

MONITORING POVERTY AND WELL-BEING IN NYC

THE STATE OF POVERTY AND DISADVANTAGE IN NEW YORK CITY

SOPHIE COLLYER

MATTHEW MAURY

LILY BUSHMAN-COPP

IRWIN GARFINKEL

LAUREN KENNEDY

KATHRYN NECKERMAN

JULIEN TEITLER

JANE WALDFOGEL

CHRISTOPHER WIMER

FEBRUARY 2020

VOLUME 2



February 2020

We are pleased to present the findings from the second annual Poverty Tracker report on “The State of Poverty and Disadvantage in New York City.”

The Poverty Tracker, created in partnership with Columbia University, reflects the most important tenets of how Robin Hood fights poverty: a focus on data-driven philanthropy and a commitment to working in partnership to better understand and confront the instability that affects millions of New Yorkers year after year.

The report underscores the urgency of Robin Hood’s mission; the data shows that a staggering 50 percent of adults in New York City experienced poverty at some point over a four-year period.

Ron’s story, which is profiled in the report, highlights how common life events like medical hardships or having a child can increase the likelihood of falling into poverty or hardship and can have a lasting impact on multiple generations. The findings detailed in the report illustrate that it is far too easy for families across New York City to fall into poverty, and far too difficult for people to escape it.

Amid the sober findings of this report, there are also sources of hope. We see how educational attainment can protect someone from falling into poverty even after a life-altering event like having a child or ending a relationship. We see how the odds of falling back into poverty are diminished the longer someone is able to stay out of poverty, and we see that government programs, like housing subsidies and tax credits, are reducing poverty in New York City.

By closely examining this powerful data, we can better understand the problems we are fighting to address — and we can come together to arrive at answers that are matched to this critical moment.

Elevate,

Wes Moore
CEO, Robin Hood

A GUIDE TO THIS REPORT

THIS REPORT RELIES ON DATA COLLECTED BETWEEN 2012 AND 2018.

THIS REPORT INCLUDES FIVE INDIVIDUAL SECTIONS:

IN SECTIONS 1, 2, AND 3, WE FOCUS ON THREE TYPES OF DISADVANTAGE: INCOME POVERTY, MATERIAL HARDSHIP, AND HEALTH PROBLEMS. WE PRESENT TRENDS SINCE 2012 FOR EACH TYPE OF DISADVANTAGE AND ALSO ANALYZE WHICH NEW YORKERS ARE MOST LIKELY TO EXPERIENCE THESE FORMS OF DISADVANTAGE.

IN SECTION 4, WE ANALYZE DISADVANTAGE TRENDS AND FIND THAT HALF OF NEW YORKERS EXPERIENCE AT LEAST ONE FORM OF DISADVANTAGE IN ANY GIVEN YEAR.

IN SECTION 5, WE HARNESS THE POVERTY TRACKER'S LONGITUDINAL DATA AND IDENTIFY THE LIFE EVENTS THAT ARE ASSOCIATED WITH AN INCREASED LIKELIHOOD OF FALLING INTO POVERTY AND EXPERIENCING MATERIAL HARDSHIP.

TABLE OF CONTENTS

| | |
|--|-----------|
| INTRODUCTION AND KEY FINDINGS | 3 |
| POVERTY TRACKER MEASURES | 7 |
| SECTION 1: INCOME POVERTY IN NEW YORK CITY | 9 |
| SECTION 2: MATERIAL HARDSHIP IN NEW YORK CITY | 19 |
| SECTION 3: HEALTH IN NEW YORK CITY | 26 |
| SECTION 4: DISADVANTAGE IN NEW YORK CITY | 30 |
| SECTION 5: FALLING INTO POVERTY AND MATERIAL HARDSHIP | 34 |
| APPENDIX A. POVERTY THRESHOLDS AND POVERTY RATES UNDER THE SUPPLEMENTAL POVERTY MEASURE AND THE OFFICIAL POVERTY MEASURE – 2018 | 46 |
| APPENDIX B. RATES OF DISADVANTAGE WITHIN SUBGROUPS | 48 |
| APPENDIX C. KESSLER-6 MENTAL DISTRESS SCALE | 55 |



INTRODUCTION AND KEY FINDINGS

In 2018, 8.4 million people lived in New York City; our public schools served 940,000 meals each school day; there were more than 40 million 311 calls; the minimum wage reached \$13 per hour; all New York State residents were covered by comprehensive paid family leave legislation; and each month, an average of 1.6 million people used SNAP benefits to help put food on the table. Over the past year, the Poverty Tracker checked in with households every three months to see how they were doing and to assess poverty and other forms of disadvantage faced by New Yorkers. Our second annual Poverty Tracker report focuses on life in New York City in 2018 and explores trends in poverty and disadvantage between 2012 and 2018. In this report, we also analyze events that are associated with pushing families into poverty and material hardship, as well as the factors that can mitigate the impacts of these events.

To better understand how poverty impacts the lives of the youngest New Yorkers, we have recently launched the **Early Child Poverty Tracker (ECPT)**, a study similar to the Poverty Tracker that focuses on families with young children.

KEY FINDINGS

THE POVERTY RATE IN NEW YORK CITY HAS CONTINUED TO FALL SINCE 2012, BUT IT REMAINS ROUGHLY **EIGHT PERCENTAGE POINTS** HIGHER THAN THE NATIONAL POVERTY RATE.



In 2018, **ONE IN FIVE** adults in New York City lived in poverty* compared to roughly **ONE IN FOUR** in 2012. People of color and women in New York City were disproportionately likely to be living in poverty.

**Meaning single adults earned less than \$17,000 and an adult with two children earned less than \$30,000.*



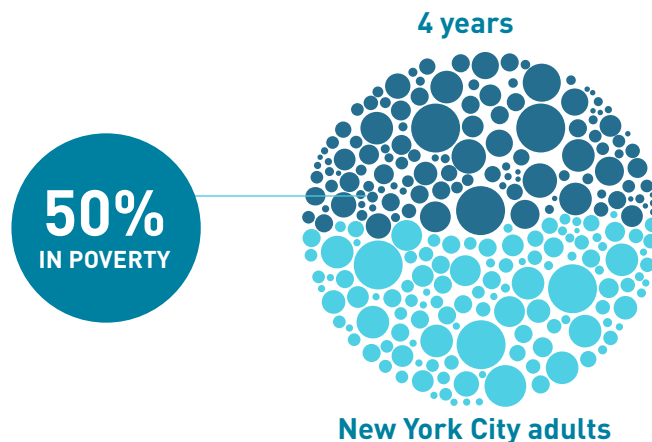
Government programs helped many families in poverty in 2018. **HOUSING SUBSIDIES** and rent regulations reduced the poverty rate by 5 percentage points.



CASH TRANSFERS and **TAX CREDITS** reduced the poverty rate by up to 4 percentage points.

BUT THE ANNUAL INCOME POVERTY RATE DOES NOT TELL THE FULL STORY, POVERTY AND DISADVANTAGE ARE PERVASIVE ACROSS THE CITY.

Between 2015 and 2018, **HALF OF NEW YORK CITY ADULTS** lived in poverty in at least one of those four years.





34%

In 2018, **34 PERCENT** of households with children experienced material hardships because they could not afford basic necessities like housing, heat, food, and medical care.

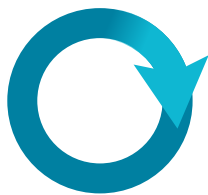
53%



Over a four-year period, **53 PERCENT** of adults experienced material hardship in at least one year.

Although rates of hardship have fallen since 2012, the share of New Yorkers who have health problems has remained the same, at about 23 percent.

COMMON LIFE EVENTS, LIKE **ENDING A RELATIONSHIP, LOSING A JOB, OR HAVING A CHILD**, ARE ASSOCIATED WITH AN INCREASED LIKELIHOOD OF FALLING INTO POVERTY AND HARDSHIP, ESPECIALLY FOR NEW YORKERS WITH FEW ASSETS AND LOWER LEVELS OF FORMAL EDUCATION.



14%

Poverty



16%

Material Hardship

Every year between 2012 and 2018, roughly **14 PERCENT** of adults fell into poverty and **16 PERCENT** entered a period of material hardship.



New Yorkers with a high school degree or less are nearly five times as likely to fall into poverty after **HAVING A CHILD** than New Yorkers with a bachelor's degree.



HAVING ASSETS OR A COLLEGE DEGREE is associated with reducing the risk of falling into poverty after having a child, losing a job, ending a relationship, or incurring an unexpected expense.

The background of the entire page is a solid teal color. Overlaid on this background are numerous dark teal circles of various sizes, scattered across the page. The circles vary significantly in diameter, with some being very large and others being small. The overall effect is a dense, abstract pattern.

POVERTY TRACKER MEASURES

Launched in 2012, the Poverty Tracker surveys a representative sample of New Yorkers every three months, providing critical information on the dynamics of poverty and other forms of disadvantage in the city. Unlike other surveys, the Poverty Tracker explores how New Yorkers experience poverty and hardship over time, rather than in a single day, month, or year. The Poverty Tracker follows the same households every three months by contacting an adult in each household via online, phone, and paper surveys, allowing us to build a better understanding of New Yorkers' actual lives. In addition, the Poverty Tracker focuses on more than just income poverty; we also collect data on other core measures of disadvantage, material hardships and health problems. We use these alternative measures to understand how certain disadvantages, or multiple, overlapping disadvantages, make it harder for New Yorkers to survive. The Poverty Tracker also collects data on other aspects related to New Yorkers' well-being, from asset and debt accumulation to social service program utilization to spending and consumption patterns, to form a better understanding of how New Yorkers make decisions about their own lives.



INCOME POVERTY



MATERIAL HARDSHIPS



HEALTH PROBLEMS



DISADVANTAGE
(INCOME POVERTY OR MATERIAL HARDSHIPS
OR HEALTH PROBLEMS)



SECTION 1

INCOME POVERTY IN NEW YORK CITY

HIGHLIGHTS

The 2018 results show that the adult poverty rate in New York City has fallen since 2012, but it remains roughly eight percentage points higher than the national poverty rate.

In New York City, one in five adults (roughly 1.4 million people) AND one in five households with children lived in poverty during 2018.

Fifty percent of adult New Yorkers (3.4 million people) lived below the poverty line in at least one of the four years examined.

Government programs helped many families in poverty in 2018. Housing subsidies and rent regulations reduced the poverty rate by five percentage points. Cash transfers and tax credits each reduced the poverty rate by between three and four percentage points.

The annual income poverty rate does not tell the full story — poverty and disadvantage are pervasive across the city.

While Census data provide annual statistics on poverty in the city using the Official Poverty Measure (OPM), the Poverty Tracker collects data that allow us to analyze a more comprehensive measure of income poverty, the Supplemental Poverty Measure (SPM). The SPM defines income more broadly than the official measure, capturing resources that come to families through the tax system or in the form of near-cash benefits like food stamps or housing assistance. The SPM for New York City also uses a higher poverty line than other official statistics, recognizing that New Yorkers face higher costs of living than people do in other places across the country. Lastly, the SPM captures important expenses faced by many families, such as medical and child care costs, which official statistics ignore. See the accompanying text box for a more extended description of the SPM.

The Supplemental Poverty Measure (SPM)

Every September, the U.S. government releases the latest results on national poverty using the Official Poverty Measure (OPM). The OPM was developed in the 1960s and compared families' total before-tax cash income with a poverty line, or threshold. The threshold was defined as three times the cost of a minimally adequate food budget during that time. With the exception of some minor adjustments, this measure has only been updated annually to account for changes in inflation.

But over time, this formula has become increasingly outdated. Food costs have become less important in family budgets, while things like housing and child care have become costlier. A focus on before-tax cash income ignores benefits that many families receive through the tax system, such as the Earned Income Tax Credit, or in non-cash form, such as food stamps or housing vouchers. Importantly, the poverty threshold under the OPM does not vary with costs of living, particularly housing costs, which are notoriously high in New York City.

The SPM improves the measurement of poverty on all of these fronts. The poverty threshold is based on contemporary spending on food, as well as on other necessities like clothing, shelter, and utilities. The poverty threshold in places like New York City is also higher given its higher than average housing costs, and the threshold is different for renters and homeowners. In 2018, the SPM threshold for a two-adult, two-child family of renters in New York City was \$35,730 (see Appendix A for the poverty threshold by family size). In the SPM, tax credits and non-cash benefits are also counted as income, and for families who incur them, medical, work, and child care costs are subtracted from income. The Poverty Tracker collects all the requisite data necessary to directly calculate the SPM in its sample of New Yorkers, and this data forms the basis of our income poverty statistics.

The Poverty Tracker measures poverty in New York City using the Supplemental Poverty Measure (discussed above). The New York City government also tracks trends in the city's poverty rate using the NYCgov Poverty Measure. There are slight differences between the construction of the SPM and the NYCgov Poverty Measure, thus they produce slightly different annual poverty rates. The differences between the NYCgov Poverty Measure and the SPM are discussed in the NYCgov Poverty Measure annual report.

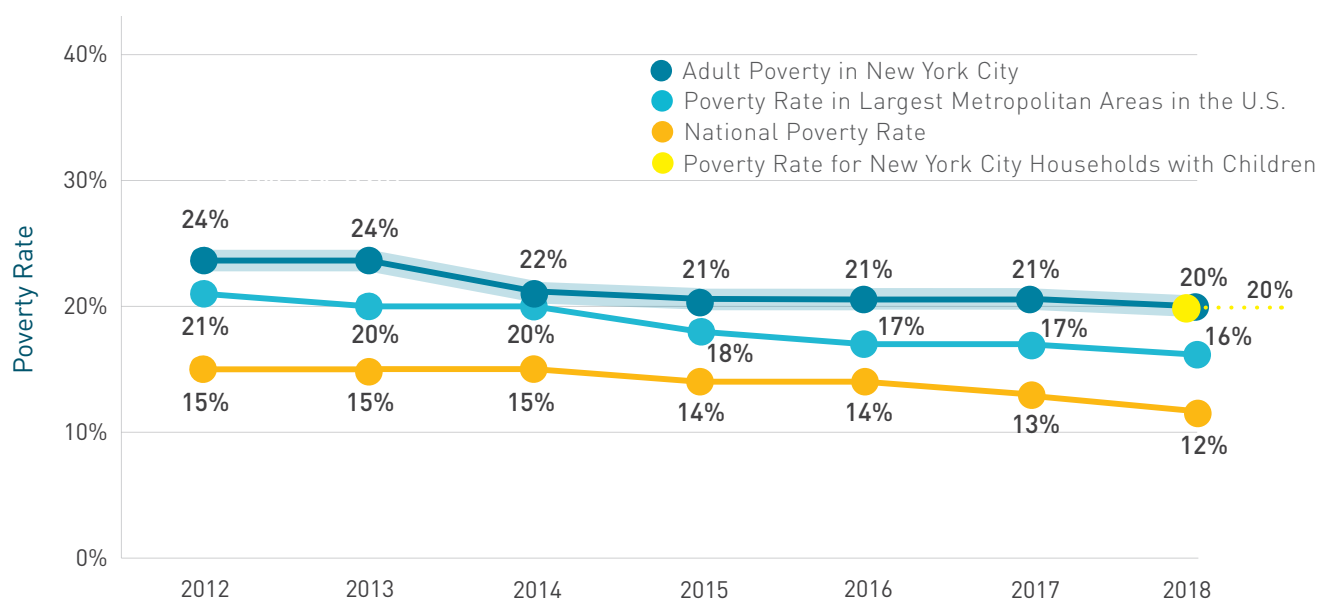
Figure 1 shows trends in the adult poverty rate in the city using the SPM. For comparison, we also show the national adult SPM poverty rate for the U.S., as well as the SPM poverty rate in other large cities (defined as the top 25 non-New York central cities in the Current Population Survey — the national household survey used to calculate the SPM). A comparison of the New York City poverty rate measured using the SPM versus the Official Poverty Measure (OPM) can be found in Appendix A2.

