



**Community
Service
Society** | Fighting Poverty
Strengthening
New York

Public Opinion Polling on Economic Insecurity and Federal Social Policy

**Results From National, Statewide, and Local Polls by
Community Service Society/Lake Research Partners**

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EARN Conference 2008
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Overview

- **National Poll**

1200 likely voters, November 2008

- **New York Statewide Poll**

1619 adults in four regions, November 2007

- **NYC Poll**

1,523 low-income and moderate- to higher-income residents,
June 2008

National Election-Eve Poll

Methodology

- ❖ Surveyed 1200 likely voters on November 3 and 4, 2008.
 - Sampled both through traditional landlines (1000 respondents) as well as through cellular phones (200 respondents) to allow for a wider demographic sample of voters.

- ❖ The election night poll captured a sample of Americans diverse in political party, geography, income, race/ethnicity, and religion.
 - The survey can be divided into two samples of 388 respondents with household income below \$40,000 per year and 720 respondents with household income above \$40,000 per year.
 - Of those polled, 45% supported John McCain and 53% supported Barack Obama.
 - Respondents hailed from the following regions: 22% Northeast, 24% Midwest, 32% South, 22% West.

- ❖ The margin of error for the survey is +/- 2.8%.

Statewide Poll on New York Health Reform Methodology

- ❖ Surveyed 1619 New Yorkers in November 2007.
 - 406 in New York City
 - 402 in Long Island
 - 411 in Urban Upstate, and
 - 400 in Rural Upstate

- ❖ Telephone numbers for the survey were drawn using random digit dial (RDD).

- ❖ The data were weighted slightly by gender, age, region, race, Federal Poverty Level (FPL), and education for each region in order to ensure that they accurately reflect the demographic configuration of these populations and actual proportion in New York residents.

- ❖ The margin of error for the full survey is +/- 2.5%, and for each region is +/- 4.5%.

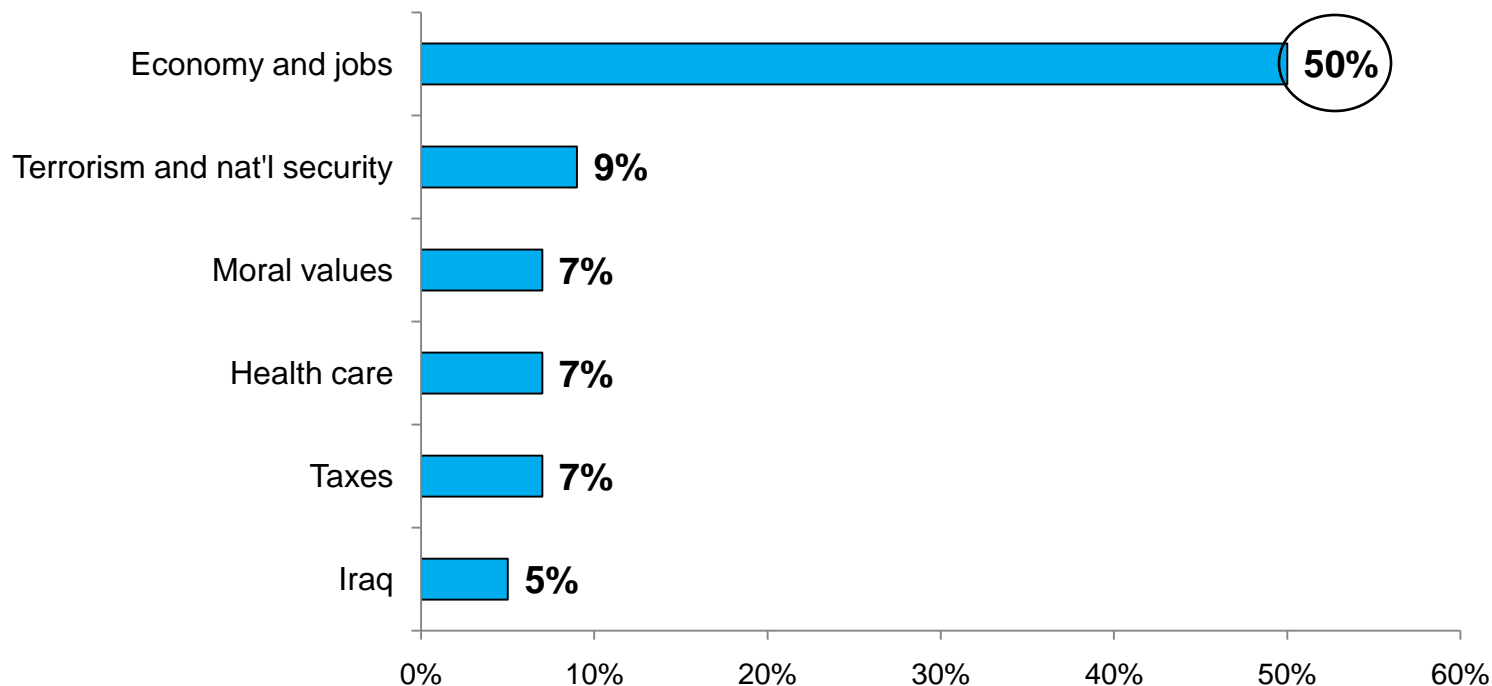
The Unheard Third 2008 Survey of Low-Income New York City Residents: Methodology

- ❖ Surveyed 1523 New York City residents, age 18 and older, from June 8 to July 3, 2008.
- ❖ About the sample:
 - The survey includes a **“low-income” (up to 200% FPL)** sample of 1015 NYC residents:
 - 529 **poor (up to 100% FPL)** and
 - 486 **“near-poor” (101 – 200% FPL)**.
 - The survey also includes a sample of 508 residents with incomes above 200% FPL:
 - 203 **“moderate-income” (201-400% FPL)** respondents, and
 - 305 **“higher-income” (above 400% FPL)** respondents.
- ❖ Telephone numbers for the low-income sample were drawn using random digit dial (RDD).
- ❖ The data were weighted slightly by gender, age, region, party ID, immigration status, education, race and FPL in order to ensure they accurately reflect the demographic configuration of these populations and actual proportion among NYC residents.
- ❖ The margin of error is +/- 3.1% for the low-income sample, and +/- 4.3% for the higher-income.

National Survey Findings

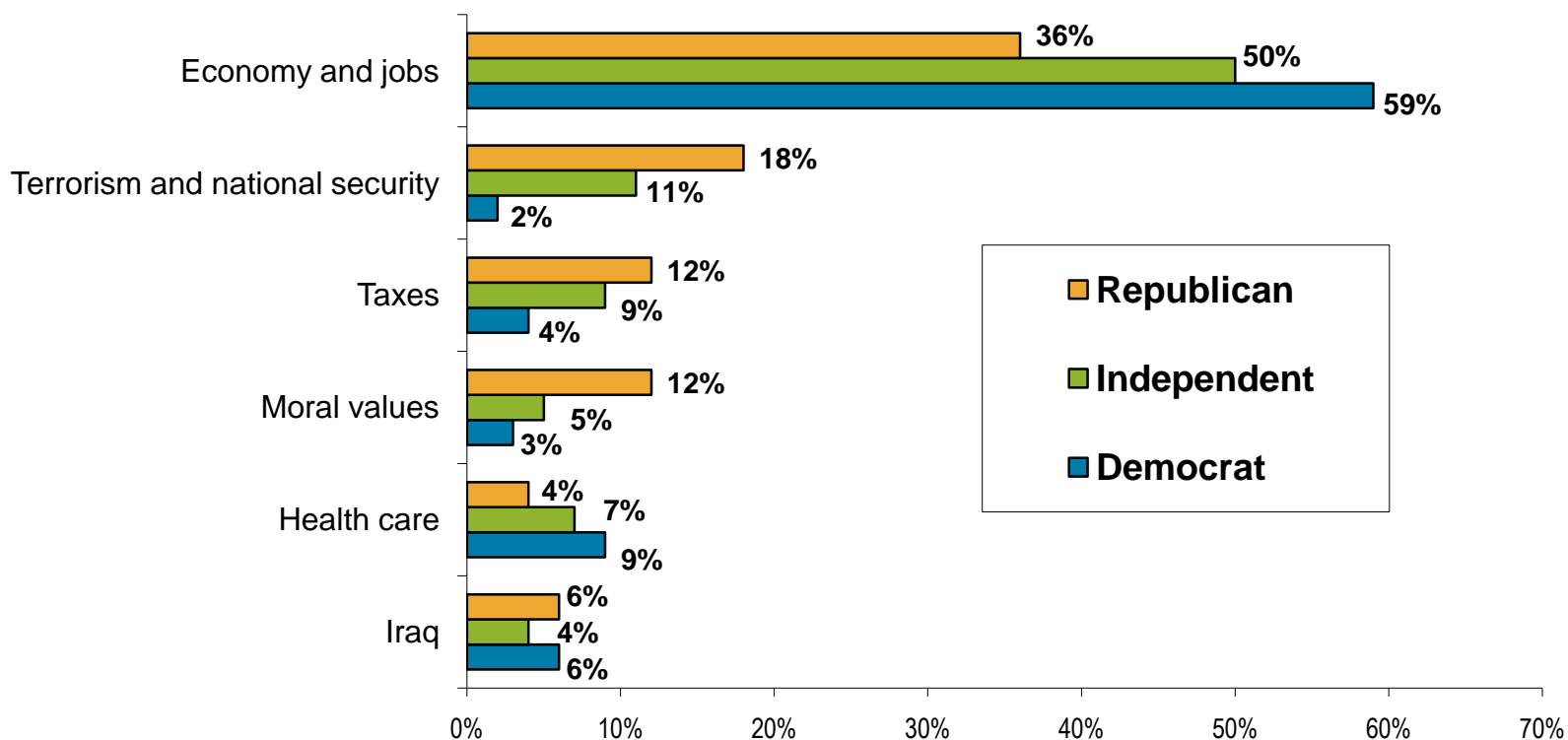
Voter overwhelmingly said the economy and jobs topped their voting priorities on November 4th.

I am going to read you a list of issues that may have come up during the election. Please tell me which one of these was most important to you in deciding who to vote for. [SELECT ONE ONLY]



Across political affiliation, the economy and jobs topped Americans' voting priorities.

I am going to read you a list of issues that may have come up during the election. Please tell me which one of these was most important to you in deciding who to vote for. [SELECT ONE ONLY]



Americans across income are feeling the economic downturn in their households. In the past six months, nearly 3 in 10 voters with household income below \$40,000 had trouble paying for gas. 1 in 5 had trouble paying for food.

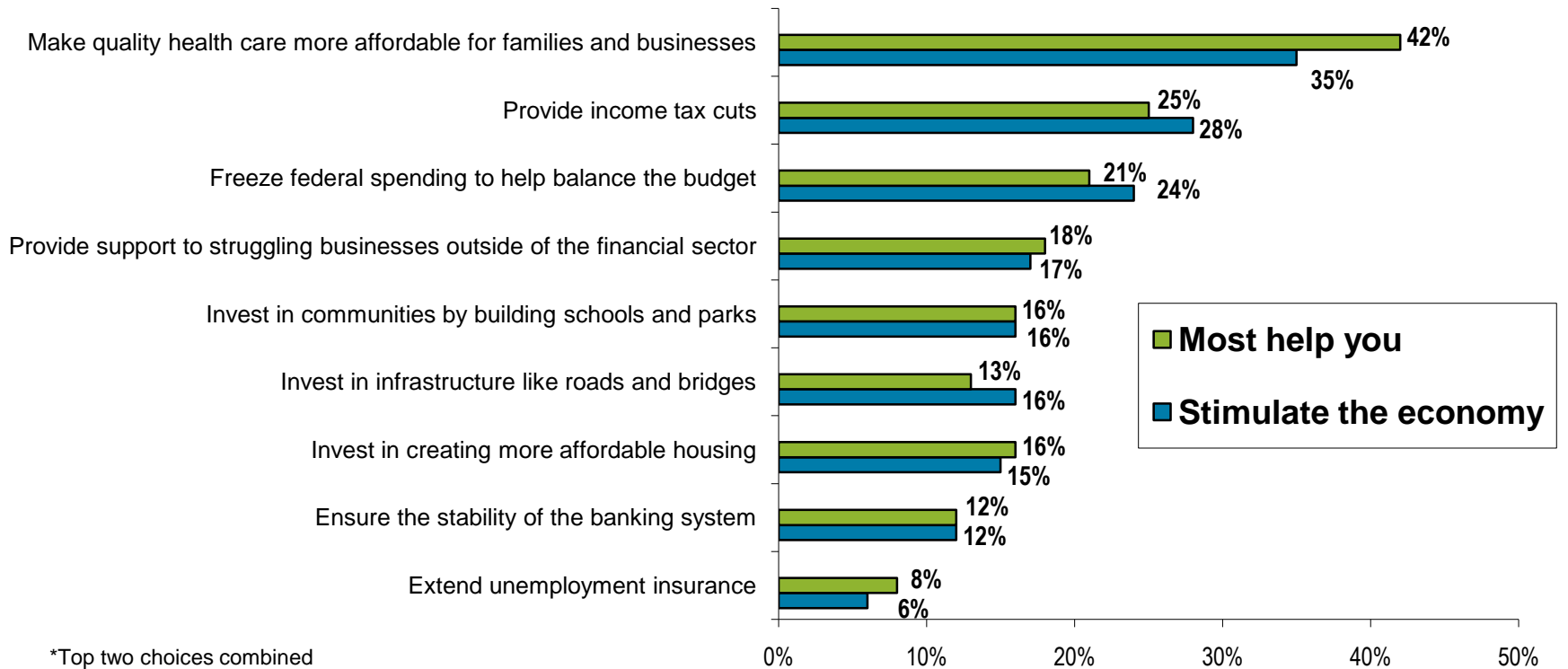
Thinking about the impact of the current economy and the financial crisis on your family, which of the following have you experienced in the past six months? [SELECT ALL THAT APPLY]

	UNDER \$40,000	OVER \$40,000
Had trouble paying for gas	31%	15%
Lost substantial savings or investments	23%	43%
Had trouble paying for food	21%	7%
Went into credit card debt	19%	12%
Had trouble getting or paying for health care	18%	9%
Lost a job	17%	9%
Had wages or hours reduced	17%	11%
Had trouble getting or paying for prescription drugs	16%	6%
Fell behind on mortgage or rent payments	11%	6%
Been threatened with or subject to foreclosure	6%	4%

Americans select health care reform as the best way to stimulate the economy and the best way to help American families. Intensity of support for health reform increases with the “American family” frame.

