

The Unheard Third 2009: Job Loss, Economic Insecurity, and a Decline in Job Quality

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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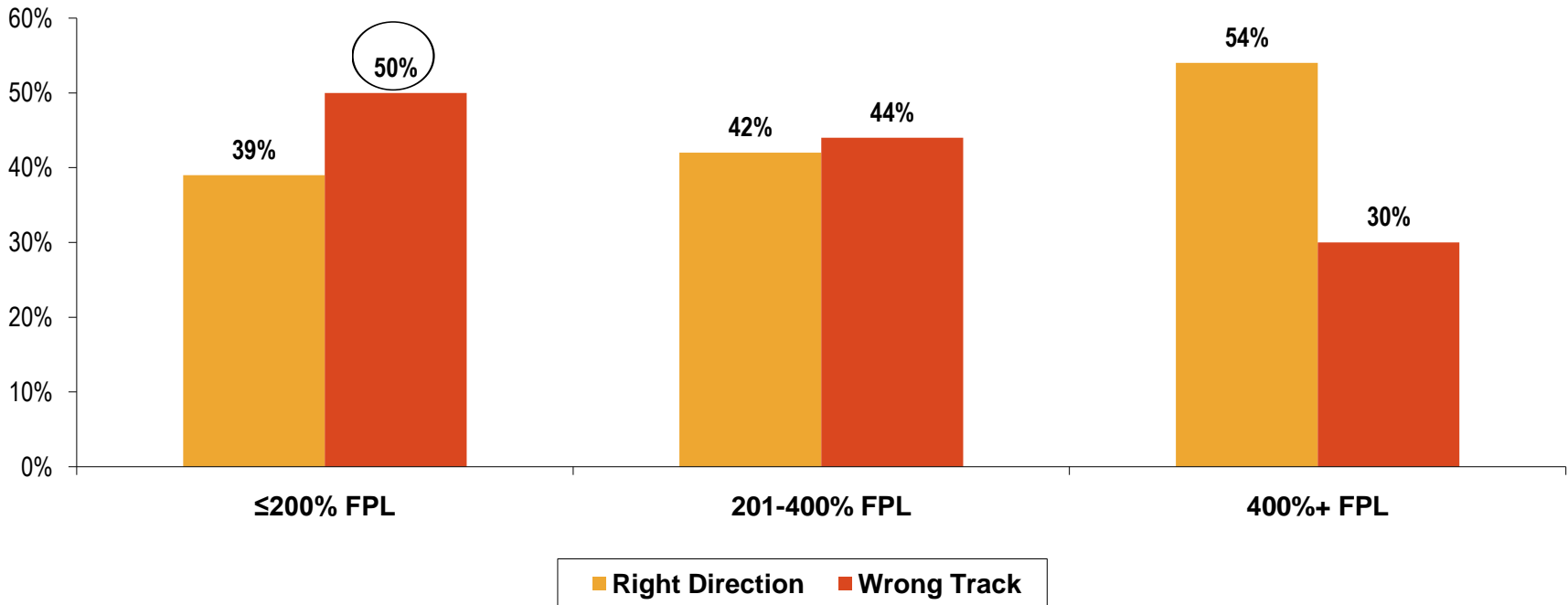
New York City Problems, Voting Priorities, and Personal Worries

The economy (including health care) and employment top the list of New Yorkers' concerns for the city and for themselves, much more so in 2009 than in years past. The economy will also most influence New Yorkers' voting decisions in November.

Half of low-income New Yorkers think things in the city are off on the wrong track.