As with any estimates based on a sample of a population, annual estimates from the Poverty Tracker have a margin of error which is shaded in Figure 1. This margin is roughly ± 2 percentage points, so we estimate that the poverty rate in 2018 was between 18 and 22 percent, or was 20 percent ± 2 percent. Note that a similar margin of error surrounds all of the annual estimates in this report.

The 2018 results show that the adult poverty rate in New York City has fallen since 2012, but it remains roughly **eight percentage points** higher than the national poverty rate.

Figure 1

Trends in Poverty for New York City between 2012 and 2018¹



Source: Annual Poverty Tracker survey data, 2012 to 2018.




¹In our inaugural report, we used a more generous estimate of the value of housing subsidies when calculating the poverty rate than is used by the Census Bureau when measuring the SPM. To further align our methodology with the Census Bureau's, we adjusted our valuation of housing subsidies to match theirs, resulting in changes to our poverty estimates for 2012 - 2017. In addition, the 2017 poverty rate is based on the data underlying our last report as well as data from our refresh sample drawn in 2017.

In New York City, **one in five adults** (roughly 1.4 million people) AND one in five households with children lived in poverty during 2018.

Table 1 shows the full distribution of income relative to the poverty line in 2018. We see that 500,000 adult New Yorkers lived in “deep poverty,” or below 50 percent of the poverty threshold, and 2.1 million adults lived “near poverty” (between 101 and 200 percent of the poverty threshold). Overall, half of New York City adults lived below 200 percent of the poverty threshold. For a two-adult, one-child family of renters, 50 percent of the 2018 poverty threshold amounted to \$15,724 and 200 percent amounted to \$62,898. (See Appendix A for the poverty threshold by family size).

Table 1

Distribution of Income Relative to the Poverty Line - 2018

|  INCOME RELATIVE TO THE POVERTY LINE |  PROPORTION OF ADULT POPULATION |  NUMBER OF ADULTS |
|--|---|---|
| UP TO 50% | 7% | 500,000 |
| 51% → 100% | 13% | 900,000 |
| 101% → 200% | 30% | 2,100,000 |
| 201% → 300% | 18% | 1,200,000 |
| 301% → 400% | 13% | 900,000 |
| 401% + | 19% | 1,300,000 |

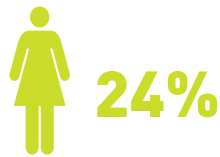
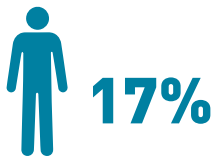
A PORTRAIT OF POVERTY IN NEW YORK CITY IN 2018



Relative to White, non-Hispanic New Yorkers, **POVERTY RATES WERE SIGNIFICANTLY HIGHER** for all other racial and ethnic groups; Hispanic adults were more than twice as likely as White non-Hispanic adults to be living in poverty.



New Yorkers who were **BORN IN ANOTHER COUNTRY** were more likely to live below the poverty line than those born in the U.S. **(25 PERCENT VS. 17 PERCENT)**.



Women were **SEVEN PERCENTAGE POINTS** more likely to be living in poverty than men.



New Yorkers with a high school degree or less faced significantly higher poverty rates than those with a college degree **(32 PERCENT VS. 9 PERCENT)**.

Residents of Manhattan were less likely to live in poverty **(16%)** than residents of the Bronx **(26%)**, Brooklyn **(22%)**, and Queens **(21%)**.

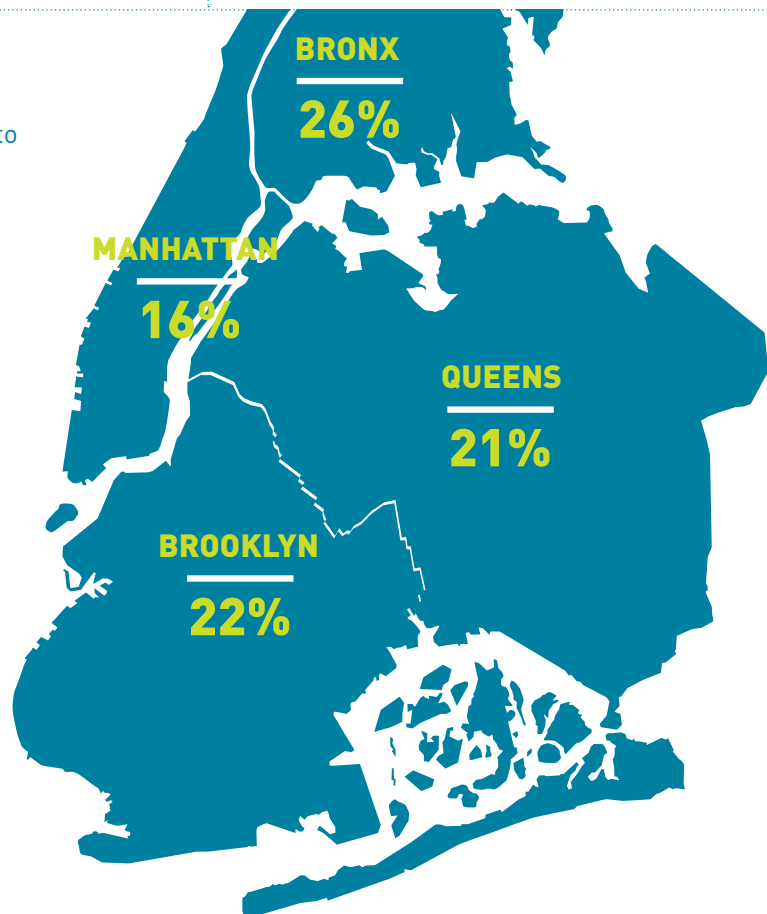








Table 2 provides a detailed breakdown of poverty in New York City by demographic groups.

Table 2

Poverty Rates in 2018 for Adults Overall and Specific Groups

| | | |
|---|---------------------------------------|------------|
| OVERALL | | 20% |
| RACE/ETHNICITY  | White Non-Hispanic | 13% |
| | Black Non-Hispanic | 23% |
| | Asian Non-Hispanic | 24% |
| | Other/Multiracial | 22% |
| | Hispanic | 27% |
| GENDER  | Male | 17% |
| | Female | 24% |
| NATIVITY  | Born in the U.S. | 17% |
| | Foreign Born | 25% |
| EDUCATION LEVEL  | High School or Less | 32% |
| | Some College/Vocational School | 22% |
| | College Graduate | 9% |
| BOROUGH RESIDENCY  | Manhattan | 16% |
| | Brooklyn | 22% |
| | Bronx | 26% |
| | Queens | 21% |
| | Staten Island | 13% |
| AGE  | 18-35 | 23% |
| | 36-65 | 19% |
| | 66 and older | 23% |

Source: Results for subgroups groups are based on three years of annual Poverty Tracker survey data (2016, 2017, and 2018).

Note: The majority of the estimates presented in this table have a margin of error ranging from 3 percentage points to 5 percentage points; see Appendix B1 for the margin of error associated with each estimate.

Government programs helped many families in poverty in 2018. Housing subsidies and rent regulations² reduced the poverty rate by **five percentage points**. Cash transfers and tax credits each reduced the poverty rate by between **three and four percentage points**.

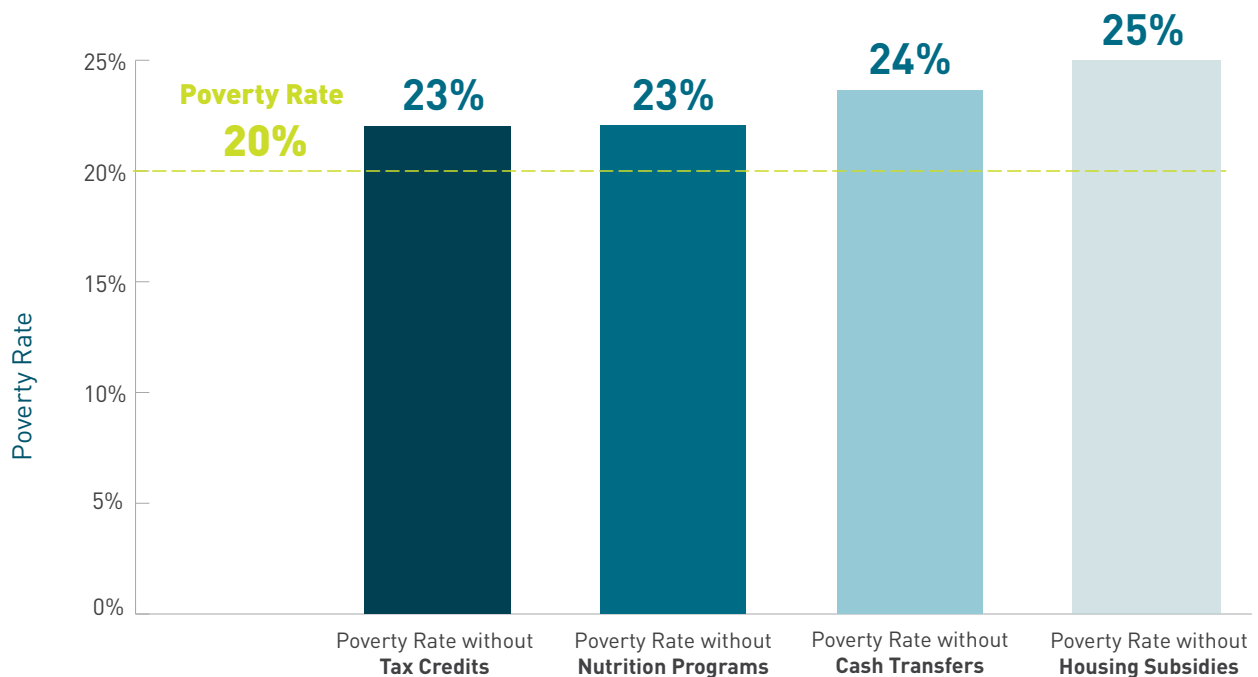
As mentioned earlier, the SPM is a more comprehensive measure of income poverty than the OPM. Because the SPM includes tax credits and in-kind benefits, we are able to see how these different sources of income reduce the poverty rate.

In Figure 2, we report what the poverty rate would be if New Yorkers did not receive income from (1) tax credits, (2) food and nutrition programs, (3) cash transfers, and (4) housing subsidies. We find that housing subsidies — which include rent regulations — are associated with the most substantial decrease in the poverty rate — reducing poverty by approximately five percentage points (from 25 percent to 20 percent). This finding demonstrates the power of housing subsidies and the need to make them more broadly available. Programs like SNAP are available to everyone who is eligible for them; the poverty rate would be reduced further if more New Yorkers who were eligible for housing subsidies actually received them. We also see that the other in-kind benefits and tax credits reduce the poverty rate, underscoring the importance of these income sources.

²We use the term “rent regulations” when referencing rent control and rent stabilization.

Figure 2

Adult Poverty Rates without Taxes and Transfers — 2018



TAX CREDITS: Earned Income Tax Credit, Child Tax Credit

NUTRITION PROGRAMS: SNAP, WIC, School Lunches

CASH TRANSFERS: Disability, Unemployment, Temporary Assistance to Needy Families (TANF)

HOUSING SUBSIDIES: Government Housing Assistance and Rent Regulations (Rent Control and Rent Stabilization)

Source: Annual Poverty Tracker survey data, 2018.

The annual income poverty rate does not tell the full story — poverty and disadvantage are **pervasive across the city.**

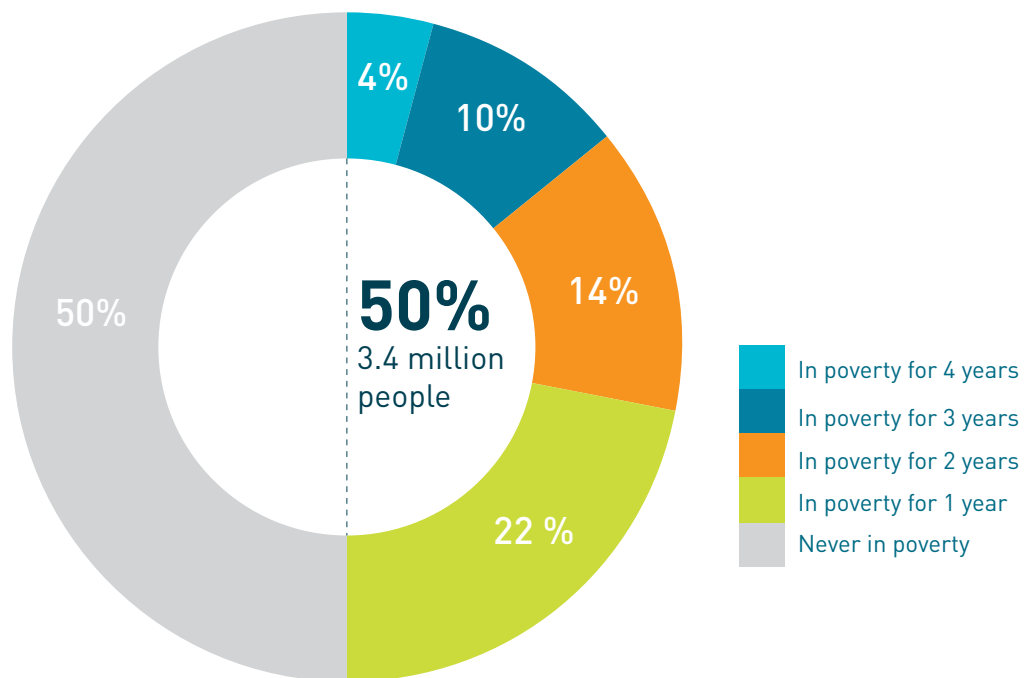
The Poverty Tracker is unique in its ability to look at poverty across the four years that households remain in our survey (see Figure 3). With this wider lens, we see that the share of New Yorkers who have lived below the poverty line at some point in those four years is much higher than is observed in a single year.

These results reinforce the fact that a single-year snapshot of the poverty rate fails to capture the millions of New Yorkers who are economically vulnerable and struggle to cover basic needs at some point.

50 percent of adult New Yorkers (**3.4 million people**) lived below the poverty line in at least one of the four years examined. *(This result is broken out by demographic groups in Appendix B6.)*

Figure 3

Share of New Yorker City adults in Poverty between 2015 and 2018



Source: Annual Poverty Tracker survey data, 2015 to 2018.