SAMPLE A: I am going to read you a series of proposals that have been offered as a way to **stimulate the economy**. Of the following proposals, which do you think would most help to **strengthen the economy**? Which would be the next most important in helping to **strengthen the economy**?*

SAMPLE B: I am going to read you a series of proposals that have been offered as a way to **stimulate the economy and help American families**. Of the following proposals, **which do you think would most help you**? Which would be the next most important **in helping you**? *



4 in 10 Americans also believe that the government needs to invest in creating jobs and in affordable housing to get the economy back on track. Similar numbers of Americans believe we need to cut spending to achieve this goal.

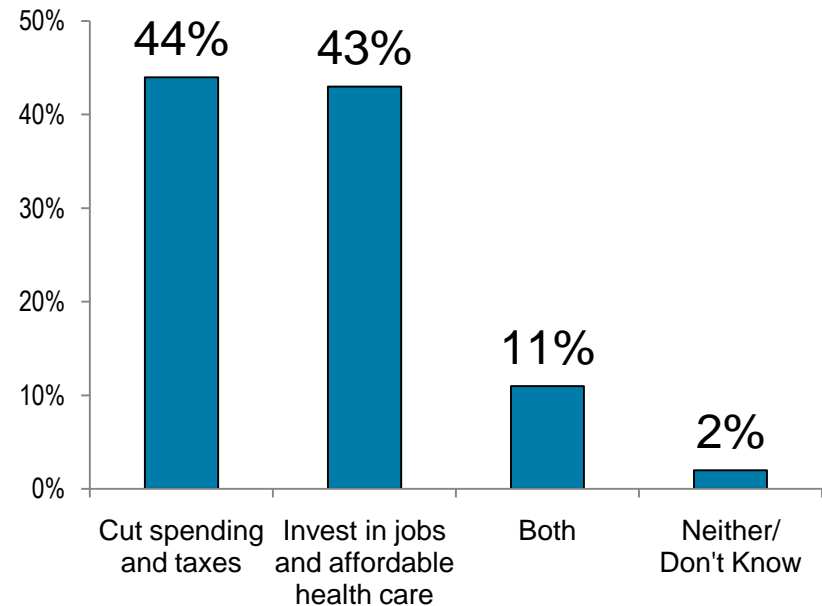
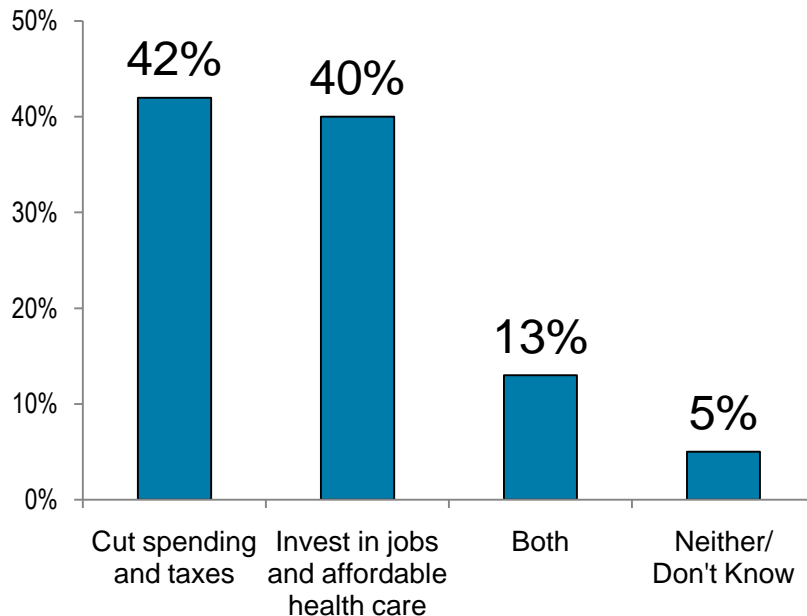
Please tell me which of the following statements comes closer to your point of view: (split sample)

Some/other people say that what we need now is to **cut wasteful government spending and cut taxes** to get the economy back on track.

Some/other people say that the government needs to **invest in creating jobs and in affordable health care to get the economy back on track.**

Some/other people say that what we need now is to **cut wasteful government spending and cut taxes** to get the economy back on track.

OR Some/other people say that the government needs to **invest in creating jobs and in affordable health care to improve the lives of working families.**

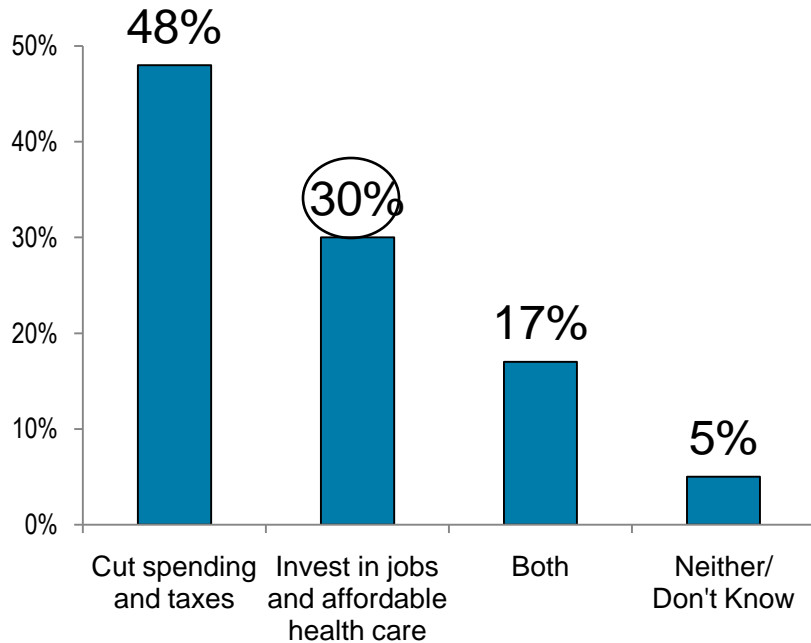


Independent voters are the most likely voting block to change their response as the frame changes. A plurality of Independents support the progressive agenda – investing in jobs and health reform – when it is framed as *improving the lives of working families*.

Please tell me which of the following statements comes closer to your point of view: (split sample)

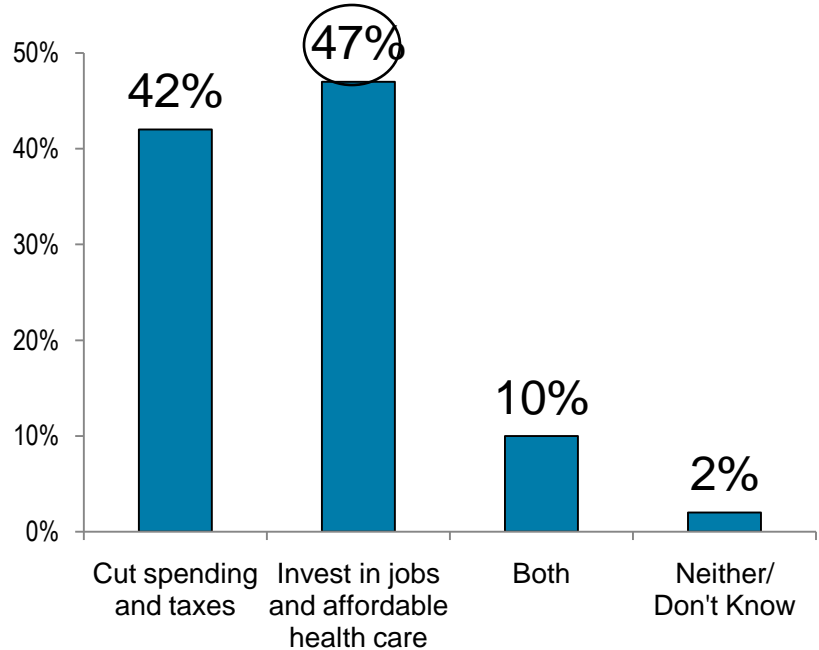
Some/other people say that what we need now is to **cut wasteful government spending and cut taxes** to get the economy back on track.

Some/other people say that the government needs to **invest in creating jobs and in affordable health care to get the economy back on track.**



Some/other people say that what we need now is to **cut wasteful government spending and cut taxes** to get the economy back on track.

OR Some/other people say that the government needs to **invest in creating jobs and in affordable health care to improve the lives of working families.**



Statewide Survey Findings

What's the New York Reform Environment?

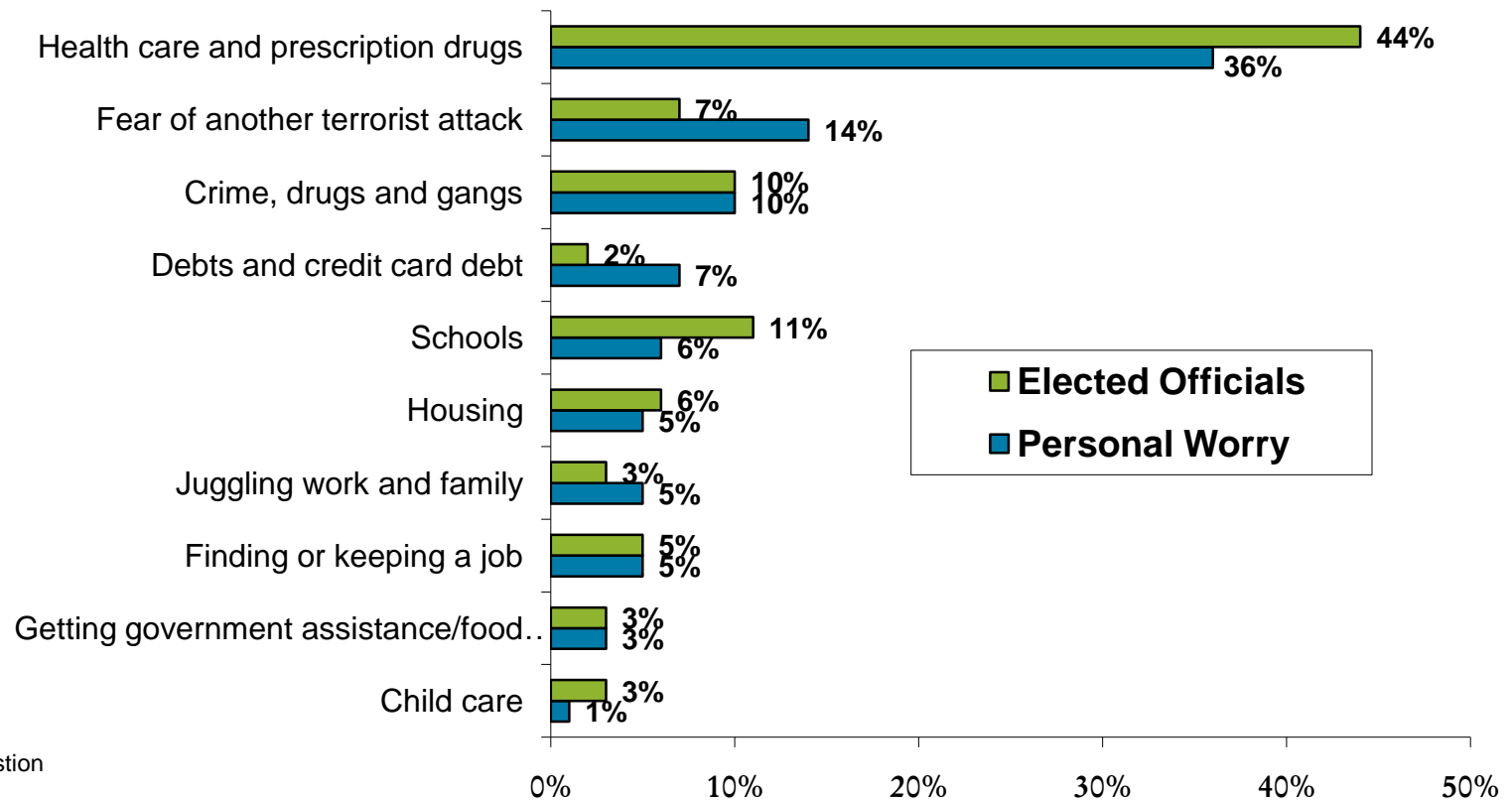
- Early 2007
 - National conversation;
 - Other States are moving forward (MA, CA, VT, PA)
- Spitzer campaign promise for universal health coverage
- Spitzer 2007 budget set roadmap for NY health reform conversation:
 - Child Health Plus (CHPlus) expansion
 - Urban Institute Study
 - Partnership For Coverage Hearings
- Sense that it's “doable” v. financing issues, given economic downturn

New York's Uninsured

- Currently 2.5 million (13%) New Yorkers are uninsured, even though NY spends more per capita on health than any other state in the nation (\$125 billion)
- Uninsured more likely to be:
 - Adults; 2.1 million (18%)
 - Poorer; 49% of uninsured adults are below 200% FPL
 - Immigrants; 30% of uninsured adults are non-citizens
 - Downstate
 - 54% of uninsured live in NYC; 46% live in rest of state
 - Men, but the gender difference is because women more likely to have public coverage

Health care and prescription drugs are the top personal and political issues for New Yorkers.

