POVERTY TRACKER

CENTER ON
POVERTY &
SOCIAL POLICY
at Columbia University

Columbia | CPRC
Columbia Population Research Center

ROBIN HOOD

MONITORING POVERTY AND WELL-BEING IN NYC

STATE OF POVERTY AND DISADVANTAGE IN NEW YORK CITY

Volume 3

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We are pleased to present the findings from the third 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 economic instability that affects millions of New Yorkers.

This partnership and approach to fighting poverty has never been more important. Over the past year, the pandemic, economic crisis, and national reckoning with our country's racist history and systems have exposed the deep racial and ethnic inequities that have plagued our city long before New York's first case of COVID-19 was reported.

The findings detailed in this report show that before the pandemic, Black and Latino New Yorkers were twice as likely as their white neighbors to be living in poverty and more than twice as likely to experience material hardships, like affording food, rent, or medical care — disparities that have only been exacerbated by COVID-19. In 2019, more than half of Black and Latino New Yorkers lived in poverty or were low-income and in 2020, close to 60 percent of Black and Latino New Yorkers lost work or income due to the pandemic.

This year's report discusses the enormous power of public policy, which can be both a perpetuator of inequality and inequity or, if designed and implemented thoughtfully, backed by data and research, keep millions of families out of poverty. As policymakers, business leaders, and the human services sector work to build New York City's pathway to recovery, this report serves as an important reminder that we must set our sights higher than a return to status quo. And that with research, collaboration, and courage, we can create a better and fairer city with equal opportunities for all New Yorkers.

Elevate,

Wes Moore

A guide to this report

IN SECTIONS 1, 2, AND 3, we focus on three types of disadvantage: income poverty, material hardship, and health problems. We present trends since 2016 for each type of disadvantage and also analyze how these experiences differ for New Yorkers of different races and ethnicities.

IN SECTION 4, our first spotlight report examines experiences of discrimination in New York City among Black New Yorkers at both the institutional and interpersonal level.

IN SECTION 5, we analyze overall rates of disadvantage across New York City and the disparities in experiences of disadvantage between racial and ethnic groups.

In the second spotlight, featured in SECTION 6, we discuss the current role that public policy plays in reducing poverty and hardship, as well opportunities for well-designed policy reforms that could reduce inequities in the poverty rates along racial and ethnic lines.

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INTRODUCTION AND
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INTRODUCTION

In February 2020, shortly after we released the second annual volume of the *State of Poverty and Disadvantage in New York City*, doctors diagnosed the first case of COVID-19 in New York City. Three weeks later, the state government put the city "on pause" to protect New Yorkers from a new and life-threatening virus. Life changed in ways that no one could have imagined. Soon after, one in five New Yorkers found themselves out of work.[1]

Those New Yorkers who bore the brunt of the economic fallout were those already in precarious financial positions. More than half of low-wage workers in New York City lost employment income between March and July, and the majority of these workers were Black and Latino.[2] By summer, COVID-19 had devastated the city's hospitals, particularly those in lower-income areas, and Black and Latino New Yorkers were dying at disproportionate rates relative to white New Yorkers, highlighting the racial and economic inequities in our healthcare system.[3] Meanwhile, in Minneapolis, the murder of George Floyd at the hands of police officers catalyzed national outrage at police violence towards Black people and fortified demands to confront racism at all levels, both institutional and interpersonal.

The past year has brought into stark relief the racial and ethnic inequities that have long been present in our society.

Like the first two volumes of the *State of Poverty and Disadvantage in New York City*, this report analyzes rates of poverty and hardship and examines how trends in disadvantage have changed over time. However, in this third volume, we also do something different by intentionally examining how the likelihood of facing poverty and disadvantage in New York City varies with one's race or ethnicity. Understanding the extent of these disparities and their drivers is key to addressing inequality in New York City and to rebuilding an economy devastated by COVID-19.

The inequities brought front-and-center in the past year are intimately tied to structural racism — that is, the entirety of ways through which social systems and institutions produce and foster inequities between socially constructed racial groups in order to advantage white individuals.[4] In New York City and across the country, public policy choices have fueled these disparities and inequities.[5] Choices range from policies that encouraged

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[1] *New York State Department of Labor (2020).*
[2] *See: Collyer, Huq, Washington, and Wimer (2020).*
[3] *See: Mays and Newman (2020); Renelus, Khoury, Chandrasekaran, Bekele, Briggs, Ivanov,…, and Jamorabo (2020); Rosenthal, Goldstein, Otterman, and Fink (2020); Rothfeld, Sengupta, Goldstein and Rosenthal (2020).*
[4] *For additional information and definitions of structural racism, see: (Funk, M., Varghese, R. and Zuniga, X., (2018); Aspen Institute (2016); Bailey, Z.D., Krieger, N.,Agenor, M., Graves, J., Linos, N., and Bassett, M., (2017); Bonilla-Silva, E., (1996); Gee, G. C., and Ford, C. L., (2011); National Association of Social Workers, (2007); Williams, D.R., Lawrence, J.A., and Davis, B.A., (2019); Williams, D. R., and Mohammed, S. A., (2013))*
[5] *See: Manduca (2018); Bayer and Charles (2017); Baradaran (2017); Kochhar and Fry (2014); Roithmayr (2014); Mitchell (2012); Conley (2010); Darity and Nicholson (2005); Oliver and Shapiro (2006); Wolff (2002).*

unrelenting growth in income inequality, to housing and zoning policies that segregated cities across the country,[6] to the choice to dedicate funds towards incarceration and policing over schools and city services,[7] to conditioning access to income supports, food assistance, and other essential human services upon work,[8] and countless others. Structural racism pervades all social systems and policy decisions in the U.S.

While the Poverty Tracker is not designed to prove how structural racism has created widespread economic and social inequality, we employ the wealth of data collected by the Poverty Tracker to examine a manifestation of these structural forces: the greater prevalence of disadvantage among Black and Latino New Yorkers relative to white New Yorkers today. In this report we also discuss how policy can — depending on its design and implementation — both exacerbate and mitigate the extent of these disparities. This report also includes a spotlight analysis of experiences of discrimination in New York City among Black New Yorkers, detailing the range and prevalence of encounters that contribute to the inequities in disadvantage that we document.

The bulk of the results presented in this report are specific to 2019, due to the time it takes to collect and analyze data. Since then, New York City has changed dramatically, and it will take years and thoughtful planning for the economy to recover from the impacts of COVID-19. In order to begin to assess the impact of COVID-19 on life in New York City and the role that federal policy played in helping to curb rising poverty rates, this report includes preliminary estimates of the poverty rate in 2020.

However, on their own, the 2019 results provide crucial insight for policymakers. As the results show, poverty and hardship were widespread throughout New York City well before COVID-19, despite unprecedently low levels of unemployment, and there were longstanding disparities in disadvantage between New Yorkers of different races and ethnicities. A thorough understanding of the economic and household realities of life in New York City prior to the pandemic is essential for the policymakers and stakeholders who are tasked with rebuilding the city's economy.

The findings make clear that New York City must think beyond a return to a pre-pandemic status quo. Otherwise we will be rebuilding a city with widespread disadvantage and deep racial and ethnic inequities.

[6]See: Taylor (2019), Faber (2013), Squires (2004).
[7]See: Reich and Prins (2020); DeFina and Hannon (2013); Kaplan-Lyman (2012); Dickinson (2008); Western (2006); Wacquant (2002); Beckett and Western (2001).
[8]See: Minoff (2020); Kornbluh and Mink (2018); Jimenez (1999).

KEY FINDINGS

INCOME POVERTY

Before the pandemic, nearly one in five adults (or 1.2 million people) in New York City lived in poverty. More than 350,000 children (one in five) lived in poverty. Black and Latino New Yorkers[9] were twice as likely to live in poverty as white New Yorkers.

2016-2019

Black & Latino

White

In every year from 2016 to 2019, Black and Latino New Yorkers were twice as likely to live in poverty as white New Yorkers.
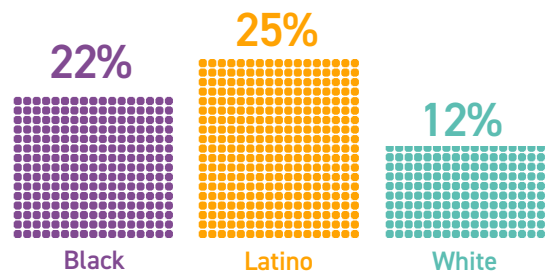
50%⁺

More than half of Black and Latino adults in New York City were in poverty or were low-income[10] in 2019

34%

compared to 34 percent of white New Yorkers.

2015-2019

60%

Black and Latino

Lived in poverty at least 1 year

33%

White

Nearly 60 percent of Black and Latino adult New Yorkers lived in poverty for at least one year between 2015 and 2019, compared to a third of white adults.

22% Black **25%** Latino **12%** White

Roughly 22 percent of Black New Yorkers, 25 percent of Latino New Yorkers, and 12 percent of white New Yorkers lived in poverty in 2019.

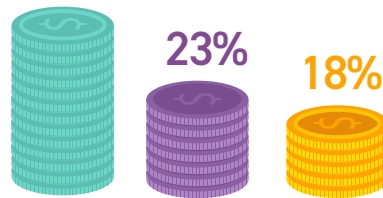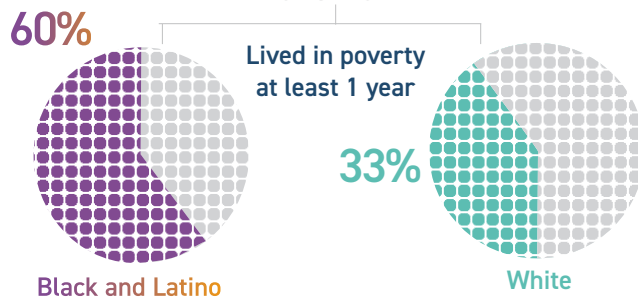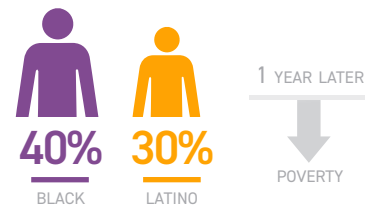**50%⁺** **23%** **18%**

More than half of white adults were higher-income, compared to 23 percent of Black New Yorkers and 18 percent of Latino New Yorkers.

40% BLACK **30%** LATINO 1 YEAR LATER → POVERTY

Roughly 40 percent of Black New Yorkers and 30 percent of Latino New Yorkers who exited poverty were pushed back below the poverty threshold just a year later.

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[9]In this report, we refer to Black non-Latino and white non-Latino New Yorkers as Black and white New Yorkers, respectively. In addition, when we say, "New Yorkers," we are referring to adults in New York City.
[10]Defined as living below 200 percent of the poverty line.

MATERIAL HARDSHIP

In 2019, **29 percent** of adults (nearly 2 million people) faced material hardship — struggling to afford housing, to pay for doctor's visits, or to provide enough food for themselves and their families. Roughly **35 percent** of children (or 600,000 children) lived in households facing material hardship. As with the poverty rate, we see dramatic disparities in the incidence of material hardship along racial and ethnic lines.
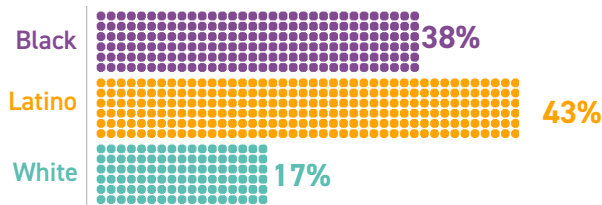
Black — 38%
Latino — 43%
White — 17%

Rates of material hardship for Black and Latino New Yorkers were more than twice those of white New Yorkers in 2019 (**38 percent**, **43 percent**, and **17 percent**), hardships that have only been made worse by the pandemic. Overall, nearly 30 percent of adult New Yorkers endured material hardships in 2019.

Black and Latino — White — **5X**

Black and Latino New Yorkers were **five times** more likely than **white** New Yorkers to face severe food hardship in 2019, defined as often running out of food or worrying food would run out before there was enough money to buy more.

$\frac{\$}{20\%}$ $\frac{\$}{6\%}$

Roughly **20 percent** of Black and Latino New Yorkers were unable to see a medical professional because of the cost in 2019, compared to only **6 percent** of white New Yorkers.

2015-2019

Between 2015 and 2019, roughly **two-thirds** of Black New Yorkers and nearly **75 percent** of Latino New Yorkers faced material hardship in at least one year, compared to **a third** of white New Yorkers.

Over the same time period, rates of persistent hardship (experiencing material hardship for four or more years) among Black and Latino New Yorkers were **three times higher** than those of white New Yorkers.

Black — TWO-THIRDS
Latino — THREE-QUARTERS
White — A THIRD

Black and Latino
1X
2X
3X
White

←←four or more years→→
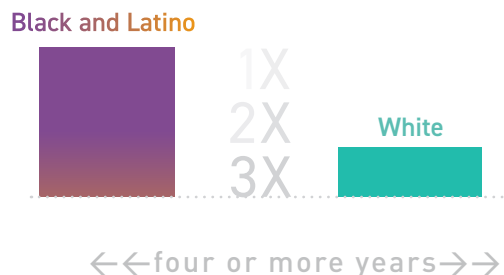
HEALTH PROBLEMS

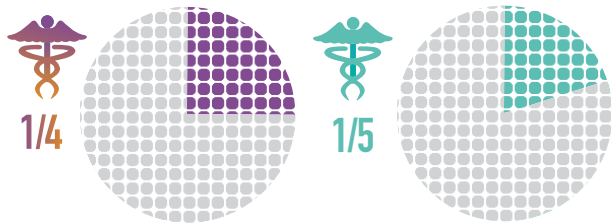In 2019, more than a fifth of adult New Yorkers (1.4 million people) reported having health problems.[11] As COVID-19 has made painfully clear, healthcare access and outcomes are closely tied to poverty and differ significantly by race and ethnicity in New York City.

A quarter of Black and Latino New Yorkers reported health problems in 2019 compared to **a fifth** of white New Yorkers.
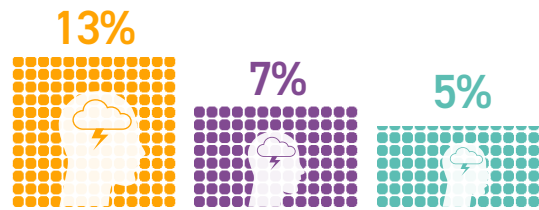

In 2019, Latino New Yorkers had the highest recorded rates of severe psychological distress at **13 percent**, compared to roughly **7 percent** of Black New Yorkers and **5 percent** of white New Yorkers.

DISADVANTAGE OVERALL

When our measures of disadvantage — poverty, material hardship, and health problems — are combined, the chasm between the experiences of Black and Latino New Yorkers relative to white New Yorkers becomes even clearer.
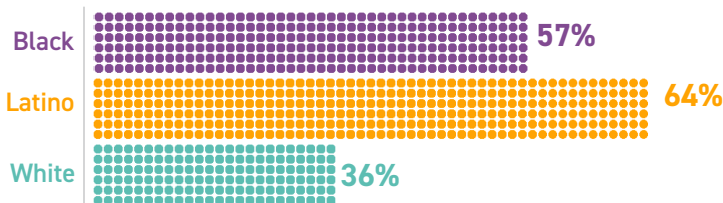
In 2019, **57 percent** of Black New Yorkers and **64 percent** of Latino New Yorkers faced at least one form of disadvantage compared to **36 percent** of white New Yorkers, though these disparities narrowed between 2012 and 2019.
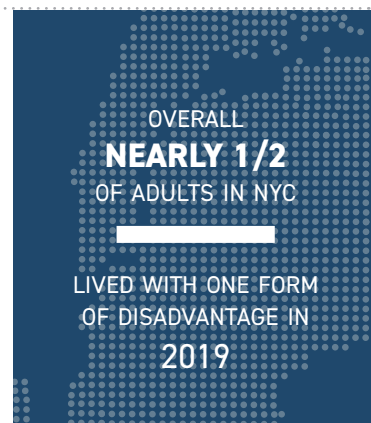
OVERALL
NEARLY 1/2
OF ADULTS IN NYC

LIVED WITH ONE FORM OF DISADVANTAGE IN
2019

On average, white New Yorkers reported the highest average level of life satisfaction in 2019, followed by Black New Yorkers, and then Latino New Yorkers. However, the disparities are much narrower than one might expect, given the correlation between life satisfaction and disadvantage — highlighting the many other factors beyond disadvantage that affect life satisfaction.

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[11] *Defined as having a work limiting health condition or being in self-rated poor health.*

SPOTLIGHT ON EXPERIENCES OF ANTI-BLACK RACISM

The disparities documented in this report are closely tied to racism and discrimination. The spotlight analysis on discrimination in New York City among Black New Yorkers shows that:

79% EXPERIENCED INSTITUTIONAL DISCRIMINATION

**57%** JOBS & PROMOTION DISCRIMINATION

Nearly **80 percent** of Black New Yorkers report facing at least one form of institutional discrimination in their lifetime (for example, when trying to vote or to rent an apartment, when applying for jobs of promotions, or when interacting with the police). More than half of Black New Yorkers **(57 percent)** reported experiencing discrimination when applying for jobs and promotions.

Roughly **73 percent** of Black New Yorkers endured an experience of interpersonal discrimination in the **12 months** before they were surveyed, such as being treated with less respect than other people or unfairly in restaurants or stores.

SPOTLIGHT ON PUBLIC POLICY

Despite high rates of poverty, hardship, and inequality in New York City, government policies can play a vital role in reducing poverty and disadvantage. With well-designed reforms, public policies could have a greater impact on narrowing the disparities documented in this report.

33%

580,000
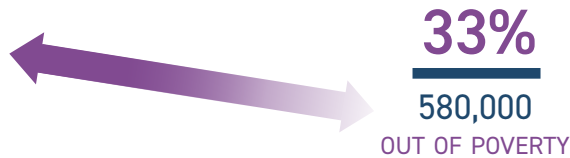
OUT OF POVERTY

In 2019, government transfers[12] reduced the overall poverty rate by **33 percen**t, moving **580,000 New Yorkers out of poverty**. While these government transfers reduced the poverty rates among Black, Latino, and white New Yorkers by more than **30 percent**, significant disparities persist even after accounting for these policies.

Before and after accounting for these policies, the poverty rate remains **83 percent higher** among Black New Yorkers than white New Yorkers.

