

# The Unheard Third 2009:

Job Loss, Economic Insecurity, and a Decline  
in Job Quality

A Profile of Low-Income Latino New Yorkers

October 2009

# Methodology

The Community Service Society designed this survey in collaboration with Lake Research Partners, who administered the survey by phone using professional interviewers. The survey reached a total of 1,212 New York City residents, divided into two samples: 809 low-income residents (up to 200% of the federal poverty level, approximately \$36,000 a year for a family of three) and 403 moderate- and higher-income residents of New York City (above 200% of the federal poverty level), age 18 or older. The survey was conducted from July 7 to August 3, 2009.

The low-income sample includes two populations—**366 poor respondents** (earning at or below 100% of the federal poverty level) and **443 “near-poor” respondents** (earning between 101% and 200% of the federal poverty level). We refer to these two groups collectively as “**low-income**.”

The second sample also includes two populations—**200 “moderate-income” respondents** (earning between 201% and 400% of the federal poverty level) and **203 “higher-income” respondents** (earning above 400% of the federal poverty level).

Telephone numbers for the low-income sample were drawn using random digit dial (RDD) among exchanges in census tracts with an average annual income of no more than \$40,000. Telephone numbers for the higher-income sample were drawn using RDD in exchanges in the remaining census tracts. The data were weighted slightly by gender, age, region, party identification, immigration status, education and race in order to ensure that the survey accurately reflects the demographic configuration of these populations. In the combined totals, respondents in the low-income sample were weighted down to reflect their actual proportion among all residents.

In interpreting survey results, all sample surveys are subject to possible sampling error; that is, the results of a survey may differ from those which would be obtained if the entire population were interviewed. The size of the sampling error depends upon both the total number of respondents in the survey and the percentage distribution of responses to a particular question. The margin of error for the low-income component is +/- 3.5%. The margin of error for the moderate- and higher-income component is +/-4.9%. The margin of error for all respondents combined is +/-2.8%.

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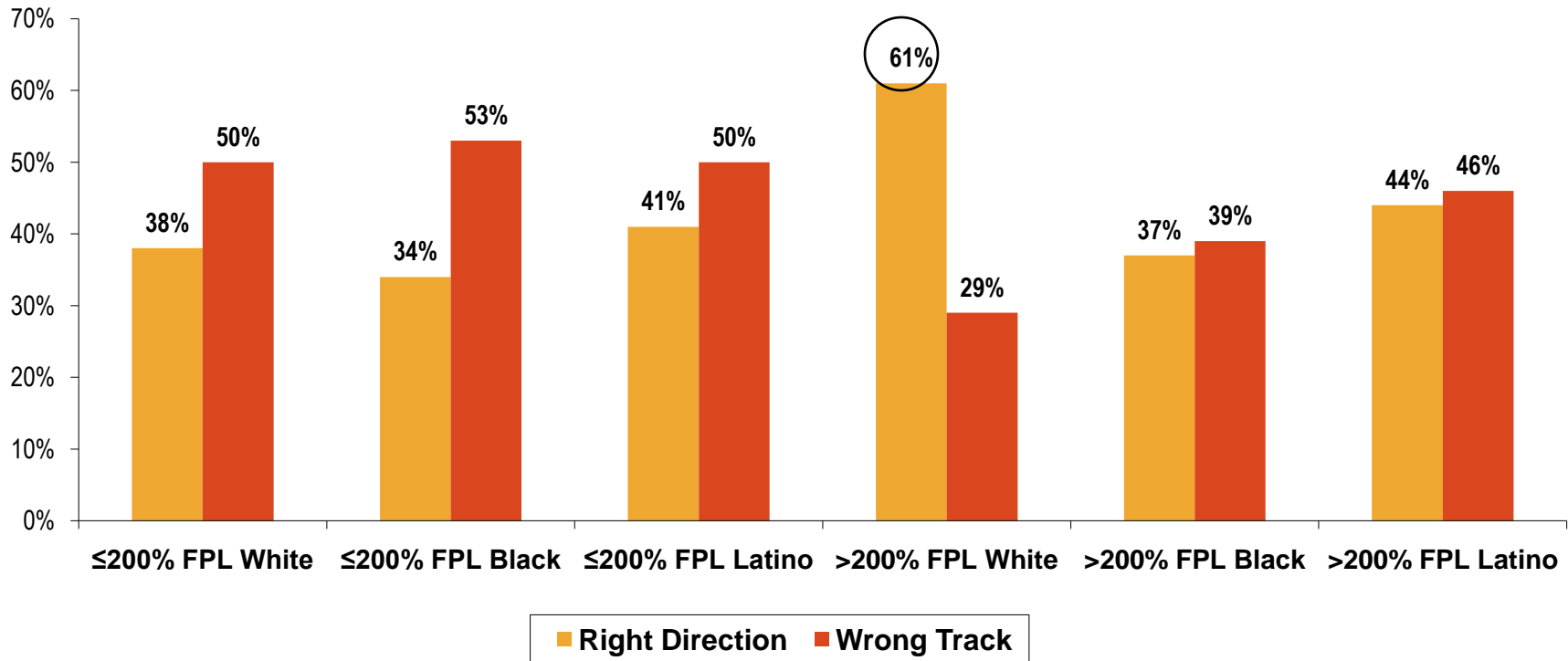
# Personal Concerns and Experiences

**Latinos are more than twice as likely than in 2008 to say the biggest problem facing New York City is employment or lack of jobs.**

**In addition, finding or keeping a job is the top worry for Low-income Latinos.**

Among low-income residents, Latinos are more positive about the direction of NYC than Whites and Blacks. Nonetheless, a majority think things are off on the wrong track. Moderate- and higher-income Whites are most likely to think NYC is headed in the right direction.

NYC: Right Direction or Wrong Track

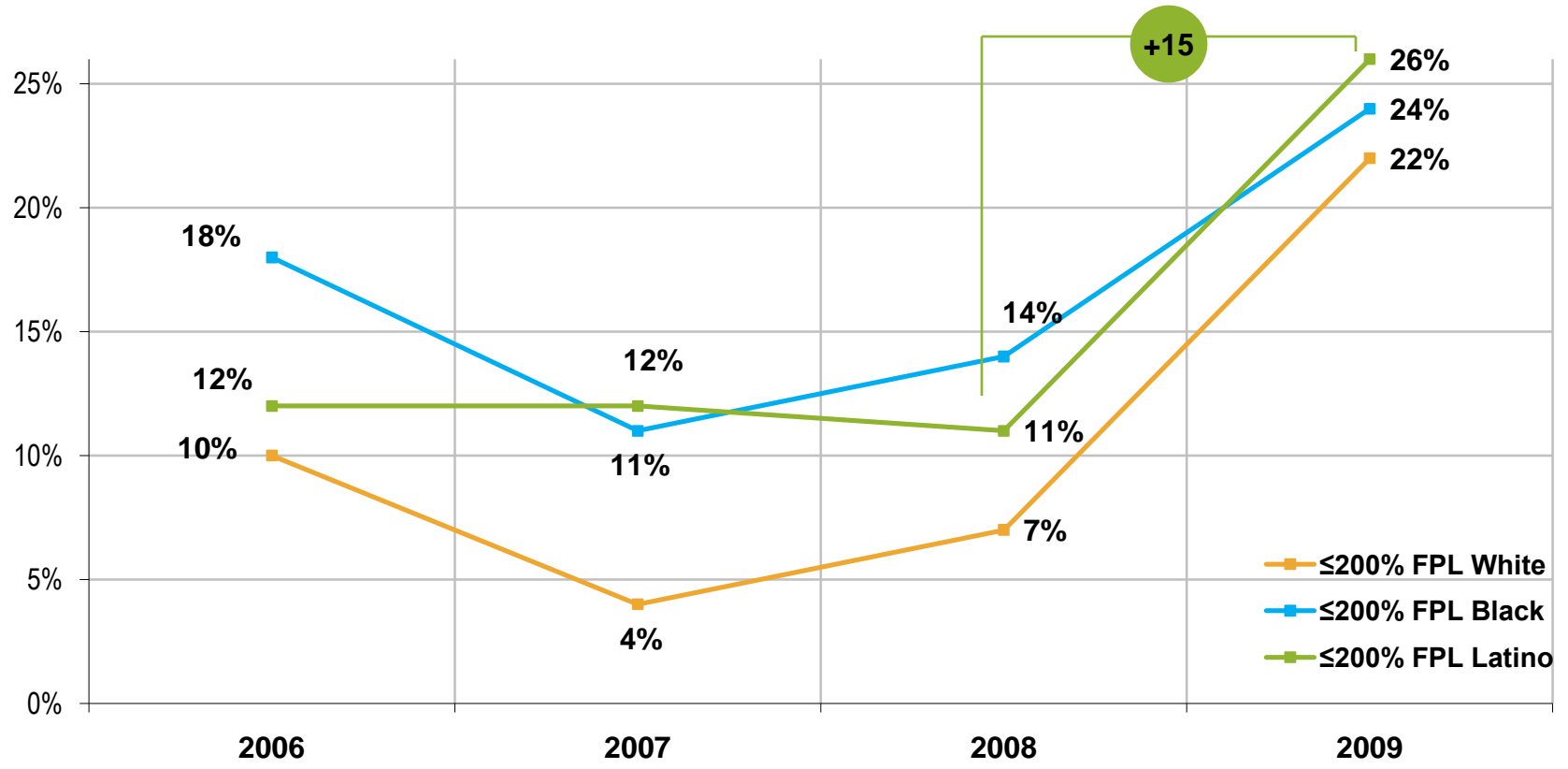


## More than half of low-income Latinos identify employment/lack of jobs or the economy as the top problems facing New York City.