Now I'm going to read you some problems you and your family may face. Please listen carefully, then tell me which ONE of these you personally worry about the most? / What ONE issue would you most like state elected officials in New York to do something about?*



* Split-sampled question

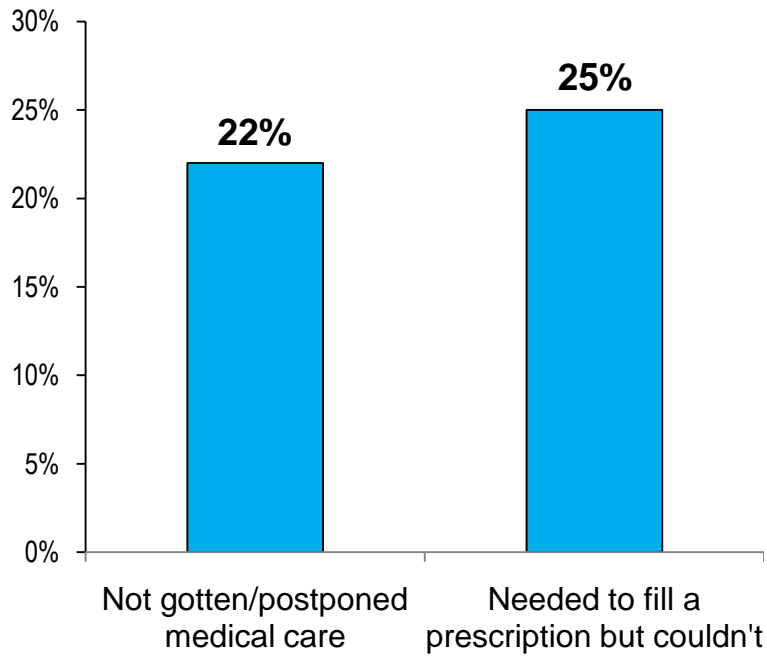
Regardless of FPL or region, New Yorkers believe that health care and prescription drugs should be the top issue for state elected officials.

TOP ISSUE FOR STATE ELECTED OFFICIALS*							
	≤ 200%	200-400%	>400%	NYC	Long Island	Urban Upstate	Rural Upstate
Health care and prescription drugs	46%	47%	41%	43%	42%	43%	45%
Schools	11%	11%	14%	14%	6%	10%	10%
Crime, drugs and gangs	6%	13%	9%	8%	13%	13%	11%
Fear of another terrorist attack	4%	8%	10%	5%	11%	10%	7%
Housing	7%	6%	5%	7%	10%	2%	3%
Finding or keeping a job	8%	6%	4%	3%	4%	9%	9%
Govt. assistance	4%	3%	2%	4%	2%	1%	4%
Child care	3%	3%	2%	4%	2%	1%	2%
Juggling work and family	4%	1%	3%	4%	1%	3%	1%
Debts and credit card debt	3%	1%	2%	2%	2%	1%	4%

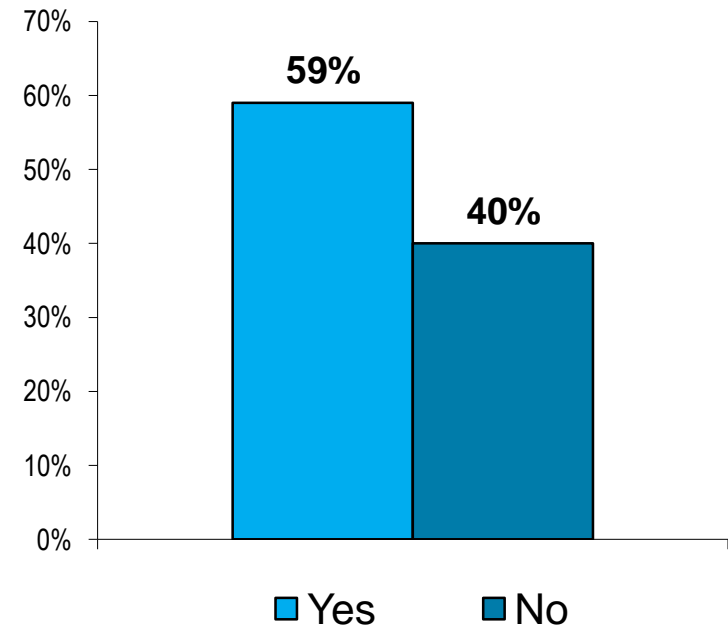
*Split-sampled question

New Yorkers are foregoing medical care and prescriptions due to lack of money and insurance. Most know someone who is uninsured.

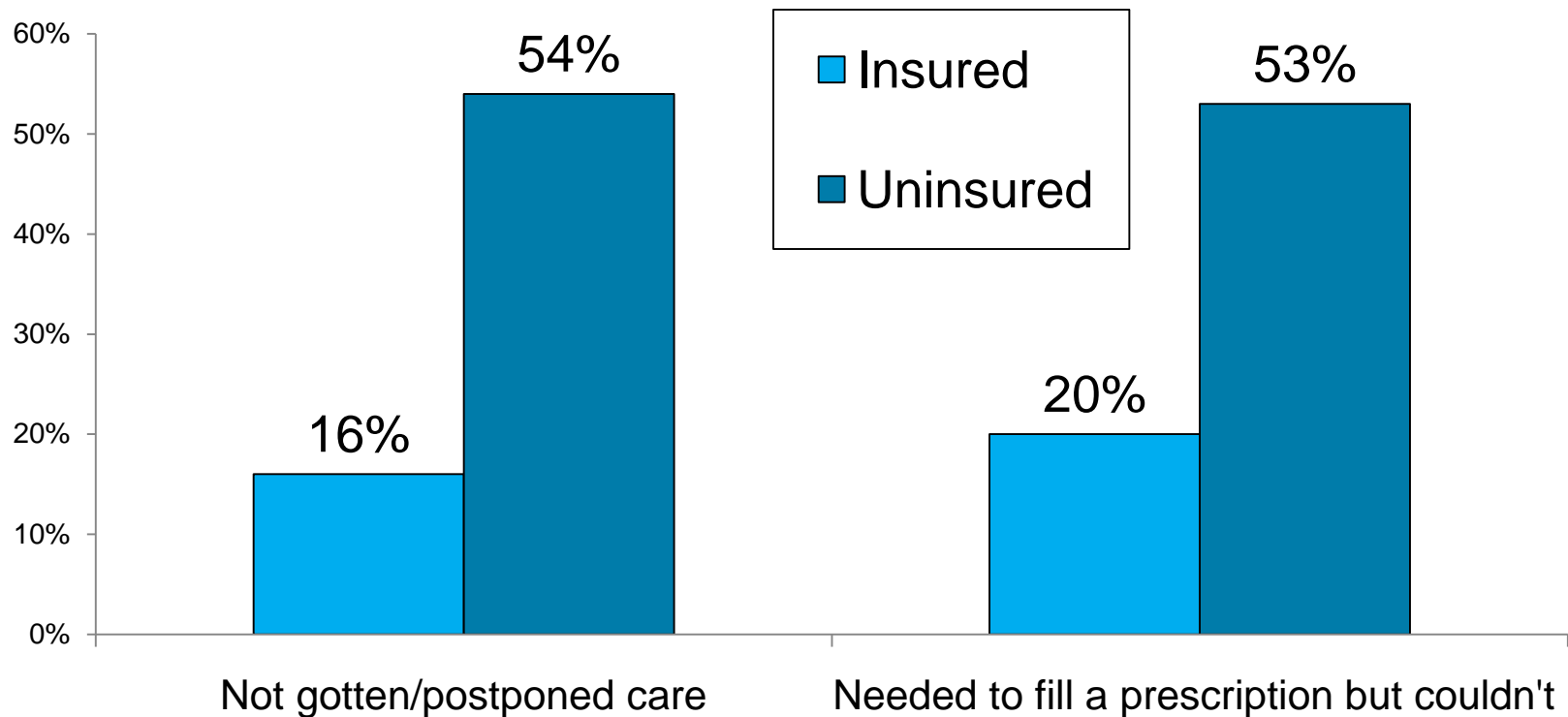
In the last year, have you or any member of your household not gotten or postponed getting medical care or surgery because of a lack of money or insurance? Needed to fill a prescription but couldn't because of a lack of money or insurance?



Do you personally know anyone who has been without health care coverage in the last two years?



Even those New Yorkers with insurance have problems accessing care & drugs.



Text of Health Reform Proposals

Now I am going to read you descriptions of different proposals to provide health insurance to all New York residents. For each, please tell me if you favor or oppose this proposal or if you are undecided.

SLIDING SCALE FEE: This proposal would offer all New York State residents access to comprehensive, affordable health insurance through expansion of the state's Child Health Plus/Family Health Plus Program. The cost of the program would vary by income, with a sliding scale fee. Employers would have the option of participating in this program for their employees.

STATE HEALTH PLAN PAID FOR BY BUSINESS/PERSONAL TAX INCREASES: Like parents who can all send their children to public schools, all New York residents will be offered access to a health insurance plan paid for by the state, which would replace any health insurance premiums paid by employers or individuals. The plan would be funded by taxes, including business and personal income tax increases. Employers or individuals could continue to purchase private insurance if they want to, like some parents elect to send their kids to private school.

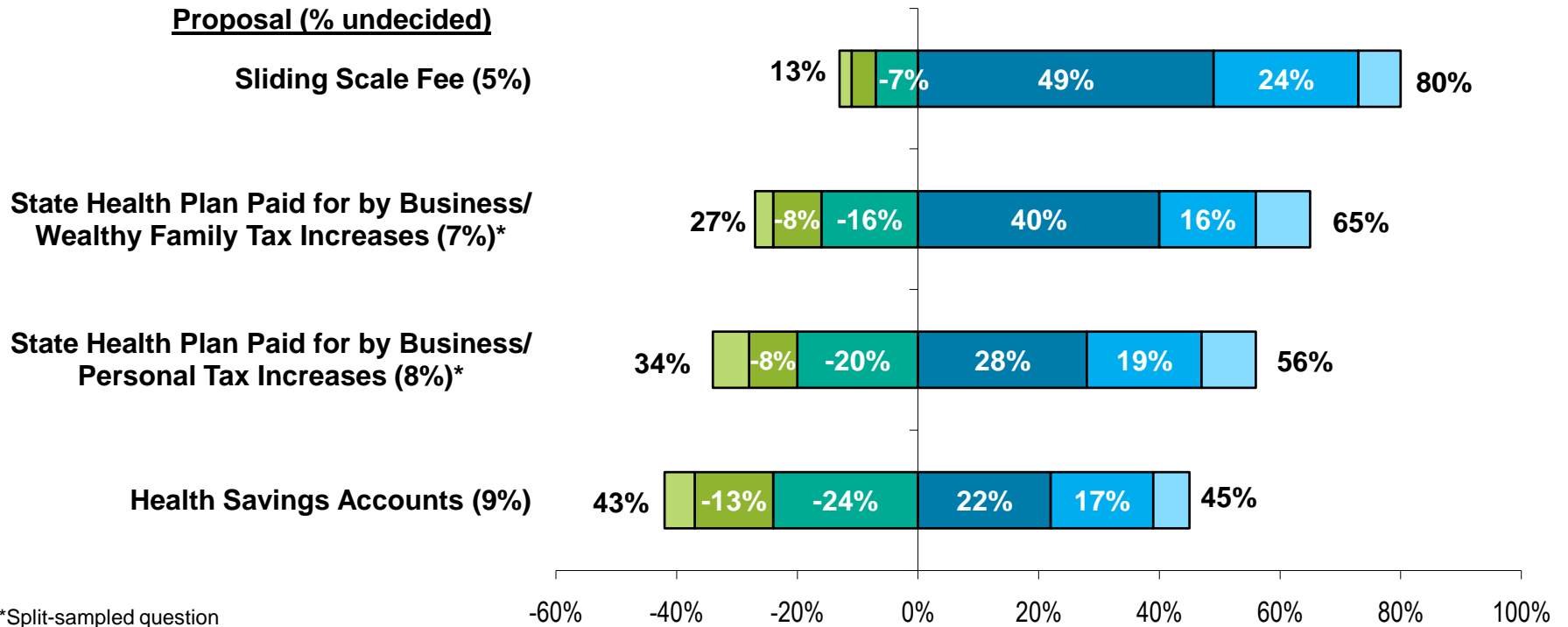
STATE HEALTH PLAN PAID FOR BY BUSINESS/WEALTHY FAMILY TAX INCREASES: Like parents who can all send their children to public schools, all New York residents will be offered access to a health insurance plan paid for by the state which would replace any health insurance premiums paid by employers or individuals. The plan would be funded by a significant tax increase on businesses and wealthy families making over \$200,000 per year. Employers or individuals could continue to purchase private insurance if they want to, like some parents elect to send their kids to private school.

HEALTH SAVINGS ACCOUNTS: This proposal would extend health insurance coverage through Health Savings Accounts that would provide tax-deductible accounts to New York residents if they purchase a private health insurance plan. The plan would not cover the first \$1000 of health care expenses each year. Under this proposal, insurance companies would be allowed to offer less expensive insurance products with fewer benefits.

Support and intensity of support is greatest around the Sliding Scale Fee Plan, with almost half of New Yorkers saying they strongly favor this proposal. Residents also solidly support a State Health Plan paid for by a tax on businesses and the wealthy.

Now I am going to read you descriptions of different proposals to provide health insurance to all New York residents. For each, please tell me if you favor or oppose this proposal or if you are undecided.

