelp.nyc](#) provides information about location of community kitchens and food pantries in all five boroughs through online map and address listings.

⁷⁸ New York City Mayor’s Office for Economic Opportunity (2020). *New York City Government Poverty Measure 2005-2018. An Annual Report From the Office of the Mayor*, https://www1.nyc.gov/assets/opportunity/pdf/20_poverty_measure_report

B.3 Affordable Housing

The City's housing supports range from NYCHA public housing, programs that offer relief from rent increases to some of the most vulnerable New Yorkers, legal services for tenants, displacement protection, and homeless shelter services. The City's new Housing Portal (nyc.gov/housingportal) provides resources to help New Yorkers find a safe and affordable place to live.

Building and Preserving Affordable Housing Units: When Mayor de Blasio took office, he announced a plan to build or preserve 200,000 units of affordable housing by 2024 – the largest municipal affordable housing program in the country. The City exceeded its initial goals and raised its target. In [Housing New York 2.0](#), it set out a roadmap for building or preserving 300,000 units by 2026. In January 2020, the City launched a new phase of its affordable housing program, [YOUR Home NYC](#). This new initiative prioritizes building new homes for the lowest income New Yorkers. Under the program, half of all City-financed newly built homes will be for families making under \$50,000 a year, and at least half of those will be for families earning less than \$30,000 per year.

Rental Assistance: In 2014, the Administration began new rental assistance voucher programs to prevent homelessness and to provide a path out of shelter for homeless families and childless adults. In October of 2018, these programs were consolidated into a single, streamlined program, City FHEPS. City FHEPS provides subsidies for five years (with exceptions for good cause and for certain populations), with tenant contributions capped at 30% of income and, along with existing federal programs like Section 8, has helped over 109,000 people move out of shelter or avoid homelessness as of December 2018.

Protecting Tenants & Tenant Legal Assistance: In his 2019 State of the City address, Mayor de Blasio signed an executive order creating the Mayor's Office to Protect Tenants, which will lead up anti-harassment and outreach efforts, working with multiple agencies.

In August 2017, Mayor de Blasio signed first-in-the-country Universal Access to Counsel legislation to provide all New Yorkers facing eviction in Housing Court and NYCHA administrative proceedings access to with free legal services to prevent unfair evictions. The initiative, which is phasing in over five years, is expected to serve 400,000 tenants when it reaches full strength in 2022. As of June 2018, as a result of increased access to legal help for tenants through the Administration's legal services programs, 30% of tenants in eviction cases in Housing Court had legal representation, up from 1% in 2013.

B.4 Access to Opportunity & Education

The City is working to improve access to infrastructure, increase educational opportunities for all students, support immigrants, regardless of their status, empower women and minority-owned enterprises, and provide support for families and youth.

Educational opportunities: Programs to increase educational opportunity begin at 3-K and continue through college completion. Building on the success of free universal pre-K, the City introduced 3-K for All, which is now being offered in all five boroughs. Programs such as CUNY ASAP, CUNY ACE, LaGuardia College Part-Time Completion Initiative, and the Bronx Community College Advancing Part-Time Excellence aim to increase college persistence and graduation rates.

Infrastructure: The City has prioritized expanding affordable, reliable access to key infrastructure for all New Yorkers. Newly expanded eligibility guidelines for Fair Fares will now allow eligible NYCHA

APPENDIX B: CITY INITIATIVES & RESOURCES

residents, CUNY students, and military veterans below 100 percent of the poverty line to receive discounted MetroCards with plans to launch an open enrollment process for all New Yorkers at or below the poverty line. Affordable access to high-speed internet is critical to economic well-being. In January 2020, the City announced a [New York City Internet Master Plan](#) – a vision for affordable, high-speed, reliable broadband service.

Immigration assistance: Poverty rates for noncitizens are consistently higher than rates for native-born and naturalized citizens. To mitigate this, the City has invested in supporting all immigrants, and also in providing assistance to immigrants to transition to legal residency. Initiatives include [IDNYC](#), the City’s official municipal identification card, free citizenship application assistance and community-based immigration legal services ([ActionNYC](#)), and free legal services programs for immigrant New Yorkers facing complex legal challenges such as asylum and removal ([Legal Services at HRA’s Office of Civil Justice](#)).

Women and minority-owned businesses: As part of the Mayor’s OneNYC goal, the City has awarded more than \$10 billion to women and minority-owned business enterprises since 2015 to promote a more inclusive economic participation and empowerment. The City aims to expand the goal and award \$20 billion by 2025. Information on MWBEs can be found at [nyc.gov/MWBE](#).

Families and Youth: In 2016, the City launched [Growing Up NYC](#), an initiative that brings together the City’s child and family related resources in a mobile-responsive, accessible platform. Growing Up NYC offers information on more than 70 City, state, and federally funded benefits and programs; easy-to-read age guides with developmental milestones and parenting tips; and details about local events and activities. In 2018, the City launched [Generation NYC](#) as part of Growing Up NYC, a new digital platform targeted to New Yorkers ages 13-24, providing information on high school and college admissions, finding employment, and mental health resources, etc.

B.5 Health Care

One in five New Yorkers face mental health issues each year, which often go untreated, particularly in low-income communities. In 2015, the Mayor and First Lady launched ThriveNYC, a set of 54 initiatives to support the mental well-being of New Yorkers. Initiatives include Mental Health First Aid Training, which fund and facilitate the training of New Yorkers to better recognize the signs, symptoms and risk factors of mental illness and addiction and more effectively provide support, Mental Health in Schools, which expands mental health services in Community Schools, and Connections to Care (C2C) that funds community-based organizations (CBOs) to train staff in skills to address mental health needs. [NYCWell](#) provides free connection to counseling, crisis intervention, peer support, and referrals to ongoing treatment services 24 hours a day by phone, text, or online chat.

In January 2019, Mayor de Blasio announced plans to guarantee health care for all New Yorkers. The City will serve the 600,000 New Yorkers without insurance by strengthening NYC’s public health insurance option, MetroPlus, and ensure anyone ineligible for insurance – including undocumented New Yorkers – has direct access to NYC Health + Hospitals’ services through a new program called NYC Care. [GetCoveredNYC](#), a multilingual outreach tool helps New Yorkers enroll in affordable, quality health insurance, and receive primary and preventive care at NYC Health + Hospitals.