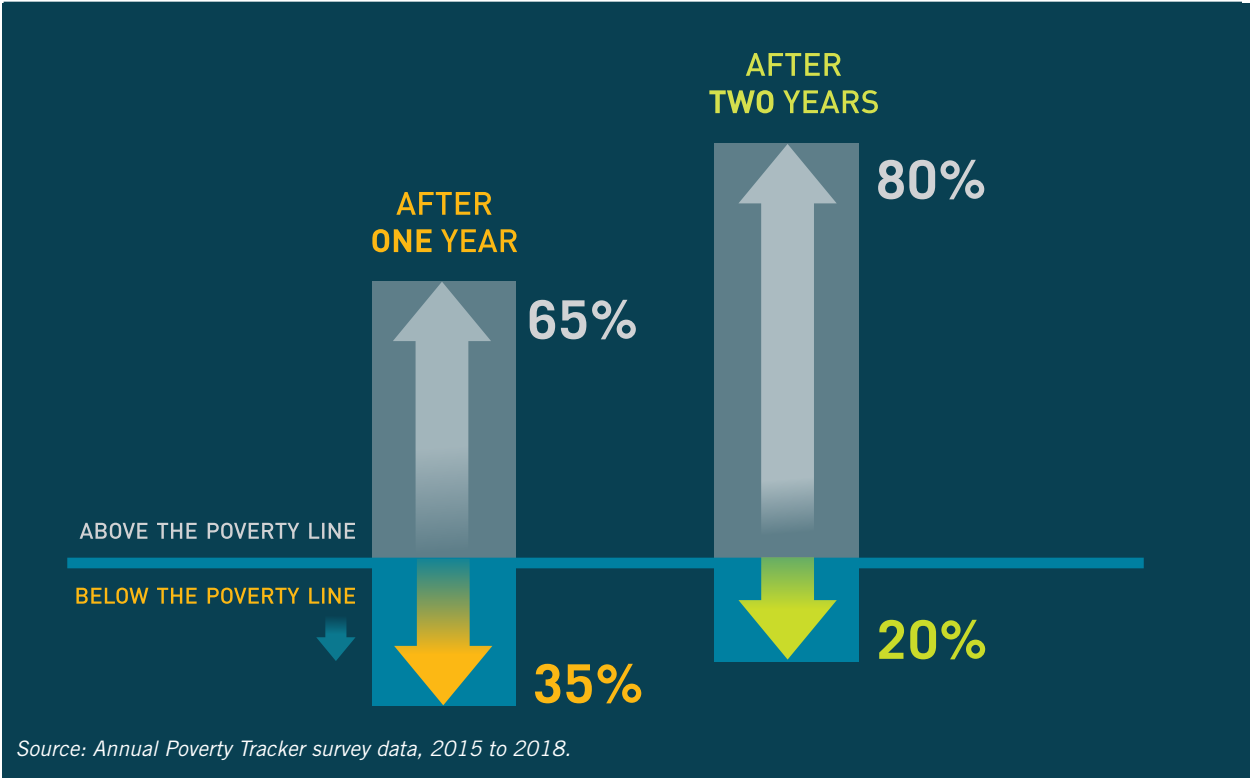
Thirty-five percent of adult New Yorkers who exit poverty fall back into poverty the following year. However, New Yorkers who are able to stay above the poverty line for two years are much less likely to fall back into poverty. Twenty percent of adult New Yorkers who live above the poverty line for two years will fall back into poverty in the following year. These findings underscore the importance of Robin Hood’s mission of moving households sustainably out of poverty (see Figure 4).

The **longer** New Yorkers stay out of poverty, the **less likely** they are to fall back into poverty.

Sustained exits from poverty are unfortunately the exception and not the rule. We find that only a third of the adults in poverty exit poverty for two of the following consecutive years.

Figure 4

Likelihood of Falling Back into Poverty After Moving Out of Poverty





SECTION 2

MATERIAL HARDSHIP IN NEW YORK CITY

HIGHLIGHTS

Trends for material hardship show a significant decline from 2012 to 2018. Among adults, rates have fallen by roughly six percentage points, from 36 percent to 30 percent, since 2012.

Thirty-four percent of households with children experienced material hardships because they could not afford basic necessities like housing, heat, food, and medical care.

Between 2015 and 2018, 53 percent of adults in New York City experienced material hardship for at least one year.

While income poverty is an important component of disadvantage, it does not provide a full picture of disadvantage in New York City; people well above the poverty line experience material hardship. The Poverty Tracker also allows us to look at a form of disadvantage described in the literature as material hardship, or actual inability to meet routine expenses. As we have shown in the past, material hardship is more prevalent than income poverty and people experience material hardship across income groups. The prevalence of material hardship shows that many more New Yorkers face economic insecurity and struggle to make ends meet than a standard poverty rate would show. We measure material hardship in five domains: food, housing, bills, medical care, and general financial hardship.



FOOD

SEVERE FOOD HARDSHIP:

Running out of food or often worrying food would run out without enough money to buy more



HOUSING

SEVERE HOUSING HARDSHIP:

Having to stay in a shelter or other place not meant for regular housing, or having to move in with others because of costs



BILLS

SEVERE BILLS HARDSHIP:

Having utilities cut off because of a lack of money



FINANCIAL

SEVERE FINANCIAL HARDSHIP:

Often running out of money between paychecks or pay cycles



MEDICAL

SEVERE MEDICAL HARDSHIP:

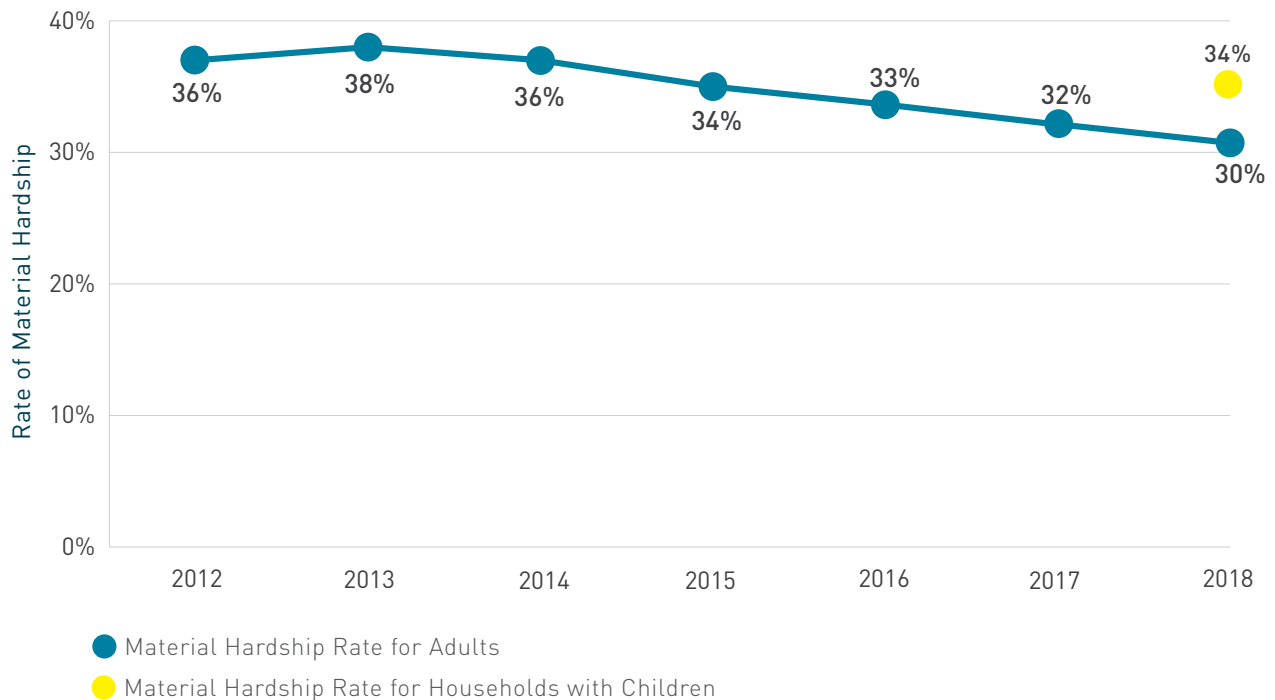
Not being able to see a medical professional because of cost

Trends for material hardship show a significant decline from 2012 to 2018. Among adults, rates have fallen by roughly six percentage points, from **36 percent to 30 percent**, since 2012.

Although material hardship rates among adults have declined significantly from 2012 to 2018 (Figure 5), from 36 percent to 30 percent, 34 percent of households with children still faced at least one material hardship in 2018. Unlike with national SPM data, there are no major national sources of material hardship data that mirror the results presented for New York City in Figure 5. The largest source of data on material hardship is the Survey of Income and Program Participation, but its material hardship questions are different both in their wording and in the frequency with which they are asked, making them difficult to align with Poverty Tracker data. The Current Population Survey does have a food insecurity measure that shows a decline of 3.4 percentage points between 2012 and 2018, suggesting declining material hardship at the national level.³

Figure 5

Trends in Material Hardship Among New York City Adults between 2012 and 2018









Source: Annual Poverty Tracker survey data, 2012 to 2018.

³Annual rates of food insecurity are calculated by the United States Department of Agriculture Economic Research Service, using Current Population Survey Food Security Supplement data.
See: <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/interactive-charts-and-highlights/#trends>.

Table 3 provides hardship rates among adults in New York City in 2018. The disparities between groups largely mirror those found when examining poverty rates.

Table 3

Hardship Rates for New York City Adults Overall and by Specific Groups

| | | |
|---|---------------------------------------|------------|
| OVERALL | | 30% |
| RACE/ETHNICITY  | White Non-Hispanic | 19% |
| | Black Non-Hispanic | 39% |
| | Asian Non-Hispanic | 28% |
| | Other/Multiracial | 40% |
| | Hispanic | 43% |
| GENDER  | Male | 26% |
| | Female | 36% |
| NATIVITY  | Born in the U.S. | 30% |
| | Foreign Born | 33% |
| EDUCATION LEVEL  | High School or Less | 38% |
| | Some College/Vocational School | 35% |
| | College Graduate | 23% |
| BOROUGH RESIDENCY  | Manhattan | 29% |
| | Brooklyn | 32% |
| | Bronx | 39% |
| | Queens | 29% |
| | Staten Island | 27% |
| AGE  | 18-35 | 37% |
| | 36-65 | 32% |
| | 66 and older | 20% |

Source: Results for subgroups groups are based on three years of annual Poverty Tracker survey data (2016, 2017, and 2018).

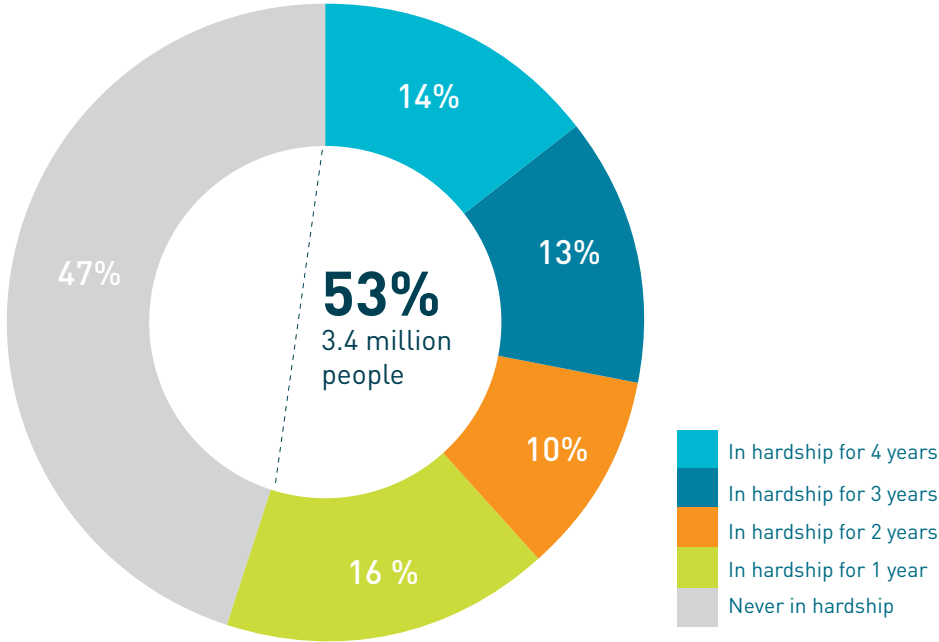
Note: The majority of the estimates presented in this table have a margin of error ranging from 3 percentage points to 5 percentage points; see Appendix B2 for the margin of error associated with each estimate.

Between 2015 and 2018, **53 percent** of adults in New York City experienced material hardship for at least one year.

As discussed earlier, the Poverty Tracker allows us to examine the experience of New Yorkers across four years. As was the case with poverty, we see that the share of New Yorkers who have experienced some form of material hardship over a four-year period is much higher than is observed in a single year, or even over two years.

Twenty-seven percent of New York City adults experienced material hardship for at least three of the four years examined. While the rates of material hardship and poverty experienced in at least one year are similar — 53 percent vs. 50 percent — the rate of those experiencing hardship across all four years is notably higher than the rate of those experiencing poverty across all four years — 14 percent vs. 4 percent. This suggests that New Yorkers are more likely to move out of poverty than hardship, meaning that even mobility out of poverty is not enough to safeguard against economic insecurity and hardship.

Figure 6
Share of New York City Adults Who Experienced Material Hardship between 2015 and 2018



Source: Annual Poverty Tracker survey data, 2015 to 2018.

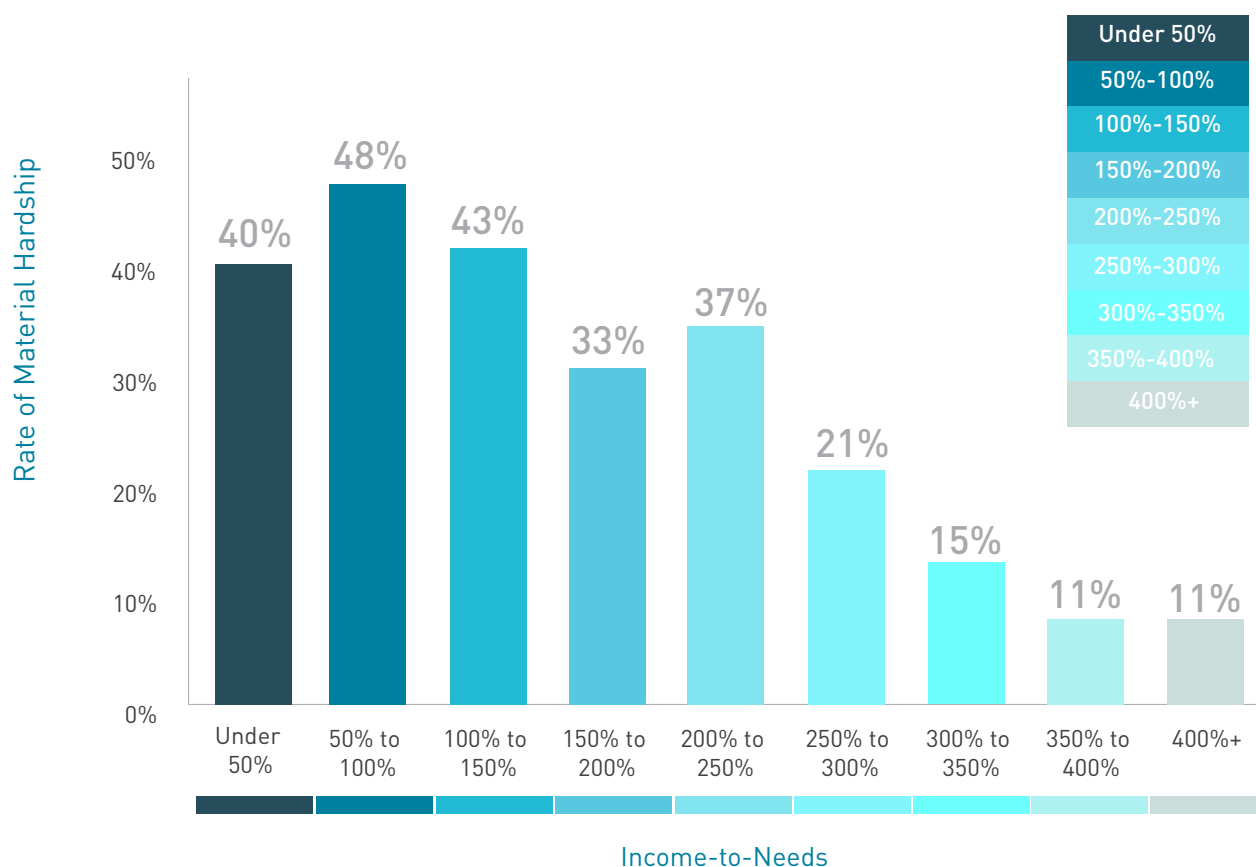
Later in this report, we delve deeper into the factors associated with falling into poverty and periods of hardship.