Biggest Problem Facing NYC Today (volunteered responses)			
	≤200% FPL White	≤200% FPL Black	≤200% FPL Latino
Employment/lack of jobs	22%	24%	26%
Economy/finances/money problems	21%	20%	27%
Public safety (crime, guns, drugs, gangs, violence)	12%	13%	12%
Housing/affordable housing	7%	13%	6%
Education/schools	3%	5%	3%
Transportation/infrastructure	5%	3%	4%
Cost of living/income gap	2%	2%	1%
Taxes	3%	2%	2%
Health care/insurance/prescriptions drugs	4%	3%	1%
Overcrowding	2%	2%	2%
Poverty/homelessness	2%	2%	1%
State government	2%	1%	1%

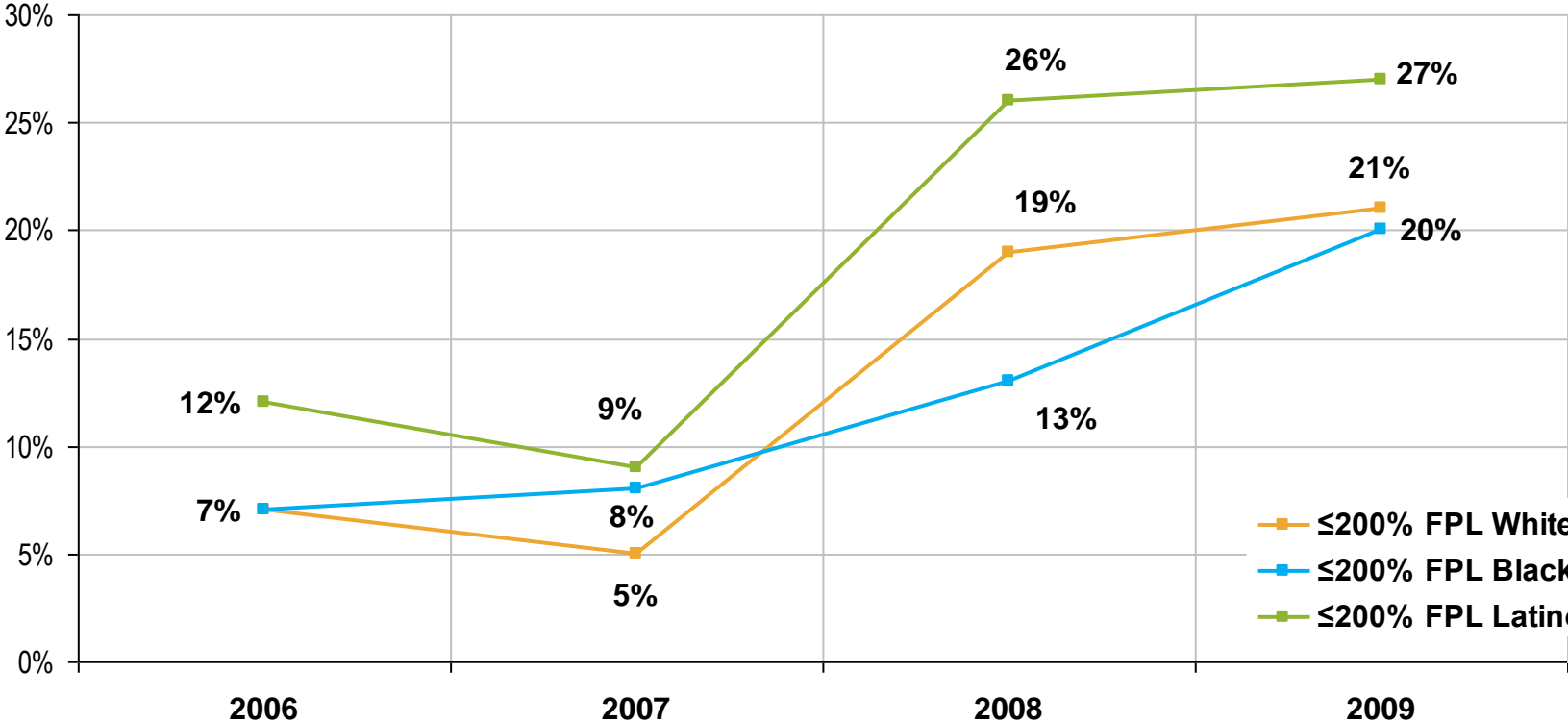
All New Yorkers, regardless of race, are more likely to cite employment or lack of jobs as the biggest problem facing the city than in past years. There was a 15 point increase among low-income Latinos.

Biggest Problem Facing NYC: Employment/Lack of Jobs



# The economy has been a particularly acute concern for Latinos since last year.

### Biggest Problem Facing NYC: Economy



**Finding or keeping a job is more likely to be a concern for low-income Latinos and Blacks than it is for Whites. Latinos are more likely to worry about getting enough hours to support their families than other racial groups.**

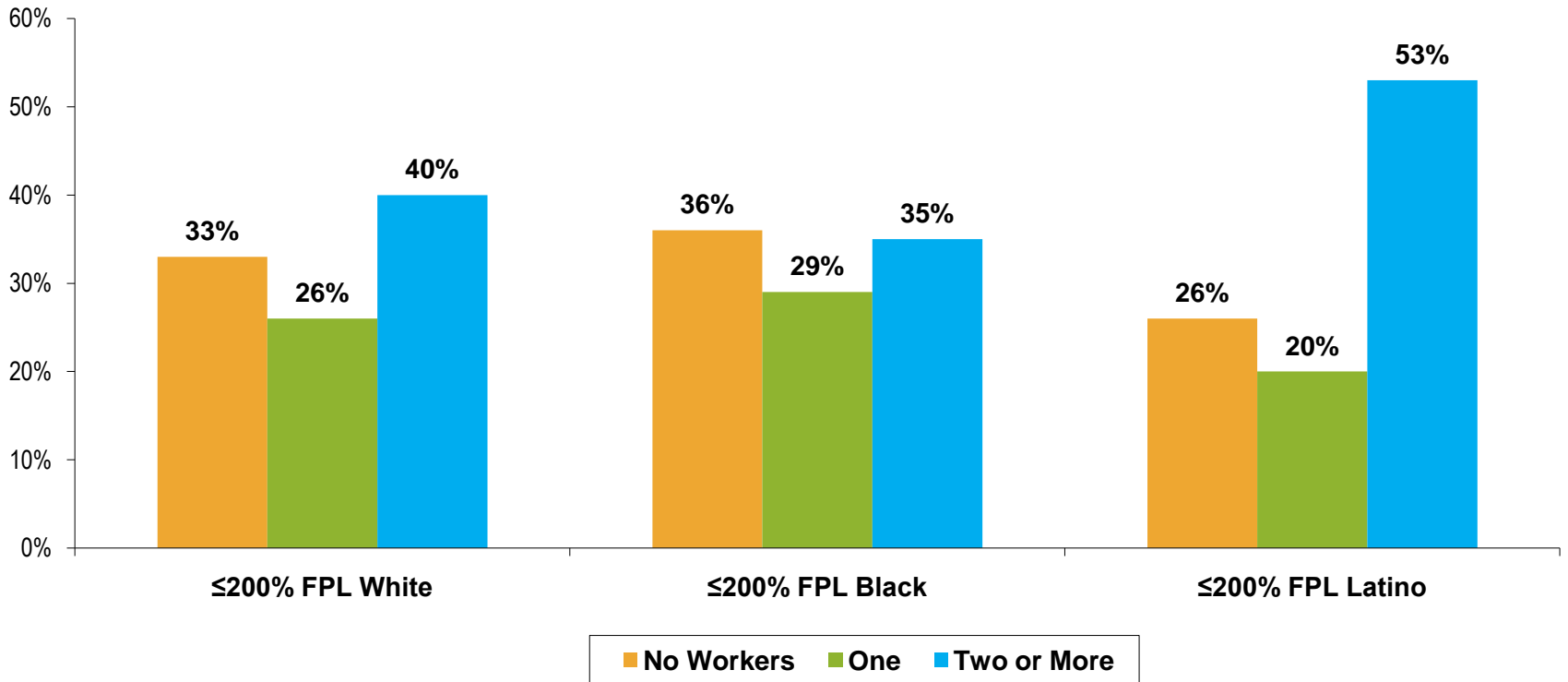
Top Personal Worry (selected from list)			
	≤200% White	≤200% Black	≤200% Latino
Finding or keeping a job	13%	<b>19%</b>	<b>21%</b>
Crime, drugs and gangs	<b>20%</b>	<b>17%</b>	13%
Housing	10%	13%	<b>15%</b>
Health care and prescription drugs	<b>15%</b>	13%	10%
Getting enough hours to support my family	6%	7%	<b>12%</b>
Fear of another terrorist attack	5%	4%	5%
Retirement security	5%	7%	5%
Schools	2%	4%	5%
Debts and credit card debt	7%	4%	2%
The wages and benefits at work	5%	5%	5%
Child care	2%	-	1%

# Employment and Employer-Sponsored Benefits

**Low-income Latinos are more likely to have multiple workers in their household, but less likely to report a range of employer sponsored benefits such as health insurance for themselves and paid sick leave. Foreign-born low-income Latinos are less likely than those born in the United States to receive employer sponsored benefits.**