Appendix C: Poverty Thresholds

NYCgov's poverty measure quantitatively captures many nuances including high local housing costs, utilities, childcare and transportation expenses, food, and clothing. The NYCgov poverty measure also includes the effects of public programs on moving people out of poverty.

Exhibit C.1 and **C.2** show thresholds for poverty (100%) and near-poverty (150%) by household composition. **Exhibit C.3** presents a comparison of the NYCgov and federal poverty rates and thresholds.

Exhibit C.1: NYCgov Poverty Thresholds, by Size of Family and Number of Related Children under 18 Years (2016)

Size of Family Unit	Number of Children							
	None	One	Two	Three	Four	Five	Six	Seven
One person	\$ 15,017							
Two persons	\$ 21,174	\$ 22,661						
Three persons	\$ 32,402	\$ 28,520	\$ 26,903					
Four persons	\$ 39,630	\$ 36,094	\$ 32,402	\$ 30,874				
Five persons	\$ 46,330	\$ 43,036	\$ 39,630	\$ 36,094	\$ 34,638			
Six persons	\$ 52,637	\$ 49,527	\$ 46,330	\$ 43,036	\$ 39,630	\$ 38,233		
Seven persons	\$ 58,635	\$ 55,671	\$ 52,637	\$ 49,527	\$ 46,330	\$ 43,036	\$ 41,688	
Eight persons	\$ 64,380	\$ 61,536	\$ 58,635	\$ 55,671	\$ 52,637	\$ 49,527	\$ 46,330	\$ 45,025

Source: New York City Government Poverty Measure 2005-2016, Appendix B.

Exhibit C.2: NYCgov near-Poverty Thresholds, by Size of Family and Number of Related Children under 18 Years (2016)

Size of Family Unit	Number of Children							
	None	One	Two	Three	Four	Five	Six	Seven
One person	\$ 22,526							
Two persons	\$ 31,761	\$ 33,991						
Three persons	\$ 48,603	\$ 42,780	\$ 40,354					
Four persons	\$ 59,446	\$ 54,141	\$ 48,603	\$ 46,312				
Five persons	\$ 69,496	\$ 64,555	\$ 59,446	\$ 54,141	\$ 51,956			
Six persons	\$ 78,956	\$ 74,290	\$ 69,496	\$ 64,555	\$ 59,446	\$ 57,349		
Seven persons	\$ 87,952	\$ 83,506	\$ 78,956	\$ 74,290	\$ 69,496	\$ 64,555	\$ 62,533	
Eight persons	\$ 96,570	\$ 92,304	\$ 87,952	\$ 83,506	\$ 78,956	\$ 74,290	\$ 69,496	\$ 67,538

Source: New York City Government Poverty Measure 2005-2016, Appendix B.

APPENDIX C: POVERTY THRESHOLDS

Exhibit C.3: NYCgov and Federal Poverty Rates and Thresholds, 2014-2016

	2014	2015	2016
Poverty Rates (%)			
NYCgov Poverty	20.6	19.9	19.5*
NYCgov Near-Poverty (Below 150%)	45.1	44.2	43.5*
Federal Poverty	19.1	18.4	17.6*
Thresholds (\$) for household of 2 adults and 2 children			
NYCgov Poverty	31,581	31,756	32,402
Federal Poverty	24,008	24,036	24,339

Source: Data provided by NYC Mayor's Office for Economic Opportunity using 2016 1-Year American Community Survey Public Use Micro Sample as augmented by NYC Opportunity

Notes: Numbers in **bold** indicate a statistically significant change from the prior year.

* indicates a statistically significant change from 2014.

Appendix D: Methodology

This appendix presents additional information on the analytic details of the study, including research questions, research design and methodological approach, and data collection and analysis.

D.1 Research Questions

The Mayor’s Office for Economic Opportunity (aka NYC Opportunity), the study’s Community Advisory Board (CAB, discussed below), and Abt Associates jointly developed the study’s research questions:

Primary Research Questions

1. What are New Yorkers’ lived experiences living in poverty or near-poverty?
2. What are the ways that poverty affects New Yorkers’ lives, including in terms of work, education, financial well-being, health, neighborhood and housing quality, and family dynamics?

Secondary Research Questions

3. How do New Yorkers living in poverty navigate the effects of poverty on their lives?
4. What strategies do New Yorkers use to successfully navigate the challenges of living in (or near) poverty in the city?
5. What challenges associated with living in poverty are hardest to meet or are unmet?
6. How do public benefits contribute to New Yorkers’ experiences living in poverty? For those who seek public benefits, what are their experiences like and how could they be improved? For those who don’t seek benefits, why not, and could the City help address those issues?

Based on consultations with NYC Opportunity and its Poverty Research Unit, advice from the CAB, and existing literature on poverty, we established eight primary topics to help inform responses to our research questions and organize interview protocol questions:

- Income, Work & Gigs.
- Public Benefits & City Services.
- Support Networks.
- Trigger Events & Episodes of Poverty.
- Assets & Financial Well-Being.
- Neighborhood Factors.
- Health & Well-Being.
- Housing.

D.2 Research Design and Methodological Approach

This study draws on methods of community-based participatory research (CBPR). This paradigm involves community members as research partners throughout the project. The benefits of a CBPR approach all derive from establishing collaborative, non-hierarchical research relationships among

researchers, research sponsors, and study participants. When executed well, CBPR produces research that reflects affected communities’ priorities; develops actionable insights that reflect on-the-ground realities; and builds research capacity within participating communities. Specific components of a CBPR approach vary by project, but they can include the community participating in decision-making, developing research questions, recruiting participants, collecting data, and interpreting and analyzing data.

In this project, we engaged the community in many of these ways, including the partnership with BronxWorks, convening of the CAB, and role of the CRs. Abt staff conducted a focus group prior to the interviews beginning; this “exploratory” focus group was an opportunity for additional community members to shape the research by weighing in on the interview topics we were developing. Then, at the end of interview data collection, we convened a “member check” focus group where community members checked the validity of our findings. **Exhibit D.1** summarizes the ways in which our CAB/CRs were involved in this study.