New Yorkers across all income levels experience hardship, not just those who earn the least. Figure 7 shows hardship rates by family income relative to each family’s needs (income-to-needs ratio). We determine income-to-needs by dividing a family’s resources (used to assess their poverty status) by their poverty threshold. Families with an income-to-needs ratio below 1 (or 100 percent) are in poverty, while those between 1.01 and 2 have an income between 101 percent and 200 percent of the poverty threshold, and so on.

In 2018, more than 40 percent of New Yorkers in poverty experienced material hardship, and material hardship was still quite prevalent among those between 100 and 150 percent of the poverty line (43 percent). Substantial declines in hardship began when incomes were above 250 percent of the poverty line, but even those well above the poverty line exhibited some level of hardship. For example, 11 percent of New York City adults with incomes more than four times the poverty line reported experiencing material hardship, showing that economic insecurity is not limited to those New Yorkers in poverty.

Figure 7

Rates of Material Hardship for New York City Adults by Income-to-Needs (SPM) – 2018

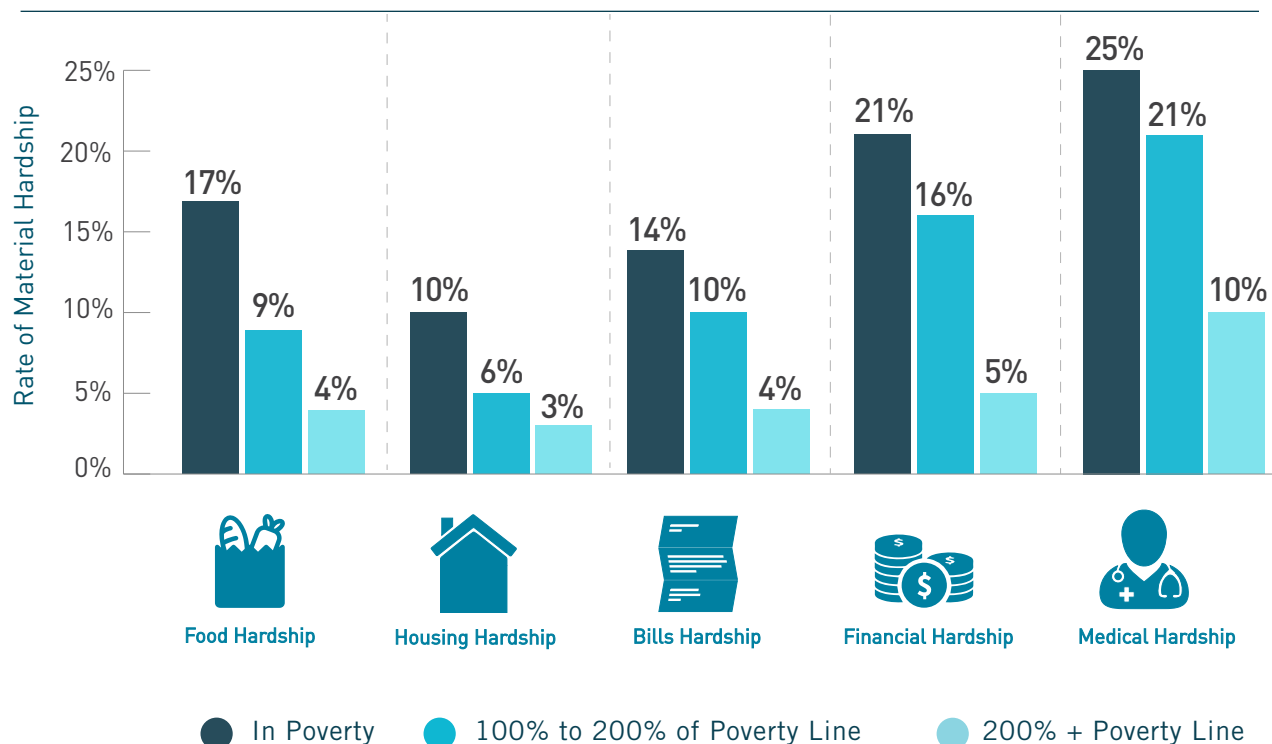


Source: Annual Poverty Tracker survey data, 2018.

The Poverty Tracker also explores individual types of hardship. In Figure 8, we show the hardship rates for each individual category of hardship by poverty status. Those in poverty, as well as those between 100 percent and 200 percent of the poverty line, had elevated levels of each type of material hardship relative to those living above 200 percent of the poverty line.

Figure 8

Rates of Hardship by Category for New York City Adults across Income Groups – 2018



Source: Annual Poverty Tracker survey data, 2018.



SECTION 3

HEALTH IN NEW YORK CITY

HIGHLIGHTS

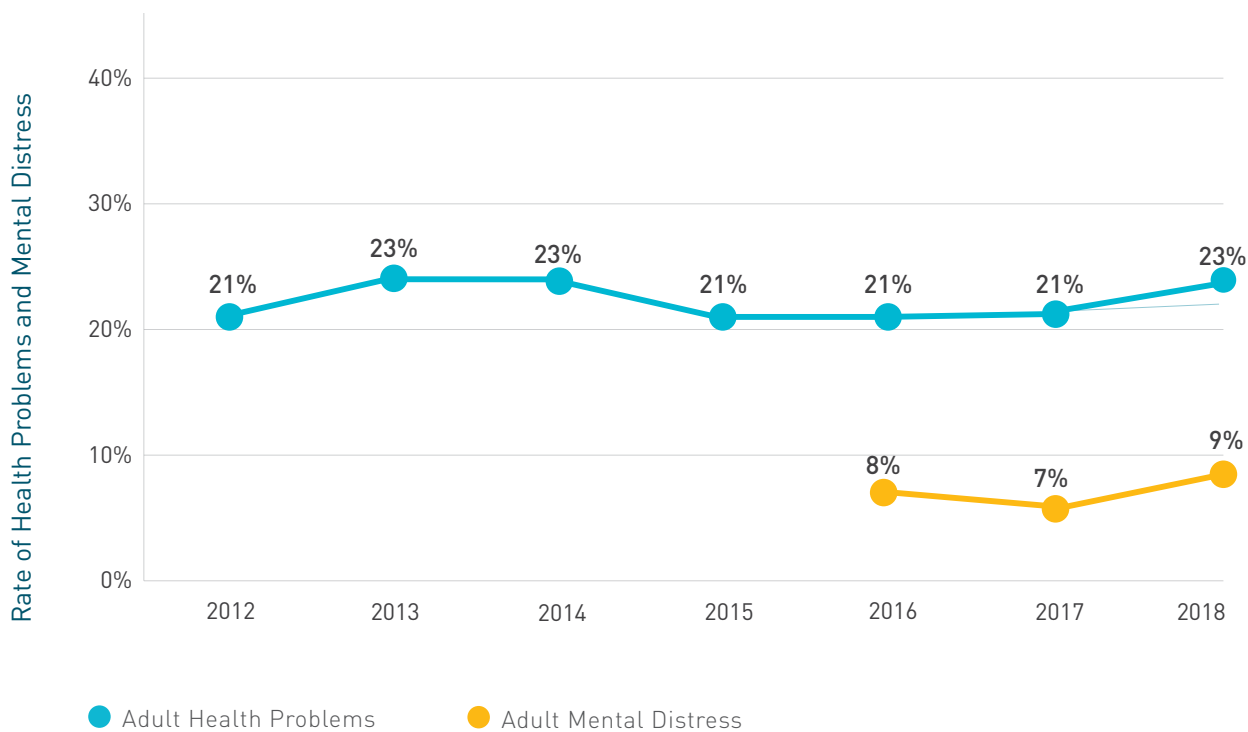
Compared to rates of poverty and hardship, the percentage of New York City adults with health problems remains persistently high from 2012 (21 percent) to 2018 (23 percent).

Nine percent of adults in New York City experienced some form of mental distress in 2018.

Poor health creates financial burdens beyond the costs associated with receiving medical care. Many New Yorkers in poor health are limited in their ability to work, thereby limiting their ability to earn income. In the Poverty Tracker, we define a health problem as being in self-reported poor health or having a disability that limits one's ability to work.

Figure 9

Trends in Health Problems and Mental Distress among New York City Adults between 2012 and 2018



Source: Annual Poverty Tracker survey data, 2012 to 2018.

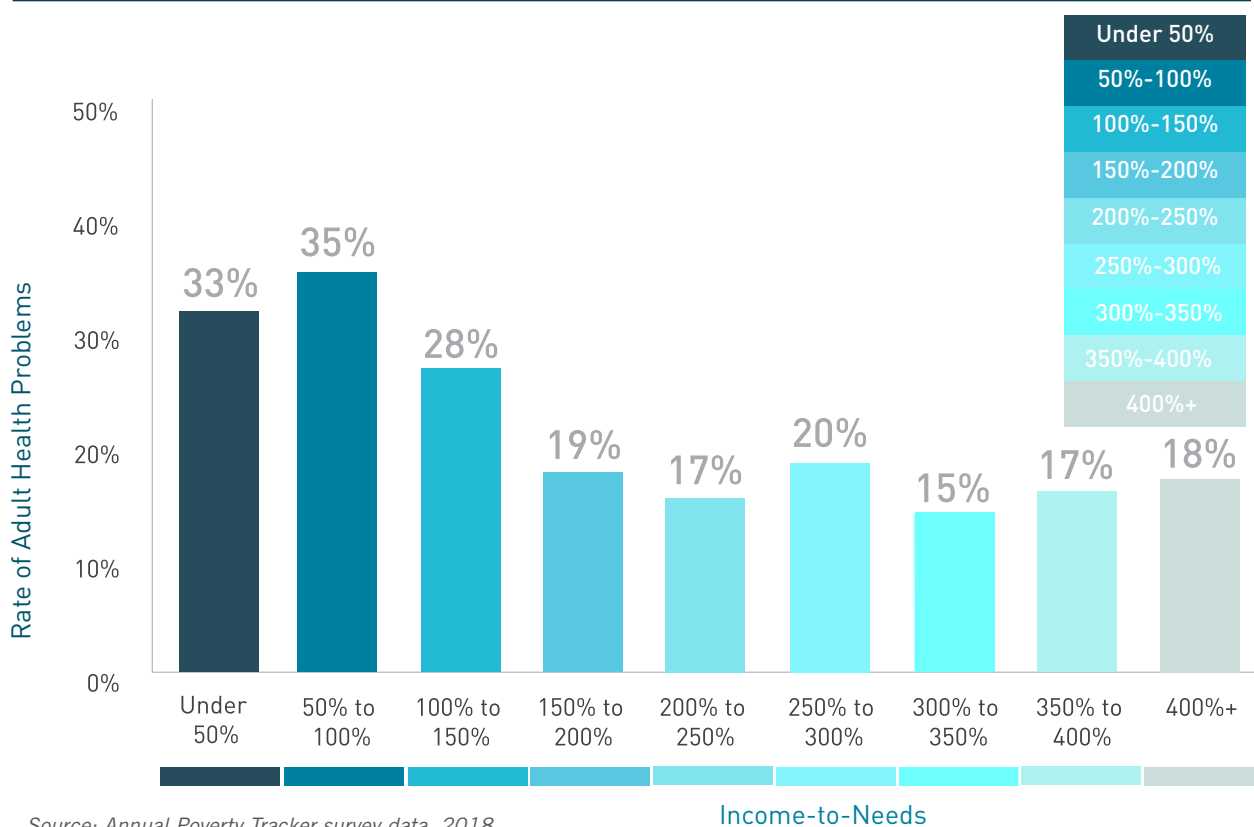
In 2016, the Poverty Tracker began measuring the rate of mental distress in New York City using the Kessler-6 (K6) Distress Scale,⁴ which assesses “the frequency of nonspecific psychological distress within a particular reference period.” (See the K6 questionnaire in Appendix C). At the national level, four percent of adults faced mental distress in 2018; in New York City, nine percent of adults faced mental distress in 2018.⁵

Table 4 provides rates of health problems and mental distress across demographic groups in New York City in 2018. The results for some demographic groups are quite striking. Relative to White, non-Hispanic New Yorkers, Hispanic and Black adults faced elevated rates of health problems, and Hispanic adults stand out in terms of mental distress. Those with a high school degree or less also faced elevated rates of health problems and mental distress relative to the rest of the population. And while the rate of health problems increases with age, the rate of mental health distress remains constant.

As with hardship rates, health challenges also vary with income. Those below 150 percent of the poverty line have higher rates of health problems compared to those above 150 percent (see Figure 10).

Figure 10

Rate of Adult Health Problems by Income-to-Needs (SPM)









Source: Annual Poverty Tracker survey data, 2018.

⁴Kessler, R. C., Barker, P. R., Colpe, L. J., Epstein, J. F., Gfroerer, J. C., Hiripi, E., Howes, M.J., Normand, S.L., Manderscheid, R. W., Walters, E. E., Zaslavsky, A. M. (2003).

⁵Authors' calculations using the 2018 National Health Interview Study provided by the Integrated Public Use Microdata Series. Lynn A. Blewett, Julia A. Rivera Drew, Miriam L. King, and Kari C.W. Williams. IPUMS Health Surveys: National Health Interview Survey, Version 6.4 [dataset]. Minneapolis, MN: IPUMS, 2019. <https://doi.org/10.18128/D070.V6.4>

Table 4

Rates of Health Problems for New York City Adults Overall and by Specific Groups - 2018

| | | 2018: HEALTH PROBLEMS | 2018: MENTAL DISTRESS |
|---|--------------------------------|--------------------------|--------------------------|
| OVERALL | | 23% | 9% |
| RACE/ETHNICITY  | White Non-Hispanic | 18% | 6% |
| | Black Non-Hispanic | 25% | 6% |
| | Asian Non-Hispanic | 16% | 9% |
| | Other/Multiracial | 23% | 9% |
| | Hispanic | 26% | 12% |
| GENDER  | Male | 20% | 7% |
| | Female | 23% | 8% |
| NATIVITY  | Born in the U.S. | 24% | 8% |
| | Foreign Born | 19% | 8% |
| EDUCATION LEVEL  | High School or Less | 32% | 12% |
| | Some College/Vocational School | 21% | 7% |
| | College Graduate | 12% | 5% |
| BOROUGH RESIDENCY  | Manhattan | 18% | 6% |
| | Brooklyn | 23% | 9% |
| | Bronx | 27% | 10% |
| | Queens | 21% | 8% |
| | Staten Island | 15% | 5% |
| AGE  | 18-35 | 9% | 8% |
| | 36-65 | 24% | 8% |
| | 66 and older | 39% | 7% |

Source: Results for subgroups are based on three years of annual Poverty Tracker survey data (2016, 2017, and 2018).

Note: The majority of the estimates presented in this table have a margin of error ranging from 3 percentage points to 5 percentage points; see Appendix B3 and Appendix B4 for the margin of error associated with each estimate.



SECTION 4

DISADVANTAGE IN NEW YORK CITY

HIGHLIGHTS

Like the rate of poverty and material hardship, the rate of disadvantage among adult New Yorkers has declined since 2012.