# Latinos are the most likely to have two or more workers in their households, and the least likely to have no workers.

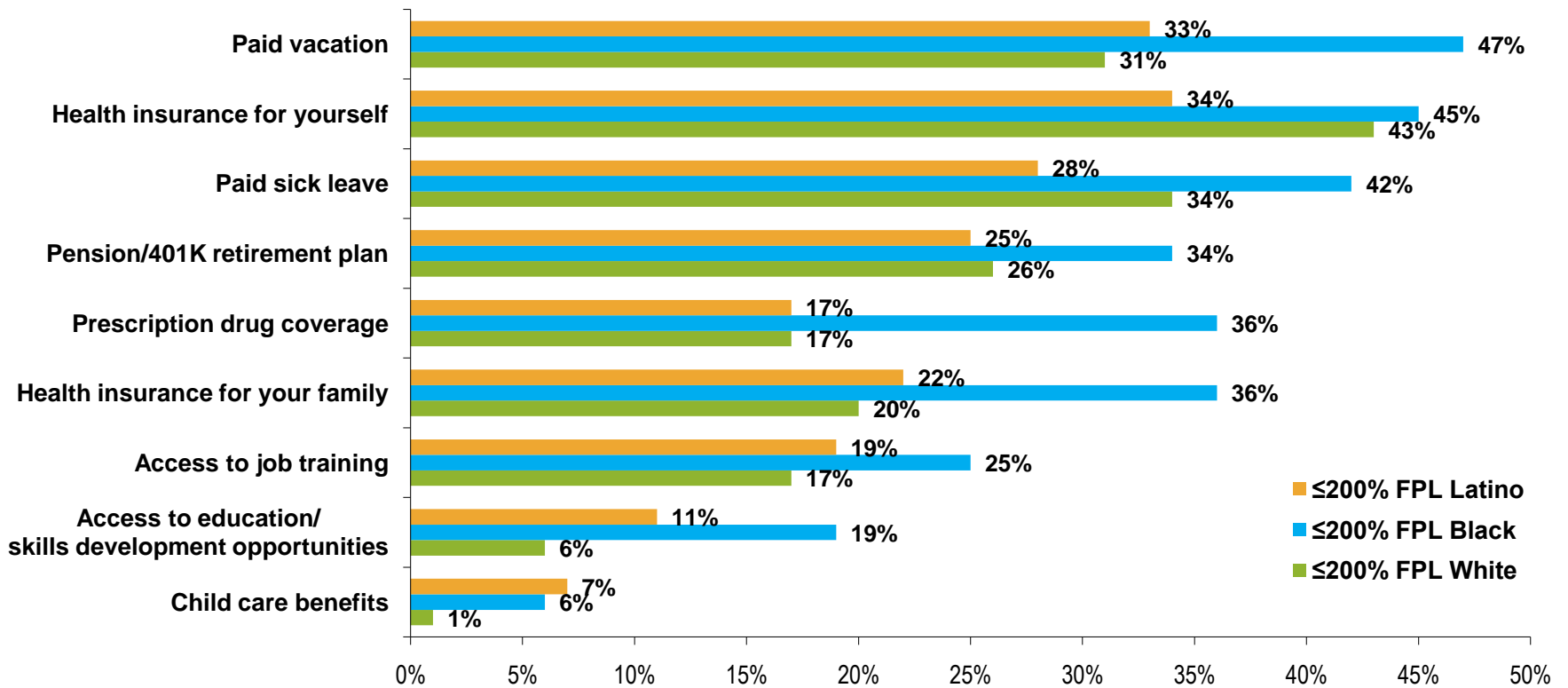
Total Number of Workers in Household



† Numbers do not sum exactly due to rounding

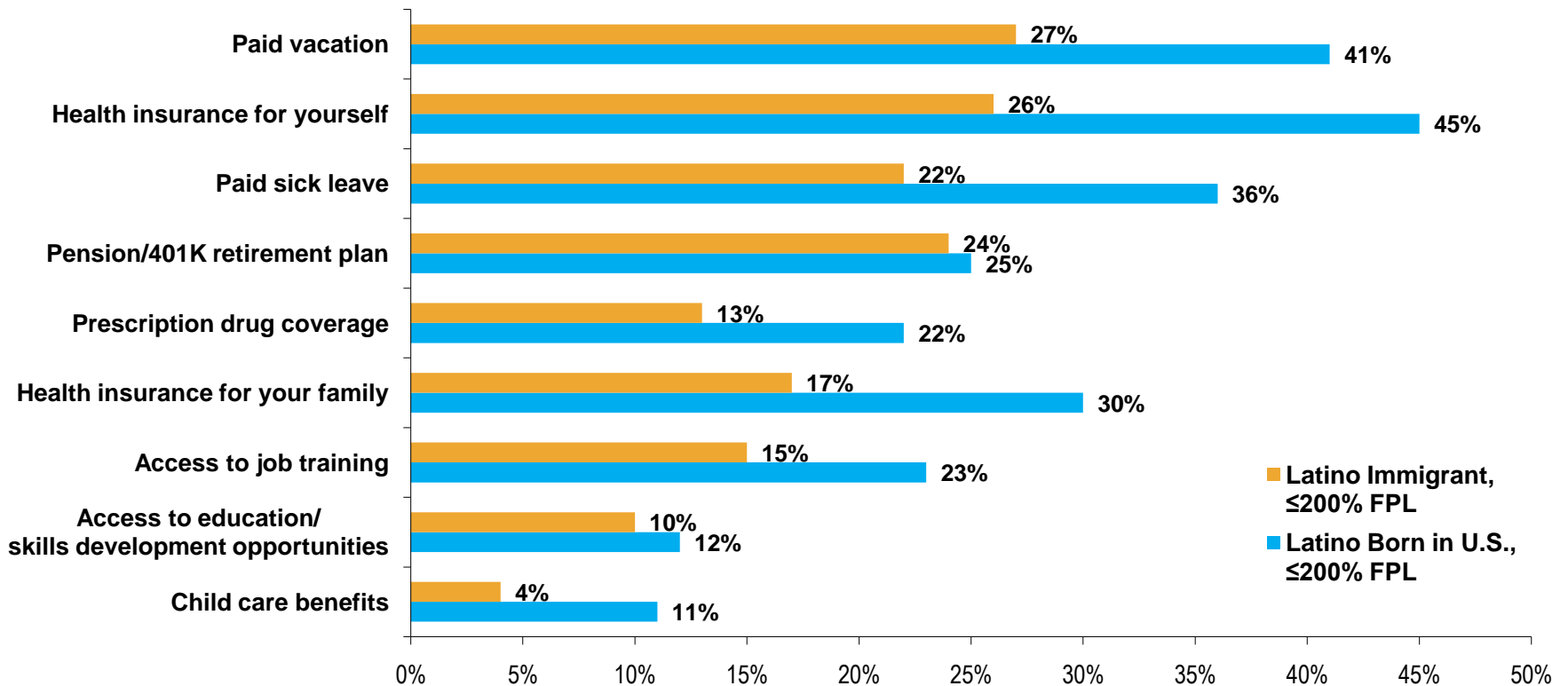
# Low-income Latinos and Whites are less likely than low-income Blacks to receive most employer-sponsored benefits.

Employer-Sponsored Benefits for Low-Income Workers



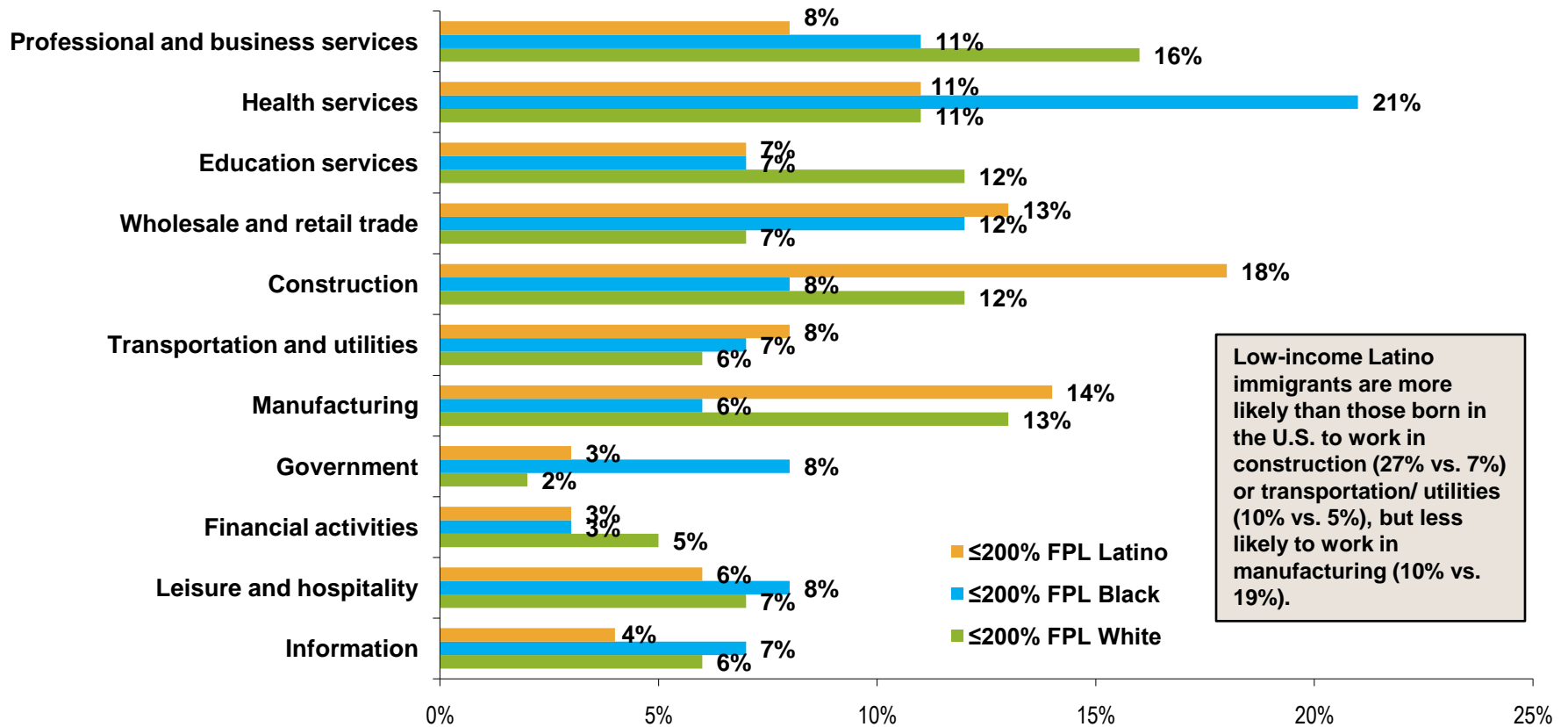
# Low-income Latinos who are immigrants are especially unlikely to receive benefits from their employers.