Black **83%** White

HIGHER

Preliminary estimates show that government transfers, including those provided through the CARES Act, kept approximately **one million** adults in New York City out of poverty in 2020 **(reducing the poverty rate by 43 percent)**, but did little to shrink the poverty gap between New Yorkers of different races and ethnicities.

> Through well-designed reforms and a comprehensive response to the ongoing recession, social policies could play a more significant role in reducing racial and ethnic disparities in the poverty rate.

[12] "Government transfers" includes refundable tax credits, such as the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC); cash transfers, such as benefits received through Unemployment Insurance and Temporary Assistance to Needy Families (TANF); and in-kind transfers, like housing subsidies and benefits received through the Supplemental Nutrition Assistance Program (SNAP).

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 by contacting an adult in each household via online, phone, and paper surveys every three months, 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, in order 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)

HOW THE POVERTY TRACKER IDENTIFIES RESPONDENTS' RACE AND ETHNICITY

Throughout this report, we discuss race and ethnicity in the context of socioeconomic disparities among New Yorkers. We identify the race and ethnicity of adults in the Poverty Tracker sample using questions asked by the Census Bureau on various population-level surveys.[13] These questions allow us to better understand the needs of communities within New York City and to ensure that we are surveying a representative sample of New York City's racial and ethnic groups.

THE QUESTIONS READ:

Are you of Hispanic, Latino, or Spanish origin?

1. Yes
2. No

What is your race? Are you...

1. White
2. Black or African American
3. Asian
4. American Indian or Alaska Native
5. Native Hawaiian or Pacific Islander
6. Or something else

We combine responses to these questions into the following racial and ethnic groups:

1. Asian, non-Latino
2. Black, non-Latino
3. Hispanic, Latino, or of Spanish origin[14]
4. Multiracial or another race or ethnicity, non-Latino
5. White, non-Latino

In this report we refer to New Yorkers who identified as Hispanic, Latino, or of Spanish origin as Latino New Yorkers, and to Black non-Latino and white non- Latino New Yorkers as Black and white New Yorkers, respectively. In addition, when we say, "New Yorkers," we are referring to adults in New York City.

There are, however, limitations to this methodology. This type of classification is one-dimensional while one's identity is often much more robust and intersectional. In addition, our results present averages for groups of people, but averages do not reflect the experiences of all individuals. One's personal experiences may diverge significantly from the results we present. And while our questions are relatively specific, each person might interpret them differently, resulting in subjective answers. Our examination of poverty, hardship, and disadvantage in the context of race and ethnicity is intended to help explain how disparities across groups take shape economically, financially, and with regards to health in New York City.

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[13]Historically, the Census asks race and origin questions to gain an understanding of the makeup of the population and to help construct civil rights protections for all. These questions have helped to reveal gaps within various social policies and to address the economic, educational, and infrastructural needs of different communities. See Brumfield, Goldvale, and Brown (2019).

[14]With these groupings, New Yorkers who indicate that they are of "Hispanic, Latino, or of Spanish origin" are grouped together, regardless of their response to the question about their race. The majority of New Yorkers who identify as Hispanic, Latino, or of Spanish origin (62 percent) do not identify with a particular racial group (i.e., they respond "something else" when asked about their race). Roughly 25 percent identify as white and 13 percent identify as Black.

TERMINOLOGY IN THIS REPORT

The Poverty Tracker uses the question from the Census Bureau listed above to identify if individuals are of "Hispanic, Latino, or Spanish origin." We must use this question in order to weight the sample to Census Bureau data and to make it representative of the city's population. When identifying New Yorkers who say yes to this question, we use the term Latino instead of Hispanic or Spanish origin. Hispanic is a term originally used in the U.S. by the Census Bureau to refer to a very diverse group of people who were linked by their history of colonization by Spain or by their Spanish origin (see Gershon, 2020). The term is thus thought to exclude many people with origins in Latin America who do not speak Spanish — including people with origins in Brazil and/or within many indigenous groups. The term Latino, on the other hand, is more inclusive of all people with origins in Latin America.[15] Because the Poverty Tracker is weighted to Census Bureau data, and because the term Latino is more consistent with the Census Bureau's question wording, we have chosen to use the term Latino in this report.

With regards to capitalizing the names of different racial groups, there has been a general consensus among organizations, publications, and news outlets that *Black* should be capitalized, as a recognition of the racial and ethnic identity that so many claim. However, such a consensus has yet to be reached regarding whether or not the same should be done for *white*. Those in favor of capitalizing *white* argue that designating it as a proper noun assigns accountability to the white race, and invites white people to contemplate the role that their whiteness plays in society. The main argument against capitalizing *white* is that white people do not have a shared culture or history, and that capitalization has been used throughout history to signify superiority and white supremacy. In this report, we leave white uncapitalized, though we note that societal and editorial discussions on this topic are ongoing and unresolved.

EXPERIENCES OF ASIAN AND MULTIRACIAL NEW YORKERS

Results for Asian New Yorkers and multiracial New Yorkers are noticeably missing from this report. We are unable to present results for multiracial New Yorkers because of limited sample size, as is often the case with this type of analysis.[16] We have not presented these results for Asian New Yorkers because the data behind our estimates come from surveys conducted in English and Spanish and contain only a small group of Asian New Yorkers, which limits the representativeness of the Asian population and the capacity for comparative analysis with other racial and ethnic groups.

Understanding the experiences of Asian New Yorkers is very important to developing a comprehensive view of the state of poverty and disadvantage in New York City. According to data from the NYCGov Poverty Measure, roughly 21 percent of Asian adults in New York City lived in poverty in 2018,[17] though this group is often unrepresented in other data sources on the city's population.[18]

In 2020, the Poverty Tracker began to oversample in neighborhoods with a high concentration of New Yorkers of Chinese origin and to interview respondents in Mandarin. These surveys will enable the Poverty Tracker to better capture data on poverty, material hardship, and health problems in New York City's Asian community. We recognize that the Asian community is diverse and many different Asian languages are spoken in New York City. However, Mandarin is the most common Asian language spoken in the city and Mandarin-speaking New Yorkers are the largest group missing in various data sources. The Poverty Tracker is the only source of longitudinal information on these three indicators of disadvantage and the data collected will be vital to understanding the experiences of Asian New Yorkers going forward.

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[15]*Latino is also gendered, and many people choose to identify as Latinx to remove the gender binary implied in the term. There is also a debate around the term Latinx, with some identifying with the term and others not, or doing so only use in specific settings (see Salinas, 2019).*

[16]*For example, as of this writing, the Census Bureau does not report specific results for multiracial individuals in the United States in their annual Supplemental Poverty Measure report.*

[17]*Authors' calculations using NYCgov Poverty Measure Data, available on the NYC Open Data portal. Access here.*

[18]*See: Song (2019).*

SECTION 1

INCOME POVERTY IN NEW YORK CITY

HIGHLIGHTS

Before the pandemic, nearly one in five adults (or 1.2 million people) in New York City lived in poverty. More than 350,000 children (one in five) lived in poverty.

In every year from 2016 to 2019, Black and Latino New Yorkers were twice as likely to live in poverty as white New Yorkers.

Roughly 22 percent of Black New Yorkers, 25 percent of Latino New Yorkers, and 12 percent of white New Yorkers lived in poverty in 2019.

More than half of Black and Latino adults in New York City were in poverty or were low-income in 2019,[19] compared to 34 percent of white New Yorkers. More than half of white adults were higher-income, compared to 23 percent of Black New Yorkers and 18 percent of Latino New Yorkers.

Nearly 60 percent of Black and Latino adult New Yorkers lived in poverty for at least one year between 2015 and 2019, compared to a third of white adults.

Roughly 40 percent of Black New Yorkers and 30 of Latino New Yorkers who exited poverty were pushed back below the poverty threshold just a year later.

[19]Defined as living below 200 percent of the poverty line.

This section of the report begins with an examination of poverty rates in New York City between 2016 and 2019 among Black, Latino, and white New Yorkers. We then dig further, examining the distribution of income and the persistence of poverty over multiple years and across racial and ethnic groups.

This analysis is based on poverty rates measured using the Supplemental Poverty Measure (SPM). While Census data provide annual statistics on poverty in the city using the Official Poverty Measure (OPM), 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 detailed description of the SPM.

MEASURING POVERTY:
THE SUPPLEMENTAL POVERTY MEASURE (SPM)

Every September, the U.S. government releases the latest results on national poverty using the 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.

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 2019, the SPM threshold for a two-adult, two-child family of renters in New York City was $36,819. 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 SPM. The New York City government also tracks trends in the city's poverty rate using the NYCgov Poverty Measure.[20] 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.

[20]Learn more about the NYCgov Poverty Measure here.

Before the pandemic, **nearly one in five adults** in New York City
(or 1.2 million people) lived in poverty. More than 350,000 children
(one in five) lived in poverty.[21]

From 2016 to 2019, we saw reductions in the poverty rates among adults in New York City — falling from roughly 21 percent to 18 percent and tracking trends at the national level.[22]

Figure 1.1

Adult poverty rates in New York City and nationally, 2016 to 2019
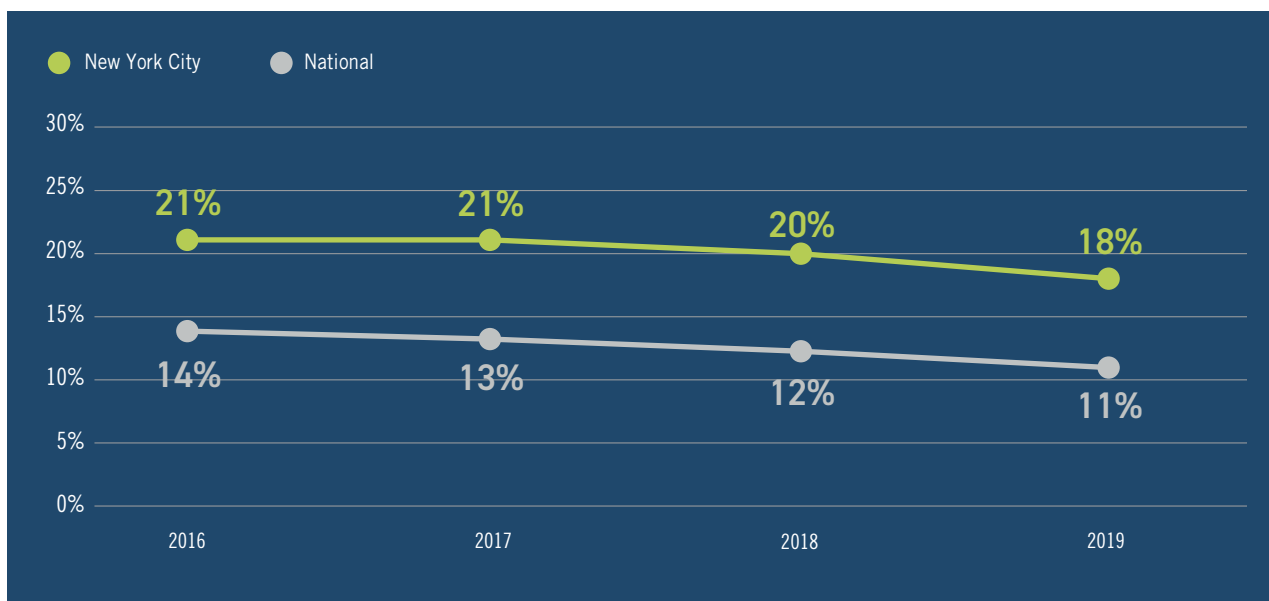
Source: New York City results based on annual Poverty Tracker survey data; first, second, and third panels. National results based on authors' calculations using the Current Population Survey, retrieved from IPUMS-CPS, University of Minnesota, www.ipums.org.

Note: For poverty rates from 2012 to 2019, see Appendix A, Table A1.

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[21]*This result is based on a three-year moving average.*
[22]*For poverty rates from 2012 to 2019, see Appendix A, Table A1.*

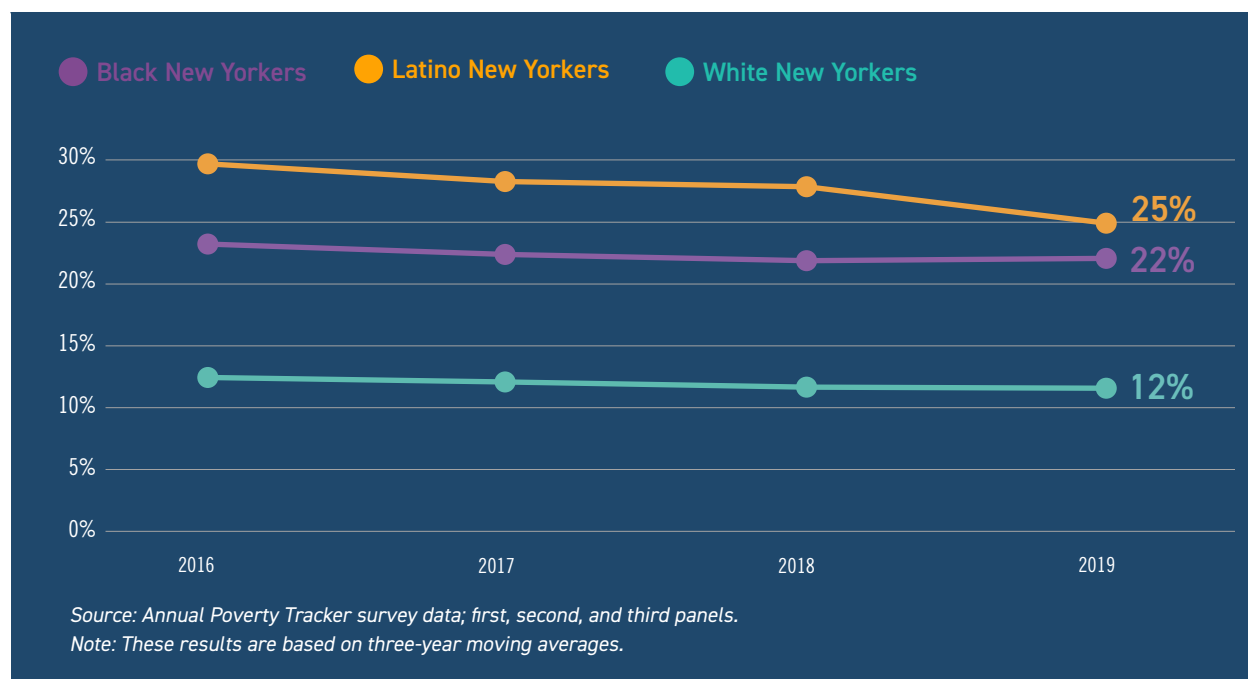Black and Latino New Yorkers were twice as likely to live in poverty as white New Yorkers in every year from 2016 to 2019.

Figure 1.2

Adult poverty rates in New York City by race and ethnicity, 2016 to 2019

Source: Annual Poverty Tracker survey data; first, second, and third panels.
Note: These results are based on three-year moving averages.

In 2019, roughly one in four Black and Latino adults in New York City lived in poverty (22 percent and 25 percent; see Figure 1.2). In the same year, roughly one in eight white adults in New York City (12 percent) lived in poverty.

As discussed earlier, the Poverty Tracker cannot yet present poverty rates for Asian New Yorkers. Instead, we cite data from the NYCGov Poverty Measure which finds that roughly 21 percent of Asian adults in New York City lived in poverty in 2018.[23]

Data from the Poverty Tracker also show significant disparities in poverty rates between men and women in New York City, between U.S. and foreign-born New Yorkers, among New Yorkers with different levels of educational attainment, and across the boroughs. See the portrait of disadvantage in New York City on page 39 for poverty rates broken out by these groups.

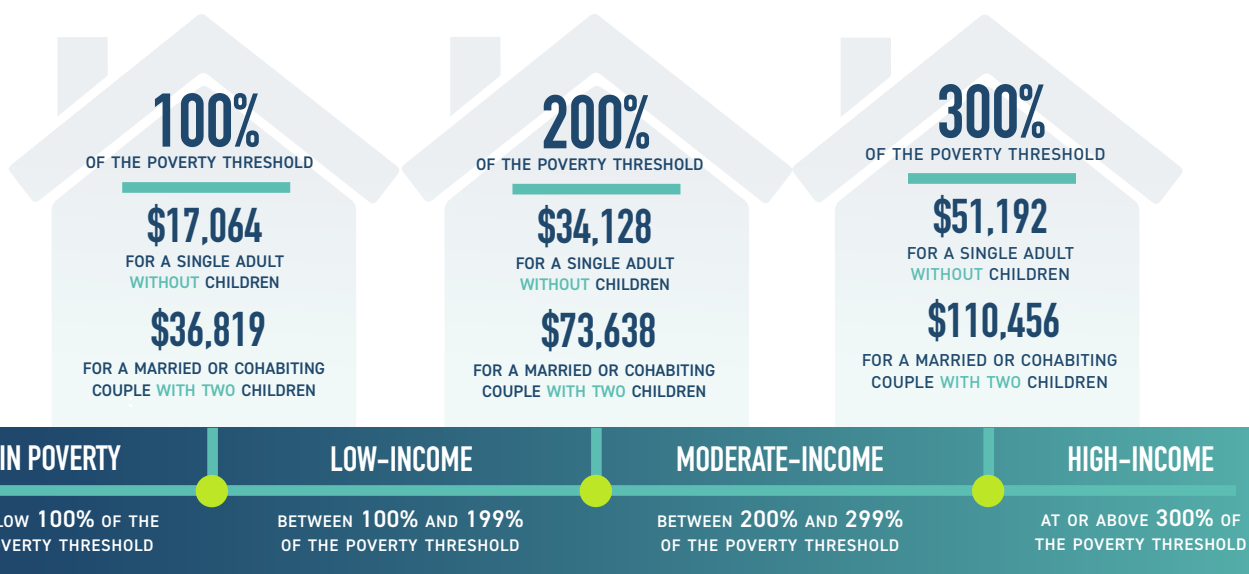[23]Author's calculations using NYCgov Poverty Measure Data on the NYC Open Data Portal. Access here.

In 2019, more than half of Black and Latino adults in New York City were low-income or lived in poverty, compared to 34 percent of white New Yorkers. At the other end of the income spectrum, more than half of white adults were higher-income, compared to 23 percent of Black New Yorkers and 18 percent of Latino New Yorkers.

The poverty line can be used to assess income levels across the income distribution. For example, many researchers identify individuals living between 100 and 200 percent of the poverty threshold as low-income, those between 200 and 300 percent of the poverty threshold as moderate-income, and those above 300 percent, as high-income.[24] Figure 1.3 shows the monetary value of these thresholds for different types of families.