Exhibit D.1: Components of Community-based Participatory Research, by Component

Research Design	Data Collection	Interpretation and Co-Production of Knowledge	Taking It Back to the Community
<ul style="list-style-type: none"> •Collaborative development of research plan, including: <ul style="list-style-type: none"> •Research objectives •Target sample •Recruitment approach and locations •Interview topics 	<ul style="list-style-type: none"> •CRs recruit study participants and collect screening data •CRs conduct interviews •CRs observe research settings •Abt conducts exploratory and member check focus group 	<ul style="list-style-type: none"> •CRs provide interpretive comments and feedback on analysis by Abt •CRs comment on the draft report 	<ul style="list-style-type: none"> •Member check focus group •Distribute final report to research participants and partners

Source: Adapted from Dodson and Schmalzbauer, 2005⁷⁹

CBPR can enhance the tangible benefits of research for all partners by building capacity and developing a more nuanced understanding of complex environments. The benefits of a CBPR approach for this study are multiple. First, it is important to give voice to community members who experience poverty and its impacts and to have this community drive the direction of the research through co-development of research questions and topics of inquiry. Second, community researchers were crucial in continually refining the research approach, such as where and how to recruit New Yorkers in specific circumstances. Third, the nature of our research topic is potentially sensitive, and the involvement of community researchers serves both to facilitate access to this population and to enhance the comfort of research participants during an interview. Finally, CRs helped interpret the results through local context and reviewed the report for accuracy.

⁷⁹ L. Dodson and L. Schmalzbauer, (2005), “Poor Mothers and Habits of Hiding: Participatory Methods in Poverty Research.” *Journal of Marriage and Family*, 67, 949–959. doi:10.1111/j.1741-3737.2005.00186.x

D.3 Data Collection and Analysis

This section describes the data collected and our approach to analysis.

Data Collection

The study team collected data from several sources, including a screening questionnaire, interviews with residents in English and Spanish, and exploratory and member check focus groups. **Exhibit D.2** summarizes data collection activities.

Exhibit D.2: Data Collection Activities, in Chronological Order

Activity	# of Participants
All Applicants (N=101)	
Screening questionnaire	101
Subset of Study Participants (N=41)	
Exploratory focus group	5
In-depth interviews	31
Member check focus group	5

CRs collected the majority of the data: collecting screening questionnaires and conducting interviews. Abt staff supervised and assisted with these activities and led the two focus groups. Study participants were not repeated across the exploratory focus group, in-depth interviews, and member check focus group.

Screening Questionnaires

Screening questionnaires were completed by 101 individuals interested in completing a study interview. In addition to its primary purpose as a screening tool for selecting interviewees, the screening questionnaire provided data on a larger number of individuals who were approached for the study and were interested in participating. For more information on our research sample, see **Section F.2/Research Sample**.

The screening questionnaire (see **Appendix F**) included items on demographic characteristics such as age, race/ethnicity, language, household structure, educational attainment, income, and sources of income. The questionnaire also included subjective items about material hardship and economic situation and open-ended items asking about sources of support and what would help the respondents to live a better life in New York City.

Focus Groups

We conducted an **exploratory focus group** prior to beginning interview data collection in order to raise additional topics and themes to explore in interviews, to identify particular areas of focus, and to refine the wording of specific interview questions (see Appendix F for the discussion guide). Its group members consisted of five individuals recruited through BronxWorks. The focus group was effective in confirming our interview protocol questions and raising early themes, such as the challenges of paying for rent and food, the prevalence of health care issues, and issues of mistrust in the public realm.

After a preliminary analysis was complete, we conducted a **member check focus group** with five applicants who had filled out the screening questionnaire but not been interviewed (see Appendix F for the discussion guide). In CBPR research, member check focus groups serve to ensure that the findings

from the study are valid.⁸⁰ This discussion allowed us to check our initial interview findings and gather additional information or gain clarity on particular sub-topics, such as access to emergency funds and housing quality.

Analysis

During data collection, we debriefed regularly with CRs regarding interim data collection findings and emerging themes. This enabled our team to adjust our approach to certain questions and topics and to probe more specifically on emerging areas of interest. This adjusting occurred on several occasions, in one instance prompting the Abt study team to add new questions to the interview guide on criminal justice issues.

All transcripts from the interviews and focus groups were organized and analyzed using NVivo 11.0, a software package designed for the management and analysis of qualitative data. Each transcript was classified according to data source (e.g., interview, focus group, etc.), demographic (e.g., gender, race/ethnicity, etc.), and other characteristics (e.g., poverty depth, employment status, etc.).

We developed a coding structure based on our research questions, interview topics, and list of themes emerging from the data. For example, based on interviewees' responses, we added the role of religion as a support mechanism and trust in the public realm. Once we finalized the codebook, we applied it to all interview and focus group data.

Abt staff then queried and analyzed all transcripts thematically to identify patterns in the data. Querying and analyzing data are steps in the qualitative research process by which analysts use analytic tools such as NVivo to search the data—in this case, interview and focus group transcripts—for specific results. For example, an analyst may search all transcripts for the term “SNAP” or “food stamps” to collect in one place all of the information about people receiving food benefits. Analysts can also search data based on the coding structure described above to identify patterns. This may begin with reviewing all data coded to a specific code, such as “SNAP,” to understand the range of responses and whether there are typical responses or experiences. Analysts may perform more complex queries, such as searching for where codes overlap, such as “SNAP” and “beliefs about eligibility” for public services and programs. When our analysis of the data indicated a potential relationship or pattern across interview classifications, such as age, gender, family type, or employment status, we also examined the data by this group classification.

Once the Abt team developed a first draft of this report, we shared it with the CRs and the CAB to gain their feedback and made adjustments to the report accordingly.

⁸⁰ Y.S. Lincoln and E. Guba, (1985), *Naturalistic Enquiry* (Beverly Hills, CA: Sage); and C. Seale, (2007), *The Quality of Qualitative Research* (London: SAGE).