Employer-Sponsored Benefits for Low-Income Latino Workers, Immigrant vs. Born in the U.S.



**Low-income Blacks are more likely to be in health or government sectors, while Latinos are more likely to be working in construction. Professional and business services is the top industry among low-income Whites, followed by manufacturing.**

**Employment by Industry/Sector**



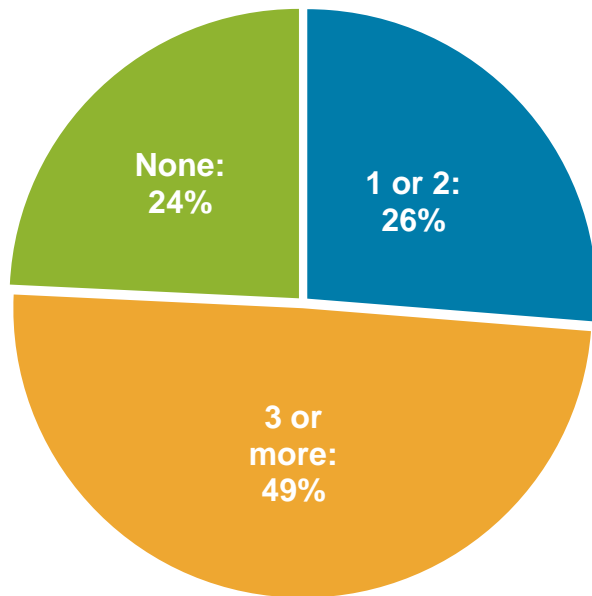
Low-income Latino immigrants are more likely than those born in the U.S. to work in construction (27% vs. 7%) or transportation/ utilities (10% vs. 5%), but less likely to work in manufacturing (10% vs. 19%).

# Hardships

**Nearly half of low-income Latinos report experiencing three or more hardships in the last year. Low-income Latino households were more likely to experience job-related hardships than low-income White and Black households.**

**Almost half of low-income Latinos say they experienced 3 or more hardships. In particular, 1 in 3 report falling behind on their housing payments, 31 percent had their wages or hours reduced, and 1 in 4 needed to fill a prescription but could not.**

**Multiple Hardships for Low-Income Latinos (≤200% FPL)**



**Economic**

34% Cut back on buying back-to-school supplies and clothes

31% Had hours, wages or tips reduced

26% Lost job

12% Received assistance from charity/religious/community organization

**Food**

18% Often skipped meals because there wasn't enough money to buy food

21% Received free food or meals from family or friends

13% Went hungry because there wasn't enough money to buy food

17% Received free food or meals from a food pantry, soup kitchen, or meal program

**Health**

23% Had your health care costs increase

15% Had your health care coverage reduced

26% 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**

33% Fell behind in rent or mortgage in the last year

24% Had either the gas, electricity, or telephone turned off because the bill was not paid

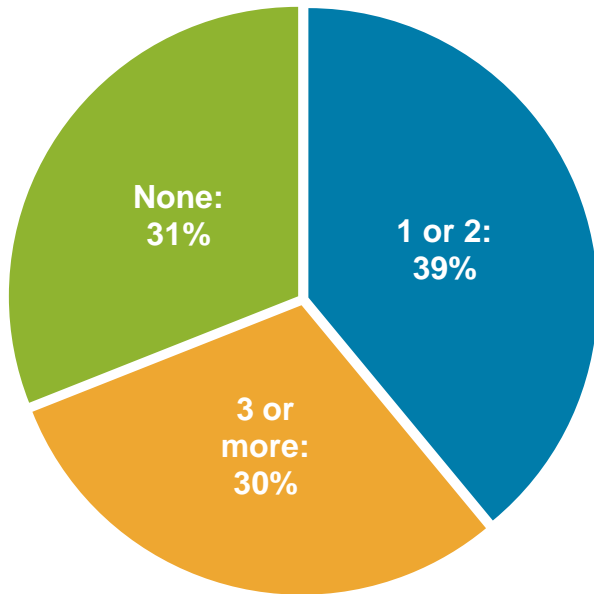
16% Moved in with other people even for a little while because of financial problems

17% Been threatened with foreclosure or eviction

5% 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

# Thirty percent of moderate to higher-income Latinos also say they have experienced 3 or more hardships. One in 5 fell behind in housing payments, and over a third had their health care costs increase.

**Multiple Hardships for >200% FPL Latinos**



### Economic

17% Cut back on buying back-to-school supplies and clothes

17% Had hours, wages or tips reduced

18% Lost job

8% Received assistance from charity/religious/community organization

### Food

12% Often skipped meals because there wasn't enough money to buy food

12% Received free food or meals from family or friends

7% Went hungry because there wasn't enough money to buy food

4% Received free food or meals from a food pantry, soup kitchen, or meal program

### Health

35% Had your health care costs increase

12% Had your health care coverage reduced

16% Needed to fill a prescription but couldn't because of a lack of money or insurance

13% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

### Housing

20% Fell behind in rent or mortgage in the last year

13% Had either the gas, electricity, or telephone turned off because the bill was not paid

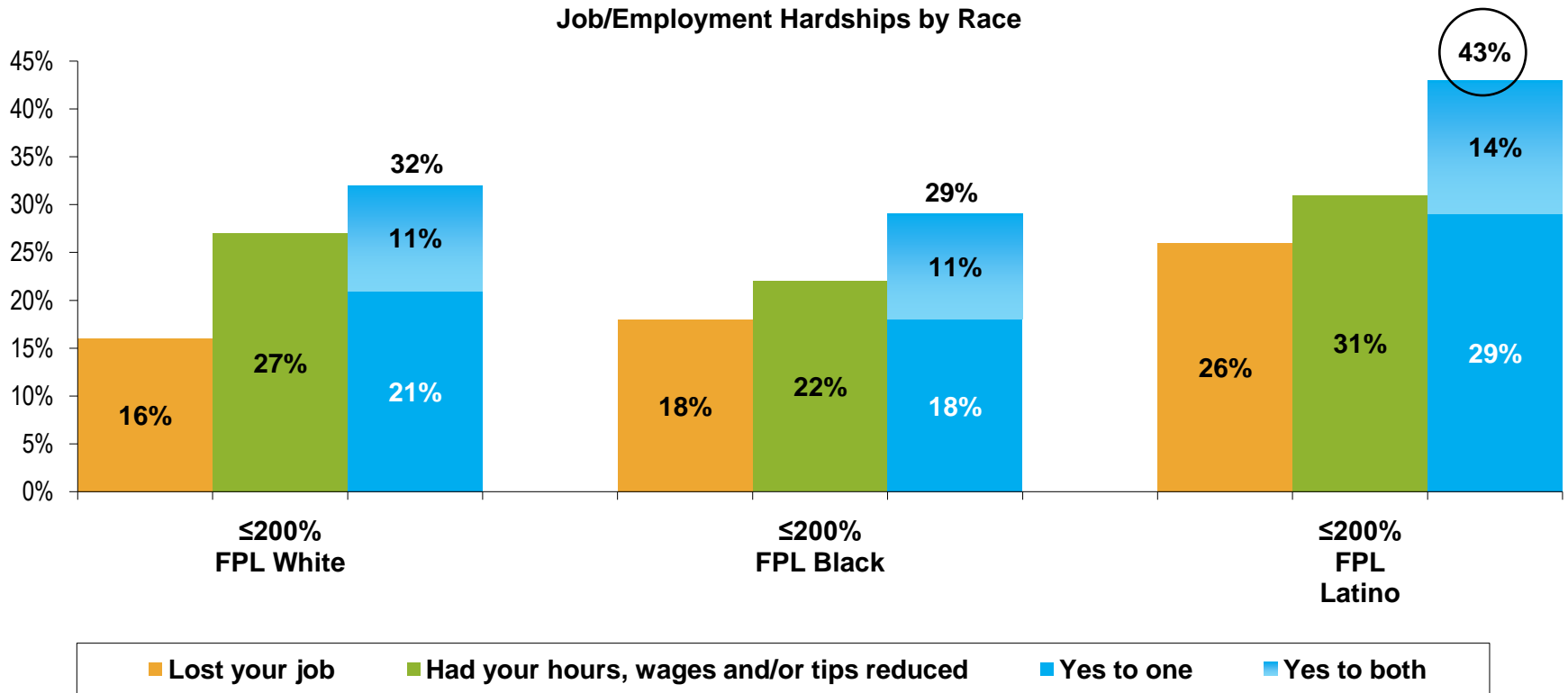
8% Moved in with other people even for a little while because of financial problems

13% Been threatened with foreclosure or eviction

- 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

**Low-income Latinos were hit the hardest by the recession in terms of employment. More than 4 in 10 low-income Latinos either had their hours, wages, and/or tips reduced, or lost their jobs—or both—in the past year.**