New York City poverty thresholds by household size, 2019

100%
OF THE POVERTY THRESHOLD

$17,064
FOR A SINGLE ADULT WITHOUT CHILDREN

$36,819
FOR A MARRIED OR COHABITING COUPLE WITH TWO CHILDREN

200%
OF THE POVERTY THRESHOLD

$34,128
FOR A SINGLE ADULT WITHOUT CHILDREN

$73,638
FOR A MARRIED OR COHABITING COUPLE WITH TWO CHILDREN

300%
OF THE POVERTY THRESHOLD

$51,192
FOR A SINGLE ADULT WITHOUT CHILDREN

$110,456
FOR A MARRIED OR COHABITING COUPLE WITH TWO CHILDREN

IN POVERTY
BELOW 100% OF THE POVERTY THRESHOLD

LOW-INCOME
BETWEEN 100% AND 199% OF THE POVERTY THRESHOLD

MODERATE-INCOME
BETWEEN 200% AND 299% OF THE POVERTY THRESHOLD

HIGH-INCOME
AT OR ABOVE 300% OF THE POVERTY THRESHOLD

[24]Urban Institute (2009).

Using these thresholds, we examine the share of New Yorkers who were living in poverty or were low-income versus moderate- or higher-income.

Before the pandemic, 50 percent of adult New Yorkers (3.3 million people) were living in poverty or were low-income, 19 percent were moderate-income, and 31 percent were high-income (see Table 1.1).

Table 1.1

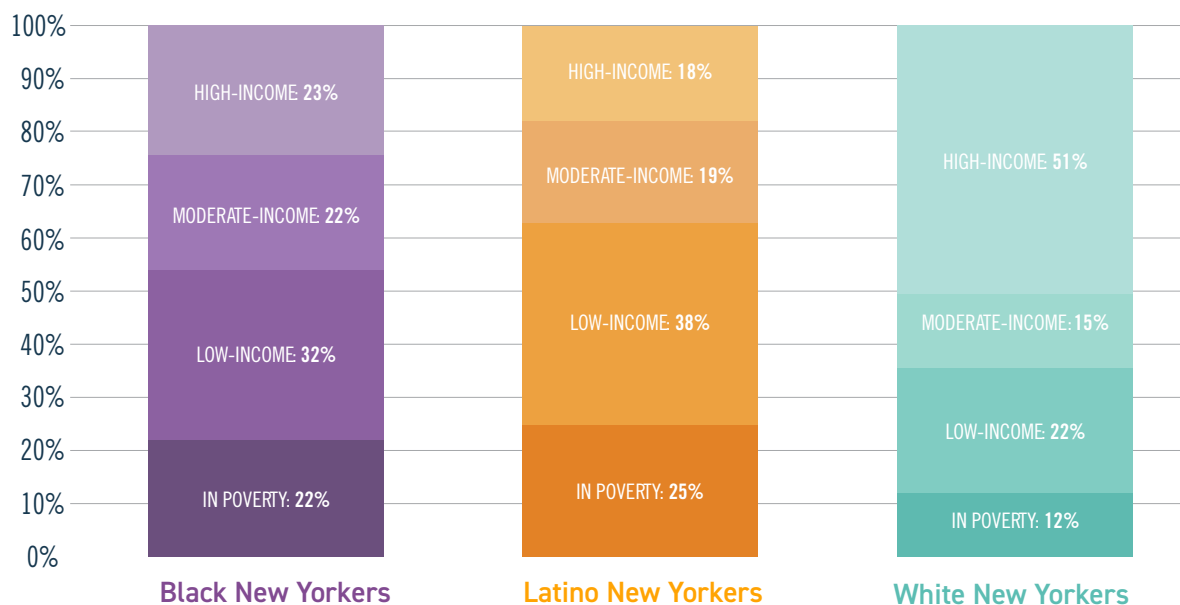### Distribution of income relative to the poverty line in New York City, 2019

ALL ADULTS	ALL ADULTS	NUMBER OF ADULTS
Living in poverty	18%	1,200,000
Low-income	32%	2,100,000
Moderate-income	19%	1,300,000
High-income	31%	2,100,000

Source: Annual Poverty Tracker survey data; second and third panels. Population count based on the 2019 Census Bureau data, access here.

The income distribution, however, varied substantially across racial and ethnic groups. In 2019, the majority of Black and Latino New Yorkers lived in poverty or were low-income (55 percent and 63 percent; see Figure 1.4). A much smaller share of white adults in the city (34 percent) were living in poverty or were low-income. Most white adults (51 percent) were high-income. Just 23 percent of Black adults and 18 percent of Latino adults fell into this high-income group.

Figure 1.4

Distribution of income relative to the poverty line in New York City by race and ethnicity, 2019

Black New Yorkers: HIGH-INCOME: 23%, MODERATE-INCOME: 22%, LOW-INCOME: 32%, IN POVERTY: 22%

Latino New Yorkers: HIGH-INCOME: 18%, MODERATE-INCOME: 19%, LOW-INCOME: 38%, IN POVERTY: 25%

White New Yorkers: HIGH-INCOME: 51%, MODERATE-INCOME: 15%, LOW-INCOME: 22%, IN POVERTY: 12%

Source: Annual Poverty Tracker survey data; second and third panels.
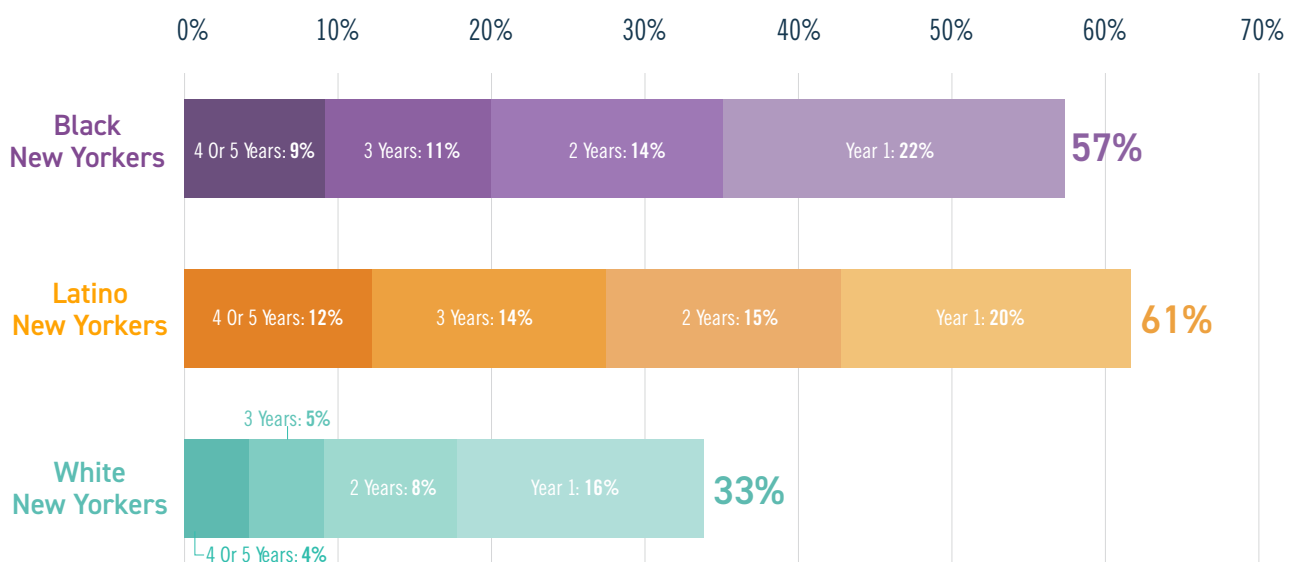*Note: These results are based on three-year moving averages.*

More than half of Black and Latino adult New Yorkers lived in poverty in at least one year over a five-year period from 2015 to 2019 (57 percent and 61 percent) versus 33 percent of white adults.

One unique feature of the Poverty Tracker study is its longitudinal design, which tracks the persistence of poverty across multiple years. Figure 1.5 shows the share of Black, Latino, and white New Yorkers who lived in poverty in at least one year between 2015 and 2019. The majority of Black and Latino adult New Yorkers lived in poverty in at least one of these years: 57 percent of Black adults and 61 percent of Latino adults. White adults, on the other hand, were substantially less likely to have lived in poverty between 2015 and 2019 (33 percent).

Figure 1.5 also highlights the share of New Yorkers who were in poverty for four or more years between 2015 and 2019 (i.e., in persistent poverty). As we see across other indicators of disadvantage, there are significant inequities among racial and ethnic groups when it comes to rates of persistent poverty. Black New Yorkers were more than twice as likely as white New Yorkers to be in persistent poverty between 2015 and 2019 (9 percent vs. 4 percent) and Latino New Yorkers were three times as likely (12 percent vs. 4 percent).

Figure 1.5

Share of adult New Yorkers in poverty in at least one year over the five-year period from 2015 to 2019 by race and ethnicity
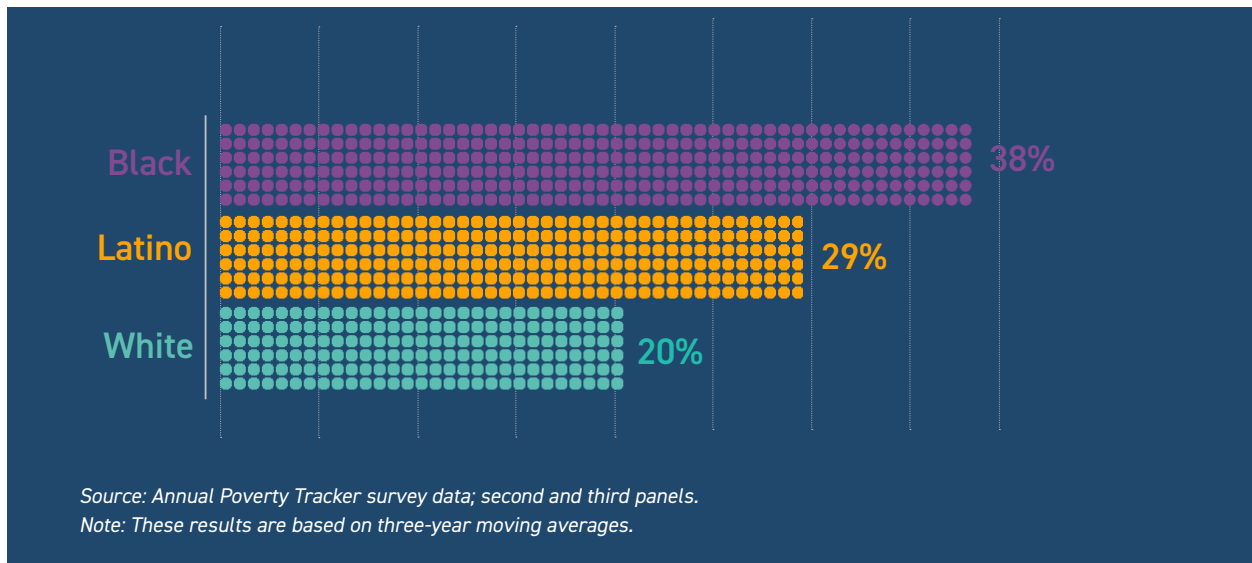

Source: Annual Poverty Tracker survey data; second panel.
Note: These results are based on three-year moving averages.

Roughly **40 percent** of Black New Yorkers and **30 percent** of Latino New Yorkers who exited poverty were pushed back below the poverty threshold just a year later.

The results in Figure 1.5 show that many New Yorkers move in and out of poverty over time. For example, New Yorkers might live below the poverty line for one year, above it the next, and then fall back into poverty again. Past Poverty Tracker analyses show that for many, common life events like having a child or losing a job are associated with these transitions.[25] In Figure 1.6, we look at the likelihood of falling back into poverty one year after exiting poverty by race and ethnicity. Again, there are significant inequities: 38 percent of Black New Yorkers, 29 percent of Latino New Yorkers, and 20 percent of white New Yorkers who exited poverty fell back into poverty the following year. The fact that a larger share of Black New Yorkers who exit poverty fall below the poverty line just a year later relative to other groups is attributable at least in part to pervasive institutional and individual discrimination faced by Black adults in New York City and across the country. We examine these experiences further in the spotlight on discrimination featured in this report (see page 39).

Figure 1.6

Likelihood of falling back into poverty among adults one year after exiting by race and ethnicity

Black — 38%
Latino — 29%
White — 20%

Source: Annual Poverty Tracker survey data; second and third panels.
Note: These results are based on three-year moving averages.

[25]*See: Collyer, Maury, Bushman-Copp, Garfinkel, Kennedy, Neckerman, Teitler, Waldfogel and Wimer (2020).*

The longitudinal data collected by the Poverty Tracker will continue to provide pivotal information about income poverty as we assess the ongoing recession and recovery associated with the pandemic. The economic downturn associated with COVID-19 has made life even more precarious, particularly for Black and Latino New Yorkers who are overrepresented among low-wage workers who lost employment income because of COVID-19.[26]

A recent Poverty Tracker report found that roughly 55 percent of Black workers and 59 percent of Latino workers lost employment income because of COVID-19, compared to 43 percent of white workers. Of those who lost employment income, 29 percent of Black workers, 25 percent of Latino workers, and 15 percent of white workers were already living in poverty. Analyses of the 2008 Recession document how uneven the recovery was across racial and ethnic lines, which then exacerbated the inequities that preceded it.[27] The Poverty Tracker data will allow us to see if the recovery from this recession is more equitable, though early results indicate quite the contrary.

Overall, the results presented so far document the extraordinarily high rates of poverty faced before the COVID-19 outbreak in one of the nation's wealthiest cities and show that Black and Latino New Yorkers are disproportionately saddled with the burdens of economic insecurity. In the next section, we see how these realities relate to experiences of material hardship.

[26]See: Collyer, Huq, Washington, and Wimer (2020).
[27]See: Federal Reserve Bank of Chicago (2018); Burd-Sharps and Rasch (2015); Drake (2013).

MATERIAL HARDSHIP IN NEW YORK CITY

HIGHLIGHTS

In 2019, **29 percent** of adults (nearly 2 million people) faced material hardship — struggling to afford housing, to pay for doctor's visits, or to provide enough food for themselves and their families. Roughly **35 percent** of children (or **600,000 children**) faced material hardship.

As with the poverty rate, there are dramatic disparities in the incidence of material hardship across racial and ethnic groups in New York City. Rates of material hardship for Black and Latino New Yorkers were **more than twice those** of white New Yorkers in 2019 (38 percent, 43 percent, and 17 percent).

In 2019, **Black and Latino New Yorkers were five times more likely** than white New Yorkers **to run out of food** or worry food would run out before there was enough money to buy more. **One in five** Black and Latino New Yorkers were unable to see a medical professional because of the cost, compared to **6 percent** of white New Yorkers.

Between 2015 and 2019, roughly than **two-thirds** of Black New Yorkers and nearly **75 percent** of Latino New Yorkers faced material hardship in at least one year, compared to a third of white New Yorkers. Rates of persistent hardship (experiencing material hardship for four or more years) were three times higher among Black and Latino New Yorkers than white New Yorkers.

While income poverty is an important component of disadvantage, it does not provide a full picture of disadvantage in New York City; people living well above the poverty line may still experience challenges securing their basic needs. The Poverty Tracker allows us to look at a form of disadvantage described in the literature as material hardship, or actual inability to meet routine expenses. Prior findings show that material hardship is more widespread than income poverty and that people experience material hardship across income groups. Here, we examine the prevalence of material hardship in New York City from 2016 to 2019 among Black, Latino, and white New Yorkers. We then assess these experiences within the domains of material hardship measured by the Poverty Tracker (see textbox for a description of these measures), and the persistence of material hardship over multiple years.

MEASURES OF MATERIAL HARDSHIP

The Poverty Tracker measures material hardship in five domains: food, housing, bills, general financial hardship, and medical care (see definitions below). New Yorkers who face one or more of these severe forms of material hardship in a year are identified as having faced material hardship.

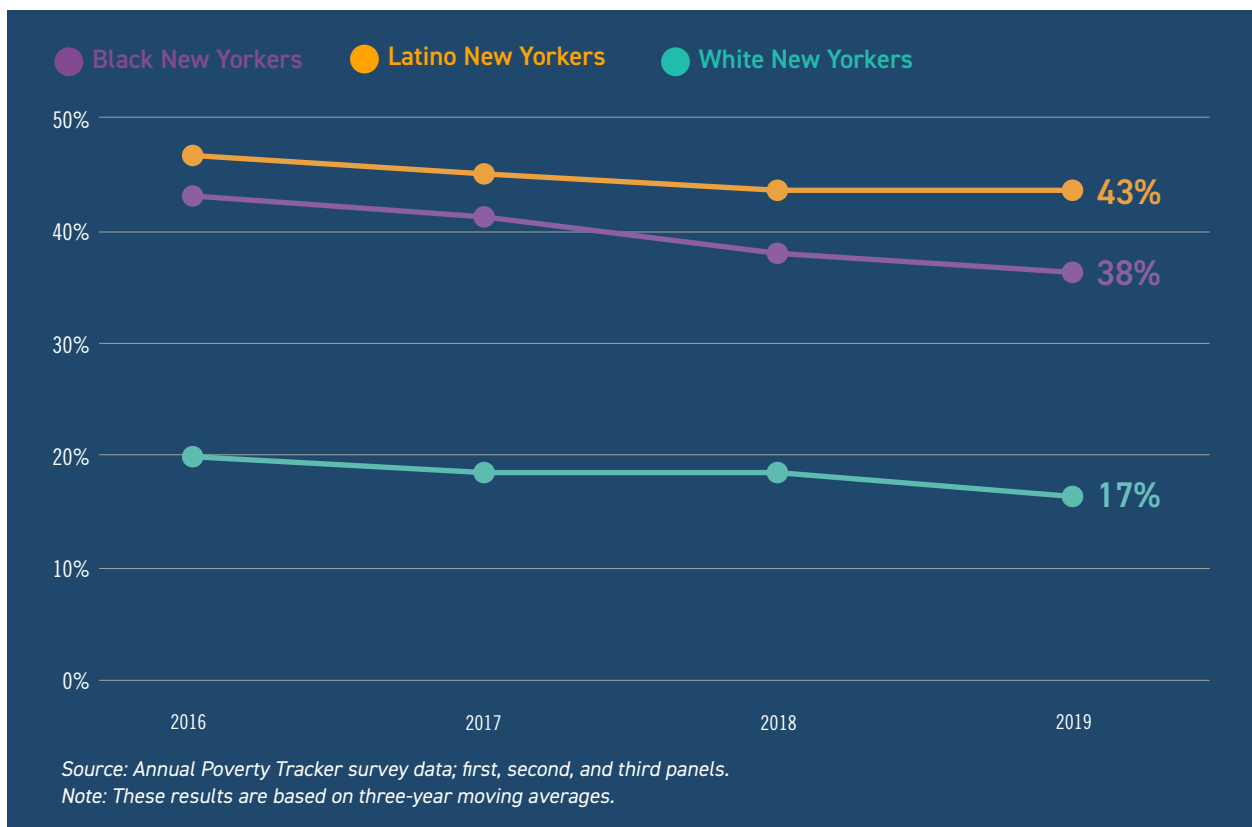| FOOD	HOUSING	BILLS	FINANCIAL	MEDICAL
SEVERE FOOD HARDSHIP: Running out of food or often worrying food would run out without enough money to buy more	**SEVERE HOUSING HARDSHIP:** Having to stay in a shelter or other place not meant for regular housing, or having to move in with others due to costs	**SEVERE BILLS HARDSHIP:** Having utilities cut off due to a lack of money	**SEVERE FINANCIAL HARDSHIP:** Often running out of money between paychecks or pay cycles	**MEDICAL HARDSHIP:** Not being able to see a medical professional due to cost

Before the pandemic, **29 percent** of adults (nearly 2 million people) faced material hardship — struggling to afford housing, to pay for doctor's visits, or to provide enough food for themselves and their families.[28] Roughly **35 percent** of children (or **600,000 children**) lived in households facing material hardship.[29]

There are dramatic disparities in the incidence of material hardship across racial and ethnic groups in New York City.