Proposal (% undecided)

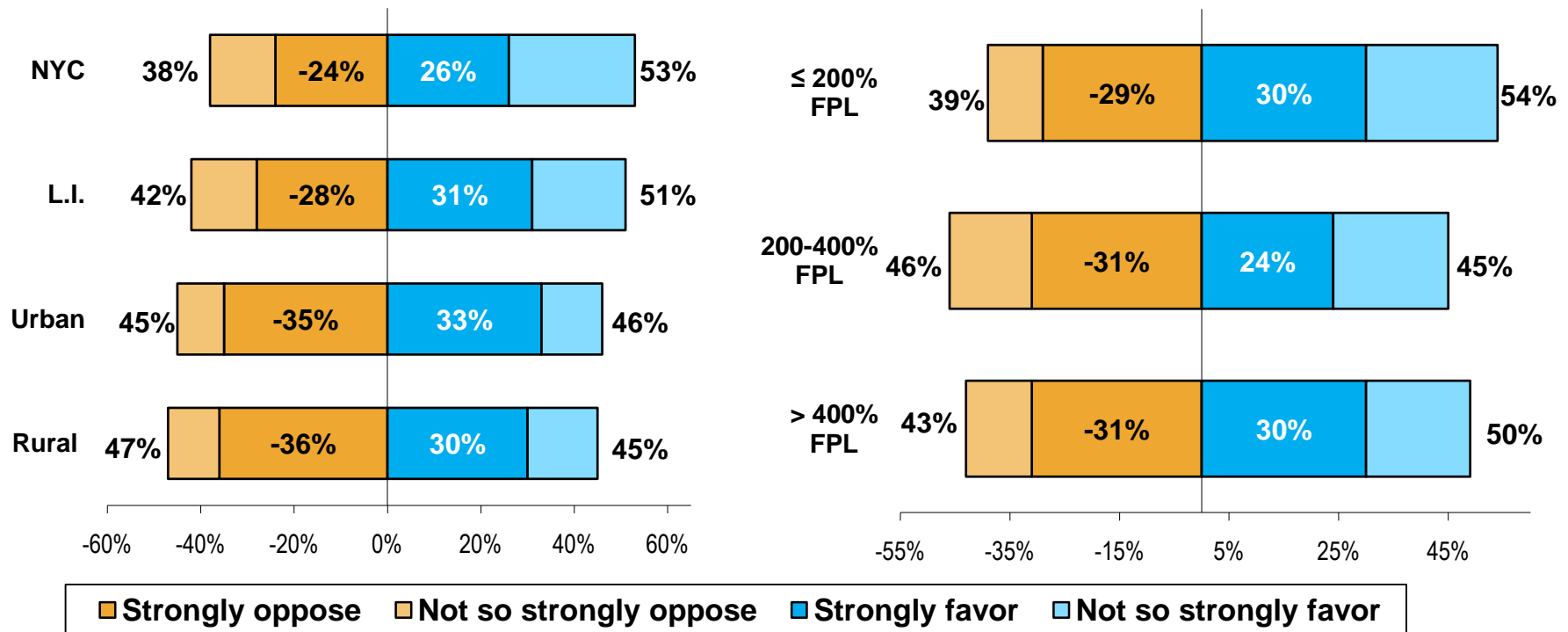


*Split-sampled question

■ Strongly oppose ■ Not so strongly oppose ■ Undecided - lean oppose ■ Strongly favor ■ Not so strongly favor ■ Undecided - lean favor

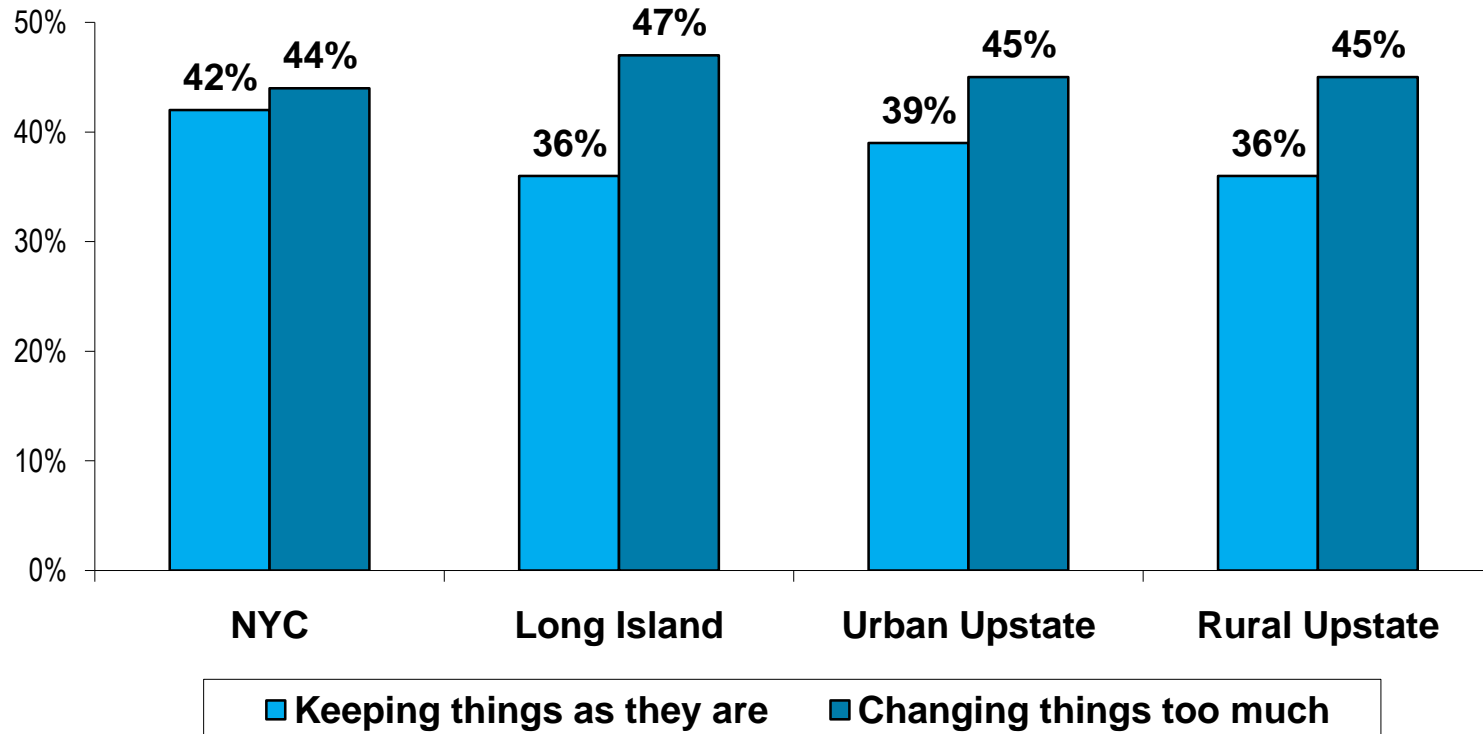
Important New York constituencies reject the Massachusetts individual mandate model.

Now let me read you some different approaches to providing health insurance coverage to all New Yorkers. For each one, please tell me if you favor or oppose this approach: **Requiring individuals who are uninsured and not eligible for public insurance like Medicaid, Child Health Plus or Family Health Plus to purchase private health insurance.**



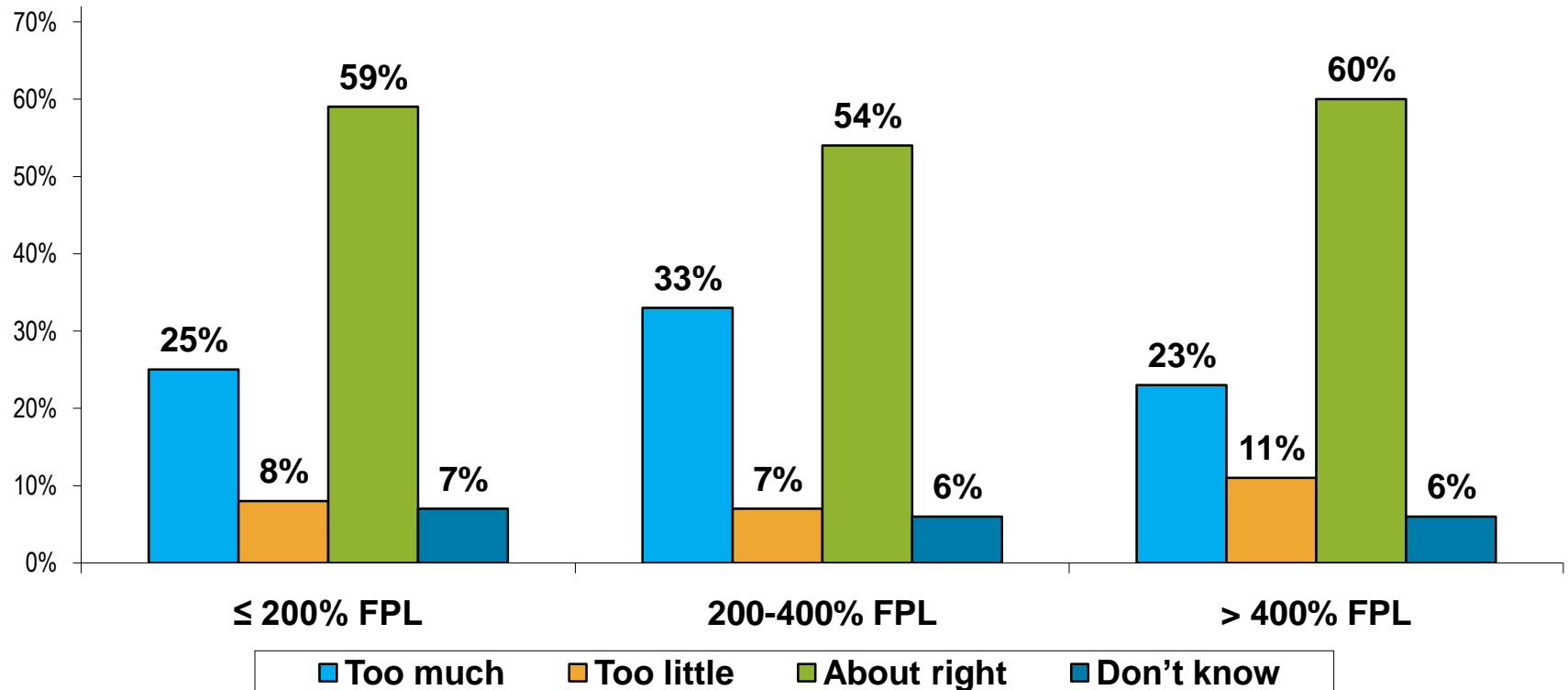
New Yorkers are wary of too much change in the context of health care reform.

Overall, when you think about health care in New York today, which are you more worried about, keeping things as they are or changing things too much?



A majority of New Yorkers at every income level say paying about 5% of their income on health care costs was about right. However, one-third of residents between 200-400% of FPL say it is too much.

Research shows that most people pay about 5% of their total income before taxes towards their family's health care costs. Do you think this sounds like too much, too little or about right?*