**Job/Employment Hardships by Race**



# Savings, Debt and Future Economic Security

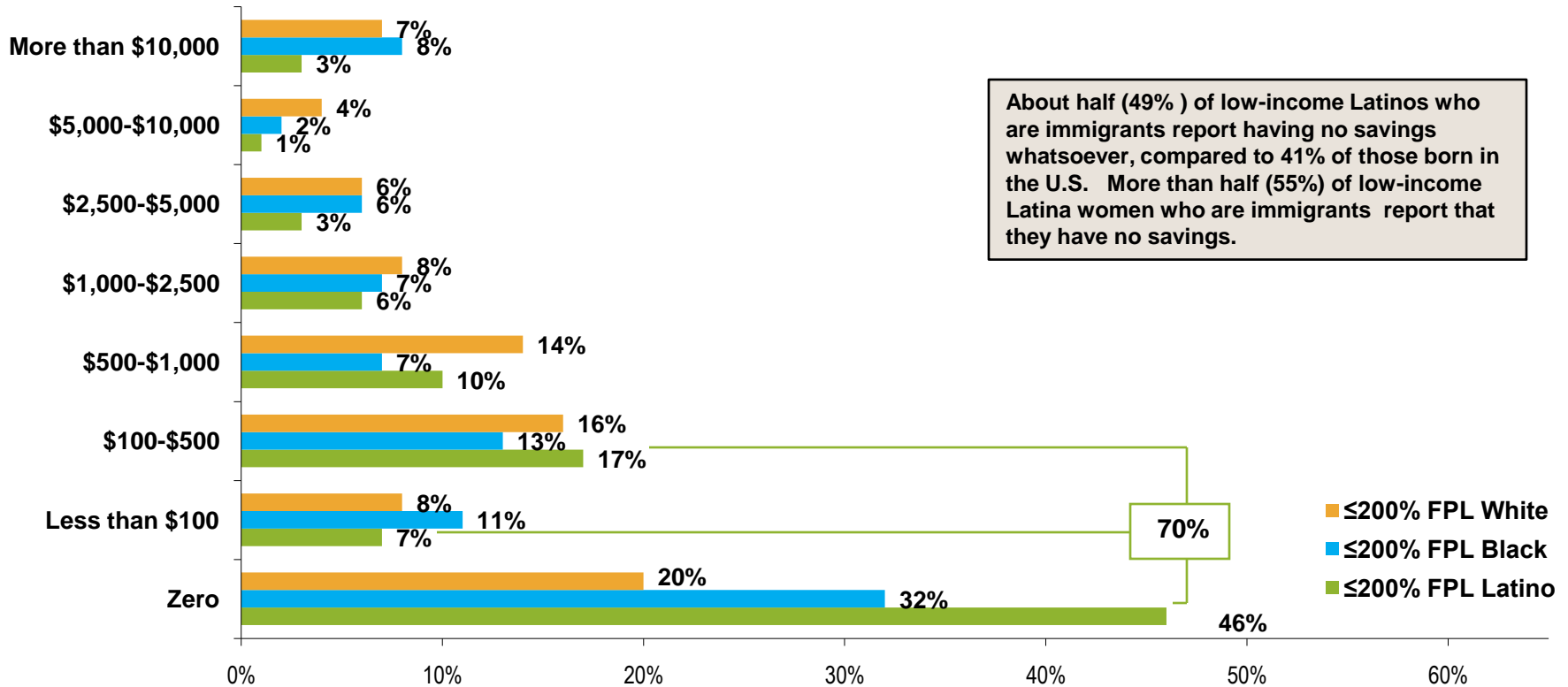
**Nearly half of low-income Latinos report zero savings, while most report less than \$500. However, they are less likely to have credit card debt than Whites or Blacks.**

**Low-income Latinos – especially low-income immigrant Latinos – are concerned that they or someone in their household will be out of a job or not working enough hours to make ends meet in the next 12 months. They are also concerned about their future health costs, future retirement security, and having enough money to make ends meet.**

# Almost half of low-income Latinos say they have no money in savings, and 7 in 10 report having less than \$500.

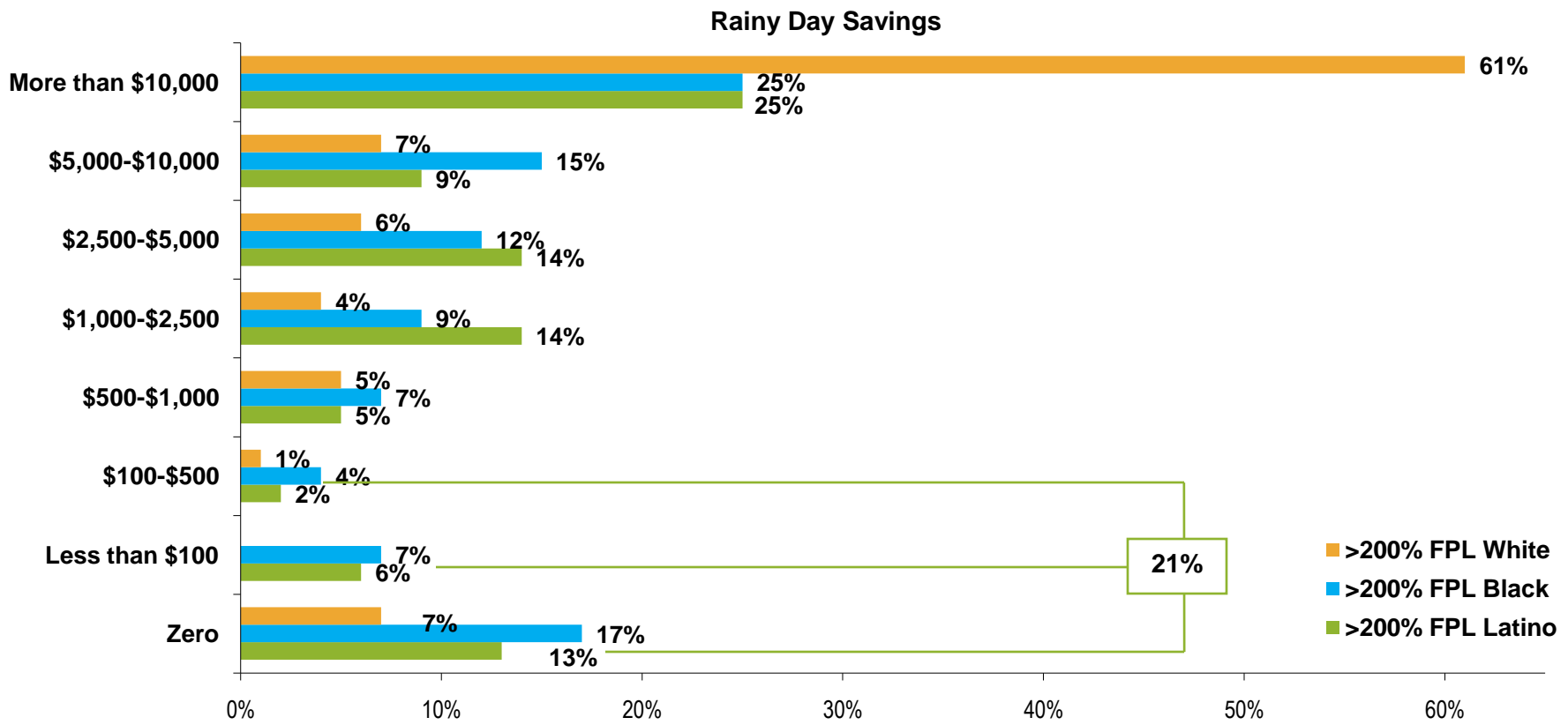
If tough times were to hit you and your family, how much money in savings do you currently have to fall back on?

Rainy Day Savings



# Moderate and higher-income minorities are much less likely to have savings than Whites. More than 2 in 10 Latinos and almost 3 in 10 Blacks above 200% FPL report having less than \$500 in savings.

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



**Across race, credit card debt is the most common type of debt, followed by medical bills. Low-income Latinos and Blacks are twice as likely as low-income Whites to owe rent or mortgage back payments.**

Low-income Latinos who are immigrants are less likely than those born in the U.S. to have debt from credit cards (30% vs. 40%).

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 White	≤200% FPL Black	≤200% FPL Latino
<b>Good Debt:</b>	<b>Student loans</b>	11%	16%	14%
	<b>Mortgage</b>	21%	14%	10%
	<b>Car loan</b>	19%	14%	10%
<hr/>				
<b>Bad Debt:</b>	<b>Tax</b>	15%	15%	11%
	<b>Credit card</b>	<b>44%</b>	<b>49%</b>	<b>34%</b>
	<b>Child support back payments</b>	2%	1%	3%
	<b>Medical bills</b>	<b>22%</b>	<b>25%</b>	<b>25%</b>
	<b>Rent and mortgage back payments</b>	<b>10%</b>	<b>22%</b>	<b>20%</b>

**Over half of moderate- to higher-income Latinos report having credit card debt. Thirty percent also have debt from medical bills, roughly double the rates for Blacks and Whites. Among moderate- to higher-income respondents, Latinos are most likely to have student loans.**