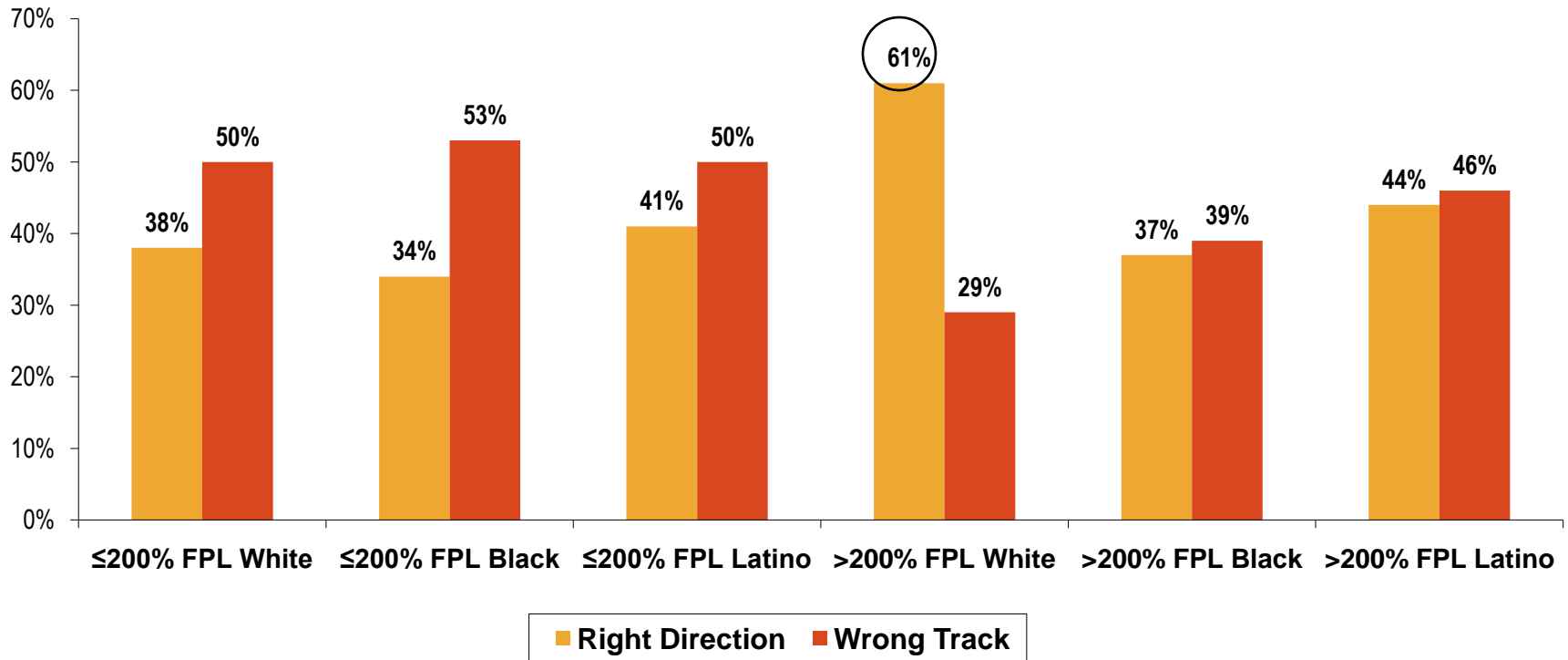
Compared to 2008, low-income residents prove more positive about the direction of the city, while moderate to higher-income residents hold more steady in their views.

Things in NYC: Right Direction or Wrong Track



Moderate- to higher-income Whites are most positive about the direction of the city. Others are either split or more likely to think things in New York City are off on the wrong track.

NYC: Right Direction or Wrong Track



Regardless of income, New Yorkers are more likely to think that public schools are headed in the right direction than they were in 2005. They are most positive about public schools and most negative about the economy and jobs.

% Right Direction						
	≤200% FPL			200%+ FPL		
	2005	2009	Δ	2005	2009	Δ
Public schools	26%	46%	+20	30%	51%	+21
Public transportation[†]	-	34%	-	-	46%	-
Access to health care	26%	42%	+16	30%	33%	+3
Homelessness[‡]	14%	22%	+8	20%	26%	+6
Family homelessness^{†‡}	-	17%	-	-	28%	-
Affordable housing	13%	22%	+9	26%	23%	-3
Economy and jobs	21%	17%	-4	36%	25%	-11