Figure 2.1

Rates of material hardship among adults in New York City by race and ethnicity, 2016 to 2019

Source: Annual Poverty Tracker survey data; first, second, and third panels.
Note: These results are based on three-year moving averages.

In 2019, Black and Latino New Yorkers were more than twice as likely as white New Yorkers to endure material hardships (38 percent, 43 percent, and 17 percent).

[28]See Appendix A, Table A1 for rates of material hardship in New York City from 2012 to 2019.
[29]This result is based on a three-year moving average.

As with the poverty rates, the rate of material hardship was falling for New Yorkers of all racial and ethnic groups between 2016 and 2019, but inequities between groups did not substantially narrow (see Figure 2.1).

There are also substantial disparities in rates of material hardship when comparing other demographic groups. Women in New York City, New Yorkers without a college degree, and residents of the Bronx all face higher than average rates of material hardship. See the portrait of disadvantage in New York City on page 39 for rates of material hardship broken out by these groups.

As discussed earlier, there are multiple domains in which someone might experience material hardship – they might be unable to afford a doctor's visit when sick, or might have their electricity shut off because they could not pay their utility bills. Figure 2.2 shows the prevalence of each form of material hardship by race and ethnicity. The results show that:

MEDICAL HARDSHIP is a prevalent issue for Black and Latino New Yorkers. In 2019, **17 percent** of Black adults and **22 percent** of Latino adults were unable to see a medical professional because of cost — that is, they were roughly three times more likely to face medical hardship than white New Yorkers (**6 percent**). These results are particularly troubling in light of the COVID-19 pandemic and the outsized toll it has taken on Black and Latino New Yorkers.

A substantial share of Black and Latino New Yorkers (**nearly 20 percent**) faced severe **FINANCIAL HARDSHIP** (i.e., often running out of money before the end of the month) in 2019, and **financial hardship was three times** as common among Black and Latino New Yorkers than white New Yorkers (**6 percent**). This form of severe hardship is associated with the ability to weather an emergency expense. **A past Poverty Tracker report found that just 31 percent of low-income Black New Yorkers and 28 percent of low-income Latino New Yorkers would be able to cover a $400 emergency expense with cash versus 63 percent of low-income white New Yorkers.**[30] Living paycheck to paycheck, those facing severe financial hardship often cannot afford to put away savings.

In 2019, very few white New Yorkers (**2 percent**) faced severe **BILLS HARDSHIP** (i.e., had their utilities shut off because they could not afford the bills), versus **16 percent** of Black New Yorkers and **16 percent** of Latino New Yorkers.
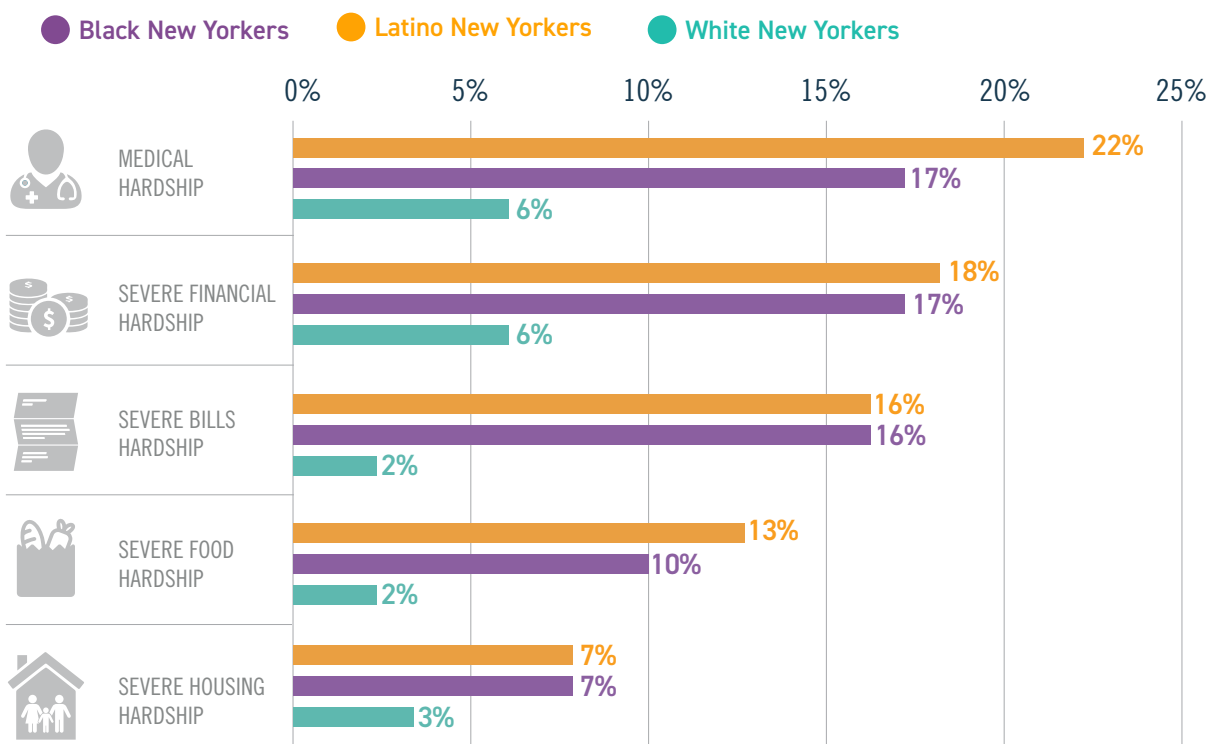
Roughly **one in in ten** Black and Latino New Yorkers faced severe **FOOD HARDSHIP** in 2019 — often running out of food or worrying food would run out before there was enough money to buy more. Just **2 percent** of white New Yorkers faced severe food hardship.

While severe **HOUSING HARDSHIP** is the least common form of material hardship for New Yorkers of all races and ethnicities, it is still more common among Black and Latino New Yorkers relative to white New Yorkers. Approximately **7 percent** of Black and Latino adults stayed in a shelter or doubled up in 2019, compared to 3 **percent** of white New Yorkers. While eviction moratoria and emergency rental assistance policies have helped to curb a massive uptick in evictions since COVID-19, New York City faces a massive housing crisis as these protections expire. We will be able to document and analyze this potential crisis in future Poverty Tracker analyses.

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[30]See: Cargill, Maury, and Wimer (2019).

Figure 2.2

Rates of each form of material hardship by race and ethnicity, 2019

● **Black New Yorkers**   ● **Latino New Yorkers**   ● **White New Yorkers**

| | 0% | 5% | 10% | 15% | 20% | 25% |

MEDICAL HARDSHIP
- Latino: 22%
- Black: 17%
- White: 6%

SEVERE FINANCIAL HARDSHIP
- Latino: 18%
- Black: 17%
- White: 6%

SEVERE BILLS HARDSHIP
- Latino: 16%
- Black: 16%
- White: 2%

SEVERE FOOD HARDSHIP
- Latino: 13%
- Black: 10%
- White: 2%

SEVERE HOUSING HARDSHIP
- Latino: 7%
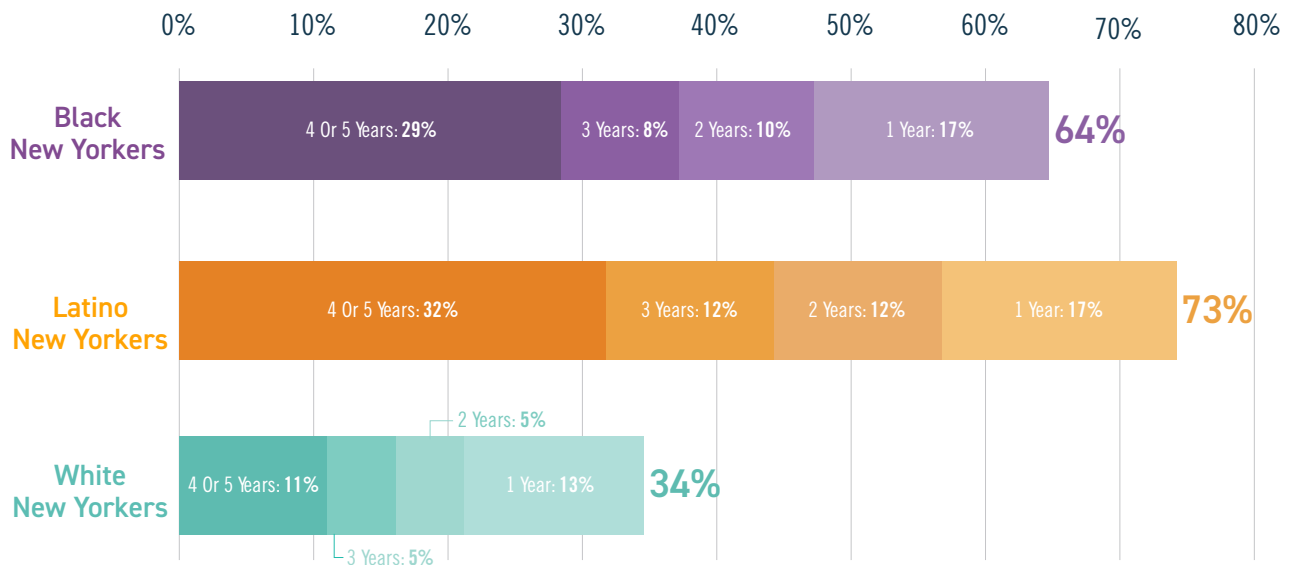- Black: 7%
- White: 3%

Source: Annual Poverty Tracker survey data; second and third panels.
Note: These results are based on three-year moving averages.

The disparities in experiences of material hardship are driven, in part, by income inequality. Poverty Tracker data shows that New Yorkers with incomes above 200 percent of the poverty line (i.e., are in poverty or are low-income) are less likely to face material hardship than those with incomes below this threshold.[31] The fact that more than half of Black and Latino New Yorkers (55 and 63 percent) lived below 200 percent of the poverty line in 2019 put them at an increased risk of material hardship compared to white New Yorkers (of whom 35 percent lived below 200 percent of the poverty line). But these disparities are also the result of the multiple forms of racism and discrimination experienced by Black and Latino New Yorkers.

Figure 2.3

Share of adult New Yorkers facing material hardship in at least one year over the five-year period from 2015 to 2019 by race and ethnicity

Source: Annual Poverty Tracker survey data; second panel.
Note: These results are based on three-year moving averages.

Poverty Tracker data also captures the persistence of material hardship over time. Similar to the results examining the persistence of poverty between 2015 and 2019, the share of New Yorkers facing material hardship in at least one year in this time period is much higher than single-year estimates reveal (see Figure 2.3). Nearly 3.5 million adult New Yorkers faced a material hardship at least once between 2015 and 2019. We also see stark disparities by race and ethnicity. Between 2015 and 2019, the majority of Black adults (64 percent) and Latino adults (73 percent) experienced material hardship in at least one year, versus 34 percent of white adults. Black and Latino New Yorkers were also roughly three times as likely to face persistent hardship (i.e., experience material hardship for four or more years) than white adults in the city (29 percent, 32 percent, and 11 percent).

This examination of material hardship in New York City shows how disparities between racial and ethnic groups extend far beyond poverty rates. The interaction between racism, discrimination, and economic inequality leaves Black and Latino New Yorkers significantly more likely to endure material hardships relative to white New Yorkers.

HEALTH PROBLEMS IN NEW YORK CITY

HIGHLIGHTS

In 2019, 1.4 million adults in New York City (21 percent) reported having health problems.[32]

As COVID-19 has made painfully clear, healthcare access and outcomes are closely tied to poverty and differ significantly by race and ethnicity in New York City. A quarter of Black and Latino New Yorkers reported health problems in 2019, compared to a fifth of white New Yorkers.

In 2019, Latino New Yorkers had the highest recorded rates of severe psychological distress at 13 percent, compared to roughly 7 percent of Black New Yorkers and 5 percent of white New Yorkers.

[32]Defined as having a work limiting health condition or being in self-rated poor health.
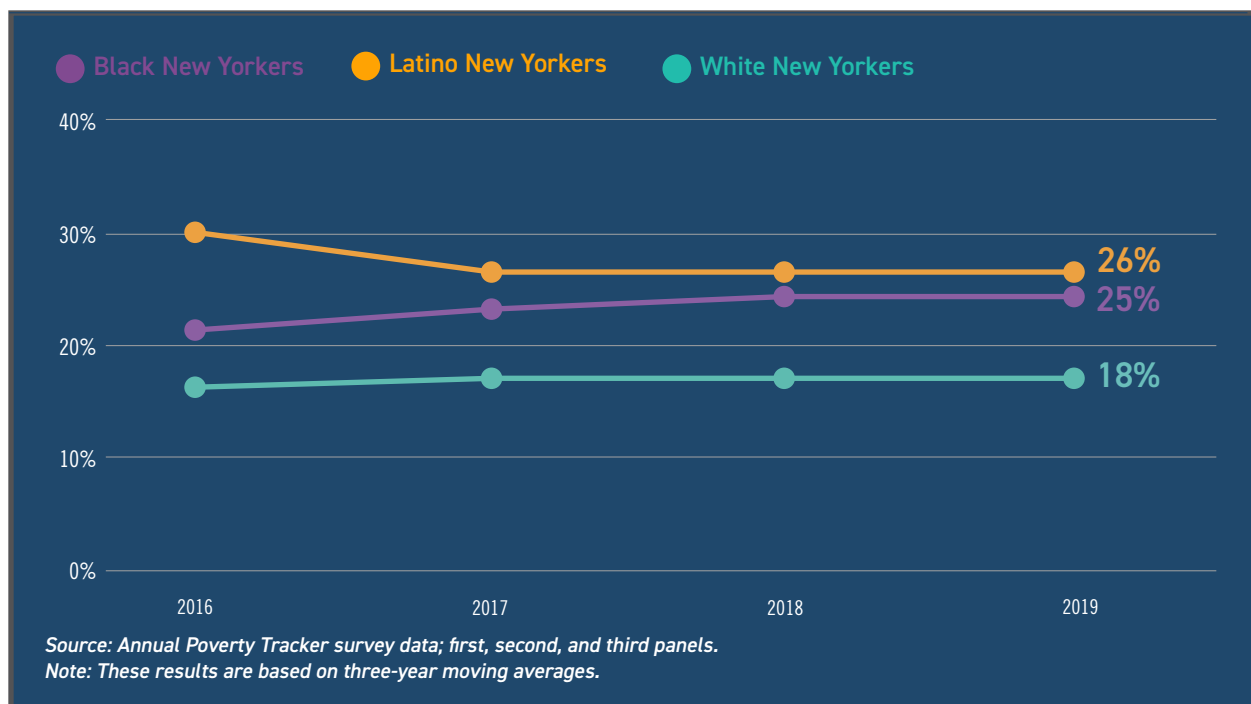
Health problems, like material hardships, disproportionately impact individuals who are low-income or in poverty. This section of the report examines the prevalence of health problems and severe psychological distress in New York City in 2019 overall and among New Yorkers of different races and ethnicities.

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.

In 2019, 1.4 million adults in New York City (21 percent) reported having health problems.[33]

Figure 3.1

Rates of health problems among adults in New York City by race and ethnicity, 2016 to 2019

Source: Annual Poverty Tracker survey data; first, second, and third panels.
Note: These results are based on three-year moving averages.

A quarter of Black and Latino New Yorkers experienced a health problem (25 percent and 26 percent), compared to 18 percent of white New Yorkers.

Figure 3.1 shows the rates of health problems in New York City from 2016 to 2019 by racial and ethnic group. In 2019, 18 percent of white New Yorkers reported health problems, compared to 25 percent of Black New Yorkers and 26 percent of Latino New Yorkers. Rates of health problems held relatively constant between 2016 and 2019, as did the racial disparities between groups. The exception is in the rate of health problems among Latino New Yorkers which fell between 2016 and 2017, a finding that calls for additional research on the health-related experiences of Latino New Yorkers.

[33]See Appendix A, Table A1 for rates of health problems in New York City from 2012 to 2019.

Poverty Tracker data also finds large variations in the rate of health problems by borough and educational attainment. See the portrait of disadvantage in New York City on for rates of health problems broken out across these groups.

The Poverty Tracker also measures the rate of psychological distress in New York City using the Kessler-6 (K6) Distress Scale, which assesses "the frequency of nonspecific psychological distress within a particular reference period."[34] Table 3.1 details the rate of severe psychological distress among New Yorkers in 2019 by race and ethnicity.[35] In 2019, rates of severe psychological distress were highest among Latino New Yorkers (13 percent), compared to Black and white New Yorkers (7 percent and 5 percent).