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

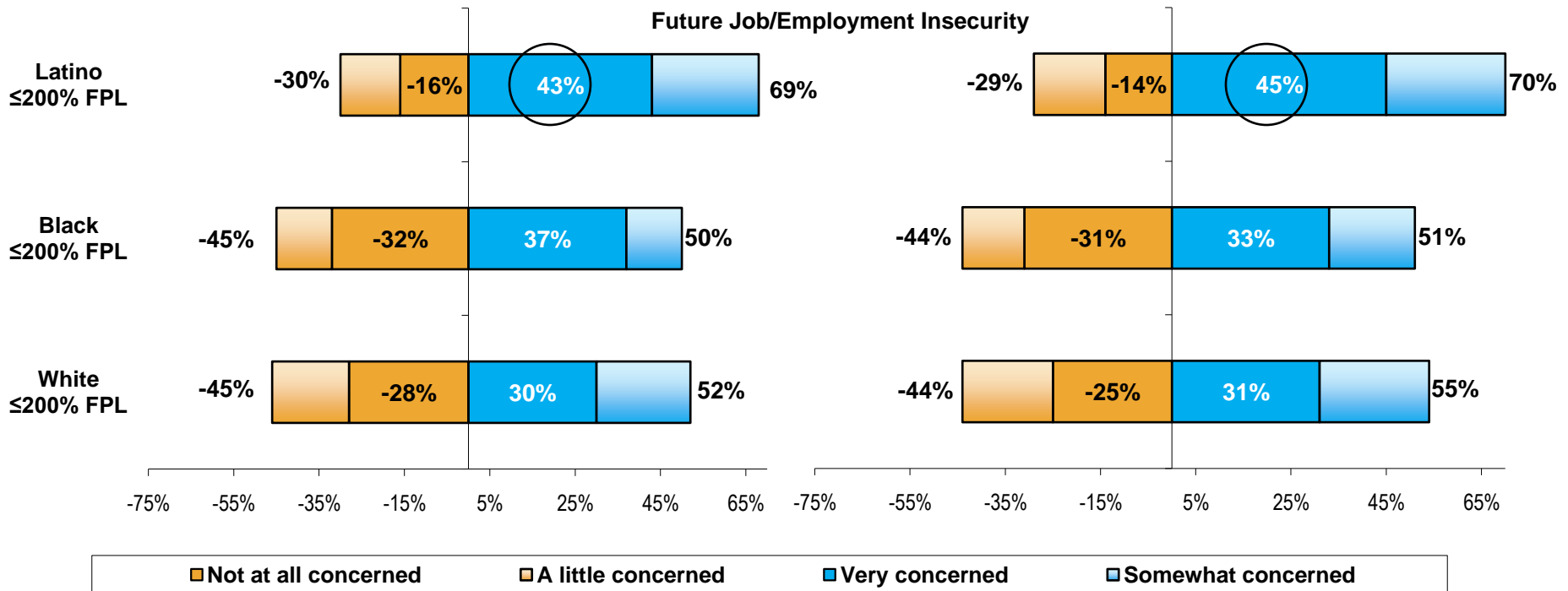
		>200% FPL White	>200% FPL Black	>200% FPL Latino
<b>Good Debt:</b>	<b>Student loans</b>	18%	21%	26%
	<b>Mortgage</b>	26%	35%	21%
	<b>Car loan</b>	13%	25%	23%
<hr/>				
<b>Bad Debt:</b>	<b>Tax</b>	14%	20%	11%
	<b>Credit card</b>	38%	67%	54%
	<b>Child support back payments</b>	0%	1%	3%
	<b>Medical bills</b>	13%	14%	30%
	<b>Rent and mortgage back payments</b>	3%	11%	16%

# Job concerns are acute among Latinos, with over 40 percent saying they are very concerned that they or someone in their household will be out of a job or not working enough hours to make ends meet in the next 12 months.

Half (51%) of Latinos in households over 200% FPL say they are concerned they or someone in their household will be out of a job, with 1 in 3 very concerned. More than half (56%) say they are concerned they or someone in their household will not be working enough hours, though intensity is lower (28% very concerned).

Thinking about the next 12 months, how concerned are you that you or someone in your household **will be out of a job**?

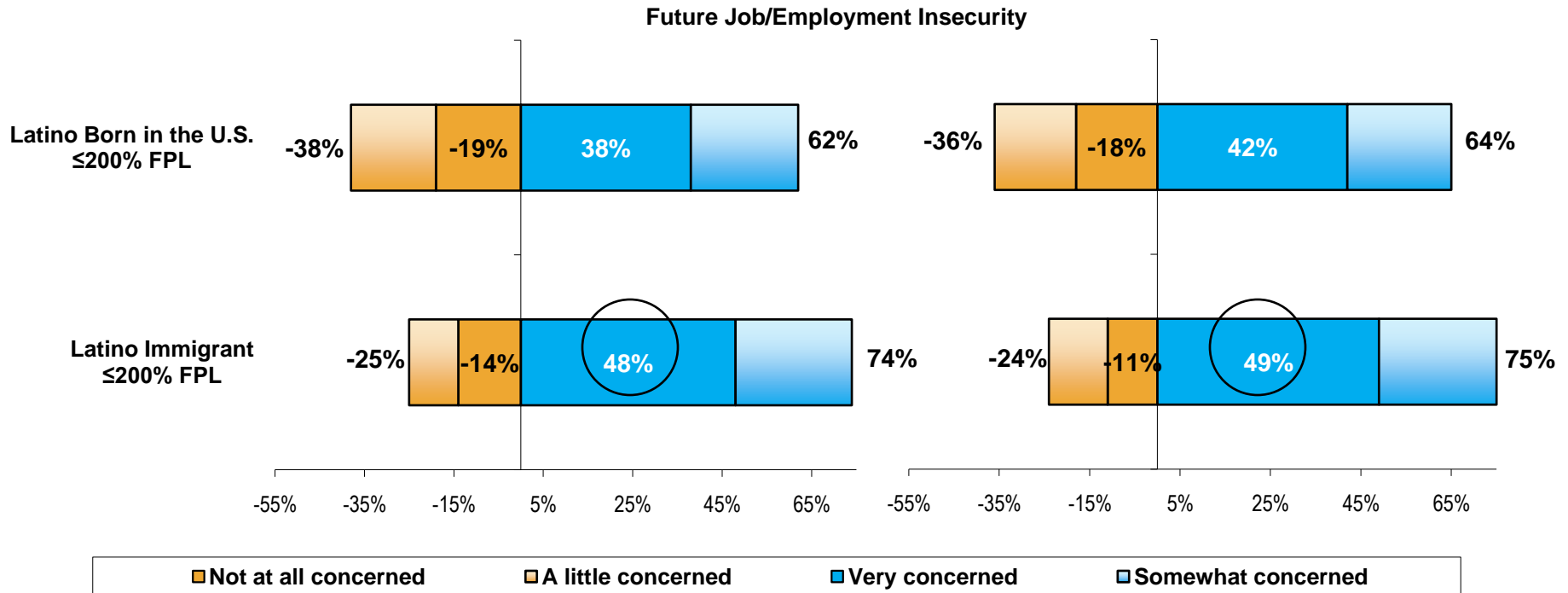
Thinking about the next 12 months, how concerned are you that you or someone in your household **will not be working enough hours to make ends meet**?



# Latino immigrants are particularly worried about their jobs. Almost half say they are very concerned that they or someone in their household will be out of a job or not working enough hours to makes ends meet in the next 12 months.

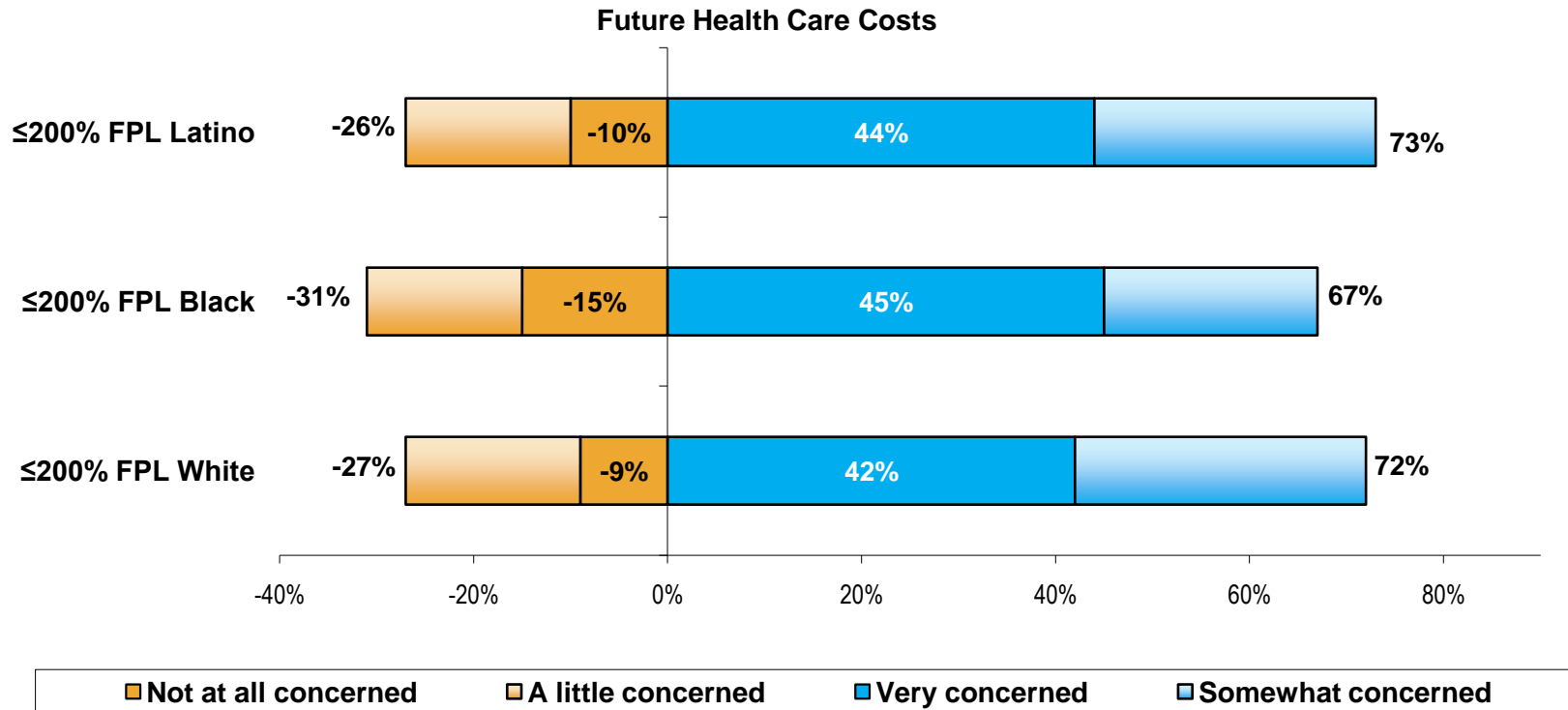
Thinking about the next 12 months, how concerned are you that you or someone in your household **will be out of a job**?