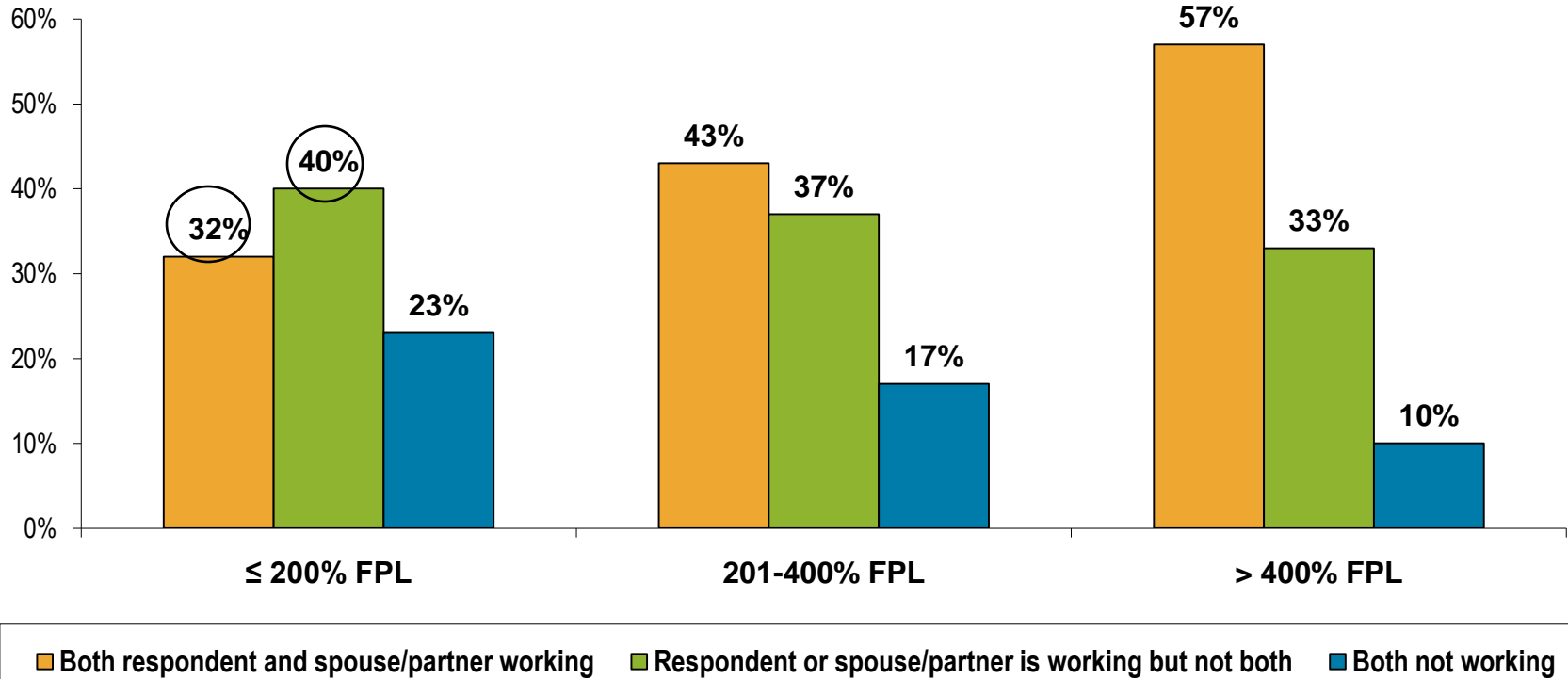


*Split sampled question

Citywide Survey Findings

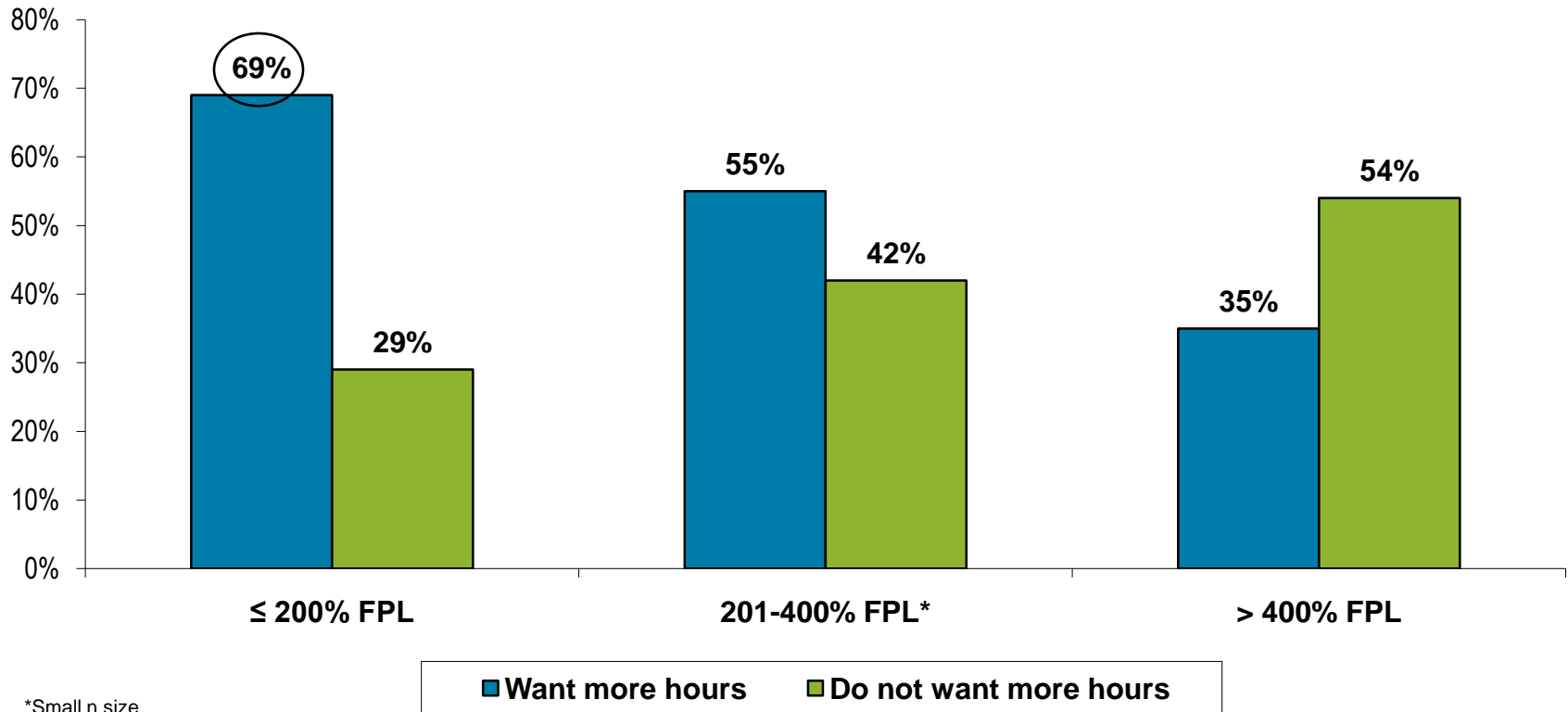
More than 7 in 10 low-income respondents are working or have a spouse that is currently working. Across income groups, less than 1 in 4 respondents and their spouses are both not working.

Respondent/Spouse or Partner Employment Profile



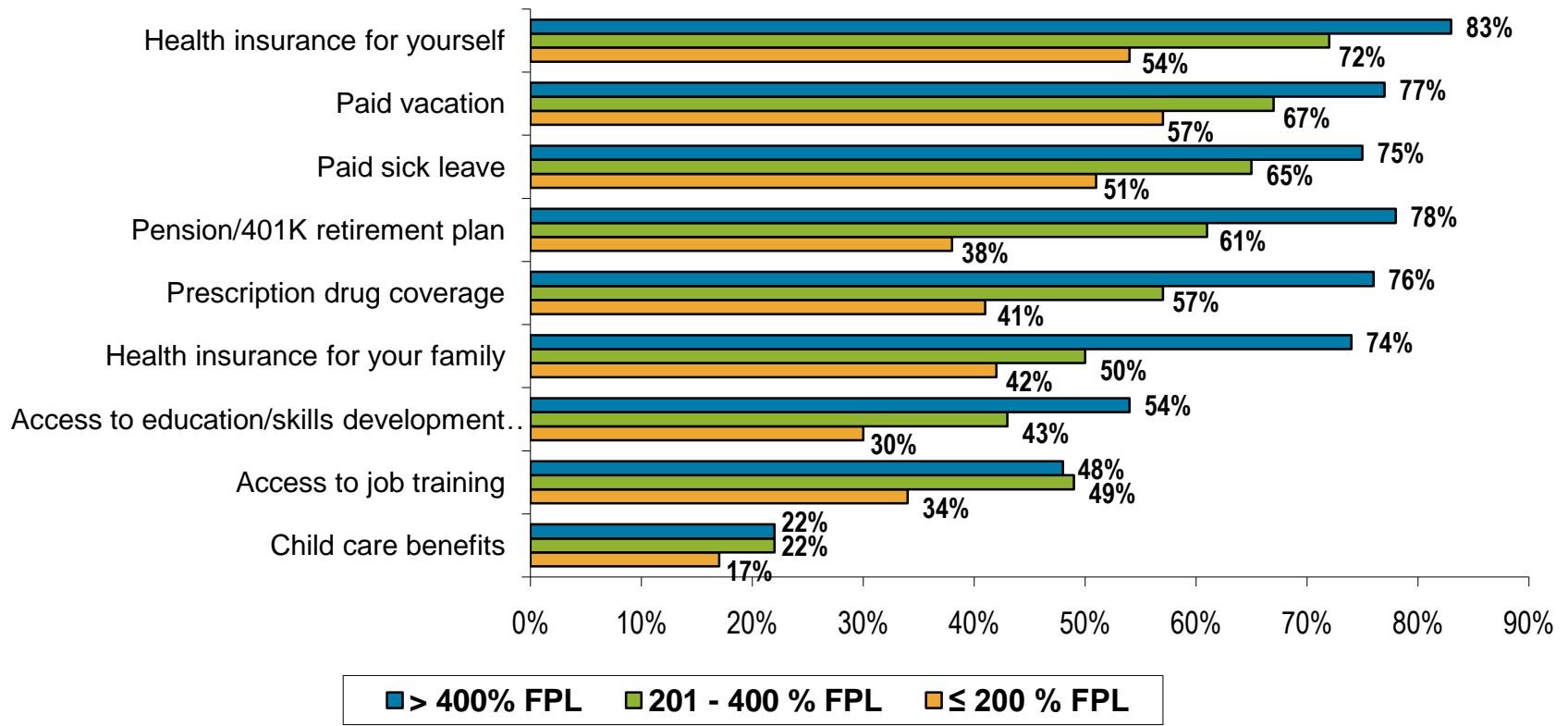
The struggle to make ends meet includes the struggle to secure more hours. The majority of low-income workers who are working part-time would like to be working more hours. Only one-third of part-time higher-income workers would like more hours.

Would you like to be working more hours or would you not like to be working more hours? (ASKED OF PART-TIME WORKERS ONLY)



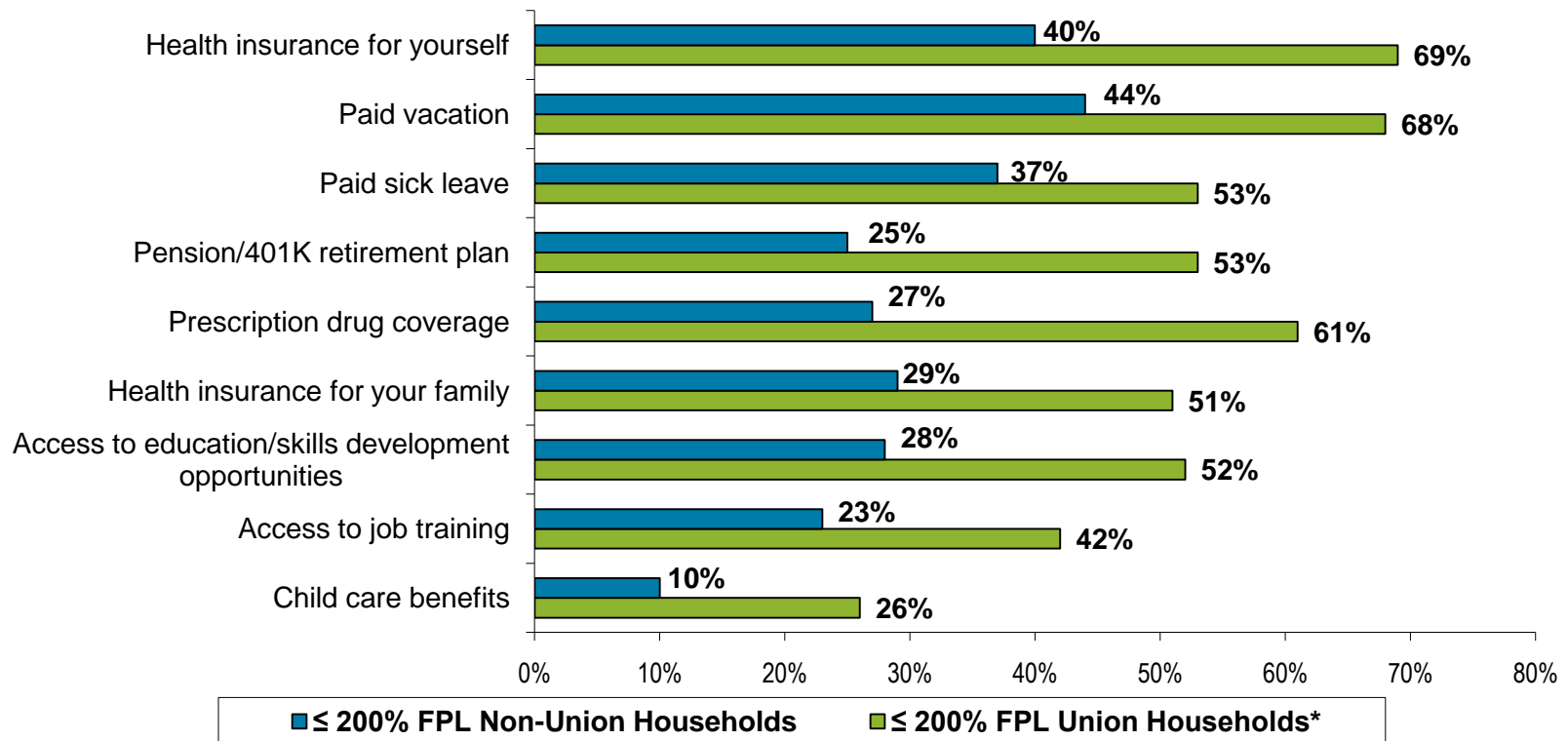
Low-income full-time workers are much less likely to report receiving benefits and job training from their employers than moderate- and higher-income workers.

Which of the following benefits, if any, do you receive from your employer? (FULL-TIME WORKERS ONLY)



Low-income union households are more likely than their non-union counterparts to report receiving a range of employer sponsored benefits, access to job training and educational opportunities.

Which of the following benefits, if any, do you receive from your employer? (ASKED ONLY OF THOSE WHO ARE EMPLOYED PART-TIME OR FULL-TIME)



*Small n size

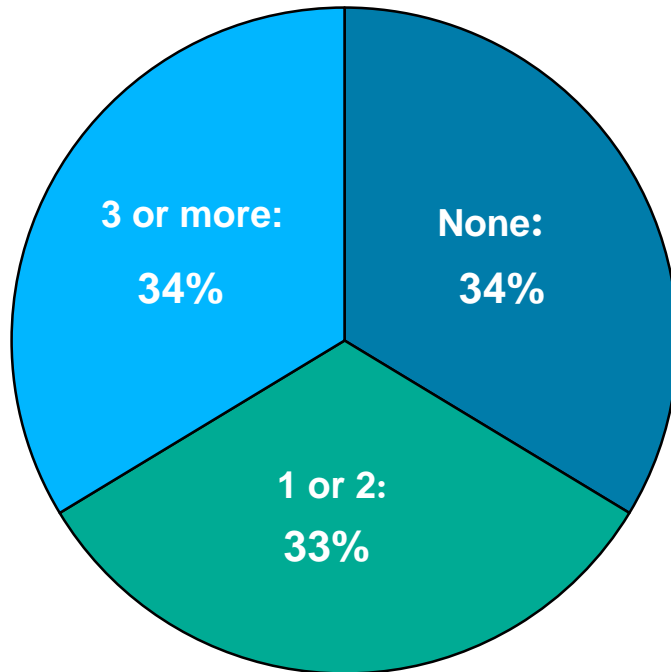
Health problems are the top employment barrier for low-income New Yorkers. Lack of education and training is the second most prevalent barrier, followed by not knowing the right people.

Here is a list of factors other people have mentioned as reasons their search for a job has been difficult. Of these, please tell me which of these factors you think makes it the most difficult for YOU to find a job: (ASKED OF UNEMPLOYED ONLY)

	≤100% FPL	101%-200% FPL
You have health problems	39%	37%
You don't have enough education or training	31%	27%
You have been out of the job market/hard to re-enter	26%	17%
You don't have enough prior experience	25%	25%
You don't know the right people	24%	28%
There are not enough jobs	13%	6%
You have limited English skills	10%	6%
You don't have transportation to get to a job	10%	4%
Your family responsibilities and child care	8%	21%
You are having trouble because of your race/ethnicity	8%	5%
You are afraid to lose public health insurance such as Medicaid because you would earn too much	7%	6%

More than two-thirds of low-income full-time workers faced at least one hardship in the past year. One-third faced 3 or more hardships. 28% went without a needed prescription. 27% fell behind on rent or mortgage. 18% often skipped meals. 37% cut back on school supplies and clothes.

**Multiple Hardships for
Low-Income Full-Time Workers
(\leq 200% FPL)**



Hardships:

Economic

- 37% Cut back on buying back-to-school supplies and clothes
- 17% Had hours, wages or tips reduced
- 15% Lost job
- 6% Received assistance from charity/religious/community org.