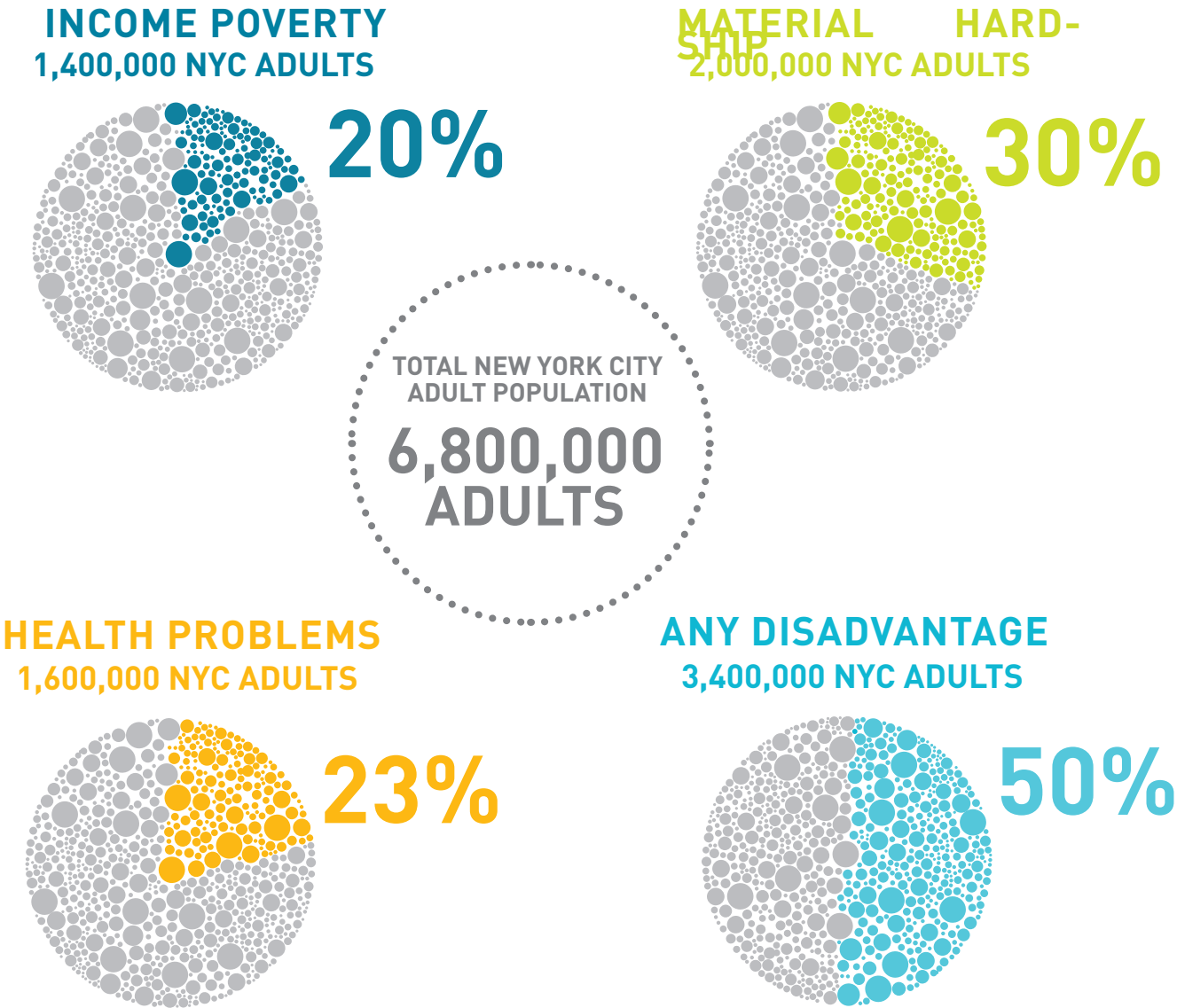
Among nearly all demographic groups, there have been declines in the rate of disadvantage.

Half of the adult population experienced some form of disadvantage in 2018 and there are still disparities between demographic groups in the prevalence of disadvantage.

So far, we have looked at each component of disadvantage separately. In this section, we examine the prevalence of any form of disadvantage, whether it be income poverty, material hardship, or health problems. Figure 11 presents the 2018 rates of each type of disadvantage, as well as any disadvantage. We found that more than 50 percent of New Yorkers experienced at least one type of disadvantage, as was the case in previous reports.

Figure 11

Rates of Disadvantage among New York City Adults – 2018

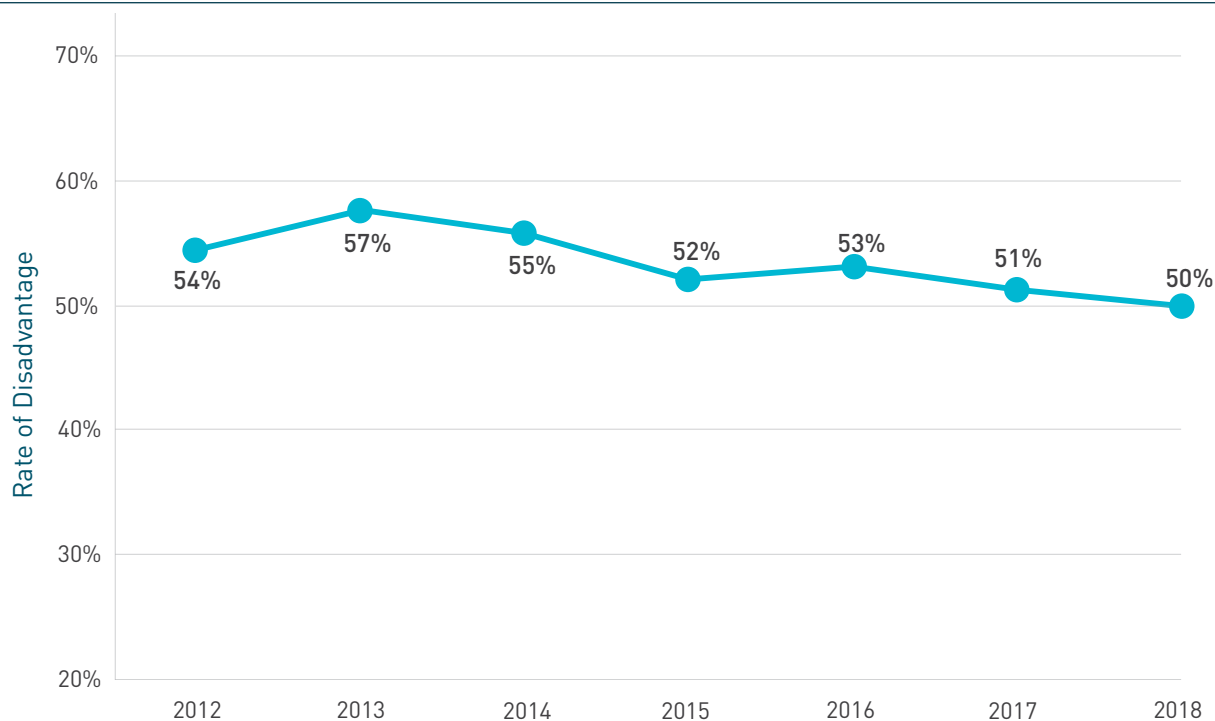


Source: Annual Poverty Tracker survey data, 2018.

Since 2012, the prevalence of disadvantage appears to be declining, falling from 54 percent to 50 percent (see Figure 12). Unfortunately, as no single national dataset captures trend data for all three measures of disadvantage analyzed in this report, we cannot make national comparisons.

Figure 12

Trends in Overall Disadvantage among New York City Adults between 2012 and 2018









Source: Annual Poverty Tracker survey data, 2012 to 2018.

The decrease in rates of disadvantage since 2012 is shared across demographic groups (see Table 5). Most groups experienced some decline in the prevalence of any disadvantage, except Asian New Yorkers. We will explore this phenomenon further in the coming years as we incorporate results from our Mandarin-language survey into our dataset.

The Poverty Tracker finds that although the poverty rate and the prevalence of material hardships have decreased in recent years, many New Yorkers still experience health problems and half of the city's adults experience at least one form of disadvantage. Disparities across racial and ethnic lines, educational levels, and gender have also persisted from year to year.

Table 5

Rates of Disadvantage among New York City Adults between 2014 and 2018

| | | 2014 | 2015 | 2016 | 2017 | 2018 |
|---|--------------------------------|------------|------------|------------|------------|------------|
| OVERALL | | 56% | 52% | 53% | 51% | 50% |
| RACE/ETHNICITY  | White Non-Hispanic | 39% | 38% | 37% | 37% | 38% |
| | Black Non-Hispanic | 64% | 63% | 60% | 58% | 57% |
| | Asian Non-Hispanic | 45% | 43% | 48% | 50% | 50% |
| | Other/Multiracial | 66% | 66% | 64% | 62% | 60% |
| | Hispanic | 70% | 71% | 68% | 66% | 65% |
| GENDER  | Male | 49% | 49% | 48% | 46% | 45% |
| | Female | 61% | 60% | 59% | 58% | 57% |
| NATIVITY  | Born in the U.S. | 52% | 51% | 50% | 49% | 50% |
| | Foreign Born | 60% | 59% | 58% | 56% | 54% |
| EDUCATION LEVEL  | High School or Less | 71% | 70% | 69% | 67% | 66% |
| | Some College/Vocational School | 57% | 56% | 54% | 55% | 54% |
| | College Graduate | 38% | 38% | 37% | 35% | 35% |
| BOROUGH RESIDENCY  | Manhattan | 50% | 49% | 49% | 46% | 47% |
| | Brooklyn | 54% | 54% | 53% | 55% | 53% |
| | Bronx | 67% | 65% | 63% | 62% | 61% |
| | Queens | 51% | 52% | 51% | 49% | 49% |
| | Staten Island | 61% | 61% | 52% | 44% | 42% |
| AGE  | 18-35 | 56% | 56% | 54% | 51% | 50% |
| | 36-65 | 54% | 53% | 51% | 52% | 51% |
| | 66 and older | 62% | 61% | 60% | 55% | 54% |

Source: Annual Poverty Tracker survey data, 2012 to 2018. Results for subgroups groups are based on three years of annual Poverty Tracker survey data.

Note: The majority of the estimates presented in this table have a margin of error ranging from 3 percentage points to 5 percentage points; see Appendix B5 for the margin of error associated with each estimate.



SECTION 5

FALLING INTO POVERTY AND MATERIAL HARDSHIP

HIGHLIGHTS

Between 2012 and 2018, each year roughly 14 percent of New York City adults fell into poverty and 16 percent entered a period of material hardship.

Common life events, like ending a relationship, losing a job, or having a child, are associated with an increased likelihood of falling into poverty, especially for New Yorkers with few assets and lower educational attainment.

New Yorkers with a high school degree or less are nearly five times more likely to enter poverty after having children than New Yorkers with a bachelor's degree (10 percent vs. 47 percent).

New Yorkers with assets and high levels of formal education face reduced risk of entering poverty or hardship when these life events occur.

Before we can build policies and programs that prevent people from falling into poverty or periods of material hardship, we must first understand the life events and circumstances that led them there. The Poverty Tracker offers a unique perspective in studying entries into poverty and hardship because it follows the same New Yorkers over time and collects data on different life events and experiences of disadvantage. Using this data, we can identify the events associated with entering a period of disadvantage, as well as the characteristics that moderate the impact of these experiences — information that is key to understanding what can be done to prevent these disruptions in the first place.

What Do We Already Know About Falling into Poverty and Material Hardship?

The existing research on poverty recognizes the relationship between different events and a person's likelihood of falling below the poverty line. Previous literature has documented the consequences of changes in a person's employment, household composition, and the employment situation of a spouse on a household's income. Specifically, DiPrete and McManus (2000) find that losing a spouse has a large impact on a household's income.⁶ In another study evaluating poverty entries and exits, researchers found that changes in employment, household composition, and disability status were all associated with falling into poverty; the likelihood of entering poverty was highest among those who lost their job.⁷ Due to the limited availability of data, analyses that identify the events associated with changes in material hardship are less prevalent in the literature, although a study of mothers found that poor maternal health is associated with entrances into material hardship.⁸ The wealth of material hardship data collected by the Poverty Tracker offers the opportunity to study previously unexamined influences on material hardship.

⁶ DiPrete, T. A., & McManus, P. A. (2000). *Family change, employment transitions, and the welfare state: Household income dynamics in the United States and Germany*. *American Sociological Review*, 343-370.

⁷ McKernan, S. M., & Ratcliffe, C. (2005). *Events that trigger poverty entries and exits*. *Social Science Quarterly*, 86, 1146-1169.

⁸ Heflin, C. H., & Butler, J. S. (2013). *Why do women enter and exit from material hardship?* *Journal of Family Issues*, 34(5), 631-660.

Common life events, like **ending a relationship**, **losing a job**, or **having a child**, are associated with an increased likelihood of falling into poverty, especially for New Yorkers with few assets and lower educational attainment.

Methods

To address the complex questions around events associated with entries into poverty and hardship, we produced a series of statistical models to determine the likelihood that an individual enters poverty or hardship in a period when specific events have occurred. The events in the model include:



Our models also allow us to control for a host of demographic characteristics, meaning we “hold all else equal” so that we can isolate the relationship between experiencing different events and entering poverty or hardship, regardless of the presence of other characteristics associated with poverty or hardship status. These controls include the following variables: education, gender, race and ethnicity, age, immigration status, household size, assets, the borough of residence, and work history. With these controls, our model allows us to see, for example, whether a person who has incurred a major expense is, on average, more likely to enter poverty afterward, compared to someone who did not incur such an expense but is similar to them in all other ways for which we can control. We also consider how having access to monetary assets or a higher level of formal education moderates these relationships.⁹

⁹We examine these relationships using models with interaction terms.

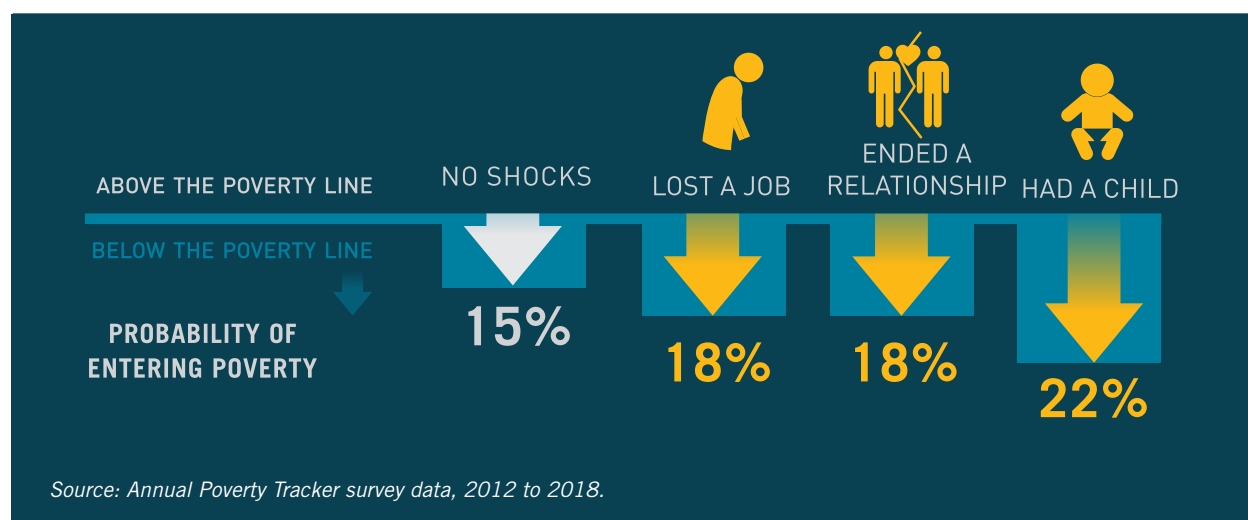
The Events Associated with Transitions into Poverty

Our analysis finds that New Yorkers who lose their jobs are more likely (three percentage points) to fall into poverty than New Yorkers in our model who did not lose their jobs, mirroring findings in existing literature.

However, and alarmingly, our analysis also finds that having a child and ending a relationship, two events many adults can expect at some point in their life, are both associated with statistically significant increases in the likelihood of entering poverty (see Figure 13). New Yorkers who had a child were seven percentage points more likely to fall into poverty than New Yorkers in our model who did not have a child that year. In addition, the consequences associated with these events can also compound one another, meaning that if a person loses a job and has a child, the predicted likelihood of that individual entering poverty is even higher than it would be if only one of those events occurred.