Thinking about the next 12 months, how concerned are you that you or someone in your household **will not be working enough hours to make ends meet**?



# The majority of low-income New Yorkers are concerned about future health care costs. Over 7 in 10 low-income Latinos report they are concerned.

How concerned are you about the health care costs that you and your family may face in the future – are you very concerned, somewhat concerned, a little concerned, or not concerned at all?

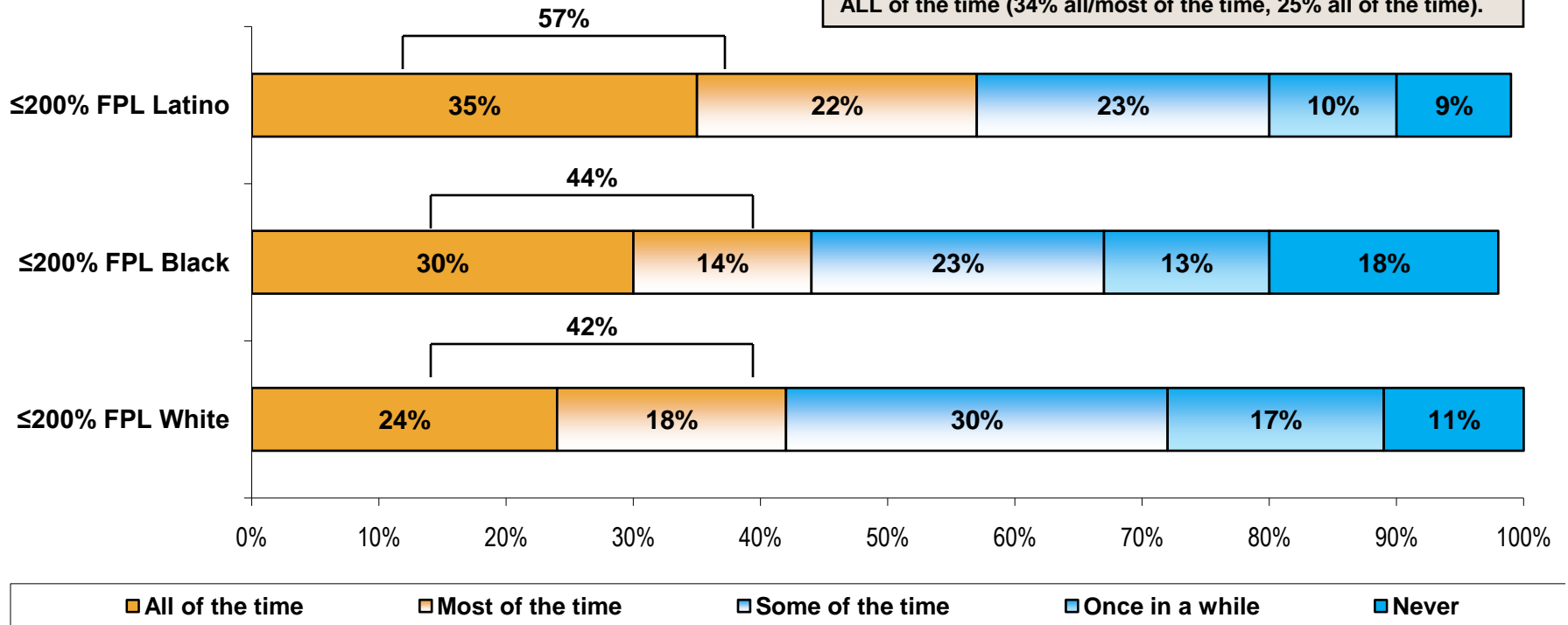


# Low-income Latinos are more likely than Whites or Blacks to frequently worry about having enough money to cover expenses and bills, with more than half worried all or most of the time.

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?

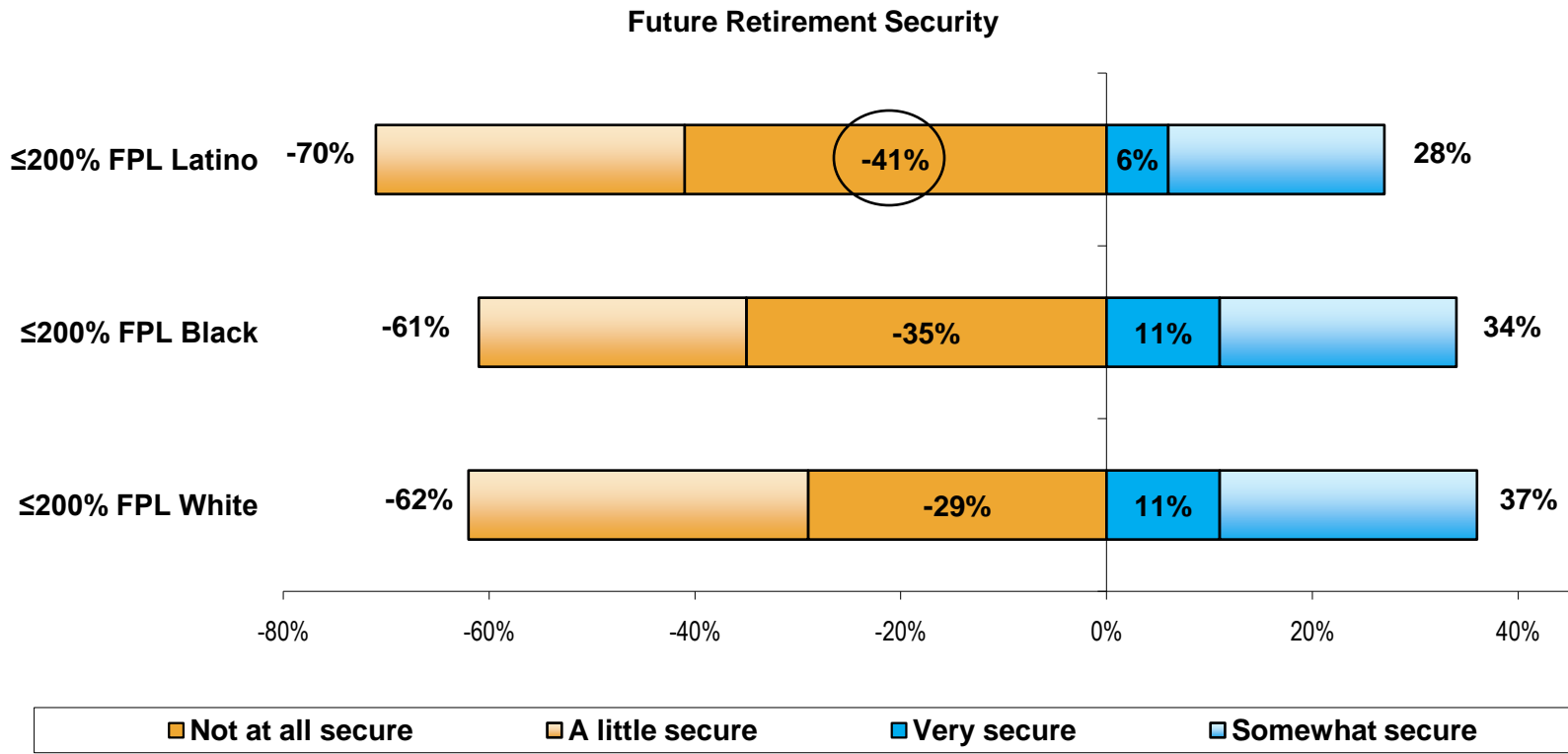
**Concern About Having Enough Money to Meet Basic Expenses**

One-quarter of moderate- to higher-income Latinos say they worry about not having enough money to meet basic expenses ALL of the time (34% all/most of the time, 25% all of the time).