Food

- 18% Often skipped meals because there wasn't enough money to buy food
- 17% Received free food or meals from family or friends
- 14% Went hungry because there wasn't enough money to buy food
- 9% Received free food or meals from a food pantry, soup kitchen or meal program

Health

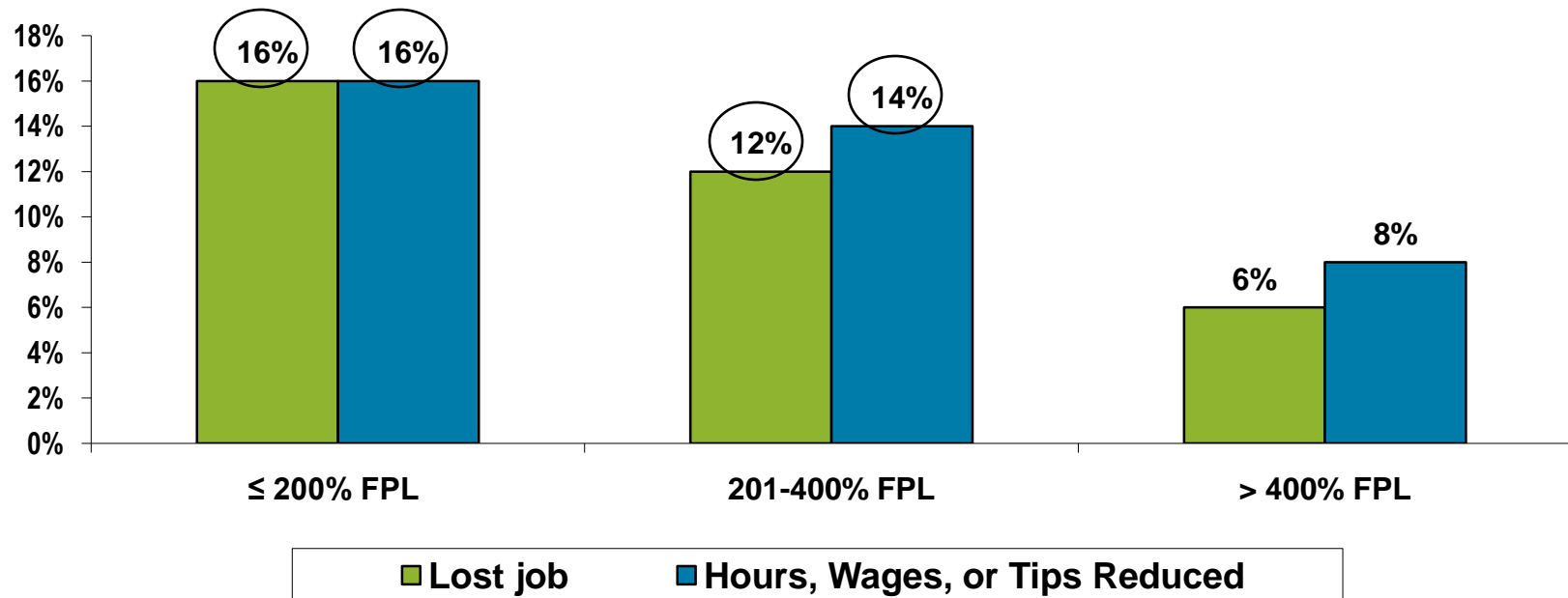
- 28% Needed to fill a prescription but couldn't because of a lack of money or insurance
- 21% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

- 27% Fell behind in rent or mortgage in the last year
- 21% Had either the gas, electricity, or telephone turned off because the bill was not paid
- 13% Moved in with other people even for a little while because of financial problems
- 3% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night because didn't have enough money for a place to live

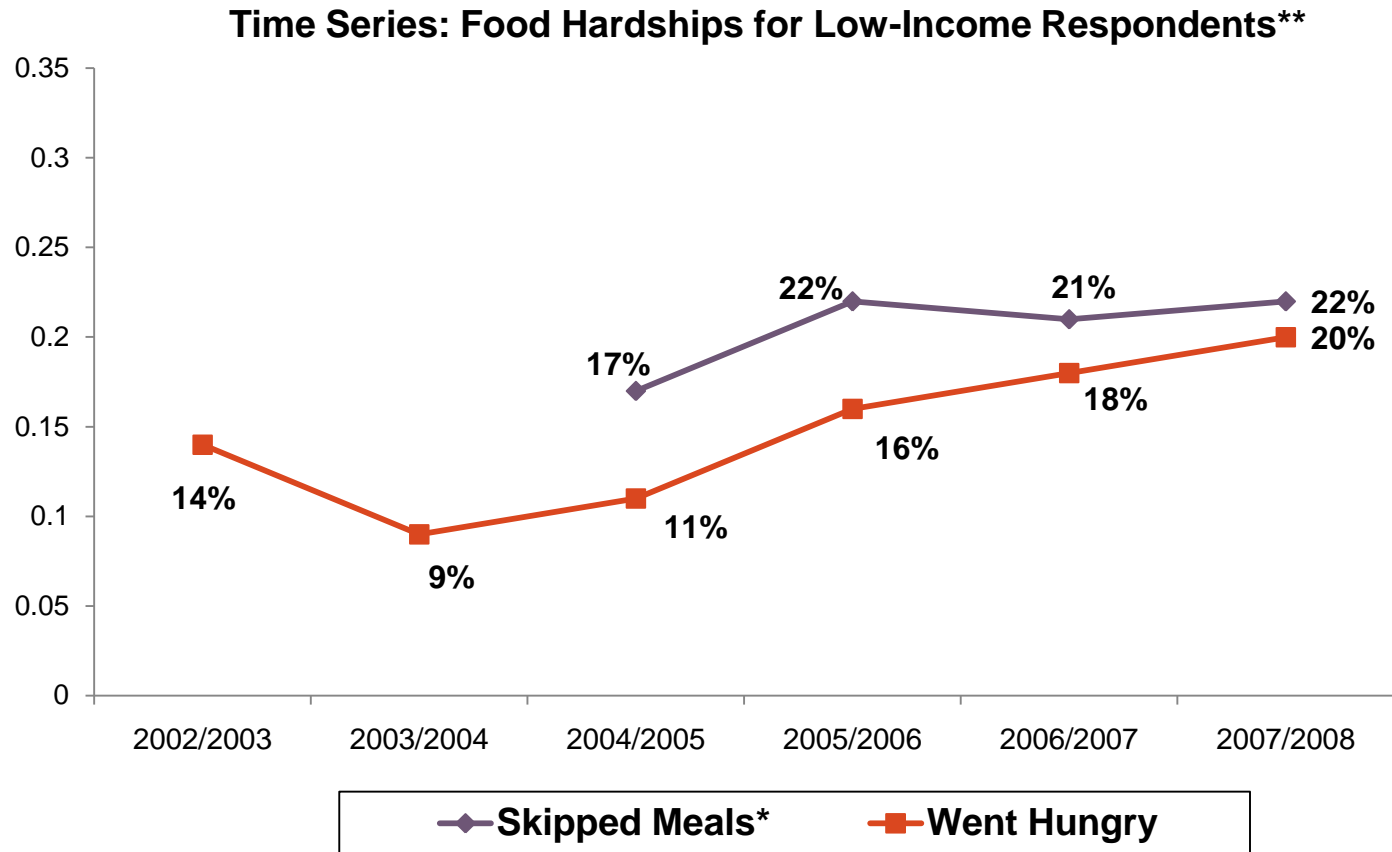
Significant numbers of low- and moderate-income respondents reside in a household where someone lost their job and/or had hours, wages, or tips reduced in the last year.

Now I'd like to talk about some of the problems that families have faced making ends meet in the last year. Please tell me if you have experienced some of the same difficulties. In the last year, have you or any member of your household: **lost your job? had your hours, wages, or tips reduced?**



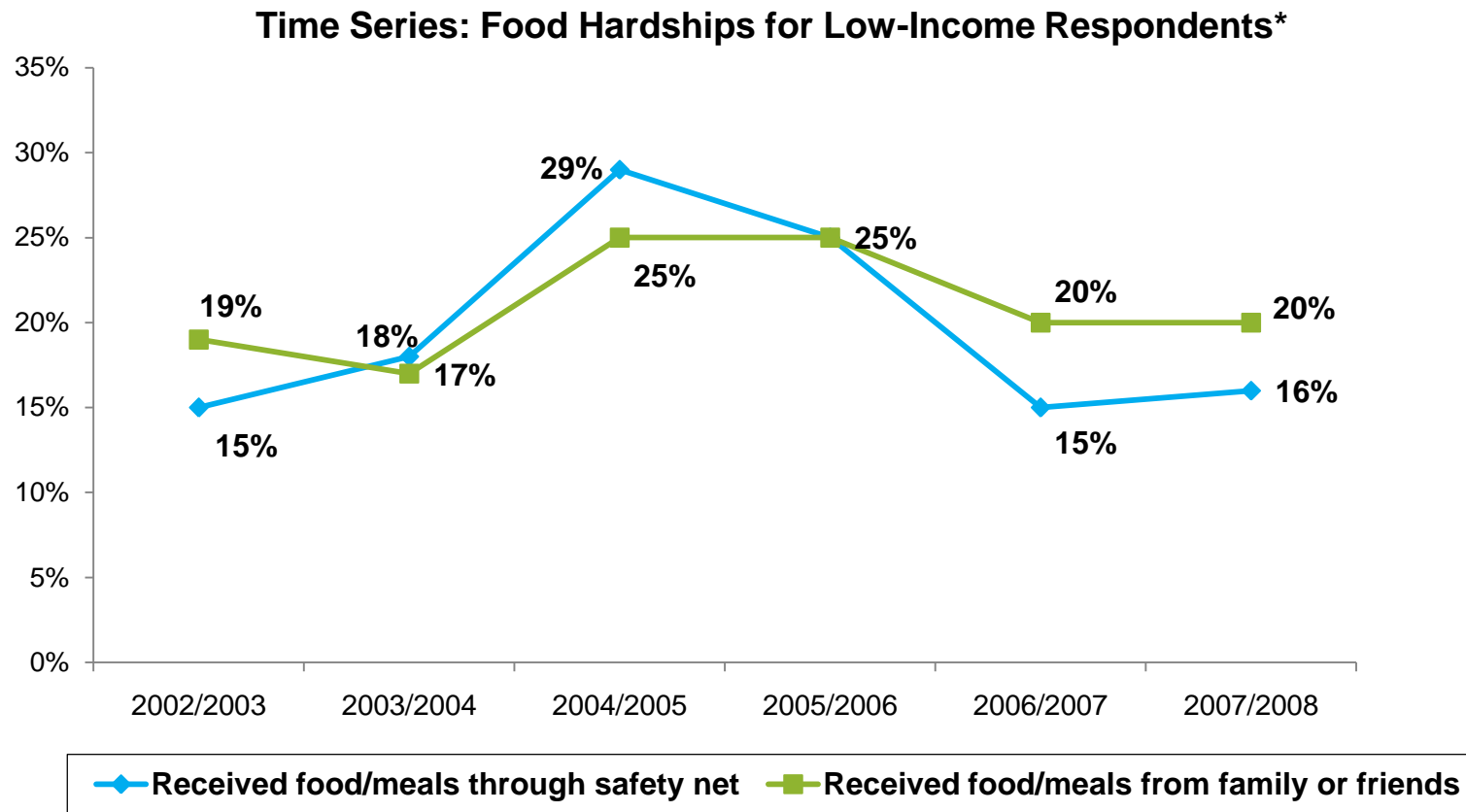
*Small n size for <100% and 101-200% FPL; n size for 201-400% FPL PT Worker too small for separate analysis

Since 2004, low-income respondents have increasingly gone hungry or skipped meals because they did not have enough money to buy food.



* Question on skipping meals added in 2004. **Graph reports two-year averages

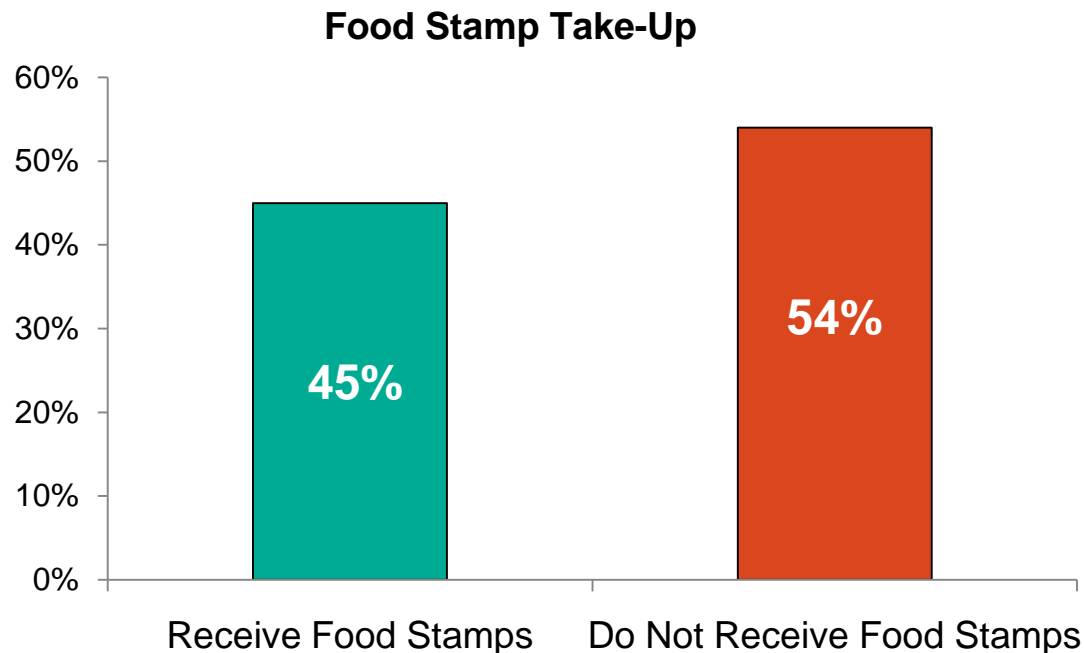
Despite these indications of increasing food insecurity, over the same time period low-income respondents were less likely to receive free food or meals from food pantries, soup kitchens, other meal programs, family or friends.



* Graph reports two-year averages

Charity is not closing the gap—but neither is the public portion of the food safety net. Despite almost all being eligible*, only 45% of respondents below 100% of the federal poverty standard live in a household that receives food stamps.

Please listen carefully to the following programs offering assistance to New Yorkers; for each one, tell me if you or anyone in your household is currently receiving this assistance. Food Stamps:



*Immigrants were not included in this analysis to ensure nearly everyone was eligible for food stamps.