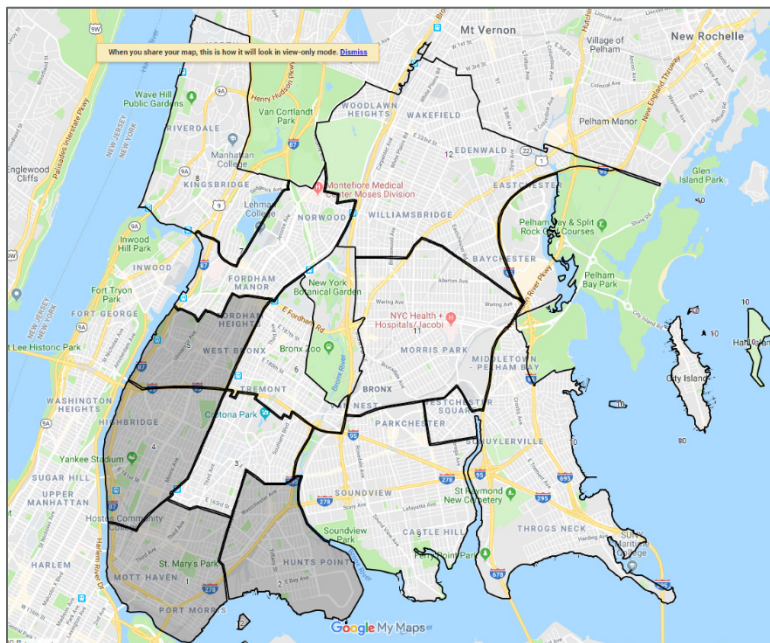
Appendix E: Research Setting and Population

The following section reviews important elements in the history and the demographic and socio-economic characteristics of our research area in the Bronx. **Section F.2/Research Sample** then discusses how this study’s research sample compares to the larger population of New Yorkers living in poverty or near-poverty.

E.1 Research Area

New York City is the single largest city in the United States and the most diverse by many measures. The sheer scope of this City required us to focus our research efforts geographically. For this study, we concentrated our work in the Bronx, the borough with the highest poverty rate, at 58% of residents being poor or near-poor. While the Bronx bears a reputation in the cultural zeitgeist largely formed by the economic collapse and urban decay of the 1970’s and long memorialized by the phrase “the Bronx is burning,”⁸¹ it’s also been a place of strong community and opportunity, with recent population and business growth driven by an increase in the number of immigrants to the borough.^{82,83}

Exhibit E.1: Map of the Bronx with Research Area Shaded



Source: Google Maps

⁸¹ J. Mahler, (2006), *Ladies and Gentlemen, the Bronx Is Burning: 1977, Baseball, Politics, and the Battle for the Soul of a City* (New York: Picador).

⁸² T. P. DiNapoli, (2018, July 20), *An Economic Snapshot of the Bronx* (Rep. No. Report 4-2019). Retrieved from <https://www.osc.state.ny.us/osdc/rpt4-2019.pdf>

⁸³ Office of the New York State Comptroller, (2018, July 20), “DiNapoli: Economic Snapshot Shows the Bronx Making Impressive Gains in Addressing Challenges” [Press release]. Retrieved from <https://www.osc.state.ny.us/press/releases/july18/072018a.htm>

APPENDIX E: RESEARCH SETTING AND POPULATION

The Bronx is home to BronxWorks, a nonprofit organization with more than 38 locations dedicated to serving community members of all ages. BronxWorks community centers offer after-school programs, early childhood education, immigration services, housing assistance services, Single Stop offices, food pantries, special events, and more. The breadth of BronxWorks services and locations afforded the study the opportunity to reach a range of individuals in our research, from well-connected “help-seekers” to neighborhood passers-by.

Data collection took place primarily in the South and Southwest Bronx, in neighborhoods that are generally higher poverty, even within the Bronx, and have a BronxWorks presence.⁸⁴

Compared to New York City as a whole, the area of study in the Bronx is almost entirely non-White and is poorer and worse off on a number of measures of socio-economic well-being, from employment rates (–4.2 points) to educational attainment by the percentage of residents holding a bachelor’s degree or higher (–23.5 points) to health insurance coverage rates (–3.5 points) and households with retirement income (almost half as few).⁸⁵ See **Exhibit E.2** for a detailed comparison of demographic and socio-economic characteristics in the study area compared to New York City.

Exhibit E.2: Demographic and Socio-economic Characteristics in Study Area Compared to NYC, 2012-2016

Characteristic	NYC (N=8,461,961)	Study Geography (NTAs within CD 1, 2, 4, 5) (N=431,853)
	%	%
Race/Ethnicity		
Non-Hispanic White	32.3	1.4
Non-Hispanic Black	22.2	28.2
Non-Hispanic Asian	13.6	1.3
Hispanic, any Race	29.0	67.7
Other	2.9	1.2
Educational Attainment (age 25 and over)		
Less than high school	19.2	36.8
High school	24.0	27.1
Some college	14.2	16.9
Associate’s degree	6.4	6.4
Bachelor’s degree	21.3	9.3
Master’s degree or higher	14.9	3.4
Employment Status		
In labor force	63.7	57.1
<i>Employed</i>	91.4	87.2
<i>Unemployed</i>	8.6	12.8
Not in labor force	36.3	42.9

⁸⁴ The research area is roughly analogous to Bronx Community Districts 1, 2, 4, and 5 and to the following Neighborhood Tabulation Areas: Highbridge (BX26), Hunts Point (BX27), Longwood (BX33), Fordham South (BX40), Mount Hope (BX41), Melrose South-Mott Haven North (BX34), University Heights-Morris Heights (BX36), Mott Haven-Port Morris (BX39), East Concourse-Concourse Village (BX14), and West Concourse (BX63).

⁸⁵ Source: Compiled from the NYC Planning Population FactFinder (2012-2016 American Community Survey).

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Characteristic	NYC (N=8,461,961)	Study Geography (NTAs within CD 1, 2, 4, 5) (N=431,853)
	%	%
Income and Public Benefits to At Least One Household Member		
Social Security	24.7	20.9
Retirement income	12.1	6.4
Supplemental Security Income	7.8	16.8
Cash public assistance income	4.2	9.3
SNAP benefits (past 12 months)	20.4	49.7
Health Insurance Coverage		
With health insurance coverage	89.0	85.5
<i>Private</i>	55.8	28.9
<i>Public</i>	41.1	61.8
No health insurance coverage	11.0	14.5

NTA is Neighborhood Tabulation Areas. CD is Bronx Community District.