Figure 13

Likelihood of Falling into Poverty for New York City Adults by Life Event



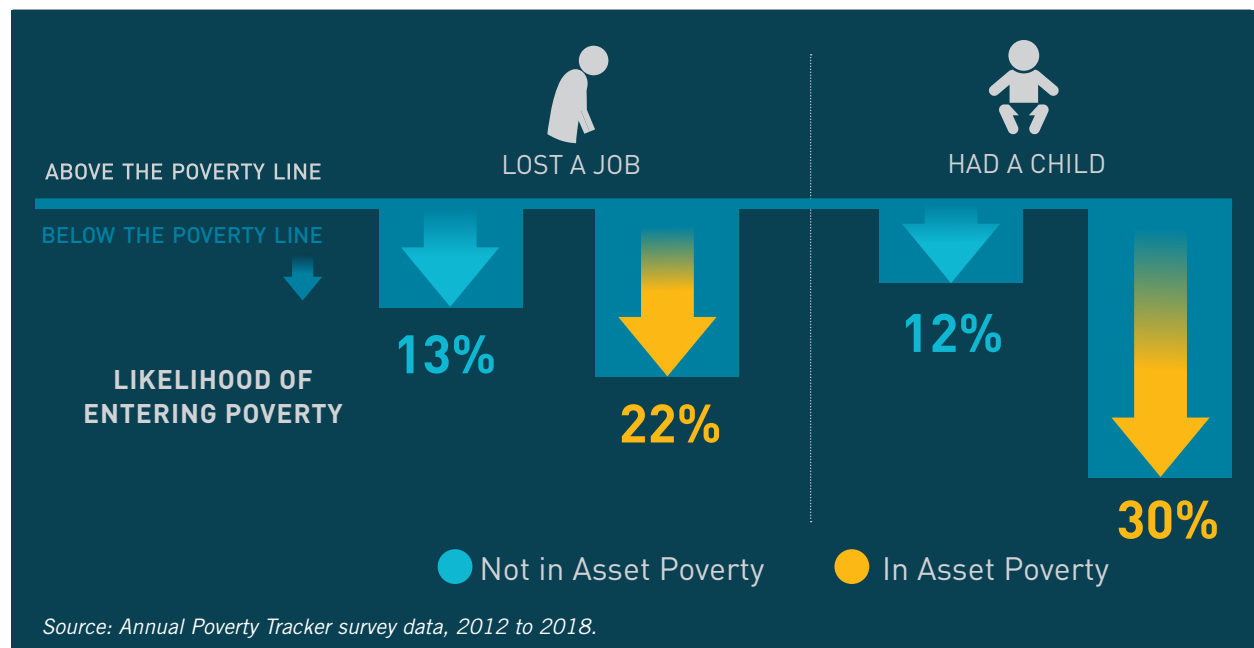
In analyzing whether it is possible to reduce the likelihood of falling into poverty after experiencing one of these life events, we find that having **assets and higher levels of formal education** may mitigate the likelihood of entering poverty when such life events occur.

Figure 14 presents the likelihood of entering poverty after losing a job or having a child among those who were in asset poverty and those who were not. Asset poverty is defined as not having enough assets to cover three months of expenses.¹⁰ Assets appear to be protective when it comes to job loss and having a child. The likelihood of entering poverty after a job loss among those who are not asset poor is 13 percent, while the probability for those who are asset poor is 22 percent. The disparity is even higher among those who had a child (12 percent vs. 30 percent).

These findings are cause for concern. In our study, New Yorkers who had a child and did not have enough in assets to cover three months of expenses were 18 percentage points more likely to fall into poverty than New Yorkers who did have protective assets.

Figure 14

Likelihood of Entering Poverty After Losing a Job or Having a Child Across Asset Classes



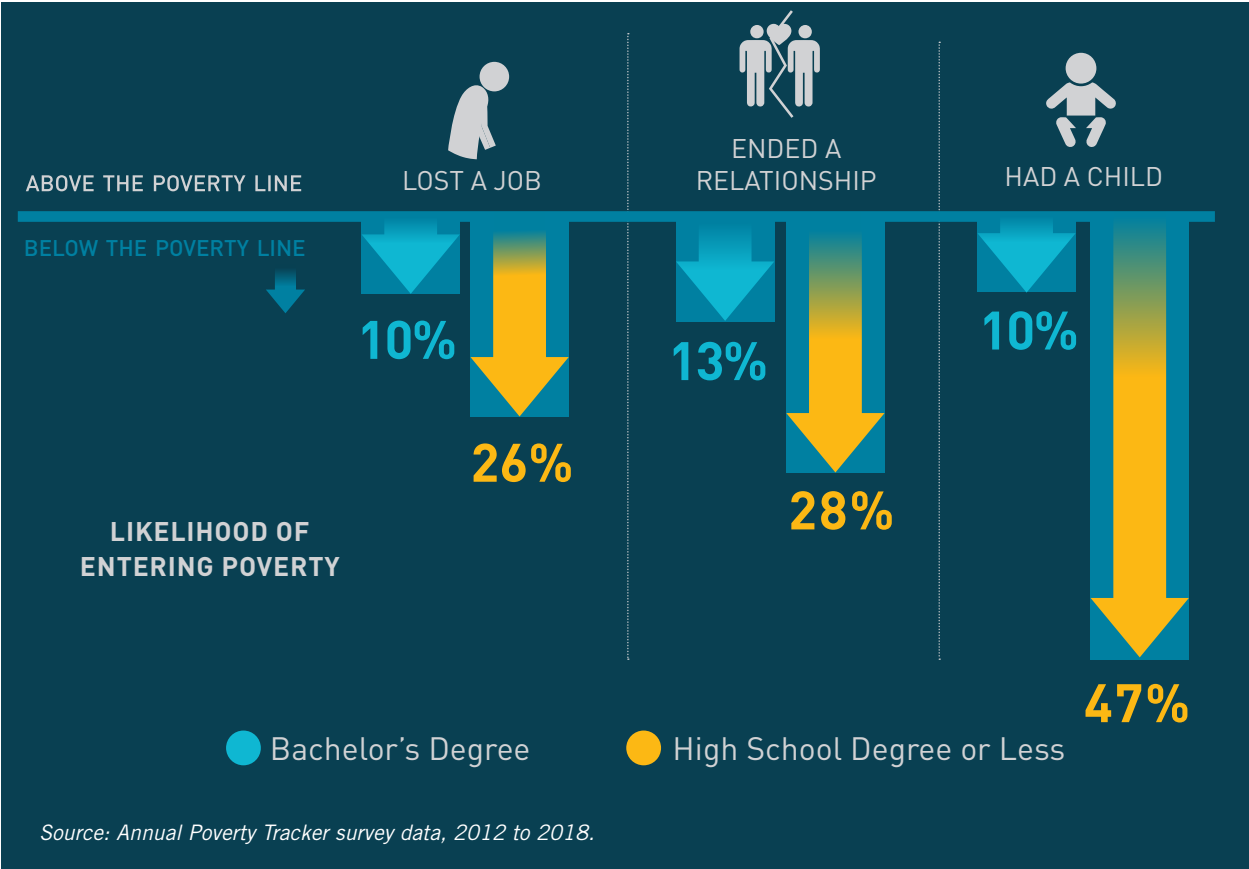
¹⁰To calculate asset poverty, we first combined all assets and subtracted out debts and their home value, which likely would not be readily available to spend. We then estimated the cost of expenses for three months using the poverty threshold. The poverty threshold, or poverty line, is typically thought of as the cost of a core basket of necessary expenditures. Thus, three months of expenses would be equivalent to 25 percent of their annual poverty threshold. Asset levels were then compared to this three-month level of necessary expenses to determine if a respondent was “asset poor.”

Like having assets, we also find that those with higher levels of formal education are less likely to fall into poverty after experiencing one of the events associated with poverty entries than those with a high school degree or less. In Figure 15, we see that the likelihood of falling into poverty after losing a job is 26 percent for New Yorkers with a high school degree or less – compared to 10 percent for New Yorkers with a bachelor’s degree. But the interaction effect between educational attainment and having a child is even more alarming. New Yorkers with higher levels of education are also less likely to fall into poverty after ending a relationship, compared to those who have a high school degree or less (13 percent vs. 28 percent).

New Yorkers with a high school degree or less are nearly **five times more likely** to enter poverty after **having a child** than New Yorkers with a bachelor’s degree (**10 percent vs. 47 percent**).

Figure 15

Education and the Likelihood of Entering Poverty After Losing a Job, Having a Child, or Ending a Relationship



Our analysis also finds that when New Yorkers fall on hard times, those with higher levels of education are much more likely to be able to lean on their social networks for support. The annual Poverty Tracker survey asks respondents whether they would be able to count on someone to loan them \$400 if faced with an emergency expense of that amount. Seventy-seven percent of New Yorkers with a bachelor’s degree said they could count on someone for such a loan, compared to 51 percent of New Yorkers with a high school degree or less.

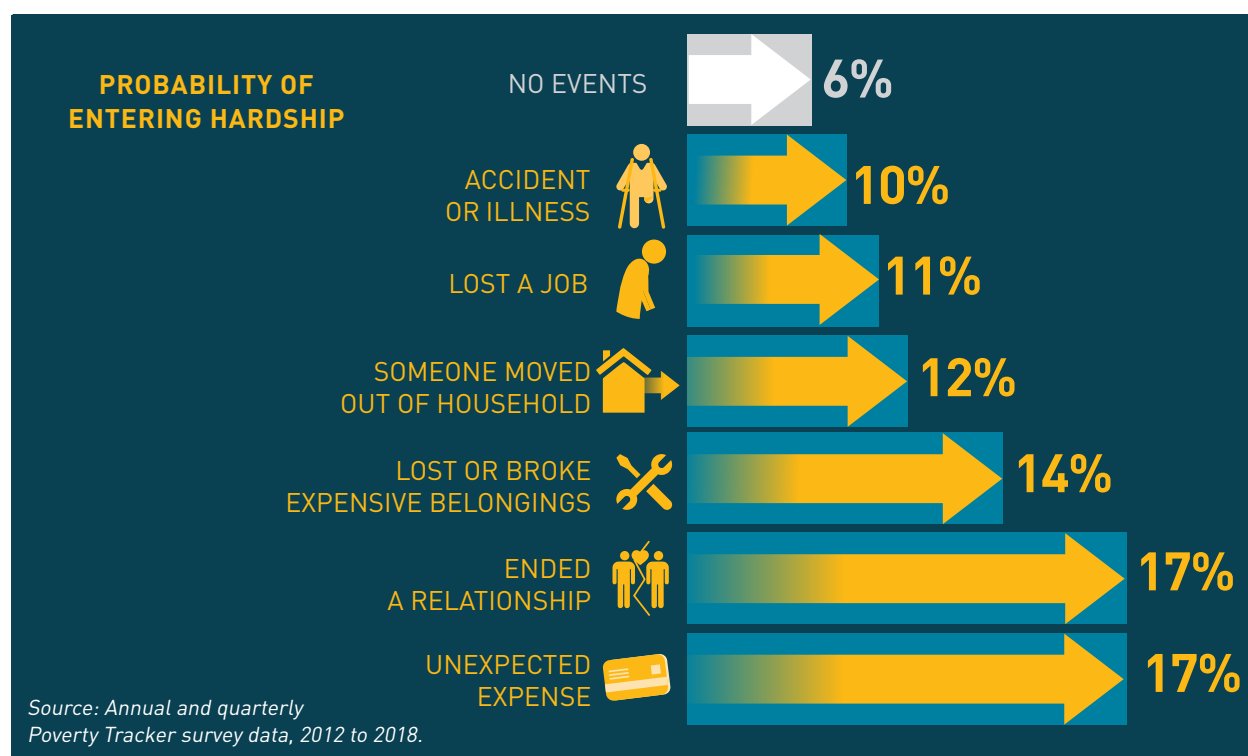
These findings suggest that typical life events like losing a job, having a child, or ending a relationship present greater risks for New Yorkers without assets and lower levels of formal education — and that when such events occur, these New Yorkers are less likely to be able to turn to their social networks for financial support.

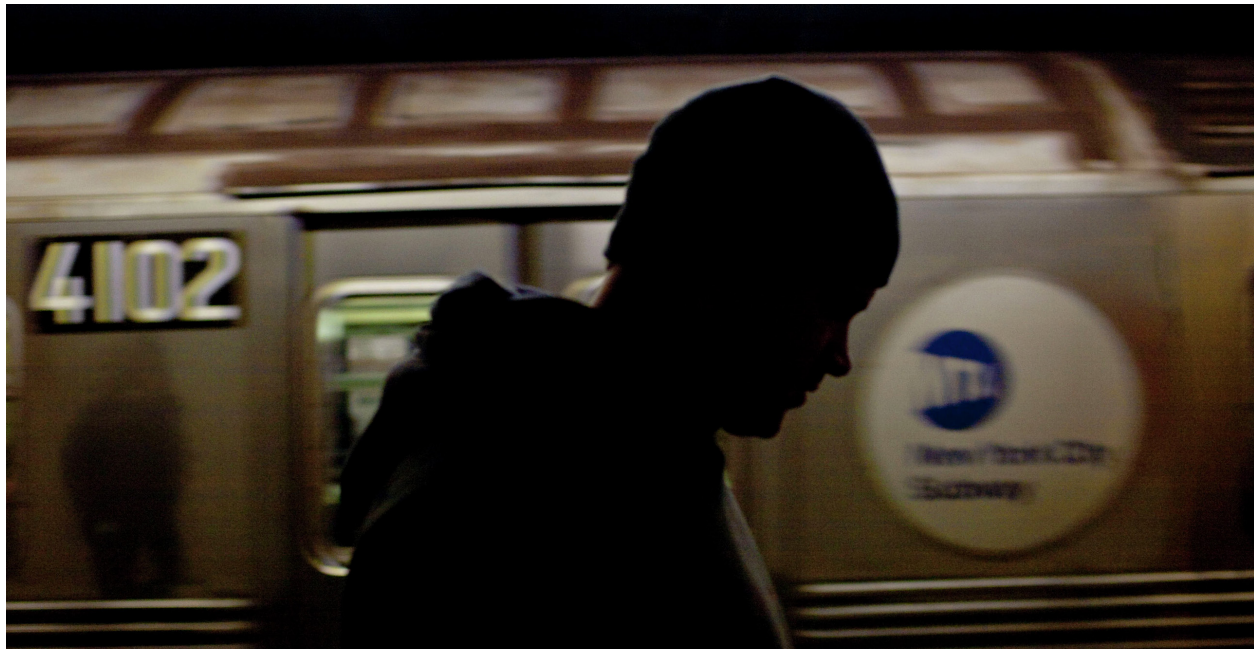
The Events Associated with Transitions into Material Hardship

The Poverty Tracker also allows us to identify the events associated with transitions into material hardship. We find that job loss, relationship dissolution, changes in household composition, unexpected expenses, the loss or damage to expensive items, and facing an accident or illness are all associated with an increased likelihood of entering material hardship (see Figure 16). Each of these events might force families to renegotiate their household budget in an effort to steady the situation. For example, a food budget might be constrained when one needs to pay a medical bill, purchase a cell phone after one was broken or lost, or stay home from work to get a refrigerator repaired. It is through these pathways that we see everyday events pushing families into material hardship.

Figure 16

Life Events Associated with an Increased Likelihood of Entering Material Hardship





Health Challenges and Material Hardship: Ron's Story

To further understand the experiences faced by New Yorkers and the relationship between life events, public policy, and disadvantage in New York City, the Poverty Tracker launched a qualitative study with Poverty Tracker respondents to complement the initial study's research objectives. One story told in a recent qualitative interview reveals how common events can push families into challenging economic circumstances and, more importantly, set off a series of occurrences that completely shift a family's trajectory.