Approximately 1 in 3 low-income respondents say they used their tax rebate or refund to pay for food. Moderate-income respondents were most likely to pay off debts, while higher-income respondents were most likely to put the rebate or refund into savings.

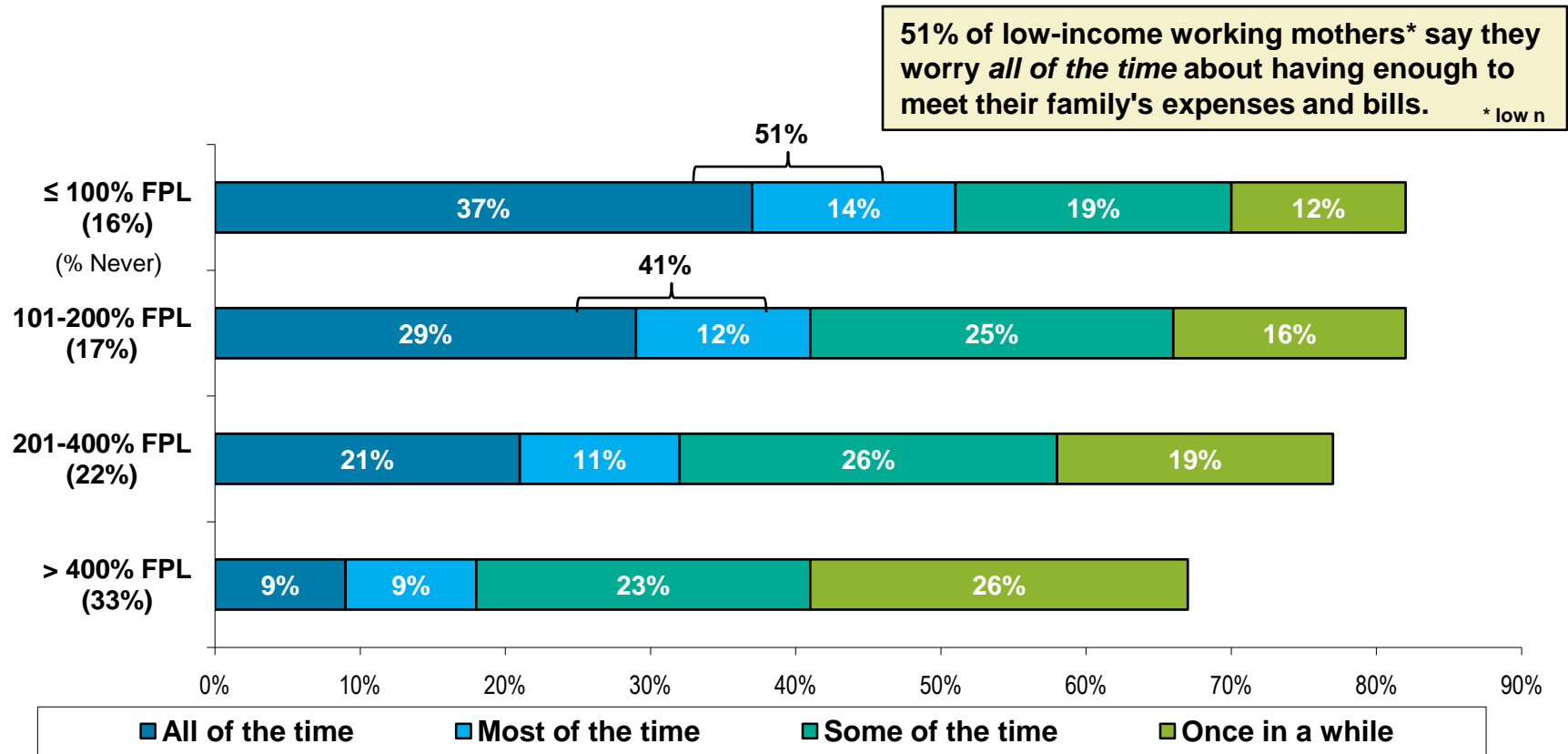
I'll read you a list and please tell me how you used the money you got back. You can say more than one.

Almost 4 in 10 poor respondents say they used their tax rebate to pay for food.

	≤ 200% FPL	201-400% FPL	> 400% FPL
To pay for food	34%	21%	10%
To pay off debts	31%	36%	33%
To pay for utility bills	30%	24%	14%
To make house or rent payments	28%	13%	17%
Put in savings	25%	23%	45%
To buy clothes	18%	16%	9%
To pay for gasoline and energy	15%	11%	10%
To pay off back rent or back utilities	15%	7%	-
To buy things like appliances and furniture	13%	16%	9%
To pay for education	11%	11%	9%
To pay for medical expenses, medical bills, or medical debt	13%	9%	6%
For a vacation	5%	9%	9%
Help pay for purchasing a house or apartment	5%	7%	3%
To purchase a car/make car payments/car repairs	6%	2%	6%
Other	3%	4%	8%

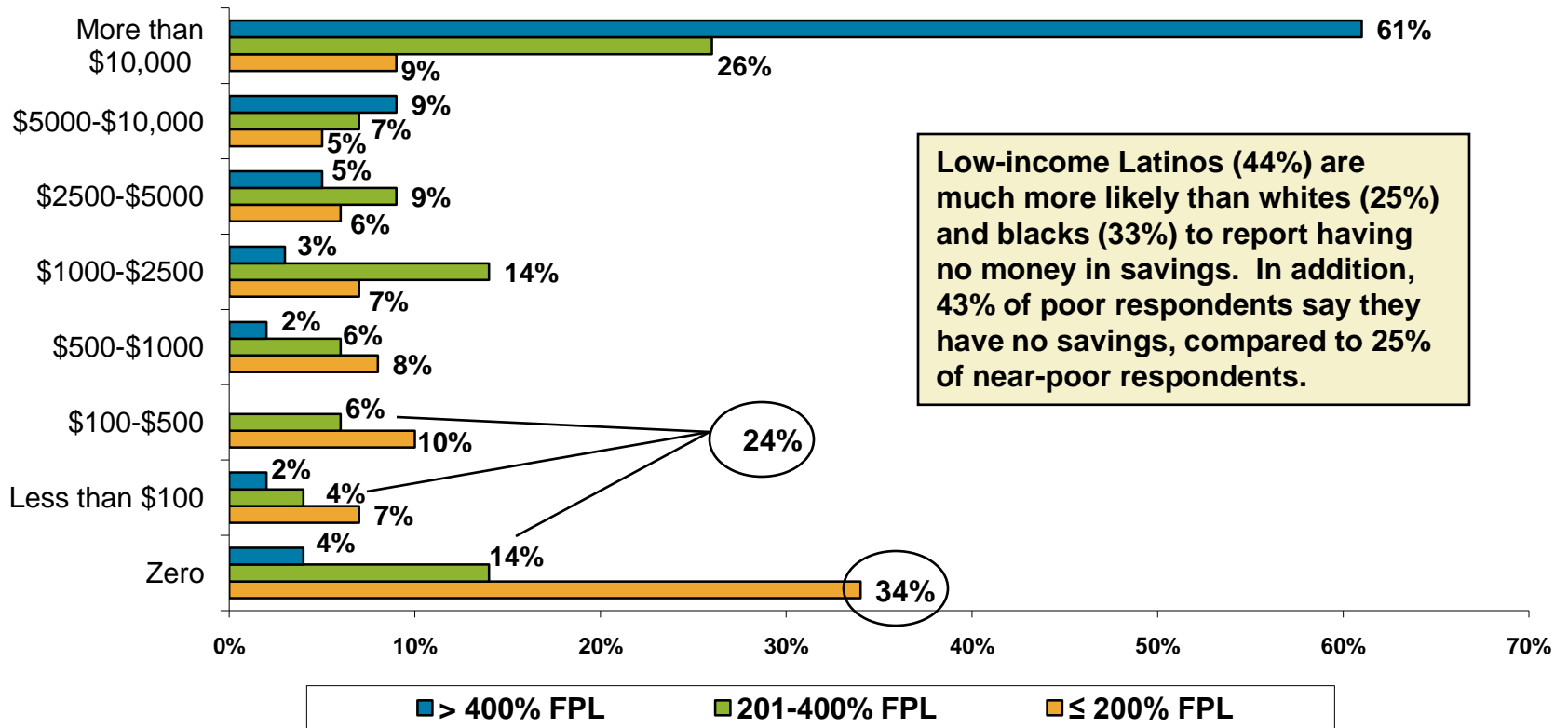
Half of poor respondents and more than 4 in 10 near-poor respondents worry *all or most of the time* that their family income will not be enough to meet expenses and bills.

How often do you worry that your total family income will not be enough to meet your family's expenses and bills – all of the time, most of the time, some of the time, once in a while, or never?



One-third of low-income New Yorkers report having no savings. About 1 in 4 moderate-income respondents say they have \$500 or less.

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



New Yorkers are united in having debt, although the type of debt varies greatly by income band. Low-income New Yorkers report highest levels of medical debt.

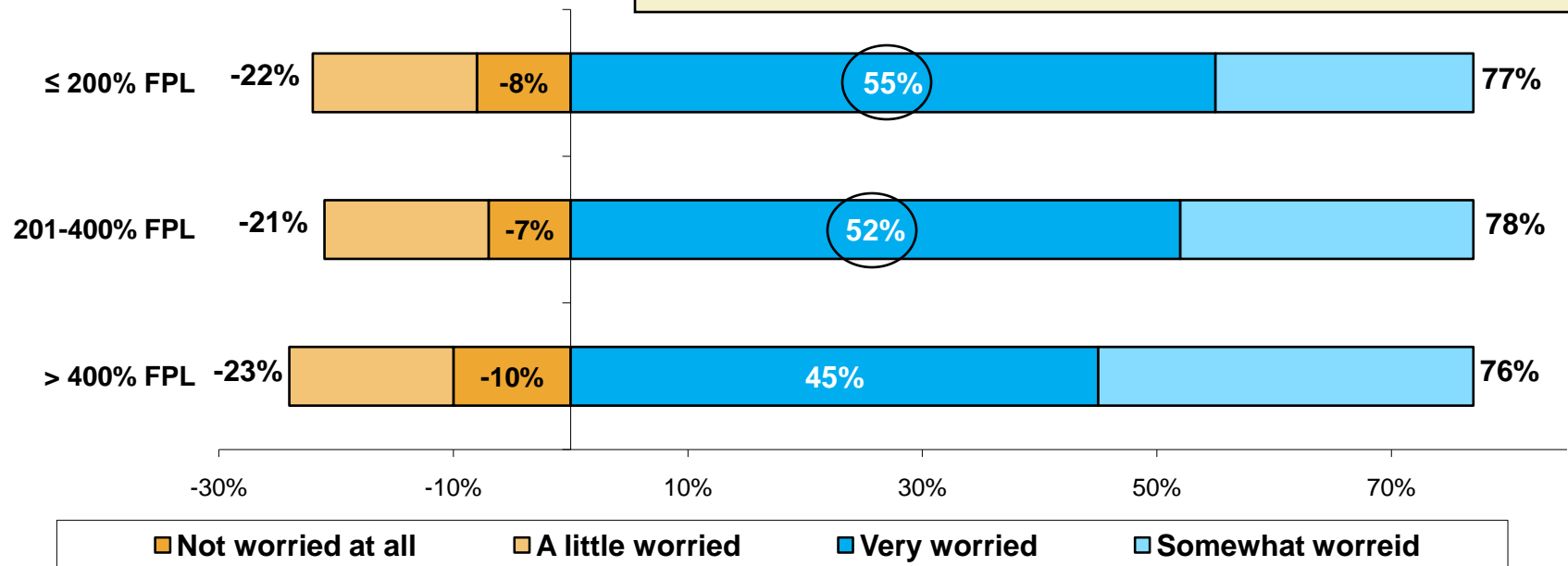
Now let me read you some types of debt. Of these, please tell me which types of debt you have. Do you have...

	≤ 200% FPL	201-400% FPL	> 400% FPL
Good Debt:			
Student loans	12%	18%	15%
Mortgage	10%	19%	44%
Car loan	7%	12%	16%
Bad Debt:			
Tax	8%	7%	8%
Credit card	40%	52%	43%
Child support back payments	3%	2%	-
Medical bills	22%	17%	9%
Rent or mortgage back payments	17%	6%	4%

Most New Yorkers are worried about the recession, with the majority of low- and moderate-income respondents saying they are *very worried* about the current economic recession.

How worried are you about the current economic recession – very worried, somewhat worried, a little worried, or not worried at all?

Latinos are more likely than the sample as a whole to say they are very worried (low-income Latino: 81% worried, 61% very worried; moderate- and higher-income Latino: 80% worried, 59% very worried). In addition, 62% of foreign born respondents below 400% FPL are very worried, compared to 50% of native born respondents in these income bands.



Low-income New Yorkers are most worried about housing costs or losing their homes. Moderate-income New Yorkers are also worried about housing – as well as dealing with rising gas and home heating prices, and losing their jobs.

What are you most worried about?* (Asked only of those who said they were very or somewhat worried about the current economic recession)

*Respondents asked to pick only one

Almost 3 in 10 low-income blacks who are worried about the current recession say they are most worried about keeping up with housing costs or losing their homes (29%).