Source: Compiled from the NYC Planning Population FactFinder (2012-2016 American Community Survey)


In the following section, we describe our research sample in comparison to all NYC residents living in poverty.

E.2 Research Sample

The study team interviewed as diverse a sample of residents in poverty as possible in our research area. During recruitment events, the study team set up a recruitment table for individuals to approach, approached individuals to invite them to learn more about the study, and asked BronxWorks staff to help spread the word to their clients. Interested individuals completed a one-page screening questionnaire which provided the study team with key demographic information; data about their personal outlook on past and future experiences; and input on opportunities for the City to address the most pressing challenges facing New Yorkers in poverty.

Study eligibility was based on three factors: age, residency, and income. Screening questionnaire respondents were eligible for the study if their responses indicated that:

- They were 18 or older, *and*
- They live in New York City, *and*
 - Their household income placed them below 150% of the NYCgov poverty threshold, *or*
 - Their household income placed them at or above 150% of the NYCgov poverty threshold *and* they answered yes to one of the material hardship items, related to challenges paying for food, rent, or utilities.



Research Sample
(Number of Participants)

- Screening questionnaire sample: 101
- Study sample: 41, including:
 - Interview sample: 31
 - Focus group sample: 10

Exhibit E.3 summarizes poverty depth amongst NYC residents and the study sample. (See **Exhibits C.1** and **C.2** for the NYCgov 100% and 150% poverty thresholds by household composition.)

APPENDIX E: RESEARCH SETTING AND POPULATION

Exhibit E.3: Poverty Depth amongst NYC Residents and Study Sample, 2012-2016

Characteristic	NYC (N=8,461,961)	Screened Study Applicants (N=101)	Study Participants (N=41)
	%	%	%
Poverty Depth			
Poor (below 100% of the NYCgov poverty threshold)	19.5	55.4	53.7
Near-poor (100% to less than 150% of NYCgov poverty threshold)	24.0	13.9	29.3
Above poverty (150% or higher than NYCgov poverty threshold)	56.5	9.9	4.9
Income not provided	n/a	20.8	12.2

Source: Data provided by NYC Mayor's Office for Economic Opportunity using 2016 1-Year American Community Survey Public Use Micro Sample as augmented by NYC Opportunity and this study.

After confirming an applicant's basic eligibility, the study team selected interviewees to maximize our sample's diversity by age, race/ethnicity, preferred language, foreign-born status, gender, family composition, and depth of poverty. **Exhibit E.4** summarizes the characteristics of the 31 New Yorkers we selected to be interviewed. **Exhibit E.5** provides compares study applicants and participants to all NYC residents living in poverty.

Exhibit E.4: Characteristics of Study's Interview Sample (N=31)

Characteristic	# of Interviewees
Age	
18-64	26
18-25	7
25-35	4
35-50	7
50-64	8
65 and over	4
Missing/Blank	1
Race/Ethnicity^a	
Black	16
Hispanic, Any race	15
Asian	3
Language Preference	
Spanish-language interview	8
English-language interview	23
Nativity	
Foreign-born	14
Gender	
Men	11
Women	19
Other	1

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Characteristic	# of Interviewees
Family Type	
Households w/ children	13
Households w/o children	18
Poverty Depth	
Below 100% of the NYCgov poverty threshold (<i>poor</i>)	16
100% to less than 150% of NYCgov poverty threshold (<i>near-poor</i>)	10
150% or higher than NYCgov poverty threshold (<i>above poverty</i>) with hardship criteria selected	2
Missing/Blank	3

Source: Screening questionnaire responses

^a Data for Race/Ethnicity is presented for groups that were identified as being part of our target sample and does not sum to 31.

Exhibit E.5: Demographic Characteristics of NYC Residents in Poverty vs. Study Applicants and Participants, 2016

Characteristic	NYC Residents in Poverty (N=1,626,361)	Screened Study Applicants (N=101)	Study Participants (N=41)
	%	%	%
Race/Ethnicity			
Non-Hispanic White	21.8	1.0	2.4
Non-Hispanic Black	21.6	32.7	41.5
Non-Hispanic Asian	17.6	4.0	7.3
Hispanic, Any race	36.0	48.5	43.9
Other	n/a	13.9	4.9
Age			
<18	24.4	0.0	0.0
18 through 64	61.4	79.2	82.9
65+	14.2	15.8	12.2
Age not provided	n/a	4.9	4.9
Gender			
Male	47.7	22.8	31.7
Female	52.3	70.3	65.9
Other	n/a	1.0	2.4
Missing/Blank/Not provided	n/a	5.9	0.0
Family Type			
Household with children	49.3	60.4	65.9
Household without children	50.7	34.7	34.1
Missing/Blank/Not provided	n/a	5.0	0.0

Source: Data provided by NYC Mayor's Office for Economic Opportunity using 2016 1-Year American Community Survey Public Use Micro Sample as augmented by NYC Opportunity and from this study.

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CAB members drew our attention to the potential limitations of a recruitment strategy limited to BronxWorks service centers; namely, that our research sample would be limited to community members who were already well connected to services and would leave out those who were unaware of these services or reluctant to seek them out for a variety of reasons. We called the former group “help-seekers,” those individuals who are well informed about government benefits and nonprofit services and tend to seek them out. We were interested in the perspective of help-seekers as they may have extensive knowledge about what benefits and services are most helpful, barriers to benefits and services, and service gaps. Recruiting through BronxWorks made it likely we would reach many help-seekers. To reach this group, we conducted some data collection events at BronxWorks locations offering a variety of services: a walk-in center, a food pantry, and a community center.

To further diversify the interview sample and ensure that our sample would also include those who were reluctant or less able to access benefits and services, we conducted data collection events at a variety of BronxWorks and community locations. For example, we recruited on a weekend from a City community center, as well as from services and programs that draw those who may be less engaged in services overall (such as childcare, ESL, and job training programs). Targeted recruitment was useful in reaching those who are less likely to seek help but are engaged to use a specific service, such as parents who enroll their children in BronxWorks childcare or individuals recommended for participation in the Strong Fathers, Stronger Families program.

Appendix F: Data Collection Instruments

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Screening Questionnaire for NYC Opportunity Study on Poverty in NYC

Please fill in or circle the response that best reflects you. You can skip or decline to answer any questions you choose. Declining to answer a question may make you less likely to be screened as eligible for the full interview.