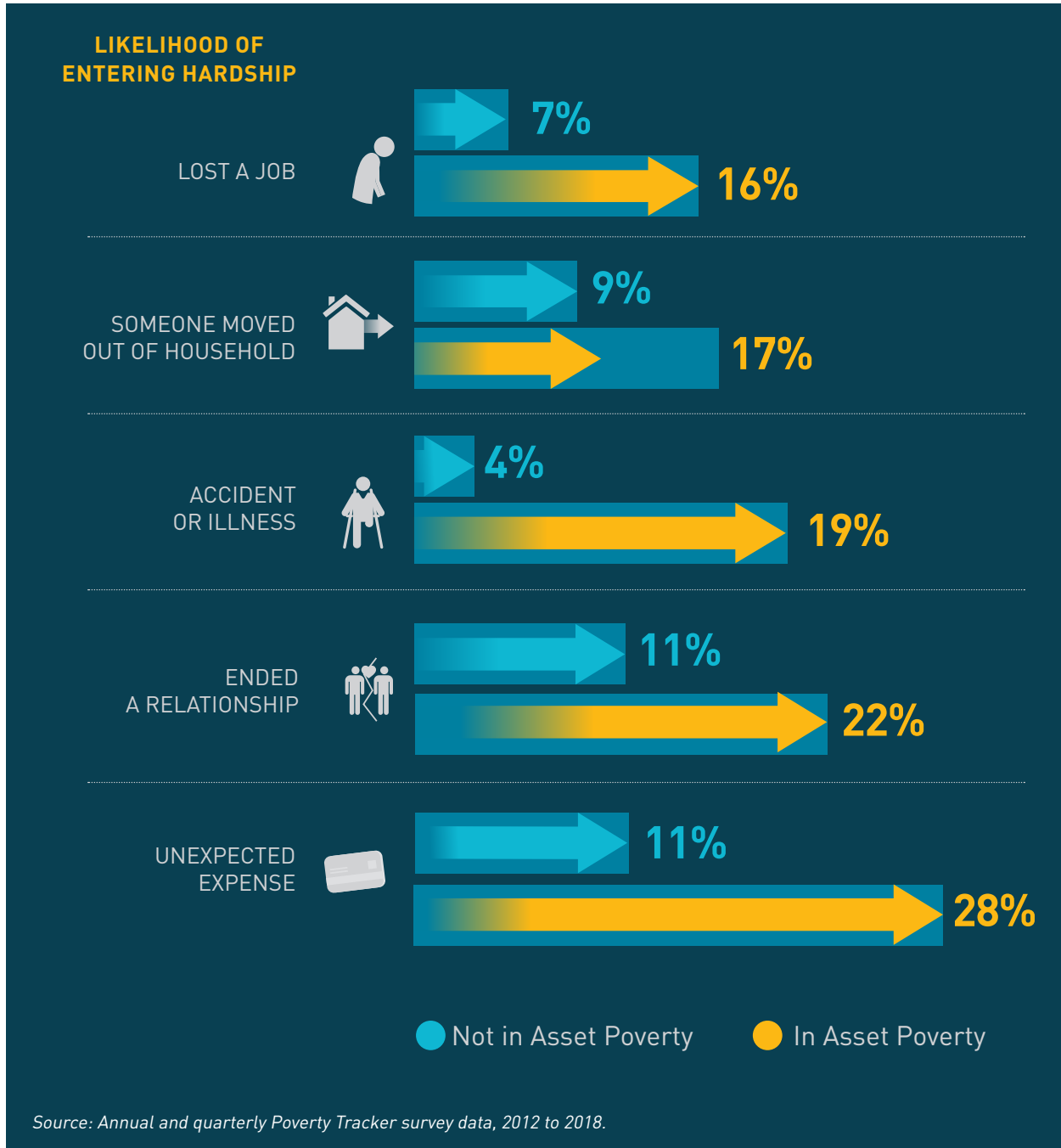
A few years ago, Ron, a Queens resident in his late fifties, was set off course when his partner suffered a medical emergency. Since then, she has lived in a nursing home because the family cannot find an affordable housing unit that is handicap-accessible. At the same time, because the electricity bill was in his partner's name, Ron was without electricity for several months. Every common expense counts — in order to visit the nursing home, Ron has to purchase a \$30 weekly MetroCard, and, after paying cell phone bills and rent, there was little left for anything else. These challenges also spilled over on Ron's daughter. She had been attending one of the city's specialized high schools, which are highly competitive to get into and serve as a launchpad for college and other opportunities, but when finances became tight at home, she left school, got her GED, and started working. When discussing the challenges faced by his daughter in recent years, Ron stated, "It's hampered her, her efforts, too. Until we get situated, you know, she's...she's disabled as well."

Ron's story (see previous page) highlights how common events that can happen to anyone can have a devastating impact — but the magnitude of these impacts is not the same for all New Yorkers. With Poverty Tracker data, we can isolate the circumstances associated with mitigating the likelihood of entering hardship after one of these events. Consistent with what we found when examining transitions into poverty, assets may moderate the likelihood of entering material hardship (see Figure 17). For example, the likelihood of entering material hardship after enduring an unanticipated expense is 28 percent for New Yorkers in our study who are in asset poverty, compared to 11 percent for New Yorkers who are not in asset poverty.

As was the case in Ron's story, we find that when a New Yorker experiences an accident or illness, the likelihood of entering hardship is 19 percent for those New Yorkers with minimal assets and just 4 percent for those with assets. We find similar disparities when looking at other events associated with entering hardship, specifically, job loss and changes in household composition or relationship status.

Figure 17

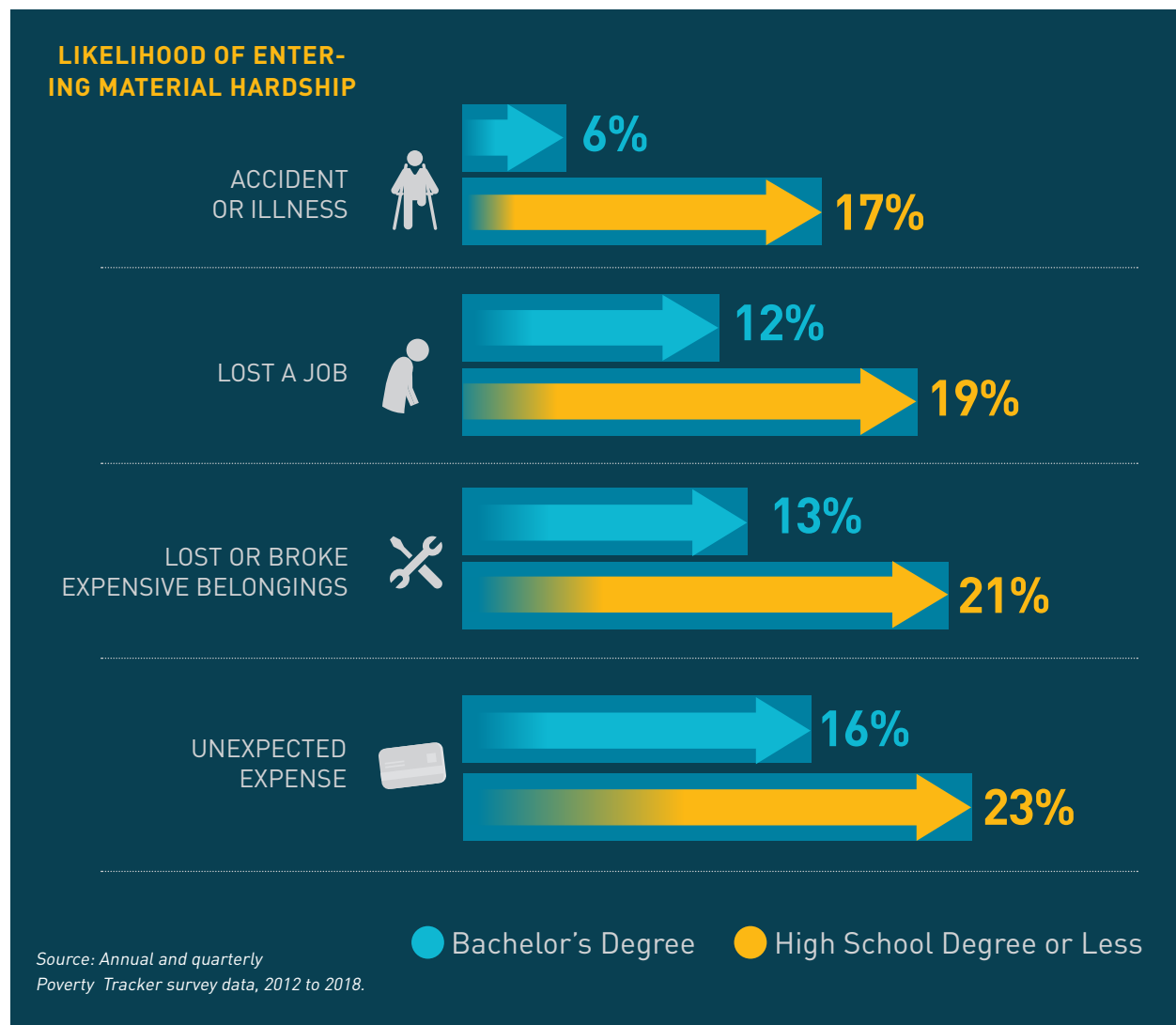
Assets and the Likelihood of Entering Material Hardship



Educational attainment is also associated with a reduction in the likelihood that commonplace events will push families into hardship (Figure 18). As discussed earlier, educational attainment is associated with greater stability through higher income and increased access to social networks in which monetary support is more readily available.

Figure 18

Educational Attainment and the Likelihood of Entering Material Hardship



Overall, we find that commonplace events push many families in New York City into poverty and material hardship. The best way to mitigate the impact of these events is to prevent them entirely. For example, ensuring that New Yorkers have access to stable work and income would reduce the number of families entering economic disadvantage after a job loss, and preventive healthcare would decrease the chances that families would enter material hardship due to accidents and illnesses.

But there are many events that we cannot prevent; everyone encounters unexpected expenses and suffers an accident or injury from time to time. And there are also many things we should not aim to prevent; many people leave relationships that are not right for them and others choose to have children because they want to build a family. These decisions should not come with such debilitating consequences that they push families into economic turmoil.

CONCLUSION

This report, the first follow-up to the Poverty Tracker's inaugural annual report, builds on last year's findings by documenting the rates of poverty, material hardship, and health problems in New York City in 2018. Since 2012, when the Poverty Tracker first launched, there has been a consistent, though modest, decrease in poverty and hardship in New York City, a trend that has continued through 2018.

However, the report also shows that over time, many more New Yorkers experience poverty and hardship than an annual snapshot would show, and health problems still persist year over year. Between 2015 and 2018, half of New York City adults lived in poverty at least once over those four years.

In addition to documenting key measures of poverty, hardship, and health, this report documents life events associated with entering poverty and hardship. We find that common life events like losing a job, having a child, or ending a relationship are all associated with an increased risk of entering poverty, especially for New Yorkers with limited assets and those with lower formal educational attainment. The impacts of these events are highlighted by stories like Ron's, examples of lived experiences where events push families living on the edge into precarious circumstances and compound into additional problems for families and individuals.

Everyday events should not come with such severe risks — but these risks will only be mitigated when we reduce inequality in our city and when sustainable economic mobility is the rule rather than the exception.

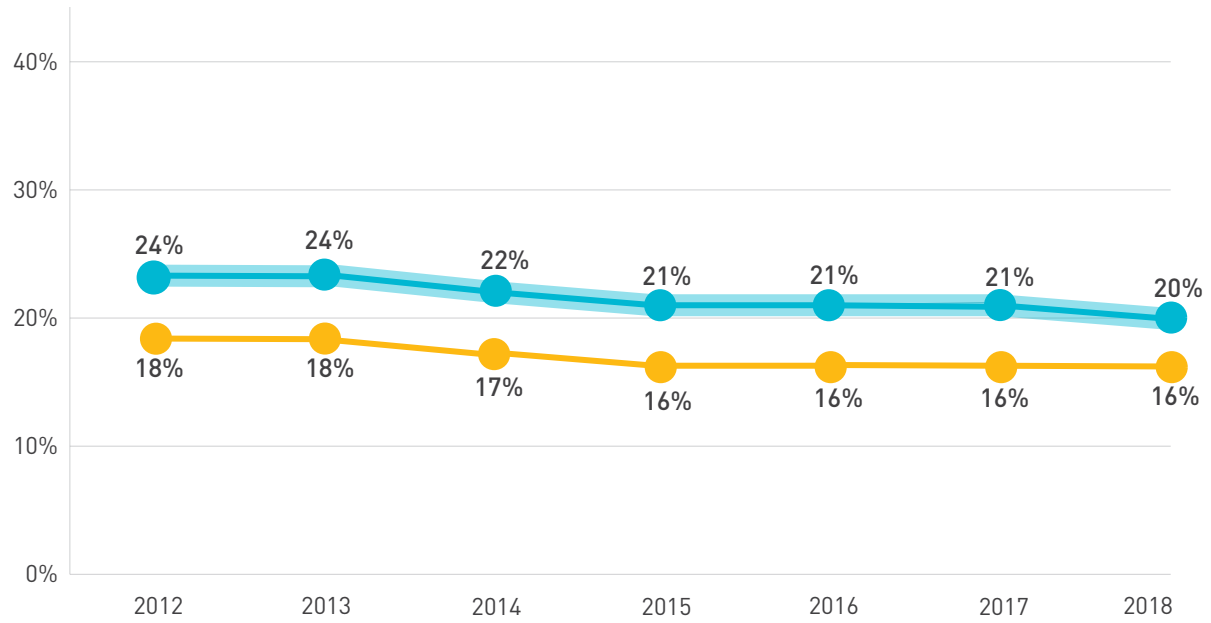
APPENDIX A.