Table 3.1

Rates of psychological distress among adults in New York City by race and ethnicity, 2019
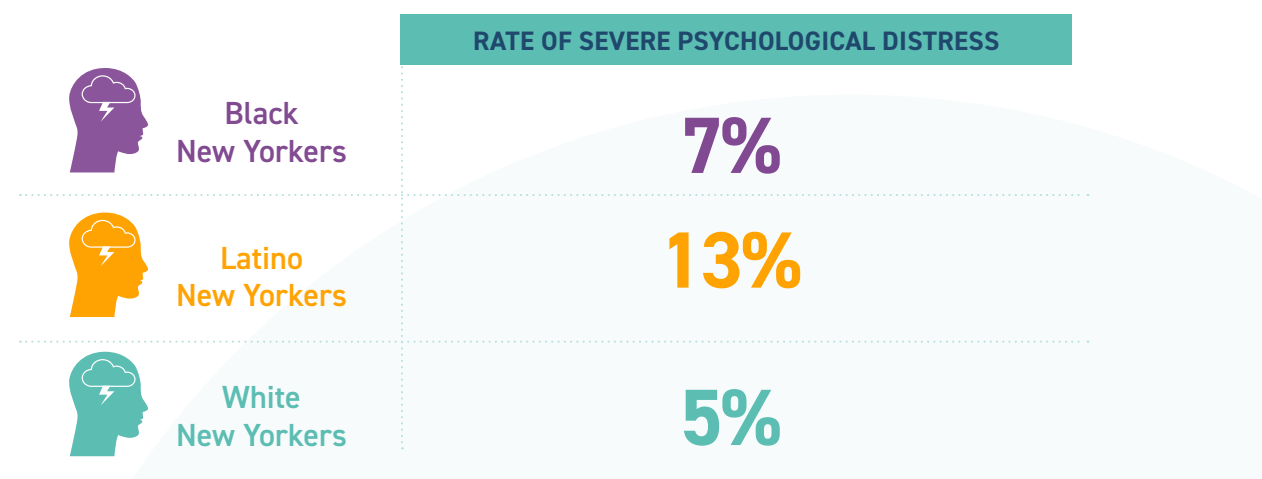
	RATE OF SEVERE PSYCHOLOGICAL DISTRESS
Black New Yorkers	7%
Latino New Yorkers	13%
White New Yorkers	5%

Source: Annual Poverty Tracker survey data; second and third panels.
Note: These results are based on three-year moving averages.

Overall, these results illustrate how the health of Black and Latino New Yorkers is disproportionately compromised in New York City. As others have shown, these disparities persist in part for reasons related to economic insecurity, and in part because of the discriminatory practices within healthcare and across society more broadly. [36]

[34]*See: Prochaska, Sung, Max, Shi, and Ong (2012).*
[35]*Responses to the K6 Distress Scale questions are used to determine if a respondent is enduring severe, moderate, or no psychological distress. Respondents whose position on the scale is above 12 are defined as facing severe psychological distress. Severe psychological distress is an operationalization of the diagnostic criteria for a DSM-IV disorder, such as depression or anxiety. See Prochaska, Sung, Max, Shi, and Ong (2012).*
[36]*See: Cogburn (2019).*

SPOTLIGHT ON EXPERIENCES OF ANTI-BLACK RACISM IN NEW YORK CITY

HIGHLIGHTS

The disparities documented in this report are produced and reinforced by racism and discrimination.

Nearly 80 percent of Black New Yorkers report facing at least one form of institutional discrimination in their lifetime (e.g., when trying to vote or rent an apartment, applying for jobs or promotions, or interacting with the police). More than half of Black New Yorkers (57 percent) reported experiencing discrimination when applying for jobs and promotions.

Roughly 73 percent of Black New Yorkers endured an experience of interpersonal discrimination in the 12 months before they were surveyed, such as being treated with less respect than other people or unfairly in restaurants or stores.

This spotlight features results from an upcoming report authored by Chantal Bannerman, Chloé Cargill, Katharine Gamalski, and Daniel Salgado.

The stark disparities in poverty, material hardship, and health problems discussed in this report so far illustrate some of the consequences that structural racism has on individuals and our society. There are additional aspects of the relationship between poverty and racism that the Poverty Tracker is well-positioned to examine. In our recent report on policing, we found Black New Yorkers and their household members were twice as likely to be stopped by the police as white New Yorkers. The over-policing of Black people is one of the most prominent manifestations of the structural racism in the county. In this section, we provide evidence on how structural racism, specifically anti-Black racism, manifests in the daily lives of Black New Yorkers in the forms of institutional and interpersonal discrimination.[37]

Institutional racism is defined as racial discrimination "based on laws, policies, and institutions, as well as the related behavior of the people that work in or control those laws, policies, or institutions."[38] The Poverty Tracker asks respondents if, in their lifetime, they have ever experienced any discrimination in voting and politics, employment, housing, healthcare, education, or interactions with police.

Figure 4.1

Share of Black New Yorkers who faced institutional discrimination
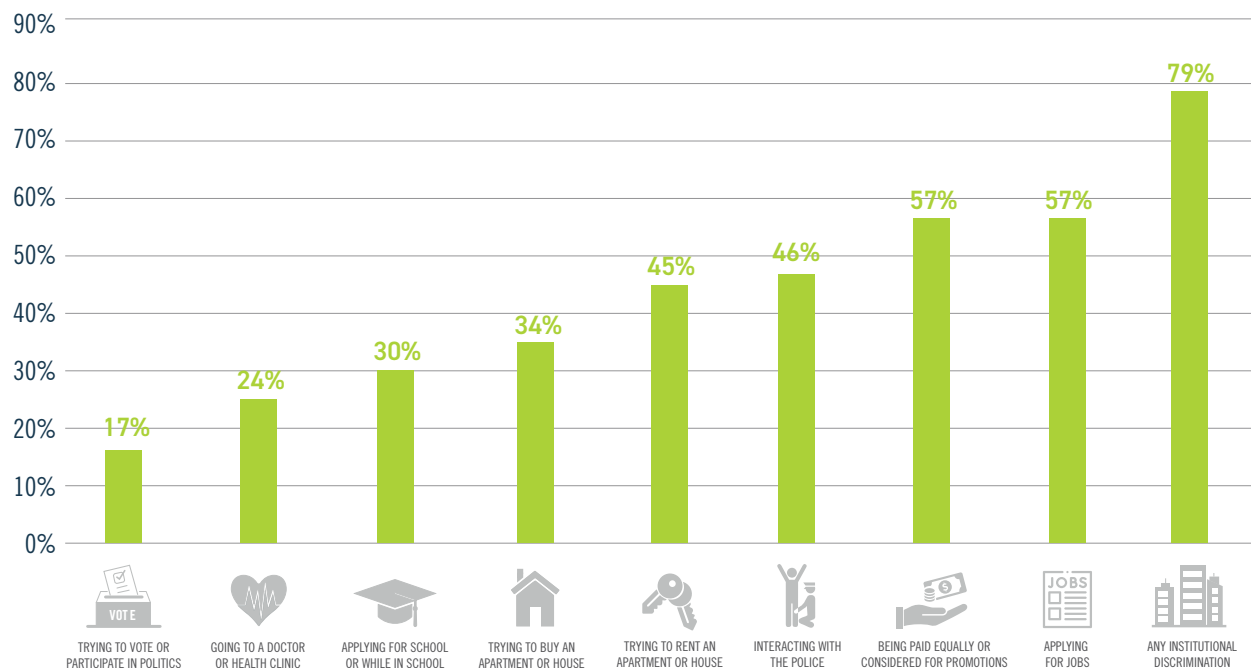
Source: 33-month Poverty Tracker survey data; second panel.

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[37] *While New Yorkers of all races and ethnicities might experience discrimination for reasons such as religion, gender, or sexual orientation, facing anti-Black racism is unique to the experiences of Black New Yorkers. Our data show that 70 percent of Black New Yorkers report facing institutional discrimination at some point in their lifetime because of race, compared to only 15 percent for white New Yorkers. For Black New Yorkers, these experiences compromise health, safety, and well-being (see Paradies, Ben, Denson, Elias, Pieterse, Gupta, Kelaher, and Gee (2020); Cogburn (2019); Trent, Dooley, and Dougé, 2019).*

[38] *NPR/Robert Wood Johnson Foundation/Harvard T.H. Chan School of Public Health (2017). This definition is referring to "discrimination" more broadly, but as we are specifically using the term to describe the experiences of Black New Yorkers, we instead describe this as institutional racism.*

Four out of five Black New Yorkers (79 percent) reported experiencing at least one of these forms of institutional racism (see Figure 4.1).[39] Looking across the domains, 57 percent of Black New Yorkers reported experiencing discrimination while applying for jobs or being paid equally/being considered for promotions. Nearly half reported discrimination while trying to rent an apartment or house (45 percent).

The Poverty Tracker also asks about experiences of institutional racism when interacting with police. In May 2020, the murder of George Floyd ignited public outrage and protests against police brutality across the country. This was just the latest incident. The national focus surrounding George Floyd's murder shed light on the chain of targeted violence against Black people in America. Racist actions on the part of police officers can have devastating consequences, and nearly half (46 percent) of Black New Yorkers reported being discriminated against while interacting with police.

When broken down by demographic subgroup (see Figure A1 in Appendix A), the high reports of institutional discrimination among Black New Yorkers persist, indicating that discrimination is experienced consistently across all groups regardless of gender, age, poverty status, or educational attainment. The most significant differences can be seen by education. Black New Yorkers who have a college degree or higher were more likely to experience some form of institutional discrimination when compared to those with a high school degree or less (nearly nine out of ten vs. seven out of ten). Black New Yorkers with higher levels of formal education may be in greater contact with white New Yorkers and thus experience more discrimination.[40]

We also explore experiences of individual racism among Black New Yorkers, defined as experiences of racial discrimination that occur in everyday interpersonal interactions. The experiences are based on others' "prejudicial beliefs, words, and behavior."[41] Respondents are asked how often they were, over the course of a 12-month period: treated with less respect than others; treated unfairly at restaurants or stores; or criticized for their accent or the way they speak. They were also asked if they have been threatened or harassed, and how often people have acted as if they are not smart; as if they are afraid of them; as if they were are better than them; and as if they think they are dishonest.[42]

Three out of four Black New Yorkers (73 percent) reported experiencing at least one type of individual discrimination (Figure 4.2). More than half of Black New Yorkers (57 percent) reported that people acted as if they were better than them and nearly half reported being treated with less respect than others. Almost 1 in 3 (32 percent) Black New Yorkers reported people acting as if they were afraid of them. Though less commonly reported, a significant share of Black New Yorkers reported instances of being threatened or harassed (16 percent) or being criticized for their accent or the way they speak (21 percent).

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[39]Williams, Yu, Jackson, and Anderson (1997). Institutional discrimination questions are adapted from the "Major Experiences of Discrimination" scale, which is a widely used measure of institutional discrimination in the social sciences. Our survey expands on this original scale to include a question about discrimination in health institutions.
[40]Assari and Lankarani (2018).
[41]NPR/Robert Wood Johnson Foundation/Harvard T.H. Chan School of Public Health (2017).
[42]Williams, Yu, Jackson, and Anderson (1997). Our survey uses a modified version of the "Everyday Discrimination Scale" to measure experiences of individual discrimination in a wide range of situations.

Figure 4.2

Share of Black New Yorkers who faced individual discrimination[43]
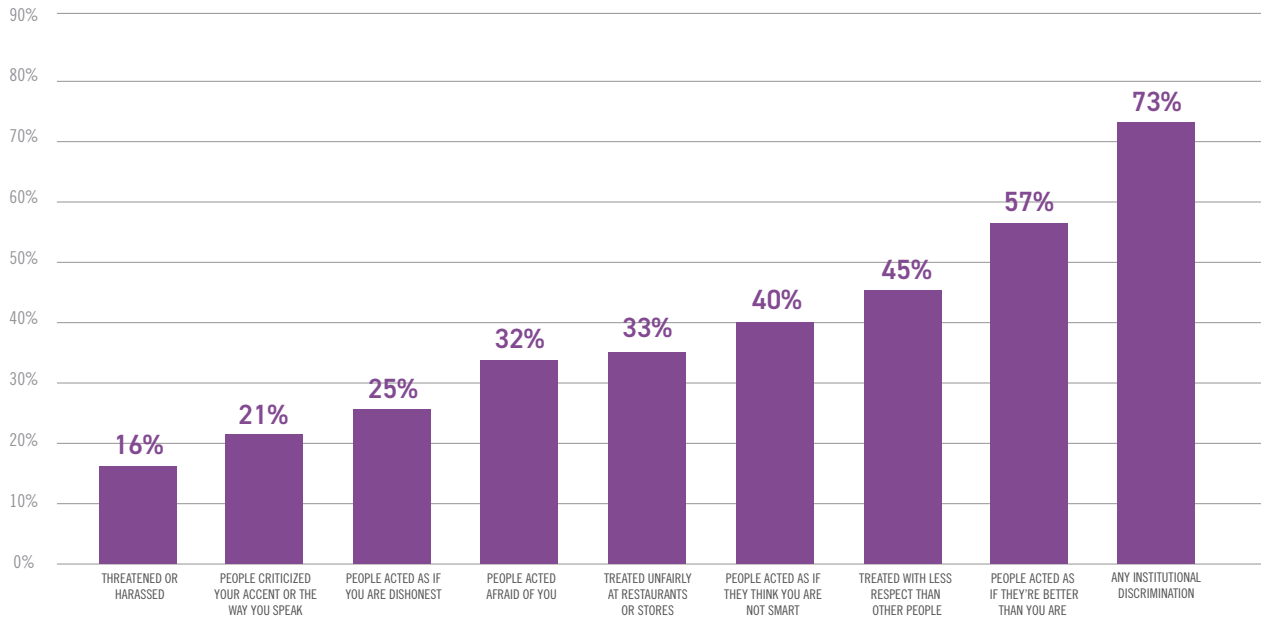
Source: 33-month Poverty Tracker survey data; second panel.

Black New Yorkers who are younger and those with a college degree were most likely to report experiences of individual racism, among Black New Yorkers overall. Rates were, however, high among all demographic subgroups (see Figure A1 in Appendix A). Roughly 80 percent of younger Black New Yorkers (ages 18 to 34) reported a recent experience of individual discrimination versus 43 percent of older Black New Yorkers (aged 65 and over). And 81 percent of Black New Yorkers with a college degree reported one of these recent experiences, compared to 69 percent of those with a high school degree. There is less variability across immigration status, gender, and poverty status.

Our results are neither shocking nor new but provide irrefutable evidence that racism and discrimination contributes to significant economic disparities between white, Latino, and Black New Yorkers.

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[43]*Figure 4.2 includes respondents who reported that these experiences happened either "sometimes" or "often."*

DISADVANTAGE IN NEW YORK CITY

HIGHLIGHTS

When our measures of disadvantage — poverty, material hardship, and health problems — are combined, the chasm between the experiences of Black and Latino New Yorkers relative to white New Yorkers becomes even clearer.

In every year from 2016 to 2019, more than 50 percent of Black and Latino New Yorkers faced some form of disadvantage — poverty, material hardship, or health problems.

In 2019, 57 percent of Black New Yorkers and 64 percent of Latino New Yorkers faced at least one form of disadvantage compared to 36 percent of white New Yorkers, though these disparities narrowed between 2016 and 2019.

Overall, nearly one in two adults in New York City lived with one form of disadvantage in 2019.

On average, white New Yorkers reported the highest average level of life satisfaction in 2019. Black New Yorkers were second, followed by Latino New Yorkers. The disparities are much narrower than one might expect, however, given the inequality in rates of disadvantage. While they show that there is a correlation between life satisfaction and disadvantage, they also show that there are factors beyond disadvantage that affect overall life satisfaction.
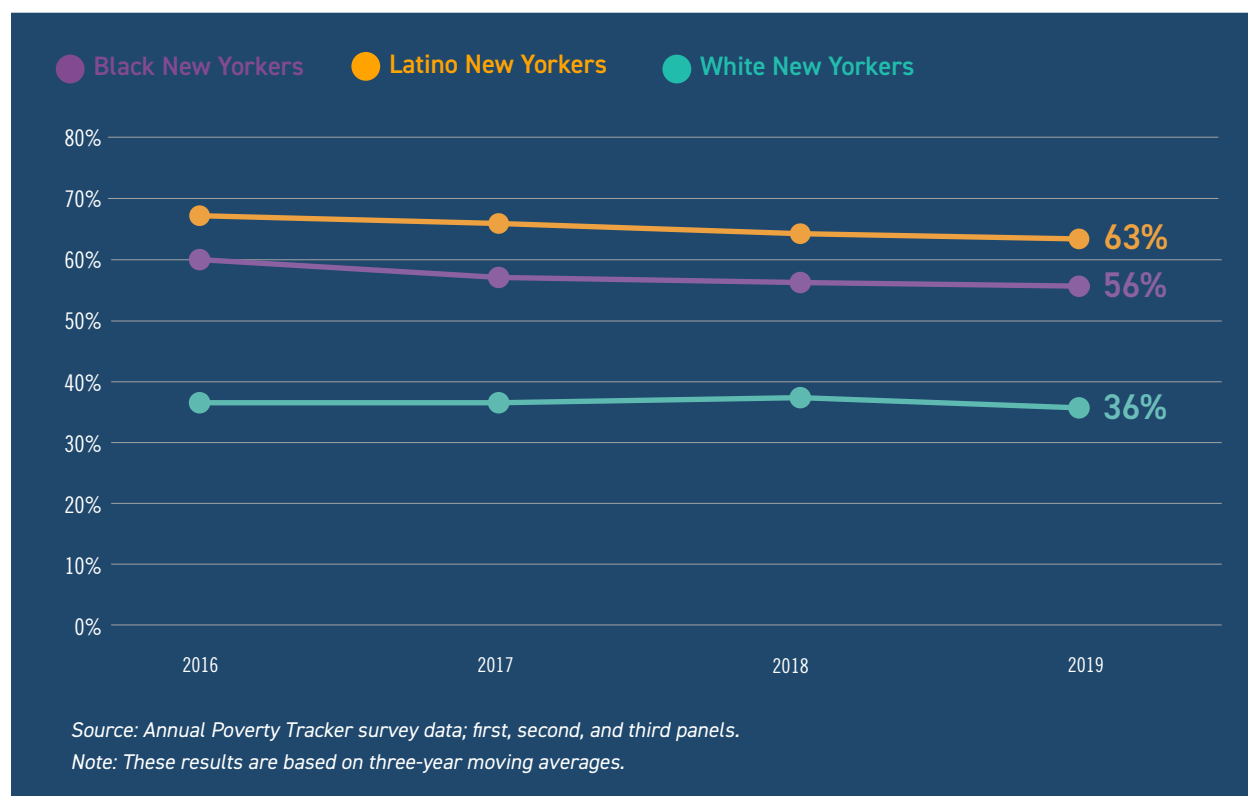
So far, we have looked at each component of disadvantage separately. In this section, we examine the prevalence of any form of disadvantage — whether it be income poverty, material hardship, or health problems — across racial and ethnic groups.