Zip Code: _____		Age: _____		Approximate yearly household income: _____	
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other	Do you identify as Hispanic or Latino/a? <input type="checkbox"/> Yes <input type="checkbox"/> No	Which race(s) do you identify as? <input type="checkbox"/> Black <input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Other _____		In which country were you born? _____	What language(s) do you speak? _____
What is the highest level of education you have completed? <input type="checkbox"/> Less than High School <input type="checkbox"/> High School <input type="checkbox"/> Some College <input type="checkbox"/> Associate's Degree <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Master's Degree or higher	Who lives in your household with you? Select all that apply: <input type="checkbox"/> I live alone <input type="checkbox"/> I live with the following people: <input type="checkbox"/> Aged 65+ How many? _____ <input type="checkbox"/> Children under age 18 How many? _____ <input type="checkbox"/> Other adults aged 18-64 How many? _____ <input type="checkbox"/> Includes romantic partner or spouse <input type="checkbox"/> Does <u>not</u> include a romantic partner or spouse		Do you live in NYCHA or Section 8 housing? <input type="checkbox"/> Yes <input type="checkbox"/> No	What are your current source(s) of income? (Select all that apply) <input type="checkbox"/> Working full-time for pay <input type="checkbox"/> Working part-time for pay <input type="checkbox"/> Working side gigs <input type="checkbox"/> Public benefits, such as cash assistance, SNAP (food stamps), and housing subsidies <input type="checkbox"/> Support from family, friends, partners, and/or ex-partners <input type="checkbox"/> Other _____	

- How often do you visit BronxWorks location(s)?

<input type="checkbox"/> Daily	<input type="checkbox"/> When I have an urgent or emergency need (less often than monthly)	<input type="checkbox"/> Never
<input type="checkbox"/> Weekly	<input type="checkbox"/> This is my first time	<input type="checkbox"/> Other _____
<input type="checkbox"/> Monthly		
- Do you often worry that food will run out before you have enough money to buy more? Yes ☐ No ☐
- In the last year, was there a time when a utility was cut off because of a lack of money? Yes ☐ No ☐
- In the last year, was there a time when you and the other members of your household ran out of money before rent was due? Yes ☐ No ☐
- In the last year, has your household's economic situation gotten better, worse, or stayed the same? Better ☐ Worse ☐ Stayed the same ☐
- How do you expect your economic situation to change in the next year? Better ☐ Worse ☐ Stay the same ☐
- What would help you to live a better life in NYC? _____
- What would you like the City to do as a result of hearing from New Yorkers like you about making ends meet? _____

Exploratory Focus Group Protocol

Introductions (10 minutes)

1. Let's go around the room now. Can each of you share your first name, *and to break the ice, tell us your favorite food?*

Poverty in New York City (60 minutes)

We'd like to spend the first 30 minutes of our conversation talking about poverty in New York City: what makes poverty challenging, what resources are helpful, and how New Yorkers navigate these challenges.

2. What are the ways that living in poverty affects a person's life in New York? Probe for: work, financial well-being, health, neighborhood and housing quality, and family dynamics?
3. What are some of the things New Yorkers use to navigate the challenges of living in (or near) poverty in the city?
4. What challenges associated with living in poverty are hardest to meet or are unmet?
5. How do public benefits contribute to New Yorkers' experiences living in poverty? (Provide examples of what these benefits are, e.g., SNAP, WIC, TANF (cash assistance), NYCHA, other housing subsidy (public housing, voucher, section 8, rent controlled, rent stabilized), HEAP (heating and cooling), social security income, income tax credits (including EITC), school meals, childcare assistance, unemployment insurance, worker's comp, etc.) Probe for experiences with application/access to benefits, eligibility issues, in-office experiences/mobile or online access, resisting or avoiding benefits, what was helpful, what was challenging.
6. What would you like people at the mayor's office and others who work for the City to know about being poor or having a low income in New York City?
7. What do you think would help low-income New Yorkers? This can be either things that don't exist yet or ways to change/improve things that already exist.

The Importance of Language (15 minutes)

In the next 15 minutes, we hope that you can help us to figure out which words to use and which words to avoid when we are interviewing people. Language is really important and we want to use words that resonate with our interviewees, are meaningful, and are respectful.

8. How do you define "poverty" in New York City? What do you think it means to be poor?
9. What do you think of the Study title "Making Ends Meet" study? Other ideas include: New York City Quality of Life Study, "Getting By in NYC," "Hardships and Successes in NYC." Do you have other ideas for what to call this study? What do these terms mean to you?
10. What words should we use? Poverty, poor, low income?
11. What words should we avoid?
12. We would like to ask people to estimate their annual household income in the screening questionnaire so that we can identify appropriate candidates for the study. Do you think people will be comfortable or hesitant to share this information with us?

Wrap Up (15 minutes)

13. What do you think would be an important outcome of this research?
14. How can we bring this research into action?

Interview Protocol

Opening Questions

1. Will you please tell me a little bit about yourself? For instance, Where did you grow up? How long have you lived in your current neighborhood? What is your education/employment background? What activities do you enjoy?
2. Can you tell me a little bit about your family?
3. How are things going overall for you and your family?
4. Can you walk me through a day in your life?
5. Probe for: Household composition, if not completed or unclear on screening questionnaire
6. Probe for: Household income, if not completed or unclear on screening questionnaire

A. Income, Work & Gigs

Now, I would like to spend a little time talking about income, work, and gigs. The study is interested in understanding how people make money and what they do to make ends meet. I will ask about your ability to find work, your experience working in the formal and informal economies, your job quality, your rate of pay relative to the minimum wage, and more.