Poverty Thresholds and Poverty Rates under the Supplemental Poverty Measure and the Official Poverty Measure – 2018

APPENDIX A1. 2018 POVERTY THRESHOLDS

| Homeowners with a Mortgage | | | | | | | | | |
|-------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Number of Children | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Number of Adults | | | | | | | | | |
| 1 | \$16,684 | \$25,177 | \$29,890 | \$34,302 | \$38,483 | \$42,478 | \$46,317 | \$50,024 | \$53,617 |
| 2 | \$23,525 | \$31,686 | \$36,000 | \$40,101 | \$44,031 | \$47,815 | \$51,474 | \$55,026 | \$58,481 |
| 3 | \$36,000 | \$40,101 | \$44,031 | \$47,815 | \$51,474 | \$55,026 | \$58,481 | \$61,852 | \$65,145 |
| 4 | \$44,031 | \$47,815 | \$51,474 | \$55,026 | \$58,481 | \$61,852 | \$65,145 | \$68,368 | \$71,528 |
| 5 | \$51,474 | \$55,026 | \$58,481 | \$61,852 | \$65,145 | \$68,368 | \$71,528 | \$74,629 | \$77,675 |
| 6 | \$58,481 | \$61,852 | \$65,145 | \$68,368 | \$71,528 | \$74,629 | \$77,675 | \$80,671 | \$83,620 |
| 7 | \$65,145 | \$68,368 | \$71,528 | \$74,629 | \$77,675 | \$80,671 | \$83,620 | \$86,526 | \$89,390 |
| 8 | \$71,528 | \$74,629 | \$77,675 | \$80,671 | \$83,620 | \$86,526 | \$89,390 | \$92,215 | \$95,003 |
| Homeowners without a Mortgage | | | | | | | | | |
| Number of Children | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Number of Adults | | | | | | | | | |
| 1 | \$15,974 | \$24,105 | \$28,617 | \$32,842 | \$36,845 | \$40,669 | \$44,345 | \$47,895 | \$51,335 |
| 2 | \$19,330 | \$30,337 | \$34,467 | \$38,394 | \$42,156 | \$45,779 | \$49,283 | \$52,683 | \$55,992 |
| 3 | \$34,467 | \$38,394 | \$42,156 | \$45,779 | \$49,283 | \$52,683 | \$55,992 | \$59,219 | \$62,372 |
| 4 | \$42,156 | \$45,779 | \$49,283 | \$52,683 | \$55,992 | \$59,219 | \$62,372 | \$65,458 | \$68,483 |
| 5 | \$49,283 | \$52,683 | \$55,992 | \$59,219 | \$62,372 | \$65,458 | \$68,483 | \$71,452 | \$74,369 |
| 6 | \$55,992 | \$59,219 | \$62,372 | \$65,458 | \$68,483 | \$71,452 | \$74,369 | \$77,237 | \$80,061 |
| 7 | \$62,372 | \$65,458 | \$68,483 | \$71,452 | \$74,369 | \$77,237 | \$80,061 | \$82,842 | \$85,584 |
| 8 | \$68,483 | \$71,452 | \$74,369 | \$77,237 | \$80,061 | \$82,842 | \$85,584 | \$88,289 | \$90,959 |
| Renters | | | | | | | | | |
| Number of Children | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Number of Adults | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 1 | \$16,560 | \$24,989 | \$29,666 | \$34,046 | \$38,195 | \$42,160 | \$45,971 | \$49,650 | \$53,216 |
| 2 | \$23,349 | \$31,449 | \$35,730 | \$39,802 | \$43,701 | \$47,457 | \$51,089 | \$54,614 | \$58,044 |
| 3 | \$35,730 | \$39,802 | \$43,701 | \$47,457 | \$51,089 | \$54,614 | \$58,044 | \$61,389 | \$64,658 |
| 4 | \$43,701 | \$47,457 | \$51,089 | \$54,614 | \$58,044 | \$61,389 | \$64,658 | \$67,857 | \$70,993 |
| 5 | \$51,089 | \$54,614 | \$58,044 | \$61,389 | \$64,658 | \$67,857 | \$70,993 | \$74,071 | \$77,094 |
| 6 | \$58,044 | \$61,389 | \$64,658 | \$67,857 | \$70,993 | \$74,071 | \$77,094 | \$80,068 | \$82,995 |
| 7 | \$64,658 | \$67,857 | \$70,993 | \$74,071 | \$77,094 | \$80,068 | \$82,995 | \$85,879 | \$88,721 |
| 8 | \$70,993 | \$74,071 | \$77,094 | \$80,068 | \$82,995 | \$85,879 | \$88,721 | \$91,525 | \$94,293 |

APPENDIX A2. POVERTY RATES FOR ADULTS UNDER THE SUPPLEMENTAL POVERTY MEASURE AND THE OFFICIAL POVERTY MEASURE



Source: Annual and quarterly Poverty Tracker survey data, 2012 to 2018.







● NYC Poverty Rate (SPM)

● NYC Poverty Rate (OPM)

APPENDIX B.

Rates of Disadvantage within Subgroups







APPENDIX B1. POVERTY RATES FOR NEW YORK CITY ADULTS OVERALL AND BY SPECIFIC GROUPS

| | | POVERTY RATE | MARGIN OF ERROR | |
|---|--------------------------------|--------------|-----------------|-----|
| OVERALL | | 20% | +/- | 2% |
| RACE/ETHNICITY  | White Non-Hispanic | 13% | +/- | 3% |
| | Black Non-Hispanic | 23% | +/- | 4% |
| | Asian Non-Hispanic | 24% | +/- | 9% |
| | Other/Multiracial | 22% | +/- | 10% |
| | Hispanic | 27% | +/- | 4% |
| GENDER  | Male | 17% | +/- | 3% |
| | Female | 24% | +/- | 3% |
| NATIVITY  | Born in the U.S. | 17% | +/- | 3% |
| | Foreign Born | 25% | +/- | 4% |
| EDUCATION LEVEL  | High School or Less | 32% | +/- | 4% |
| | Some College/Vocational School | 22% | +/- | 5% |
| | College Graduate | 9% | +/- | 2% |
| BOROUGH RESIDENCY  | Manhattan | 16% | +/- | 4% |
| | Brooklyn | 22% | +/- | 4% |
| | Bronx | 26% | +/- | 5% |
| | Queens | 21% | +/- | 5% |
| | Staten Island | 13% | +/- | 8% |
| AGE  | 18-35 | 23% | +/- | 4% |
| | 36-65 | 19% | +/- | 3% |
| | 66 and older | 23% | +/- | 5% |

Source: Results for subgroups groups are based on three years of annual Poverty Tracker survey data (2016, 2017, and 2018).

APPENDIX B2







Rates of Hardship for New York City Adults Overall and by Specific Groups

| | | HARDSHIP RATE | MARGIN OF ERROR | |
|---|--------------------------------|---------------|-----------------|-----|
| OVERALL | | 30% | +/- | 3% |
| RACE/ETHNICITY  | White Non-Hispanic | 19% | +/- | 4% |
| | Black Non-Hispanic | 39% | +/- | 6% |
| | Asian Non-Hispanic | 28% | +/- | 9% |
| | Other/Multiracial | 40% | +/- | 13% |
| | Hispanic | 43% | +/- | 5% |
| GENDER  | Male | 26% | +/- | 4% |
| | Female | 36% | +/- | 4% |
| NATIVITY  | Born in the U.S. | 30% | +/- | 3% |
| | Foreign Born | 33% | +/- | 4% |
| EDUCATION LEVEL  | High School or Less | 38% | +/- | 5% |
| | Some College/Vocational School | 35% | +/- | 5% |
| | College Graduate | 23% | +/- | 4% |
| BOROUGH RESIDENCY  | Manhattan | 29% | +/- | 5% |
| | Brooklyn | 32% | +/- | 5% |
| | Bronx | 39% | +/- | 6% |
| | Queens | 29% | +/- | 5% |
| | Staten Island | 27% | +/- | 11% |
| AGE  | 18-35 | 37% | +/- | 5% |
| | 36-65 | 32% | +/- | 4% |
| | 66 and older | 20% | +/- | 5% |

Source: Results for subgroups groups are based on three years of annual Poverty Tracker survey data (2016, 2017, and 2018).

APPENDIX B3







Rates of Health Problems for New York City Adults Overall and by Specific Groups

| | | RATE OF HEALTH PROBLEMS | MARGIN OF ERROR | |
|---|--------------------------------|-------------------------|-----------------|-----------|
| OVERALL | | 23% | +/- | 2% |
| RACE/ETHNICITY  | White Non-Hispanic | 18% | +/- | 3% |
| | Black Non-Hispanic | 25% | +/- | 5% |
| | Asian Non-Hispanic | 16% | +/- | 8% |
| | Other/Multiracial | 23% | +/- | 11% |
| | Hispanic | 26% | +/- | 4% |
| GENDER  | Male | 20% | +/- | 3% |
| | Female | 23% | +/- | 3% |
| NATIVITY  | Born in the U.S. | 24% | +/- | 3% |
| | Foreign Born | 19% | +/- | 4% |
| EDUCATION LEVEL  | High School or Less | 32% | +/- | 4% |
| | Some College/Vocational School | 21% | +/- | 4% |
| | College Graduate | 12% | +/- | 3% |
| BOROUGH RESIDENCY  | Manhattan | 18% | +/- | 4% |
| | Brooklyn | 23% | +/- | 4% |
| | Bronx | 27% | +/- | 5% |
| | Queens | 21% | +/- | 5% |
| | Staten Island | 15% | +/- | 7% |
| AGE  | 18-35 | 9% | +/- | 3% |
| | 36-65 | 24% | +/- | 3% |
| | 66 and older | 39% | +/- | 6% |

Source: Results for subgroups groups are based on three years of annual Poverty Tracker survey data (2016, 2017, and 2018).

APPENDIX B4







Rates of Mental Distress for New York City Adults Overall and by Specific Groups

| | | RATE OF MENTAL DISTRESS | MARGIN OF ERROR | |
|---|--------------------------------|-------------------------|-----------------|----|
| OVERALL | | 9% | +/- | 2% |
| RACE/ETHNICITY  | White Non-Hispanic | 6% | +/- | 2% |
| | Black Non-Hispanic | 6% | +/- | 3% |
| | Asian Non-Hispanic | 9% | +/- | 6% |
| | Other/Multiracial | 9% | +/- | 6% |
| | Hispanic | 12% | +/- | 3% |
| GENDER  | Male | 7% | +/- | 2% |
| | Female | 8% | +/- | 2% |
| NATIVITY  | Born in the U.S. | 8% | +/- | 2% |
| | Foreign Born | 8% | +/- | 2% |
| EDUCATION LEVEL  | High School or Less | 12% | +/- | 3% |
| | Some College/Vocational School | 7% | +/- | 2% |
| | College Graduate | 5% | +/- | 2% |
| BOROUGH RESIDENCY  | Manhattan | 6% | +/- | 3% |
| | Brooklyn | 9% | +/- | 3% |
| | Bronx | 10% | +/- | 4% |
| | Queens | 8% | +/- | 3% |
| | Staten Island | 5% | +/- | 6% |
| AGE  | 18-35 | 8% | +/- | 3% |
| | 36-65 | 8% | +/- | 2% |
| | 66 and older | 7% | +/- | 4% |

Source: Results for subgroups groups are based on three years of annual Poverty Tracker survey data (2016, 2017, and 2018).

APPENDIX B5







Rates of Disadvantage for New York City Adults Overall and by Specific Groups

| | | RATE OF ANY DISADVANTAGE | MARGIN OF ERROR | |
|---|--------------------------------|--------------------------|-----------------|-----|
| OVERALL | | 50% | +/- | 3% |
| RACE/ETHNICITY  | White Non-Hispanic | 38% | +/- | 4% |
| | Black Non-Hispanic | 57% | +/- | 6% |
| | Asian Non-Hispanic | 50% | +/- | 10% |
| | Other/Multiracial | 60% | +/- | 13% |
| | Hispanic | 65% | +/- | 5% |
| GENDER  | Male | 45% | +/- | 4% |
| | Female | 57% | +/- | 4% |
| NATIVITY  | Born in the U.S. | 50% | +/- | 3% |
| | Foreign Born | 54% | +/- | 5% |
| EDUCATION LEVEL  | High School or Less | 66% | +/- | 5% |
| | Some College/Vocational School | 54% | +/- | 6% |
| | College Grade | 35% | +/- | 4% |
| BOROUGH RESIDENCY  | Manhattan | 47% | +/- | 6% |
| | Brooklyn | 53% | +/- | 5% |
| | Bronx | 61% | +/- | 6% |
| | Queens | 49% | +/- | 6% |
| | Staten Island | 42% | +/- | 12% |
| AGE  | 18-35 | 50% | +/- | 5% |
| | 36-65 | 51% | +/- | 4% |
| | 66 and older | 54% | +/- | 6% |

Source: Results for subgroups are based on three years of annual Poverty Tracker survey data (2016, 2017, and 2018).

APPENDIX B6







Share of Adult New Yorkers who Lived in Poverty in at least One Year between 2015 and 2018

| | | AT LEAST ONE YEAR IN POVERTY | MARGIN OF ERROR | |
|---|--------------------------------|---------------------------------|-----------------|----|
| | OVERALL | 50% | +/- | 3% |
| RACE/ ETHNICITY  | White Non-Hispanic | 29% | +/- | 4% |
| | Black Non-Hispanic | 59% | +/- | 6% |
| | Hispanic | 68% | +/- | 5% |
| GENDER  | Male | 42% | +/- | 4% |
| | Female | 56% | +/- | 4% |
| NATIVITY  | Born in the U.S. | 42% | +/- | 3% |
| | Foreign Born | 58% | +/- | 5% |
| EDUCATION LEVEL  | High School or Less | 71% | +/- | 4% |
| | Some College/Vocational School | 52% | +/- | 6% |
| | College Grade | 26% | +/- | 4% |
| BOROUGH RESIDENCY  | Manhattan | 43% | +/- | 6% |
| | Brooklyn | 51% | +/- | 5% |
| | Bronx | 60% | +/- | 6% |
| | Queens | 48% | +/- | 6% |
| AGE  | 18-35 | 57% | +/- | 6% |
| | 36-65 | 46% | +/- | 4% |
| | 66 and older | 48% | +/- | 6% |

Source: Annual Poverty Tracker survey data, 2015 to 2018.

APPENDIX B7

Share of Adult New Yorkers Who Faced Material Hardship in At Least One Year between 2015 and 2018

| | | AT LEAST ONE YEAR IN MATERIAL HARDSHIP | MARGIN OF ERROR | |
|---|--------------------------------|--|-----------------|----|
| OVERALL | | 53% | +/- | 3% |
| RACE/ ETHNICITY  | White Non-Hispanic | 33% | +/- | 4% |
| | Black Non-Hispanic | 66% | +/- | 5% |
| | Hispanic | 71% | +/- | 5% |
| GENDER  | Male | 45% | +/- | 4% |
| | Female | 60% | +/- | 4% |
| NATIVITY  | Born in the U.S. | 48% | +/- | 3% |
| | Foreign Born | 59% | +/- | 5% |
| EDUCATION LEVEL  | High School or Less | 64% | +/- | 5% |
| | Some College/Vocational School | 57% | +/- | 6% |
| | College Graduate | 39% | +/- | 4% |
| BOROUGH RESIDENCY  | Manhattan | 49% | +/- | 6% |
| | Brooklyn | 54% | +/- | 5% |
| | Bronx | 65% | +/- | 6% |
| | Queens | 46% | +/- | 6% |
| AGE  | 18-35 | 61% | +/- | 6% |
| | 36-65 | 56% | +/- | 4% |
| | 66 and older | 35% | +/- | 6% |

Source: Annual Poverty Tracker survey data, 2015 to 2018.

APPENDIX C.

Kessler-6 Mental Distress Scale

Q1. DURING THE PAST 30 DAYS, ABOUT HOW OFTEN DID YOU FEEL:

- a. ...nervous?
 1. All of the time
 2. Most of the time
 3. Some of the time
 4. A little of the time
 5. None of the time
- b. ...hopeless?
 1. All of the time
 2. Most of the time
 3. Some of the time
 4. A little of the time
 5. None of the time
- c. ...restless or fidgety?
 1. All of the time
 2. Most of the time
 3. Some of the time
 4. A little of the time
 5. None of the time
- d. ...so depressed that nothing could cheer you up?
 1. All of the time
 2. Most of the time
 3. Some of the time
 4. A little of the time
 5. None of the time
- e. ...that everything was an effort?
 1. All of the time
 2. Most of the time
 3. Some of the time
 4. A little of the time
 5. None of the time
- f. ...worthless?
 1. All of the time
 2. Most of the time
 3. Some of the time
 4. A little of the time
 5. None of the time

This report would not be possible without the support and partnership of Robin Hood. We could not ask for better partners. We are particularly grateful to Sarah Oltmans for her leadership and guidance of the Poverty Tracker, Jason Cone for bringing policy expertise to the work, Chloe Sarnoff and Loris Toribio for their great contributions to this report, and Mary Power for always producing such beautiful layouts and graphics to represent the Poverty Tracker data. Here at Columbia, we also thank Sarah Tmimi for her contributions to the analyses featured in this report, as well as Sarah Gordis and Airenakhue Omoragbon for reviewing and fact-checking drafts of the report. Lastly, the Poverty Tracker's data quality is a direct product of the amazing efforts of our survey team. We are grateful to Lily Bushman-Copp, Chloe Cargill, and Lolita Roy for their leadership of the survey team, their commitment to the research, and their buoyant spirits. And we are grateful to all of our amazing interviewers, past and present — we would not be able to say much without them.

ROBIN HOOD

826 BROADWAY, 9TH FLOOR NEW YORK, NY
10003

ROBINHOOD.ORG