3.2 million adults in New York City faced some form of disadvantage in 2019, and Black and Latino New Yorkers were significantly more likely to face disadvantage than white New Yorkers.

In 2019, nearly half of New Yorkers (49 percent) experienced at least one form of disadvantage.[44] The results in Figure 5.1 show significant disparities in the rate of any disadvantage across racial and ethnic lines. Roughly 36 percent of white New Yorkers faced at least one form of disadvantage in 2019, compared to the majority of Black and Latino New Yorkers (56 percent and 63 percent).

Figure 5.1

Rates of disadvantage (i.e., facing poverty, material hardship, or health problems) among adults in New York City by race and ethnicity, 2016 to 2019

Source: Annual Poverty Tracker survey data; first, second, and third panels.
Note: These results are based on three-year moving averages.

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[44]*See Appendix A, Table A1 for rates of disadvantage in New York City from 2012 to 2019.*

In every year from 2016 to 2019, more than 50 percent of Black and Latino New Yorkers faced some form of disadvantage — poverty, material hardship, or health problems (see Figure 5.1).

Between 2016 and 2019, we also see rates of disadvantage falling among Black and Latino New Yorkers, while they are relatively constant among white New Yorkers, suggesting some reductions in inequality in terms of disadvantage.

There are also substantial disparities in rates of disadvantage across other demographic groups; see the portrait of disadvantage in New York City on for these results.

In addition to assessing disadvantage in New York City, the Poverty Tracker collects data on life satisfaction, measured using Cantril's Ladder (or Cantril's Self-Anchoring Striving Scale).[45] Life satisfaction is a subjective measure of well-being that assesses individuals' overarching evaluations of their lives. Cantril's Ladder assesses life satisfaction by asking survey respondents to select a value that ranges from 0 to 10, with 0 representing the "worst life ever" and 10 representing the "best life ever." Each step between zero to ten is conceived of as a rung on a ladder.
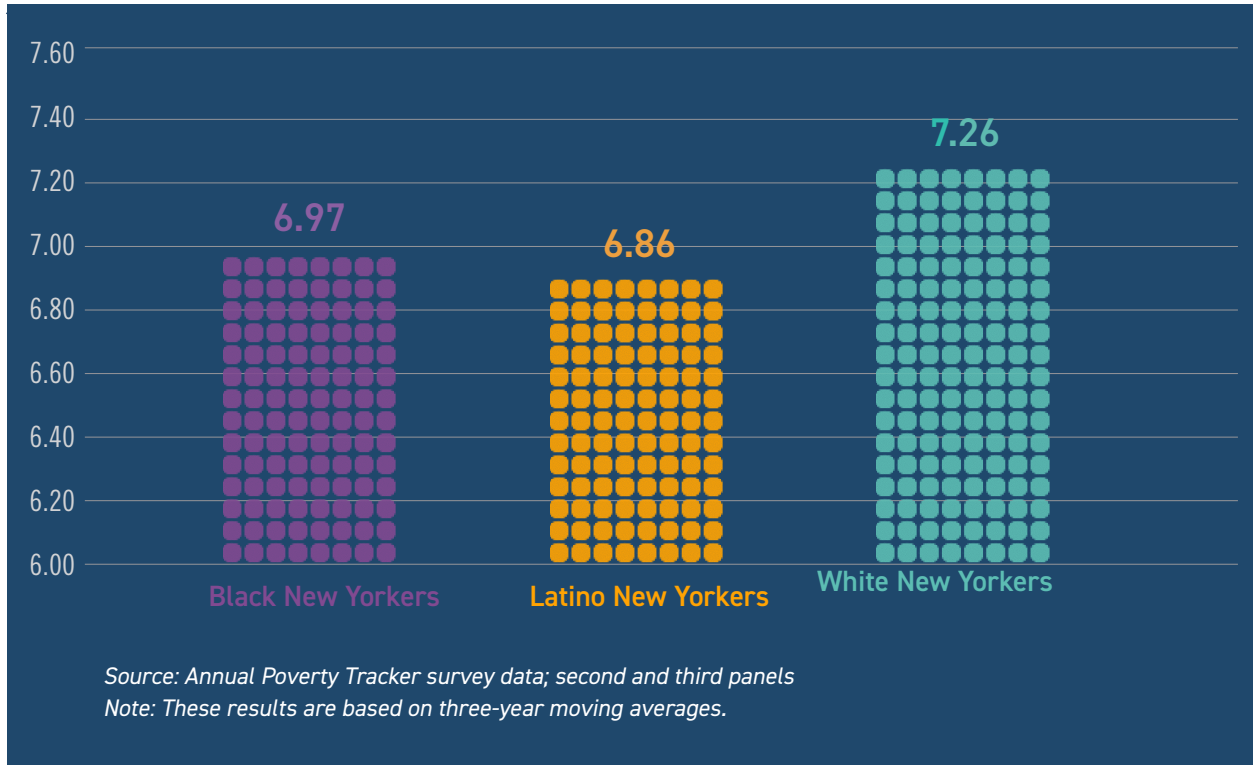
On average, white New Yorkers reported the highest average level of life satisfaction (7.26) in 2019 (see Figure 5.2). Black New Yorkers were second at 6.97, followed by Latino New Yorkers (6.86). Researchers have identified a correlation between income and life satisfaction,[46] and the disparities in life satisfaction shown in Figure 5.2 are likely correlated with the disparities in poverty and material hardship documented earlier. However, the disparities are much narrower than one might expect given the results presented thus far. While they show that there is a correlation between life satisfaction and disadvantage, they also suggest that there are factors beyond disadvantage that affect general well-being. Such factors could include community ties and social networks, family supports, and a variety of other factors.

Figure 5.2

Average life satisfaction among adults in New York City by race and ethnicity, 2019

7.60
7.40
7.20
7.00
6.80
6.60
6.40
6.20
6.00

6.97 Black New Yorkers

6.86 Latino New Yorkers

7.26 White New Yorkers

Source: Annual Poverty Tracker survey data; second and third panels
Note: These results are based on three-year moving averages.

These results also relate to findings presented in a *Poverty Tracker report* on perceptions of future economic mobility. **Black and Latino New Yorkers were significantly more optimistic about the future than white New Yorkers, despite being worse off financially: 40 percent of Black New Yorkers, 49 percent of Latino New Yorkers, and 22 percent of white New Yorkers believed that children today will be better off than their parents.** These results again show how one's outlook on the future is informed by more than current experiences of disadvantage. At the same time, the greater prevalence of disadvantage perhaps leaves greater room for future improvement for historically disadvantaged groups. In coming years, we will evaluate how life satisfaction and hope for the future change in response to the unprecedented events of 2020.

PORTRAIT OF DISADVANTAGE IN NEW YORK CITY BEFORE THE PANDEMIC

In 2019, 18 percent of adults in New York City lived in poverty, 29 percent faced at least one form of material hardship, and 21 percent experienced health problems. Nearly half (49 percent) endured one or more of these forms of disadvantage.

As described earlier, relative to white New Yorkers, rates of **DISADVANTAGE** were **SIGNIFICANTLY HIGHER** for all other racial and ethnic groups.

Asian,[47] **Black, Latino** New Yorkers were twice as likely to live in **POVERTY** as white New Yorkers. **(21%, 22%, 25%, 12%)**

MATERIAL HARDSHIP was nearly twice as common among Black and Latino New Yorkers than white New Yorkers. **(38%, 43%, 17%)**

New Yorkers who were born in another country were more likely to live in **POVERTY** than those born in the U.S. **(24% vs. 16%)**

New Yorkers **born in another country** were less likely to face **HEALTH PROBLEMS** than New Yorkers **born in the U.S.** **(19% vs. 24%)**
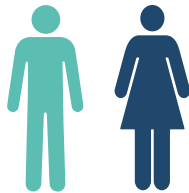
Women in New York City were more likely to face all forms of **DISADVANTAGE** relative to men.

POVERTY rates were 5 percentage points higher among women than men **(22% vs. 17%)**, the rate of **MATERIAL HARDSHIP** was 9 percentage points higher **(34% vs. 25)**, and the rate of **HEALTH PROBLEMS** was 4 percentage points higher **(24% vs. 20%)**.

Roughly **55% of women** in the city faced **DISADVANTAGE** versus 44% of men.

New Yorkers with a **high school degree or less** faced substantially higher rates of **DISADVANTAGE** than those with a college degree.

POVERTY rates were three times as high among New Yorkers with a **high school degree or less** relative to those with a **college degree** **(30% vs. 9%).**

MATERIAL HARDSHIP was nearly twice as common among New Yorkers with a **high school degree or less** than those with a **college degree** **(37% vs. 21%)** and **HEALTH PROBLEMS** were more than twice as common **(31% vs. 13%).**

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[47] *This result relies on data from the NYCGov poverty measure.*

RATES OF DISADVANTAGE IN THE BRONX AND BROOKLYN WERE SUBSTANTIALLY HIGHER THAN THOSE IN MANHATTAN.

POVERTY RATES WERE ALSO HIGHER IN QUEENS THAN MANHATTAN.

POVERTY RATES

BRONX:	24%
BROOKLYN:	21%
MANHATTAN:	16%
QUEENS:	21%
STATEN ISLAND:	13%*

RATES OF MATERIAL HARDSHIP

BRONX:	37%
BROOKLYN:	31%
MANHATTAN:	28%
QUEENS:	28%
STATEN ISLAND:	25%*

RATES OF HEALTH PROBLEMS

BRONX:	26%
BROOKLYN:	24%
MANHATTAN:	20%
QUEENS:	20%
STATEN ISLAND:	17%*

OVERALL DISADVANTAGE

BRONX:	58%
BROOKLYN:	52%
MANHATTAN:	46%
QUEENS:	47%
STATEN ISLAND:	43%*

*Interpret with caution due to sample size constraints.

SPOTLIGHT ON POLICY, POVERTY, AND RACIAL DISPARITIES IN NEW YORK CITY

HIGHLIGHTS

Despite high rates of poverty, hardship, and disadvantage in New York City, government policies can play a vital role in reducing their prevalence. With well-designed reforms, public policies could have a greater impact on narrowing the disparities documented in this report.

In 2019, government transfers reduced the overall poverty rate by 33 percent, moving 580,000 New Yorkers out of poverty. While government transfers reduced the poverty rates among Black, Latino, and white New Yorkers all by more than 30 percent, significant disparities persist after accounting for these policies.

Before and after accounting for government transfers, the poverty rate remains 83 percent higher among Black New Yorkers than white New Yorkers.

The significant expansion of government transfers provided through the CARES Act appears to have stalled a devastating increase in the poverty rate between 2019 and 2020.

Preliminary estimates show that government transfers, including those provided through the CARES Act, kept approximately one million adults in New York City out of poverty in 2020 (reducing the poverty rate by 43 percent), but did little to shrink the poverty gap between New Yorkers of different races and ethnicities.

Through well-designed reforms and a comprehensive response to the ongoing recession, social policies could play a more significant role in reducing racial and ethnic disparities in the poverty rate.

So far, we have highlighted the persistent racial and ethnic disparities across the measures of disadvantage captured by the Poverty Tracker. In this section, we examine the role that public policies – specifically government transfers — played in reducing poverty and narrowing inequities between Black, Latino, and white New Yorkers before the pandemic and the impact that the CARES Act had on poverty in New York City in 2020.

The analyses find that these policies, while providing vital supports to New Yorkers, do little to reduce inequities in poverty rates between Black, Latino, and white New Yorkers, while well-designed reforms could substantially narrow these gaps.

While we cannot speak specifically to the impact of these policies on material hardship and health problems, research on the linkage between income, material hardship, and health problems[48] suggests that these policies, by increasing income, likely reduce the chances of facing these other forms of disadvantage.

In 2019, government transfers[49] reduced the overall poverty rate by 33 percent, moving 580,000 New Yorkers out of poverty. While these government transfers reduced the poverty rates among Black, Latino, and white New Yorkers by more than 30 percent, significant disparities persist after accounting for these policies.

Public policies, specifically government transfers like housing subsidies, the Earned Income Tax Credit, and benefits received through the Supplemental Nutritional Assistance Program (SNAP; see textbox to learn more) do a lot to reduce the poverty rate in New York City (as they do across the country). Figure 6.1 shows the 2019 poverty rates in New York City before and after we include economic resources from these government transfers in families' incomes. Combined, government transfers reduced the poverty rate among Black, Latino, and white New Yorkers by more than 30 percent in 2019.

The poverty rate would have been substantially higher in New York City (and across the country) absent these vital policies. That said, even after accounting for the impacts of these poverty-reducing policies, there are still significant disparities in poverty rates between Black New Yorkers and white New Yorkers, meaning that while these policies reduce poverty overall, they have little to no effect on racial equality. Before and after accounting for these policies, the poverty rate remains 83 percent higher among Black New Yorkers than white New Yorkers. There is a slight reduction in the poverty gap between Latino and white New Yorkers after accounting for these policies,[50] but the poverty rate still remains twice as high among Latino New Yorkers than white New Yorkers.

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[48]See: Kim, Burgard, and Seefeldt (2017); Hoynes, Miller, and Simon (2015); Ionescu-Ittu, Glymourn and Kaufman (2015); Evans and Garthwaite (2014); Loopstra and Tarasuk (2013).
[49]"Government transfers," refers to refundable tax credits, such as the EITC and the CTC; cash transfers, such as benefits received through Unemployment Insurance and TANF; and in-kind transfers, like housing subsidies and benefits received through SNAP.
[50]Before accounting for these policies, the ratio of the poverty rate of Latino New Yorkers to white New Yorkers was 2.16, and after, it was 2.08.

Figure 6.1

Adult poverty rates before and after government transfers by race and ethnicity, 2019
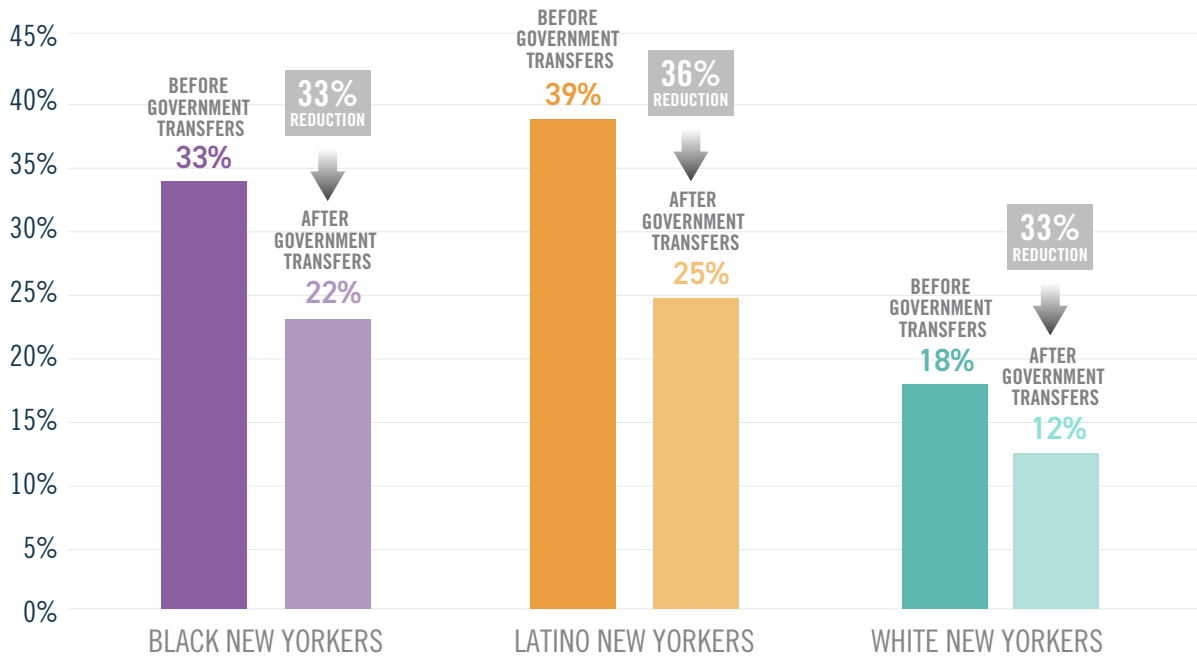
Source: Annual Poverty Tracker survey data; second and third panels.
Note: These results are based on three-year moving averages.

GOVERNMENT TRANSFERS AND POVERTY

The results in Figure 6.1 account for the role that different government transfers play in reducing the poverty rate. The results account specifically for the following policies:

REFUNDABLE TAX CREDITS: Earned Income Tax Credit, Child Tax Credit (only the refundable portion)

CASH TRANSFERS: Disability income, Unemployment, Temporary Assistance to Needy Families, Social Security Income

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

NUTRITION PROGRAMS: SNAP, WIC, School Lunches

Government action in 2020 showed how effective policy can be in protecting people from poverty. Preliminary estimates show that government transfers, including those provided through the CARES Act, kept roughly one million adults in New York City out of poverty in 2020.

COVID-19 brought on economic challenges that many could not have imagined. Quantifying the impact that the economic downturn is having on poverty is a challenge because of the time it takes to produce poverty statistics.[51] The U.S. Census Bureau releases poverty estimates every September for the preceding calendar year,[52] meaning that national poverty estimates for 2020 will not be available until September 2021. This lag is due to the technical requirements needed to prepare the data used to calculate these statistics. The Poverty Tracker faces the same challenges and data lag.[53]

While we cannot calculate poverty rates for 2020 using traditional methods, the Poverty Tracker has been collecting data on New Yorkers since the pandemic started. Using this data, we produced preliminary estimates of poverty and material hardship in New York City and analyzed the impact of the federal response to the economic challenges brought on by the pandemic provided through the CARES Act (see textbox for a description of the CARES Act). These are both early and preliminary estimates based on as much data as we have at our disposal as of this writing, and these are not the final poverty rates for 2020 that we will calculate in our next annual report. To read about how we calculated these projections, please see Appendix B.

Figure 6.2 shows our preliminary estimate of the poverty rate in 2020 before and after accounting for the impact of government transfers compared to the corresponding estimates for 2019. We also look specifically at the impact that unemployment insurance had on the poverty rate in 2019 and 2020, according to our preliminary estimates.