1. How do you make a living in New York? Probe for:
 - Employment in the formal economy
 - Extra jobs, gigs, etc.
 - Social Security, Social Security Disability Insurance, or cash assistance
2. Do you think that you are paid a living wage (a wage that is high enough to support a reasonable standard of living)? How do your wages compare to New York's minimum wage (\$13/hour)? What do you think is a living wage?
3. What is easy about earning a living through this work? What is difficult about this work?
4. Do you find your work meaningful or rewarding?
5. If you work, do you have regular work hours? If you don't, what is it like to not have regular working hours?
6. How did you get into this work? Were there people or organizations that helped you to secure this source of income? (e.g., a mentor, personal connection or reference, a City or nonprofit agency). How did they help you? What actions did you take that helped you to secure this source of income?
7. What challenges have you faced in securing the income that you need to get by in New York?
8. Have you experienced changes in your income over time?
 - If yes, were these changes planned or unplanned?
9. How have changes to your income affected your life?
10. What would help you to make a living or find work (or better work)? Probe for:
 - Are there opportunities for promotion in your work?
 - Would opportunities for further education or training help and would you be interested in such an opportunity?

B. Public Benefits & City Services

In this topic, I will ask you about which public benefits and city services, and other resources, have been helpful to you and how. I would also like to hear about any challenges you have faced in seeking out, accessing, and using these types of resources.

1. What sorts of resources help you make ends meet?
2. Do you use any public benefits (e.g., SNAP, cash assistance, childcare, Medicaid, HEAP)? Please tell me about your experience with that/those benefit(s). What would make the experience better?
3. What is it like to apply for public benefits?
4. The last time you went to an organization for any type of assistance, what was your experience like? Can you walk me through the things you did and the steps you took that day?
5. Are there benefits that you are aware of but have not pursued? If so, what things prevent you from seeking out or applying for benefits and services? (probe for stigma, negative experiences with bureaucracy, knowledge and myths, time constraints, immigration status, gaps in the system, catch 22's).
6. Have you ever accessed other services such as job training or placement, etc.?
7. Do you have access to a computer or internet? How does this help/hinder your ability to apply for and access resources?
8. What are the challenges of obtaining benefits or resources from the City or nonprofit organizations, like BronxWorks?
9. Do you think that NYC government and other social service organizations are responsive to the needs of people living in poverty? Why or why not?
10. What else, that you don't have now, would help you improve your financial situation and live a better life in NYC?

Our study is also interested in understanding how the size and composition of a household influences the benefits they are eligible for and their ability to make ends meet. For example, how women with children are eligible for WIC, but dads are not.

11. Can you tell me a little about resources that others in your household might receive (for example, SSI for a child, child support, foster child stipend, WIC, SNAP, SSDI, childcare vouchers)? Can you give me a rough estimate of the amount you receive from each of these benefits?
12. How do those resources affect others in your family or household?
13. How do those resources affect your ability to make ends meet (in your household or family, if applicable)?
14. Do you share resources with others in your household, or outside your household? How?

C. Support Networks

Now, I would like to ask you some questions about the support networks you might have in your life, such as family members, friends, religious institutions, public institutions, and nonprofit and private charitable organizations.

1. Describe to me a recent challenge you faced (related to having a lower income). What did you do to get through it?
2. Are there networks in your life that help you to navigate having a lower income in New York? Who or what are these supports and how are they most helpful?
3. What else, that you don't have now, would help you improve your financial situation and live a better life in NYC?

D. Trigger Events & Episodes of Poverty

We would like to understand more about particular events or moments in your life that you associate with either an easier or harder time making ends meet. This might include things like job loss, reduction in hours, loss of housing subsidy, interactions with the criminal justice system, a divorce or separation,

medical expenses, the birth of a child, and much more. Or, something positive like a promotion at work, finishing a training program, a new job, or more. We know that many people spend a large amount of time struggling to make ends meet, but we understand that certain life events have the potential to increase or decrease your financial well-being.

1. Are there any life changing events or setbacks that have contributed to pushing you to poverty, or having a harder time making ends meet? What happened?
 - a. What happened to cause this event?
 - b. What happened as a result of this event?
 - c. How did this event affect you? Your family?
 - d. What helped you to cope with the effects of this event?
 - e. Thinking back, what resources would have best helped you to cope with the effects of the event?
2. Can you think of any changes or events in your life that made it easier for you to make ends meet? What were these changes?
 - a. What steps did you take that helped to bring about this event or change?
 - b. Were there other people, things, or organizations that helped to bring about this event or change?
 - c. What happened as a result of this change?
 - d. How did this change affect you? Your family?

E. Assets & Financial Well-Being

Now I would like to ask you some questions about your financial well-being and safety net. I would like to understand more about how you think about your finances, and how you manage or get by financially both day to day and in the longer term. I would also like to understand how a large unexpected expense, for you or a close friend or relative, might impact your life. Last, I would like to understand more about the emotional toll of managing finances and your expectations for the future.

1. How do you feel overall about your financial situation?
 - a. In the short term, day to day?
 - b. In the long term?
 - i. Probe: Do you think things will get better for you? Worse? Stay about the same?
2. How often do you have difficulty making ends meet for regular and important expenses, like rent, utilities, or groceries?
 - a. What major expected costs are the hardest for you to fulfill?
 - b. What major expected costs are the easiest for you to fulfill?
3. What unexpected costs have you had in the past 6 months?
4. If you needed money tomorrow – say, \$250 for something important, like a medical, legal, or other unexpected expense, what would you do?
5. Do you have access to savings or emergency funds?
 - a. Probe for: use of payday loans, credit cards, pawn shop.
6. How has your economic situation changed over the last 2 years?
7. How do you expect your economic situation to change over the next 3 years?
8. How would you describe your attitude towards your financial situation?
9. What else, that you don't have now, would help you improve your financial situation and live a better life in NYC?

F. Neighborhood Factors

The neighborhood that we live in impacts our access to resources, exposure to crime and safety, natural environment, time spent in transit, time spent with family, and more. I will ask you questions about which neighborhood characteristics and resources are important to you, and how different characteristics might help you or hold you back.

1. How long have you lived in your neighborhood?
2. What do you like about the neighborhood that you live in?
3. Are there things about your neighborhood that help you to get by financially, or to grow?
4. What things are hard about living in your neighborhood?
5. How did you come to live in this particular neighborhood?
6. What are some changes you would like to see in your neighborhood that would improve your quality of life?

G. Health & Well-Being

Having a lower income often impacts the health and well-being of people in more ways than one. Stressors can lead to deterioration in both physical and mental health, including symptoms of depression and anxiety. I would like to ask you about how your financial situation may affect your health, and about your access to health care and use of health care.