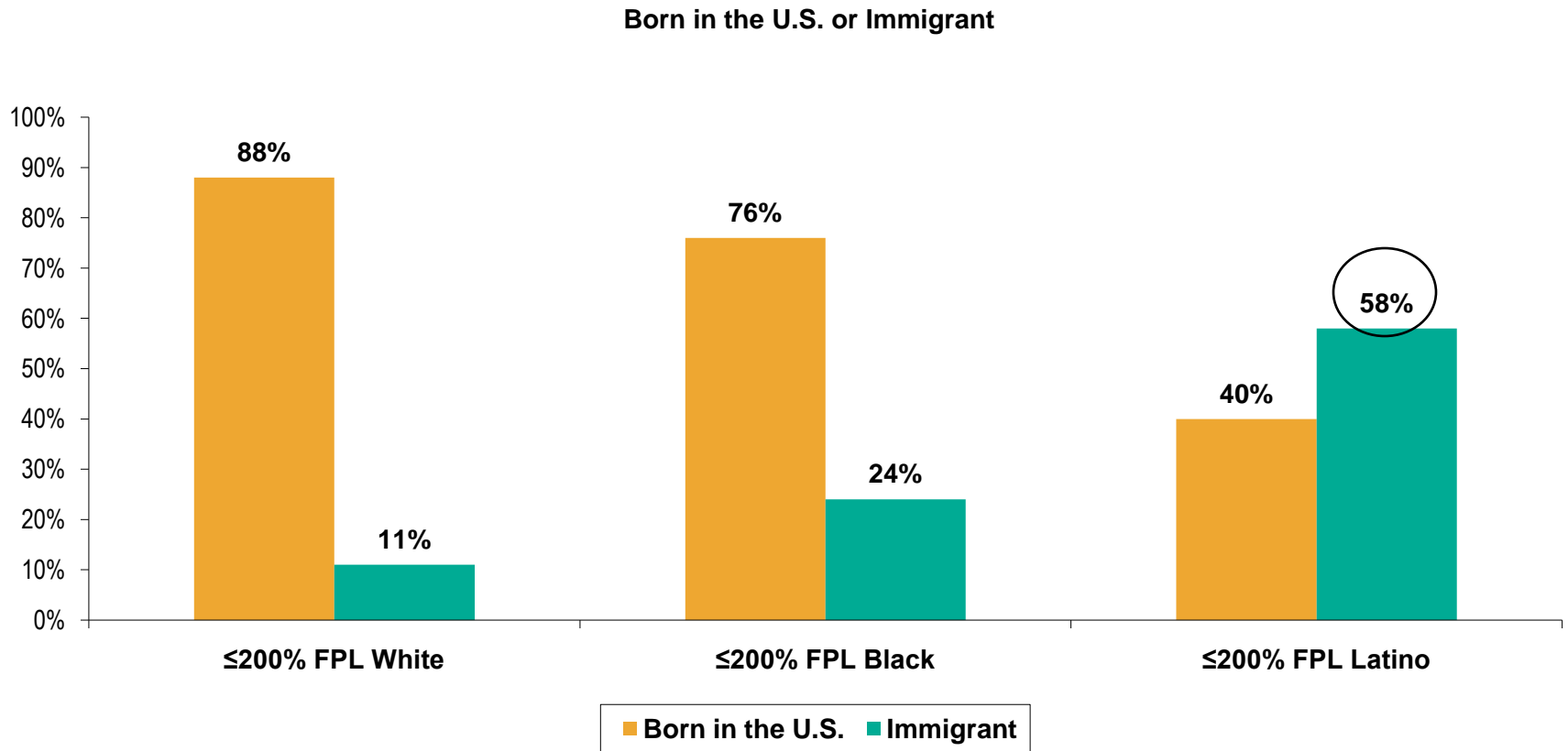
# Overall insecurity about future retirement needs—as well as the intensity of insecurity—is greatest among low-income Latinos. Seven in 10 low-income Latinos feel not at all secure/a little secure about their retirement.

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?



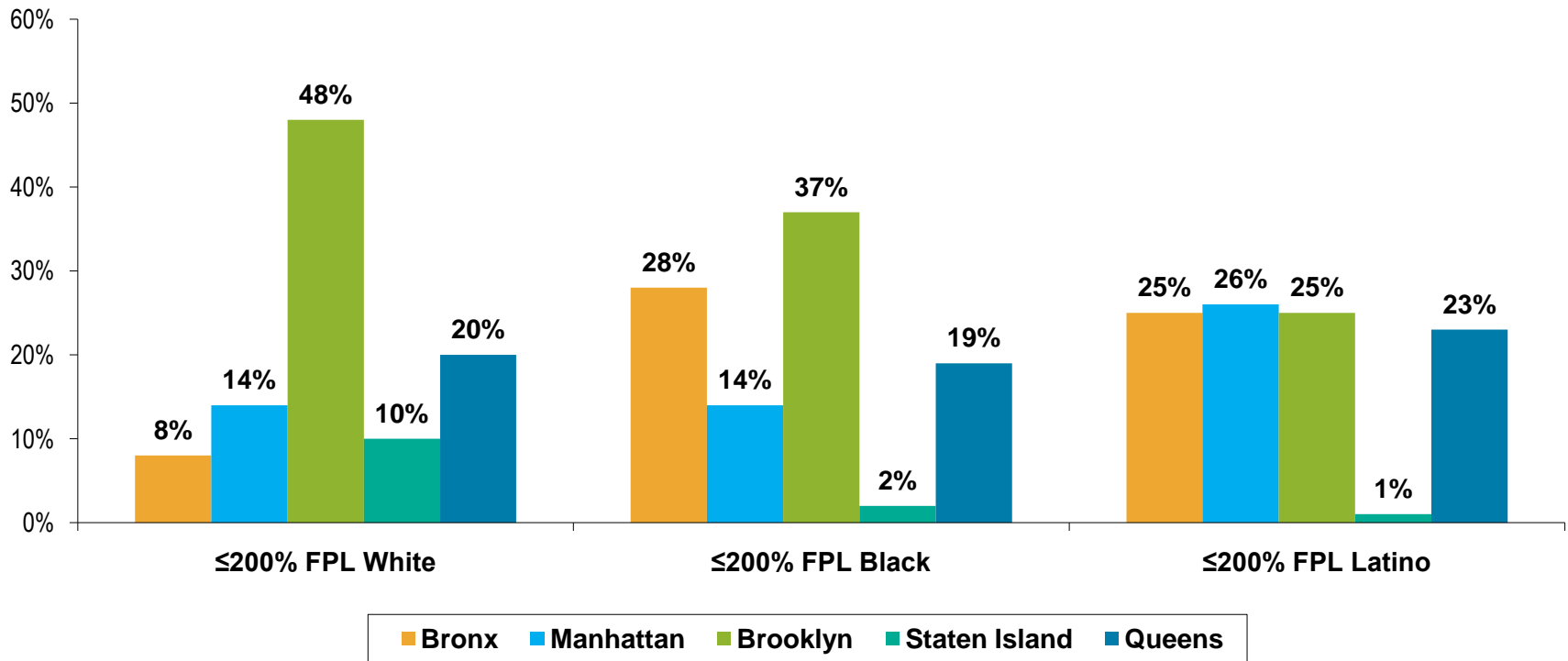
# Demographics

# More than half of low-income Latinos living in New York City were born outside of the United States.



## Low-income Latinos are fairly evenly distributed across 4 of the 5 boroughs, while a plurality of low-income Whites and Blacks surveyed live in Brooklyn.

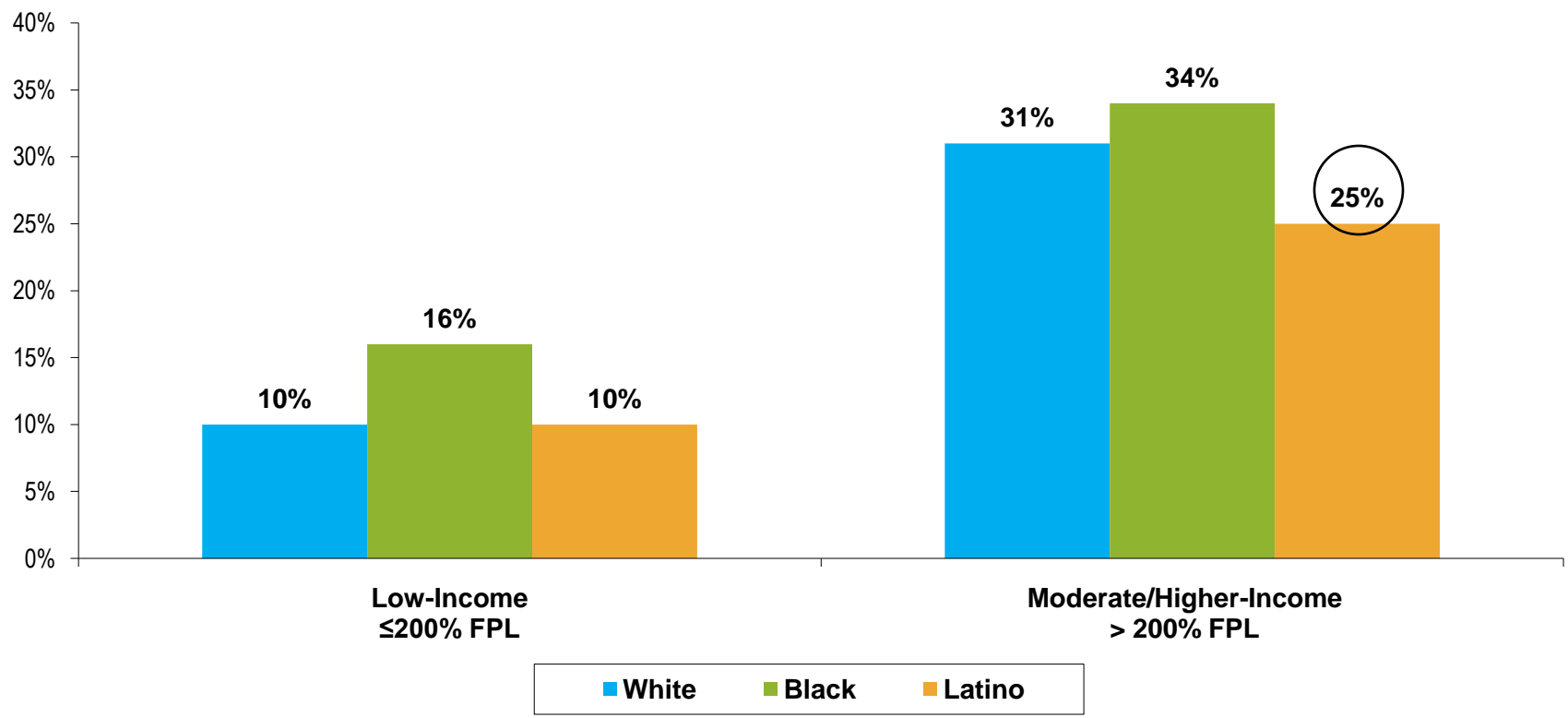
Race by Borough



# Low-income Latinos and Whites are less likely than low-income Blacks to be in households with union members. Among moderate- to higher-income workers, Latinos are least likely to be in union households.

Are you or is any member of your household a member of a teachers' association or a labor union?

### Union Households



# Acknowledgements

- ❖ 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.
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