The Poverty Tracker finds that the significant expansion of government transfers provided through the CARES Act appears to have stalled a devastating increase in the poverty rate between 2019 and 2020.

[51] An innovative model developed by Zachary Parolin, Megan Curran, Jordan Matsudaira, Jane Waldgfogal, and Christopher Wimer has been used to calculate national and state-level poverty rates in each month since the onset of the pandemic. The data that the model relies on, however, is not representative at the city level. See Parolin, Curran, Matsudaira, Waldgfogal, Wimer (2020).

[52] These estimates are based on data collected in the Current Population Survey.

[53] The Poverty Tracker weighting methodology relies on data from the American Community Survey (ACS; see Wimer, Garfinkel, Gelblum, Lasala, Phillips, Si, Teitler & Waldfogel, 2014 for a description of this methodology). ACS data for 2020 will not be released until 2021, and we will not be able to construct weights that make the Poverty Tracker sample representative of the New York City adult population until the 2020 ACS data is publicly available.

In 2019, the pre-transfer poverty rate (before accounting for government transfers) was 27 percent, but with government transfers, the poverty rate fell to 18 percent — a 33 percent decrease in the poverty rate. The magnitude of policy's effect on poverty in New York City in 2019 is similar to its impact in previous years.

Based on our preliminary data, we estimate that in 2020, the pre-transfer poverty rate could have risen to as high as 35 percent due to the impact of COVID-19 (up from 27 percent in 2019).

But our preliminary estimates show that government transfers (including tax credits, transfers, and benefits provided through the CARES Act, like stimulus checks and expanded unemployment insurance) helped curb a massive increase in the poverty rate. While our estimates show the pre-transfer poverty rate increasing from 27 percent to 35 percent between 2019 and 2020, we only see the poverty rate increase from 18 percent to 20 percent after factoring in the role of transfers. Government transfers were significantly expanded under the CARES Act and other legislation passed in response to the pandemic. This analysis shows how effective these expansions have been at staving off a substantial increase in the poverty rate. In 2020, government transfers reduced the poverty rate in New York City by 43 percent, compared to 33 percent in 2019. Had the policies in response to COVID-19 not been put into effect, we would have seen a more substantial increase in the poverty rate.

This analysis also allows us to highlight the tremendous role that unemployment insurance (which is counted as a transfer and was expanded under the CARES Act) has played in keeping New Yorkers out of poverty. In 2019, unemployment insurance reduced the poverty rate in the city by 4 percent, compared to 17 percent in 2020 (see Appendix A, Figure A3).

Figure 6.2

Preliminary estimate of the impact of government transfers on the New York City adult poverty rate in 2019 versus 2020
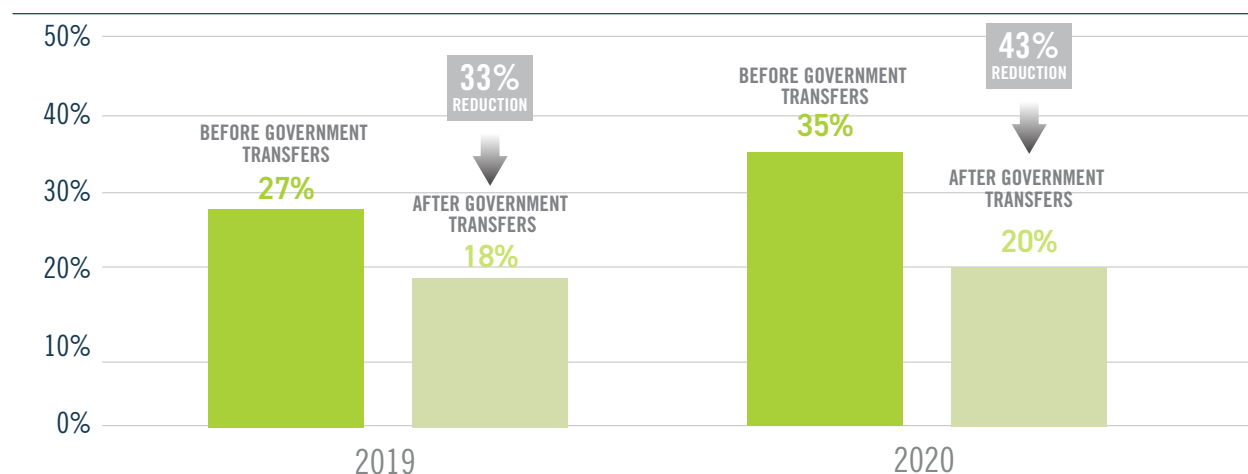
Source: Annual Poverty Tracker survey data; second, third, and fourth panels.
Note: The stimulus payments distributed through the CARES Act are counted as government transfers in 2020.

While government policies played a large role in staving off a large increase in the poverty rate, the disparate experiences among New Yorkers of difference races and ethnicities and have persisted through the pandemic.

Overall, these preliminary estimates show that government transfers kept approximately one million adults in New York City out of poverty in 2020 versus 580,000 adults in 2019. This is in line with other research, which has projected that the CARES Act is responsible for keeping millions of Americans out of poverty, especially in the spring and summer when unemployment was at its peak.[54]

The CARES Act staved off a substantial increase in poverty in New York City in 2020. In terms of impacts by race and ethnicity, results from this analysis show that the CARES Act prevented the same increase in the poverty rate for Black, Latino, and white New Yorkers. The CARES Act was designed to steady economic conditions, and did so relatively equally across racial and ethnic groups. That also means that the unequal experiences among New Yorkers of different race and ethnicities documented throughout this report have persisted through the pandemic.

Many of the benefits provided through the CARES Act, notably the $600 boost to weekly unemployment benefits, have expired. We have observed the impacts of these expirations in other Poverty Tracker data, and a recent report highlighted a rise in _food hardship_ and food pantry use since the increase in unemployment benefits provided through the CARES Act expired.[55] There is, however, also more federal relief on the way. In December 2020, Congress approved another round of economic stimulus, including an additional $300 in weekly unemployment benefits and another one-time $600 stimulus payment. But timing is key, and while negotiations about the next round of stimulus were held through the fall of 2020, more people across the country and in New York City found themselves struggling to get by, as documented by _Poverty Tracker analyses._

In thinking through the next stage of the response to the recession set off by COVID-19, there is an opportunity to advance policies that both steady economic conditions and address the persistent and pervasive disparities that we document in this report. Noting that more needs to be done, President Biden put forward the American Rescue Plan, which includes various forms of economic relief, including additional stimulus payments, expansions to the Earned Income Tax Credit and Child Tax Credit, funding for rental assistance programs, and increasing the federal minimum wage; though many of these reforms are only set to be in place for a year. President Biden's plan would also narrow racial and ethnic disparities in the poverty rate during the period in which the reforms are in effect and reduce the child poverty rate by 50 percent.[56] The challenge for the spring of 2021 is ensuring that these reforms are enacted and made swiftly so that individuals do not fall into devastating circumstances while waiting for relief. Further, many of the reforms in the American Rescue Plan are temporary, but they would be more effective in reducing poverty and disparities in the long term if they were made permanent, such as the

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[54]See: Parolin, Curran, and Wimer (2020).
[55]See: Collyer, Bannerman, Charles, Friedman, and Wimer (2020)
[56]See: Parolin, Collyer, Curran, and Wimer (2021).

CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY (CARES) ACT

In March of 2020, the federal government signed into law the CARES Act, a $2 trillion relief package in response to COVID-19 and the economic crisis. The bill provided relief to the healthcare industry, American businesses, and individuals. Important to this analysis, the CARES Act provided unprecedented income supports through direct payments to individuals and families, known as stimulus checks (or "recovery rebates"), and expanded unemployment benefits.

The stimulus checks provided a one-time payment of $1,200 to every eligible adult, and $500 for every eligible child under the age of 16. Eligibility was based on income, household size, and work authorization; families with a combined income of over $150,000 were ineligible.

The unemployment expansions included three key provisions:

1. **PANDEMIC EMERGENCY UNEMPLOYMENT COMPENSATION (PEUC)** extended unemployment benefits by 13 weeks;

2. **PANDEMIC UNEMPLOYMENT COMPENSATION (PUC)** provided an additional $600 weekly to all recipients through the end of July 2020; and

3. **PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA)** made benefits more accessible to those who would not traditionally qualify for unemployment insurance, such as independent contractors and part-time workers.

The CARES Act provided tremendous support to individuals and families, keeping millions of people across the country out of poverty,[57] but there were also groups who were left out of these benefits. For example, all members of immigrant families (even if they hold U.S. citizenship or green-cards) were ineligible for the stimulus checks if at least one adult in the family filed their federal taxes with an Individual Taxpayer Identification Number (ITIN).[58] Dependents aged 17 and over who were claimed by their families for tax purposes were also ineligible for the stimulus check. In total, 30 million income-eligible individuals did not qualify for the stimulus checks for these reasons.[59] These gaps are, however, addressed in the American Rescue Plan that would provide stimulus payments to tax filers with ITINs and to adult dependents.

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[57] See: Parolin, Curran, and Wimer (2020).
[58] An ITIN is a tax processing number that is made available to individuals who do not have a social security number.
[59] See: Curran and Collyer (2020).

Through well-designed reforms and a comprehensive response to the ongoing recession, social policies could play a larger role in mitigating poverty and reducing racial and ethnic disparities in the poverty rate.

15 percent increase in SNAP benefits and the expansion of the Child Tax Credit. Next, we discuss some of policy opportunities that would achieve these goals, included some outlined in the American Rescue Plan.

Government transfers, including those provided through the CARES Act, have had a substantial impact on the poverty rate in New York City. But through policy reforms, many of which have been discussed in response to the pandemic and as part of the American Rescue Plan, they have the potential to play an even greater role in reducing disadvantage overall and across racial and ethnic lines. Below, we provide examples of two such reforms to existing government transfers, specifically the Child Tax Credit and housing subsidies.

A policy that could be reformed to address inequities addressed in this report — particularly the poverty rate among families with children — is the Child Tax Credit. The Child Tax Credit is the largest federal expenditure that directly benefits children. But more than half of Black and Latino children and their families are left out of the full benefit of this credit because they do not have enough earnings to qualify (compared to 23 percent of white children).[60] Approximately 68 percent of children in New York's 15th Congressional District (which covers the South Bronx and a part of the West Bronx) are left out of this benefit. Children with parents who file taxes with an Individual Tax Identification Number (ITIN) because of their immigration status are also barred from accessing this credit,[61] and single parents are also substantially less likely to receive the full credit compared to married parents – nationally, 70 percent of children in families headed by a single parent who is female do not receive the full credit.

The 116th Congress introduced the American Family Act, legislation which would eliminate these income threshold restrictions so that children from the lowest-income families, those who could benefit most from this credit, are able to receive it. In addition, the American Family Act would couple the eliminations of these restrictions with an increase in the credit amount, and would have a dramatic impact on the child poverty rate. For example, studies show that the American Family Act[62] could reduce the national child poverty rate by 45 percent. It would have an even larger impact on child poverty among Black children (which could fall by 52 percent) and would narrow the child poverty gaps along racial and ethnic lines.[63] This proposal has been advanced as a means of addressing the pandemic-related recession by President Biden as part of the American Rescue Plan and was included in the Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act.[64]

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[60]See: Collyer (2019).

[61]See: IRS Publication 972, available here.

[62]Proposed in the U.S. Senate by Senators Michael Bennet and Sherrod Brown, and in the U.S. House of representatives by Representatives Rosa DeLauro and Suzan DelBene.

[63]Research shows that the American Family Act could reduce the national child poverty rate from 23.7 percent to 11.4 percent for Black, non-Latino children, from 21.7 percent to 11.8 percent for Latino children, and from 7.0 percent to 4.3 percent for white, non-Latino children. This constitutes a narrowing of the ratio of Black-white child poverty rates from 3.4 to 2.6 and Latino-white child poverty rates from 3.1 to 2.7. See here for more information.

[64]See: Marr, Hingtgen, Sherman, Windham, and Cox (2020).

Another proposal that would address the inequities in poverty and housing hardship that we have discussed concerns the cost of housing. Housing costs like rent are a major component of household budgets, especially in New York City. Since COVID-19, paying full rent on-time has become an even bigger challenge for New Yorkers. City, state, and federal eviction moratoria, as well as emergency rental assistance programs, have helped curb massive increases in eviction and homelessness in New York City. However, these policies are short-term fixes which are not designed to address the pre-pandemic housing hardships discussed in this report. Instead, addressing the structural flaws within larger housing policies, like those in the Section 8 Housing Choice Voucher program, would have longer lasting effects.

Under current law, the impact of housing subsidies is mitigated by a limited supply of public housing units, funding caps for the Section 8 vouchers, discrimination against Section 8 voucher recipients, and the limited coverage of rent control and rent stabilization policies. The federal Section 8 program (run out of the Department of Housing and Urban Development) provides rental assistance to low-income families across the country, but only a quarter of families who meet the eligibility criteria for the program actually receive a voucher because of the program's budget constraints.[65] In addition, landlords have been found to discriminate against Section 8 recipients.[66] While not part of the American Rescue Plan, a proposal put forward by President Biden during his campaign would transform the Section 8 program into an entitlement, meaning that everyone who is eligible for a voucher would receive one, and advocates have advanced this proposal as a means of addressing housing insecurity related to COVID-19.[67] The proposal also calls for federal legislation prohibiting discrimination by landlords against recipients.[68] Estimates show that this policy could reduce the national poverty rate by a quarter, as well as narrow the gap in the national poverty rate between Black and Latino individuals and white individuals.[69] Such a policy would likely have similar impacts in New York City. Expansions in rent stabilization policy could also result in a reduction in the poverty rate and a narrowing of inequality along racial and ethnic lines.

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[65]Unlike SNAP and other social programs, Section 8 is not an entitlement program. See here for an analysis by the Center on Budget and Policy Priorities of renters who are eligible for federal rental assistance but do not receive the subsidies.
[66]See: Bell, Sard, and Koepnick (2018).
[67]See: Ellen, Graves, O'Regan, and Schuetz (2020); Mironova and Waters (2020).
[68]See: proposal here.
[69]At the national level, we could see the poverty rate fall from 20.4 percent to 15.2 percent among Black individuals, 20.3 to 13.4 percent among Latino individuals, and 8.7 percent to 7.4 percent among white individuals under this proposal. This constitutes of narrowing of the Black-white poverty gap from 2.34 to 2.03, and the Latino-white poverty gap from 2.3 to 1.7. See: Collyer, Wimer, Curran, Friedman, Hartley, Harris, and Hinton (2020).

These are just two examples of how thoughtful policy reform could mitigate the economic fallout of the pandemic, address existing gaps in our safety net system, and narrow inequities along racial and ethnic lines. The income gains associated with these reforms would likely have impacts on material hardship and health problems in the short- and long-term.[70] Additional proposals would directly target other forms of hardship; for example, increasing SNAP benefits by 15 percent was passed as part of the initial pandemic response and is part of the American Rescue Plan. Such an expansion could address the inequities in food hardship we examined earlier. There are also countless other proposals and reforms that take on inequities in other domains — such as wages,[71] environmental justice,[72] internet access,[73] criminal justice reform, healthcare,[74] transportation,[75] paid family and medical leave,[76] and wealth[77] — all of which are related to the disparities documented in this report.

The policy examples above are meant to illustrate the direct link between social policy choices and the poverty findings discussed in this report. Choices made by policymakers today stand to shape economic recovery following the pandemic and the future of disadvantage in New York City.

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[70]See: Kim, Burgard, and Seefeldt (2017); Hoynes, Miller, and Simon (2015); Ionescu-Ittu, Glymourn and Kaufman (2015); Evans and Garthwaite (2014); Loopstra and Tarasuk (2013).
[71]See: Derenoncourt, Montialoux, and Bahn (2020); The Roosevelt Institute (2020).
[72]See: Berkovitz (2020); Karlsson (2020); Newkirk (2018)
[73]See: Levin (2019).
[74]See: Moore (2019); Taylor (2019) ; Zewde (2019).
[75]See: Austin (2017).
[76]See: Maury, Collyer, Wimer, and Waldfogel (2020); Bureau of Labor Statistics (2019); Waldfogel, Doran, and Pac (2019); and National Partnership for Women and Families (2018).
[77]See: Zewde (2019); Darity, Hamilton, Paul, Aga, Price, Moore, and Chiopris (2018); Sullivan, Meschede, Dietrich, Shapiro, Traub, Ruetschlin, and Draut (2015).

CONCLUSION

The results presented in this report depict a city with widespread disadvantage and significant economic inequities among New Yorkers of different racial and ethnic groups. Before the pandemic, Black and Latino New Yorkers were twice as likely to live in poverty as white New Yorkers. These longstanding gaps in economic security and opportunity have been exacerbated by the pandemic that has altered life in New York City beyond imagination.

While our report highlights the pervasive disparities fortified by structural racism, the results presented also point to opportunities for addressing these inequities through government policies that target poverty and economic insecurity. Our results demonstrate that government transfers, in their current form, play a vital role in reducing poverty. The preliminary analyses of the poverty rates in 2020 show that policies have also offset as significant increase in the poverty rate that was expected given the economic challenges brought on by the pandemic. However, at present these policies do little to reduce inequities in the poverty rate between New Yorkers of different races and ethnicities. Reforms could change this. We discuss reforms to the Child Tax Credit and rental assistance programs that could reduce the poverty rate in New York City and across the country while also narrowing inequities in the poverty rate between racial and ethnic groups. President Biden also advanced reforms to the Child Tax Credit as part of his American Rescue Plan. These reforms are key to the policy debate about a response to the ongoing economic crisis and they are far from out of reach.

The results discussed in this report document that any return to the pre-pandemic status quo will be a return to a city with high rates of poverty and disadvantage, and deep inequities along racial and ethnic lines. But there is also an opportunity to center these issues in the government response to the ongoing economic challenges so that a more equitable city emerges from this crisis.