1. Do you think that your financial situation impacts your mental or physical health? In what ways?
2. Are there times you have ignored a physical health condition, or put off seeking care, because of finances? Or other reasons? Can you tell me about this?
3. Are there times you have ignored a mental health condition like anxiety or depression, or put off seeking care, because of finances? Or other reasons? Can you tell me about this?
4. Are there times you have had to use non-prescribed substances to treat a medical condition because you were unable to see a doctor?
5. How do you manage the costs of health care and your budget?
6. Do you have access to air conditioning in the summer time? In your home or in public locations?
 - a. What are your barriers to accessing air conditioning in the summer?
 - b. Are air conditioning utility bills difficult for you to pay? How do you manage this cost?
 - c. Does lack of access to air conditioning in the heat affect your health?

H. Housing

Shelter and home are important concepts in our understanding of human needs, and yet many New Yorkers do not have housing, or have stable housing. Now, I would like to ask you about housing supports or subsidies that you might have, or how you have coped in trying to find a stable place to live.

1. Do you feel secure in your home? What makes your housing situation feel secure? What makes your housing situation feel insecure?
2. Do you want to move to a different home or neighborhood? What limits your ability to move? What supports your ability to move?
3. Does the housing that you have affect your ability to grow financially?

I. Criminal Justice System (If applicable and respondent opens discussion)

There is an overrepresentation of individuals in the criminal justice system who are affected by poverty. To better understand how poverty affects those in communities, learning about what could raise vulnerabilities in relation to crime is helpful.

1. Have you ever been arrested for engaging in illicit activities to take care of your needs?
 - i. If yes, what were you arrested for? Did you have to pay bail or any fines and if so, did you have any difficulty doing so?
2. Have you ever been incarcerated?
 - i. If yes, what are some of the challenges that you face now as a result of that incarceration? What are some of the challenges you may have faced trying to obtain social services while trying to get your life back on track?
3. How can a legitimate job help to support financial challenges of everyday life? Does your job offer enough income without the need to find illegitimate ways to take care of your needs?

Closing Questions

1. Where do you see yourself 5 years from now?
2. If you won the lottery tomorrow, how would you spend your winnings?
3. What else, that you don't have now, would help you improve your financial situation and live a better life in NYC?
4. What do you hope for your future?
5. What do you hope for the future of your children, or future generations of children in New York City?
6. What do you think would be an important outcome of this research?
7. How can we bring this research into action?
8. Is there anything you find very important in your experience of making ends meet which we may have overlooked, that you would like to share?

Member Check Focus Group Protocol

Introductions (20 minutes)

Let's go around the room now. Can each of you share your first name, and to break the ice, tell us your favorite food?

Now we're going to tell you a little bit about how we did our study, and our findings so far. Beginning in July, we started recruiting interview participants much in the same way we invited you to the focus group (some of you may have originally filled out a screener for the interview). We reached out to people at a number of BronxWorks programs—the childcare center, senior center, job training programs, food pantry, etc. We interviewed 30 people who had diverse demographic experiences and characteristics--men, women, people of different ages, races, English and Spanish speakers, people who earned slightly more than the poverty line and people who earned much less than it, people with children at home, people who live alone, etc.

Now we're in the process of looking what people told us in those interviews and summarizing it for our report to the city. The purpose of this focus group is for us to check that we're getting it right and not missing things that might have been unsaid—for example, if I went outside and offered Mets tickets to 30 people walking by and no one wanted them, I might say “people in the Bronx don't like baseball” and I'd want you to point out what I'm missing!

We have a lot to cover, so we put a few key points, organized by topic on the handouts. For each page, I'm going to ask you to do two thumbs up if we got it right, one thumb if we kind of got it but not quite, and thumbs down if we missed it entirely. And then we'll discuss as a group. We'll also have some questions for you of things we really could use more input on.

Finance (10 min)

- *First, we just want to check these headlines. Did we get it right?*
- *We heard also a lot about paying cell phone bills, but this didn't come up as the “hardest thing to pay” or a missed bill. Same with utilities like A/C and cable. Can you talk to us about how these items fit into your budgets? Are there other things you need to pay for every month?*
- *These are some of the things people told us they do to get by. Do these sound right to you?*
- *We asked people if they had savings—a lot of people said no. We also asked them if they could come up with \$250 if they needed to, and a lot of people said yes. Can you tell us more about why this might be?*

Income and Work (10 min)

- *How'd we do on these bullet points?*
- *We want to talk about wages. A lot of people told us they work but still don't make enough money to get by. A few people told us how much they thought they needed to make per hour. What do you think?*
 - *Probe: How many hours a week at that wage?*
- *We want to talk a bit about job quality. These are some of the things that came up when people told us whether they liked their job or a job they had in the past. Are these right? What do you think about in terms of what makes a job good or bad?*

Public Benefits (10 min)

- *These are the benefits people told us they receive—a lot of people got food stamps, Medicaid or Medicare, SSI. Not very many people got housing or cash assistance. Does that sound right to you? What benefits do the people you know get? What benefits would they like to receive but are unable to?*
- *We're interested in why people aren't getting certain benefits, and particularly why they don't apply. What are some of the reasons you think people might not apply?*

Health (10 min)

- *Did we get these points right?*
 - *Probe: We didn't hear about too many people without health insurance. A lot of people have Medicaid/HealthFirst. Does that sound right to you?*
 - *Probe: Here are some of the common health problems people mentioned. Are there other common health problems among people you know?*

Housing (10 min)

- *How'd we do on these bullet points?*
 - *Probe: [If agree rent is the hardest bill to pay] Why is that?*
 - *Probe: How much do you think people pay out of their take home pay in rent?*
 - *Probe: Has your rent gone up, down, or stayed mostly the same since you've lived in NY?*
- *(If not covered earlier) Not that many people told us that they get help with housing or rent. Does that sound right to you? Why or why not?*
- *We didn't hear a lot about housing quality in our interviews, but I'm curious to know:*
 - *How does your housing quality compare to what you pay in rent?*
 - *Experience of poor housing conditions?*

Neighborhood factors (10 min)

- *Did we get these right?*
- *I want to talk about this last bullet – has anyone noticed improvements in their neighborhood? What about any increase in cost? What things cost more?*

Wrap Up (15 minutes)

- *What do you think would be an important outcome of this research?*
- *How can we bring this research into action?*