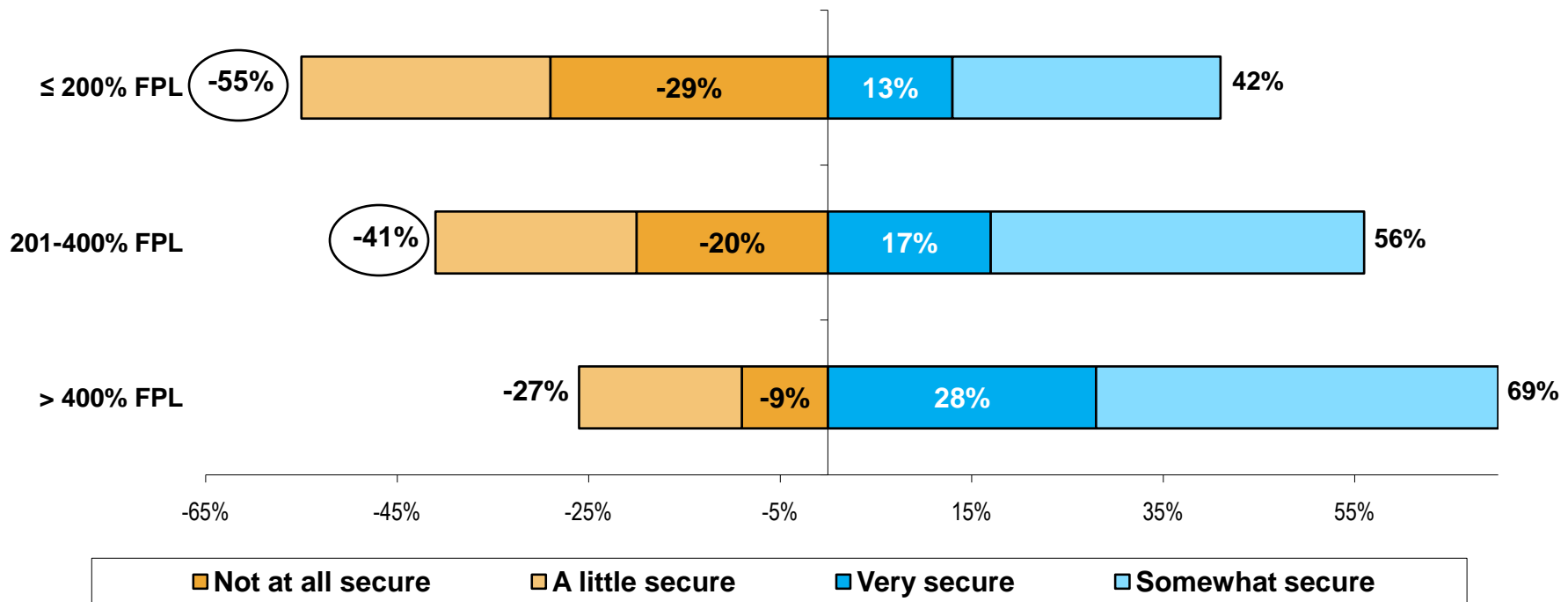
	≤200% FPL	201-400% FPL	> 400% FPL
Keeping up with housing costs or losing your home	23%	15%	7%
Losing your job	13%	17%	16%
Rising gas and home heating prices	15%	18%	9%
A secure retirement	5%	10%	18%
Rising health care costs	9%	7%	7%
Expenses related to your child, child care or tuition	9%	9%	6%
Higher taxes	9%	6%	6%
Stock market decline	3%	5%	12%
Debt payments	6%	5%	6%
Other	5%	8%	10%

*Respondents asked to pick only one

More than half of low-income and 4 in 10 middle-income New Yorkers do not feel secure about meeting their future family needs.

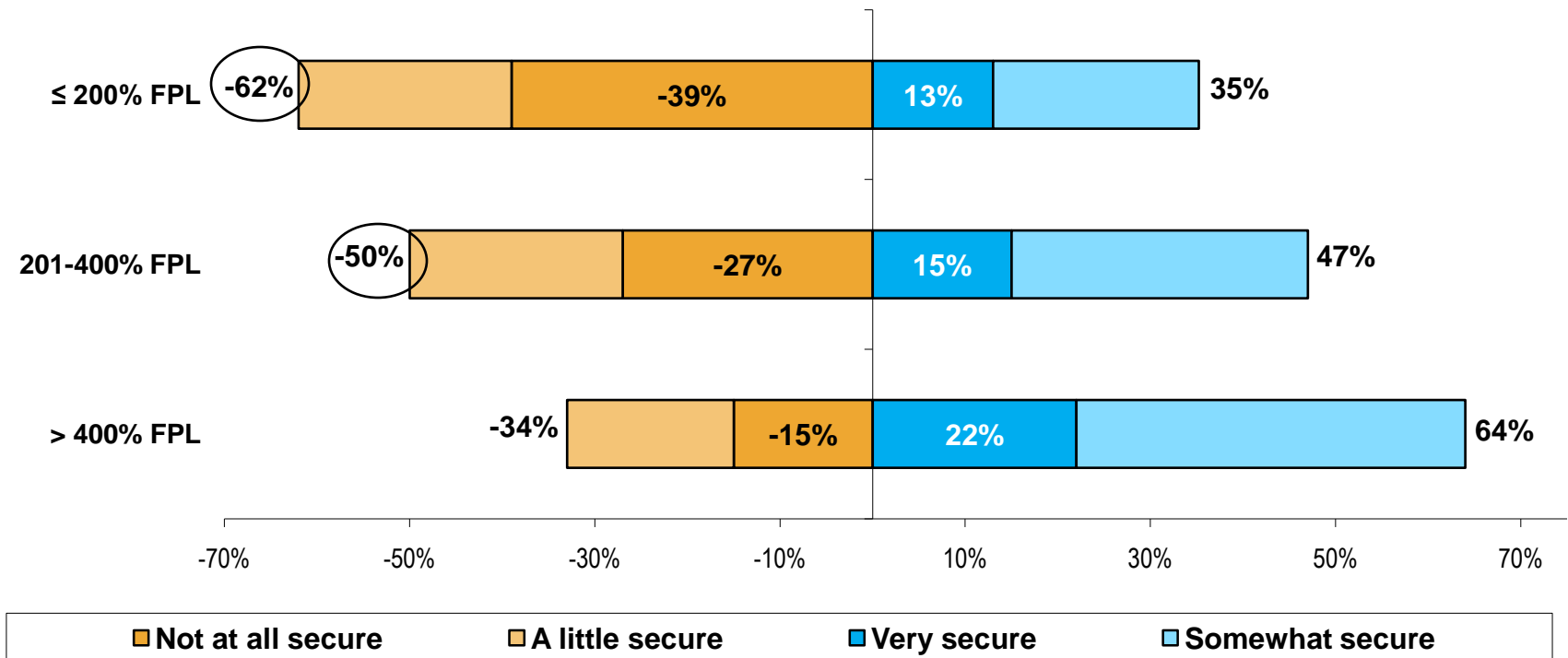
Thinking about the future, how financially secure do you feel to meet future family needs – do you feel very secure, somewhat secure, a little secure, or not at all secure?

Across all income groups, Latinos feel least secure about meeting their future family needs. Notably, 47% of middle- and high-income Latinos do not feel secure about meeting their future family needs, compared to 29% of blacks and 28% of whites.



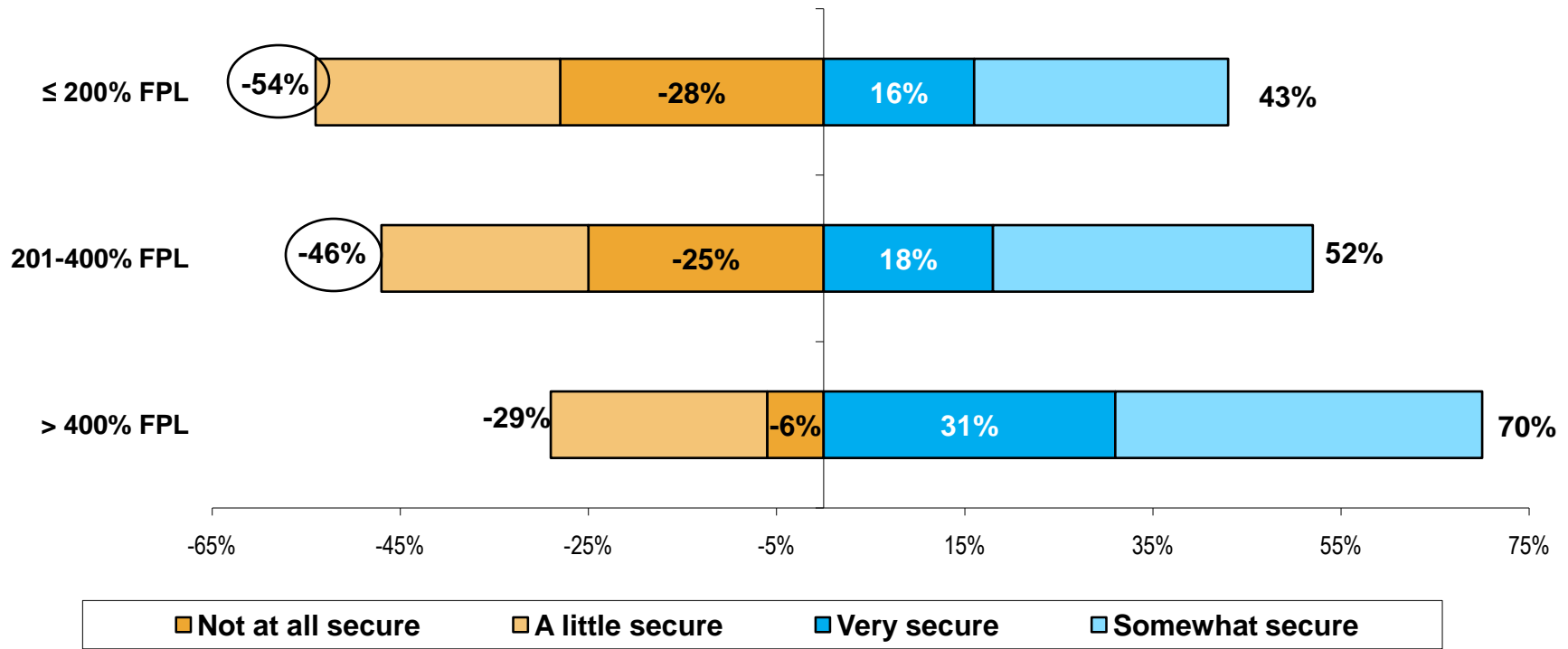
New Yorkers across income show the greatest insecurity around future retirement needs. Approximately 6 in 10 low-income and half of middle-income residents do not feel secure.

Thinking about the future, how financially secure do you feel to meet future retirement needs – do you feel very secure, somewhat secure, a little secure, or not at all secure?



Approximately half of respondents below 400% of the federal poverty standard say they do not feel secure about meeting future health needs.

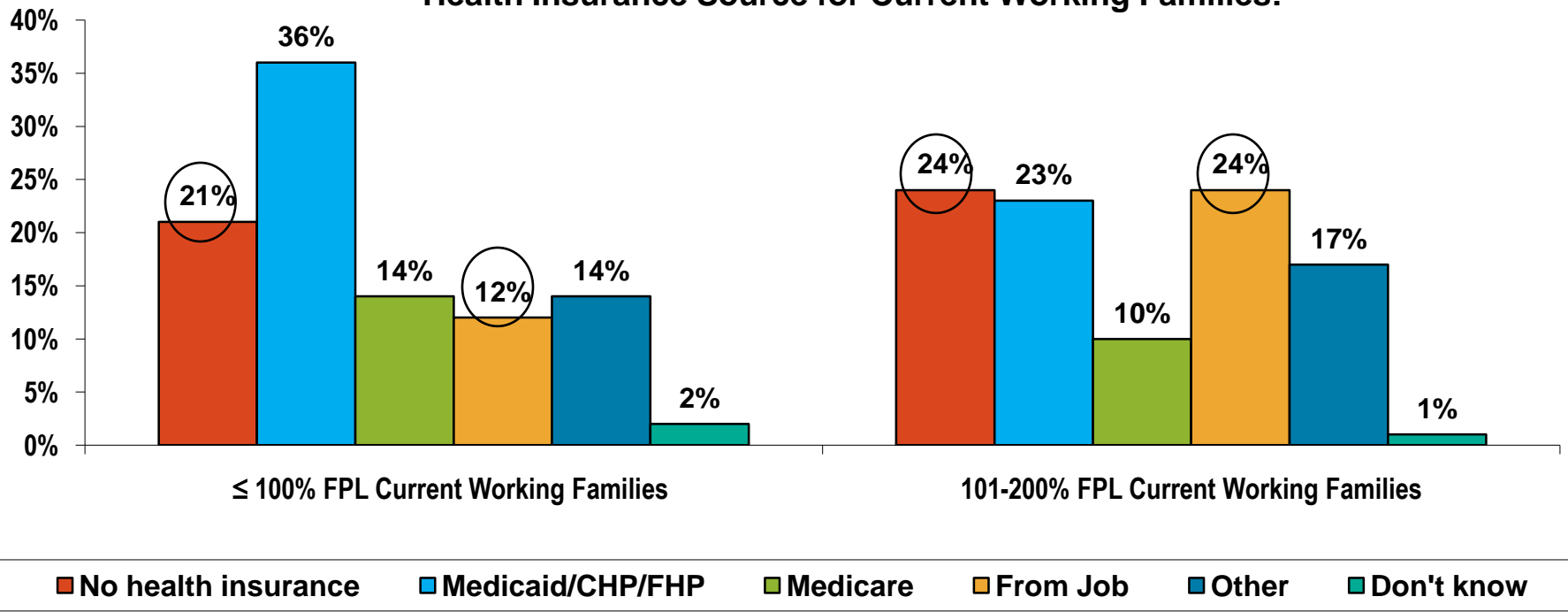
Thinking about the future, how financially secure do you feel to meet future health needs – do you feel very secure, somewhat secure, a little secure, or not at all secure?



Approximately 1 in 5 poor working families and 1 in 4 near-poor working families report no health insurance. Many of these families should be eligible for public health insurance.

Among current working families with children, 55% of poor and 29% of near-poor families receive Medicaid, Child Health Plus or Family Health Plus for themselves and their families. Troublingly, however, 15% of poor and 18% of near-poor working families with children report having no health insurance .

Health Insurance Source for Current Working Families:



Community Service Society

www.cssny.org

Lake Research Partners

www.lakeresearch.org

- ❖ The Community Service Society draws on a 160-year history of excellence in addressing the root causes of economic disparity. CSS is an informed, independent and unwavering voice for positive action that serves the needs of our constituents: low- and moderate-income New Yorkers who are too often left out of the policy conversation.
- ❖ Lake Research Partners is a national public opinion and political strategy research firm with principals in Washington, DC, Virginia, New York, and California. Our principals are leading political strategists, serving as tacticians and senior advisors to a wide range of advocacy groups, education organizations, non-profits, and foundations.
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