APPENDIX A

Supplemental analyses

Table A1

New York City rates of poverty, material hardship, health problems, and any disadvantage among adults, 2012 to 2019

		YEAR	RATE		MARGIN OF ERROR
POVERTY RATE		2012	24%	+/-	2%
		2013	24%	+/-	4%
		2014	23%	+/-	4%
		2015	22%	+/-	2%
		2016	21%	+/-	2%
		2017	21%	+/-	2%
		2018	20%	+/-	2%
		2019	18%	+/-	2%
RATE OF MATERIAL HARDSHIP		2012	36%	+/-	3%
		2013	38%	+/-	4%
		2014	36%	+/-	4%
		2015	34%	+/-	2%
		2016	33%	+/-	3%
		2017	32%	+/-	2%
		2018	29%	+/-	3%
		2019	29%	+/-	3%
RATE OF HEALTH PROBLEMS		2012	21%	+/-	2%
		2013	23%	+/-	3%
		2014	23%	+/-	3%
		2015	21%	+/-	2%
		2016	21%	+/-	2%
		2017	21%	+/-	2%
		2018	23%	+/-	2%
		2019	21%	+/-	2%
RATE OF DISADVANTAGE		2012	54%	+/-	3%
		2013	57%	+/-	4%
		2014	55%	+/-	4%
		2015	52%	+/-	2%
		2016	53%	+/-	3%
		2017	51%	+/-	3%
		2018	50%	+/-	3%
		2019	49%	+/-	3%

Disadvantage among New York City adults overall and by specific groups, 2019

		POVERTY RATE	MARGIN OF ERROR	RATE OF MATERIAL HARDSHIP	MARGIN OF ERROR	RATE OF HEALTH PROBLEMS	MARGIN OF ERROR	RATE OF ANY DISADVANTAGE	MARGIN OF ERROR
	OVERALL	18%	+/- 2%	29%	+/- 3%	21%	+/- 2%	49%	+/- 3%
RACE/ETHNICITY	ASIAN, NON-LATINO*	23%	+/- 8%	24%	+/- 9%	17%	+/- 8%	46%	+/- 10%
	BLACK, NON-LATINO	22%	+/- 5%	38%	+/- 6%	25%	+/- 5%	56%	+/- 6%
	LATINO	25%	+/- 4%	43%	+/- 5%	26%	+/- 5%	63%	+/- 5%
	MULTIRACIAL OR OTHER RACE*	21%	+/- 10%	35%	+/- 11%	23%	+/- 10%	55%	+/- 13%
	WHITE, NON-LATINO	12%	+/- 3%	17%	+/- 3%	18%	+/- 3%	36%	+/- 4%
GENDER	MALE	17%	+/- 3%	25%	+/- 4%	20%	+/- 3%	44%	+/- 4%
	FEMALE	22%	+/- 3%	34%	+/- 4%	24%	+/- 3%	55%	+/- 4%
NATIVITY	BORN IN THE U.S.	16%	+/- 2%	29%	+/- 3%	24%	+/- 3%	49%	+/- 3%
	FOREIGN BORN	24%	+/- 4%	31%	+/- 4%	19%	+/- 4%	52%	+/- 5%
EDUCATION LEVEL	HIGH SCHOOL OR LESS	30%	+/- 4%	37%	+/- 5%	31%	+/- 5%	65%	+/- 5%
	SOME COLLEGE/ VOCATIONAL SCHOOL	20%	+/- 4%	34%	+/- 5%	22%	+/- 4%	52%	+/- 6%
	COLLEGE GRADUATE	9%	+/- 2%	21%	+/- 4%	13%	+/- 3%	34%	+/- 4%
BOROUGH RESIDENCY	MANHATTAN	16%	+/- 4%	28%	+/- 5%	20%	+/- 4%	46%	+/- 6%
	BROOKLYN	21%	+/- 4%	31%	+/- 5%	24%	+/- 5%	52%	+/- 5%
	BRONX	24%	+/- 5%	37%	+/- 6%	26%	+/- 5%	58%	+/- 7%
	QUEENS	20%	+/- 5%	28%	+/- 5%	20%	+/- 5%	47%	+/- 6%
	STATEN ISLAND*	13%	+/- 8%	25%	+/- 11%	17%	+/- 8%	43%	+/- 12%
AGE	18-35	22%	+/- 4%	37%	+/- 5%	9%	+/- 3%	50%	+/- 5%
	36-65	17%	+/- 3%	29%	+/- 4%	25%	+/- 3%	48%	+/- 4%
	66 AND OLDER	23%	+/- 6%	18%	+/- 5%	39%	+/- 6%	54%	+/- 6%

*Interpret with caution due to sample size constraints.

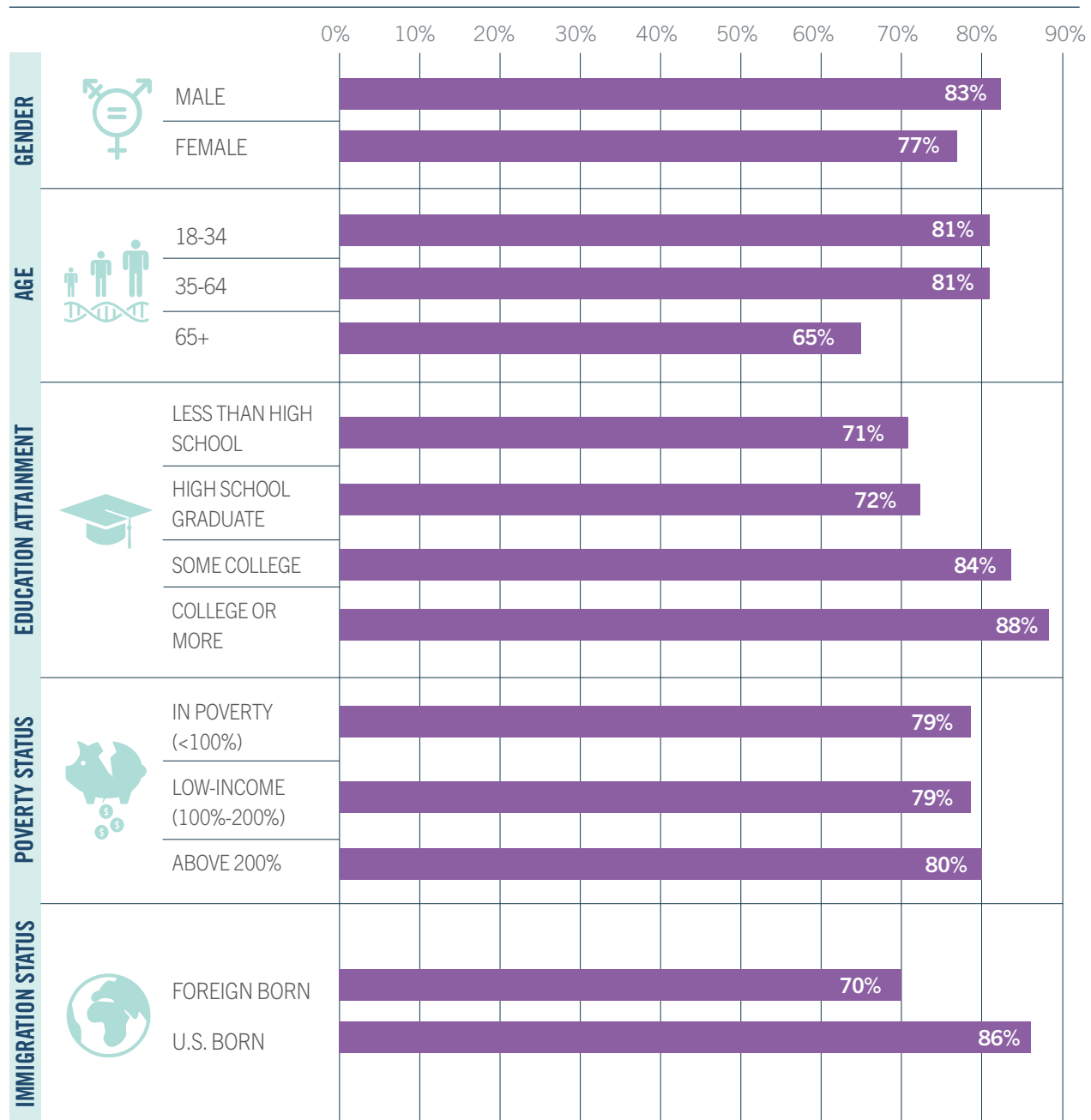## Share of Black New Yorkers who faced any form of institutional discrimination by subgroup

GENDER	MALE	83%
	FEMALE	77%
AGE	18-34	81%
	35-64	81%
	65+	65%
EDUCATION ATTAINMENT	LESS THAN HIGH SCHOOL	71%
	HIGH SCHOOL GRADUATE	72%
	SOME COLLEGE	84%
	COLLEGE OR MORE	88%
POVERTY STATUS	IN POVERTY (<100%)	79%
	LOW-INCOME (100%-200%)	79%
	ABOVE 200%	80%
IMMIGRATION STATUS	FOREIGN BORN	70%
	U.S. BORN	86%

Share of Black New Yorkers who faced any form of individual discrimination by subgroup

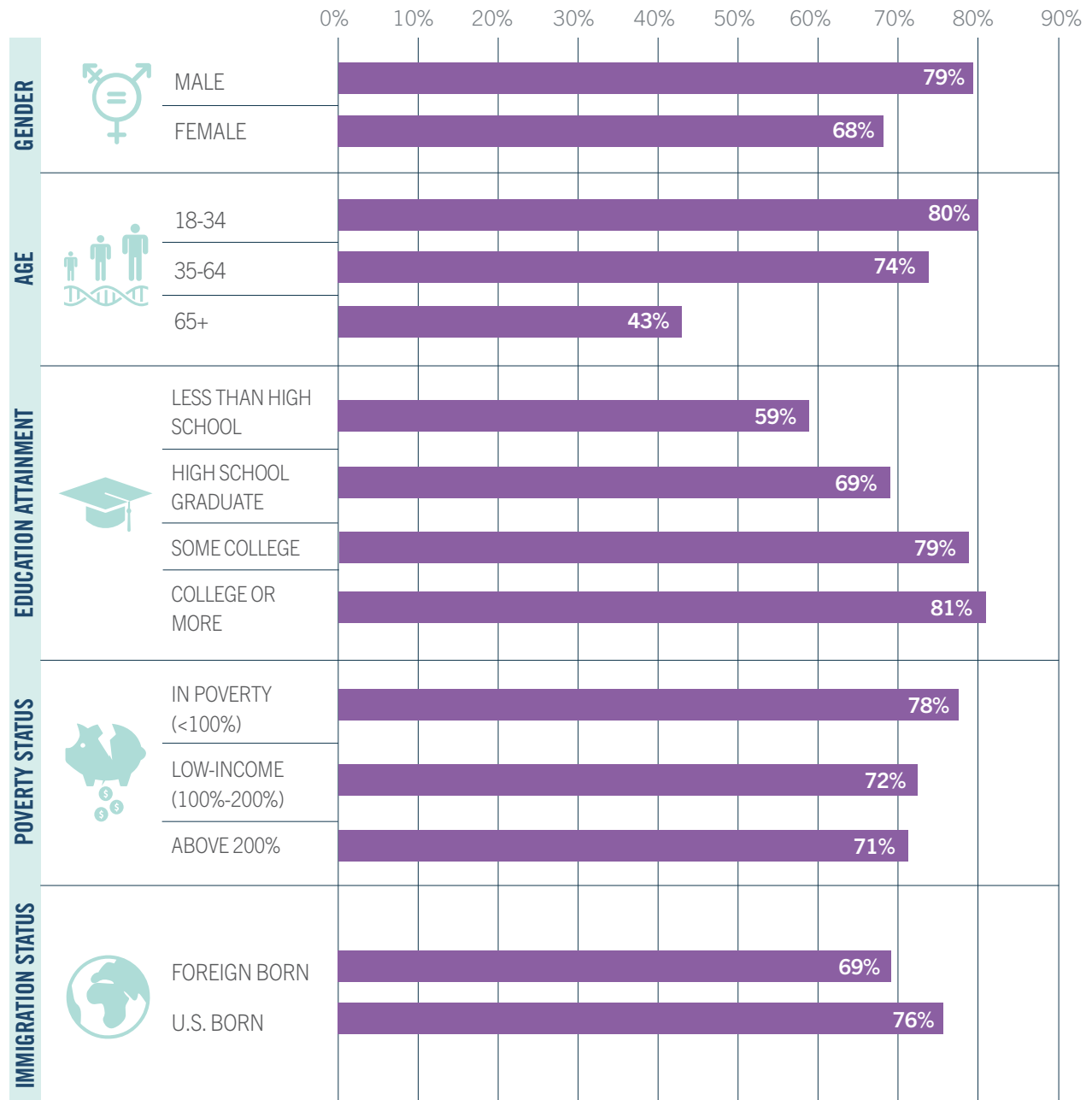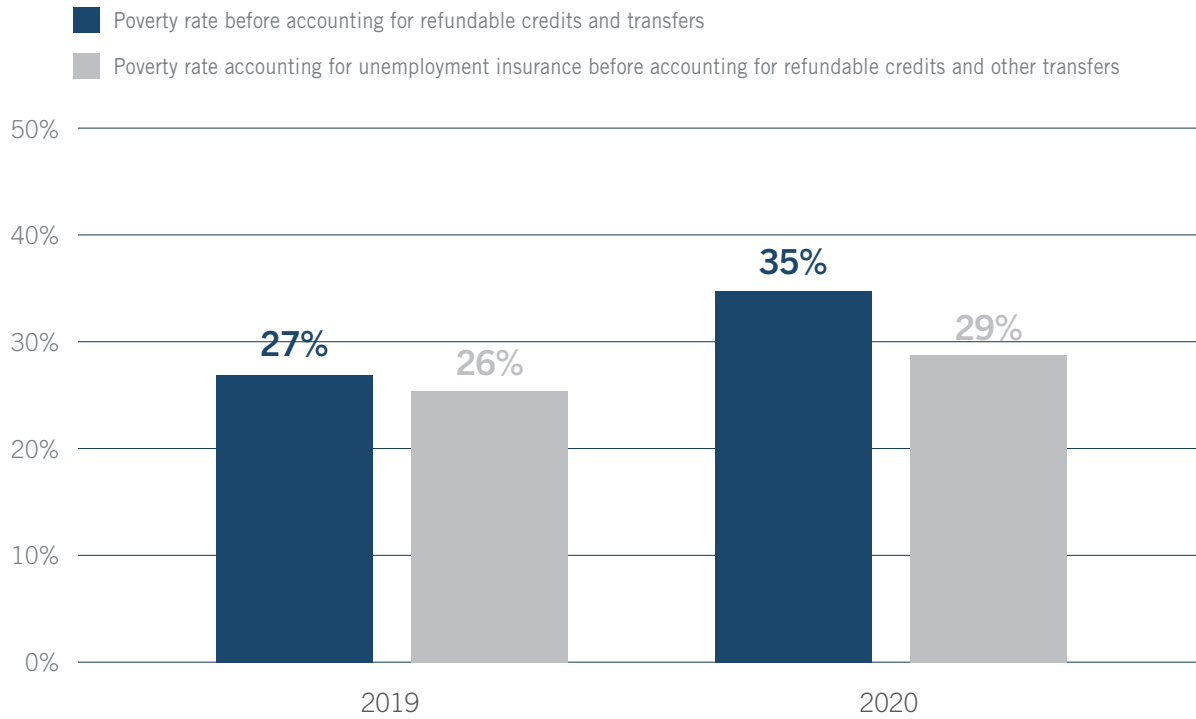|		
GENDER	MALE	79%
	FEMALE	68%
AGE	18-34	80%
	35-64	74%
	65+	43%
EDUCATION ATTAINMENT	LESS THAN HIGH SCHOOL	59%
	HIGH SCHOOL GRADUATE	69%
	SOME COLLEGE	79%
	COLLEGE OR MORE	81%
POVERTY STATUS	IN POVERTY (<100%)	78%
	LOW-INCOME (100%-200%)	72%
	ABOVE 200%	71%
IMMIGRATION STATUS	FOREIGN BORN	69%
	U.S. BORN	76%

Preliminary estimate of the impact of unemployment insurance on the New York City adult poverty rate in 2019 versus 2020

- ■ Poverty rate before accounting for refundable credits and transfers
- ■ Poverty rate accounting for unemployment insurance before accounting for refundable credits and other transfers

APPENDIX B
Methods for producing preliminary estimates of poverty in 2020

To calculate 2020 poverty rates, we use data collected between June and November 2020. Note that our traditional weighting method involves using data from the American Community Survey (ACS) which is released in the fall following the year of data collection. For example, to calculate the 2019 poverty rate, we produced weights for our sample using ACS data released in the fall of 2020. These weights ensure the sample is representative of New York City with respect to demographic variables such as race, gender, and education, in addition to measures related to poverty, such as household structure and months worked in the past year.

Producing poverty rates for 2020 using these methods will not be possible until fall of 2021. To estimate poverty in 2020, we weight the 2020 Poverty Tracker data using data from the 2019 ACS. We also adjust the weighting model to account for changes in the population resulting from the pandemic; for example, we traditionally use months worked in our weighting model, but we removed it given that the average months worked in 2020 will be different than the average months worked in 2019 (i.e., in the ACS data that we are using to produce our weights). It is important to keep in mind that we continue to weight on demographic variables like age, education level, and race. Any changes to the city based on such measures are likely to be missed by adjusting to 2019 data.

TO PRODUCE OUR ESTIMATE OF THE 2020 POVERTY RATE WE:

1. Calculated the poverty rate in the Poverty Tracker data collected between June and November 2020 that was weighted with the 2019 ACS data using the updated method described above. Note that our traditional weighting method adjusts on measures related to income and poverty such as months worked in the past year and the official poverty measure. We do not use that method that here because these rates have likely changed since 2019.

2. Repeated step 1 for earlier years of data (2015-2019). Here we adjust to the appropriate year but still do not adjust on variables like months worked in the past year.

3. Calculate the change in poverty from 2019 to 2020 using the estimates from steps 1 and 2. This amounted to roughly two percentage points.

4. Applied the change from 2019 to 2020, as calculated in step 3, to the observed 2019 poverty rate (calculated using our traditional weighting procedures).

TO CALCULATE THE IMPACT OF UNEMPLOYMENT INSURANCE AND STIMULUS CHECKS ON POVERTY[78] WE:

1. Calculated the difference in the poverty rate in each year with and without unemployment insurance (using the updated weighting method described above).

2. For every year before 2020 we add these differences to the actual poverty rates, for 2020 we add it to the preliminary poverty rate. In prior years the impact of unemployment insurance ranges from 0.5 to 1 percentage points, in 2020 we estimate unemployment insurance to move the poverty rate by 6 percentage points.

3. In 2020 we do the same without unemployment insurance or the stimulus payments.

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[78] Impact of stimulus check is only applicable in 2020.

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