[†] Questions not asked in 2005

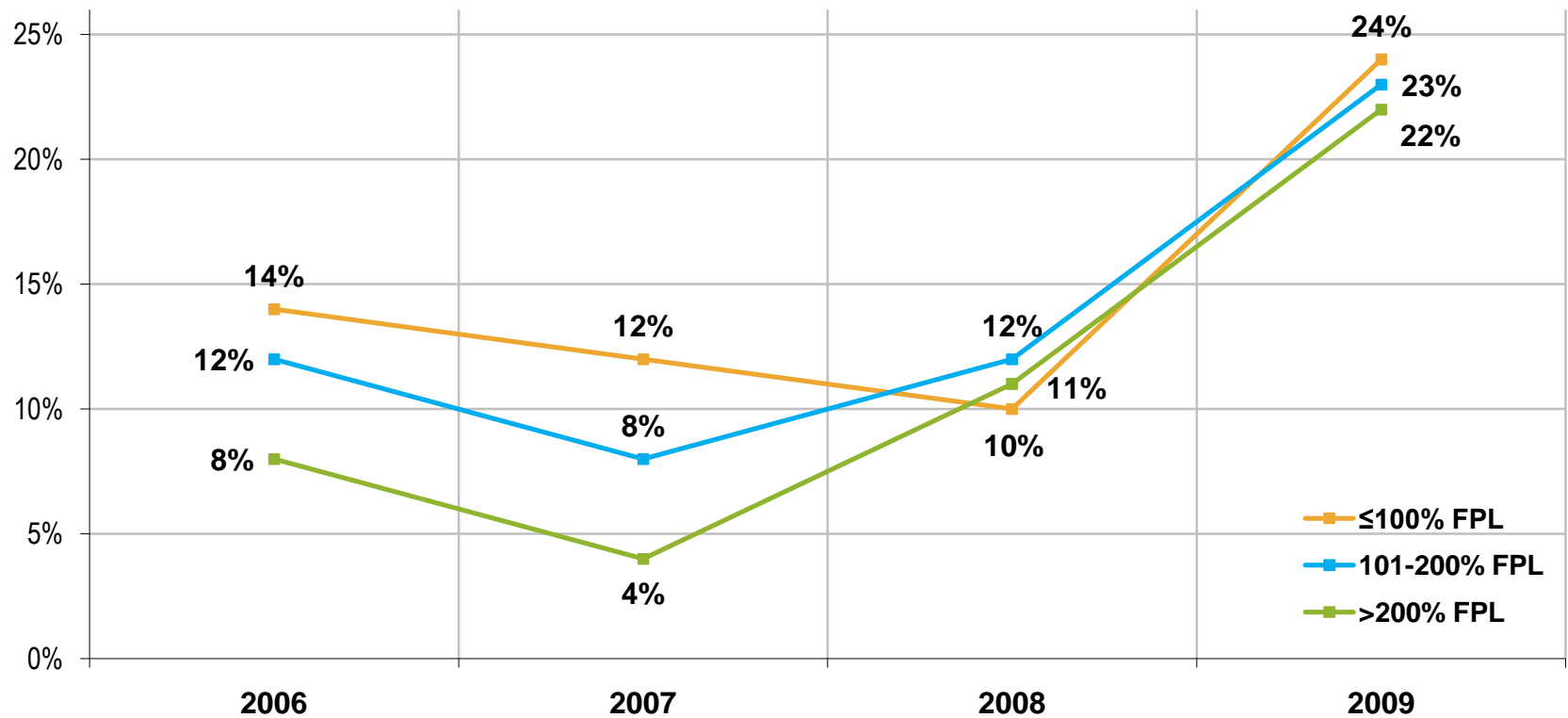
[‡] Split-sampled question

New Yorkers at all income levels list employment/lack of jobs and the economy as the top problems facing the city.

Biggest Problem Facing NYC Today (volunteered responses)			
	≤200% FPL	201-400% FPL	400%+ FPL
Employment/lack of jobs	23%	27%	17%
Economy/finances/money problems	23%	21%	20%
Public safety (crime, guns, drugs, gangs, violence)	13%	8%	3%
Housing/affordable housing	9%	7%	6%
Education/schools	3%	3%	12%
Transportation/infrastructure	4%	5%	7%
Cost of living/income gap	2%	6%	4%
Taxes	3%	3%	4%
Health care/insurance/prescriptions drugs	2%	2%	5%
Overcrowding	2%	3%	1%
Poverty/homelessness	2%	1%	3%
State government	1%	1%	4%

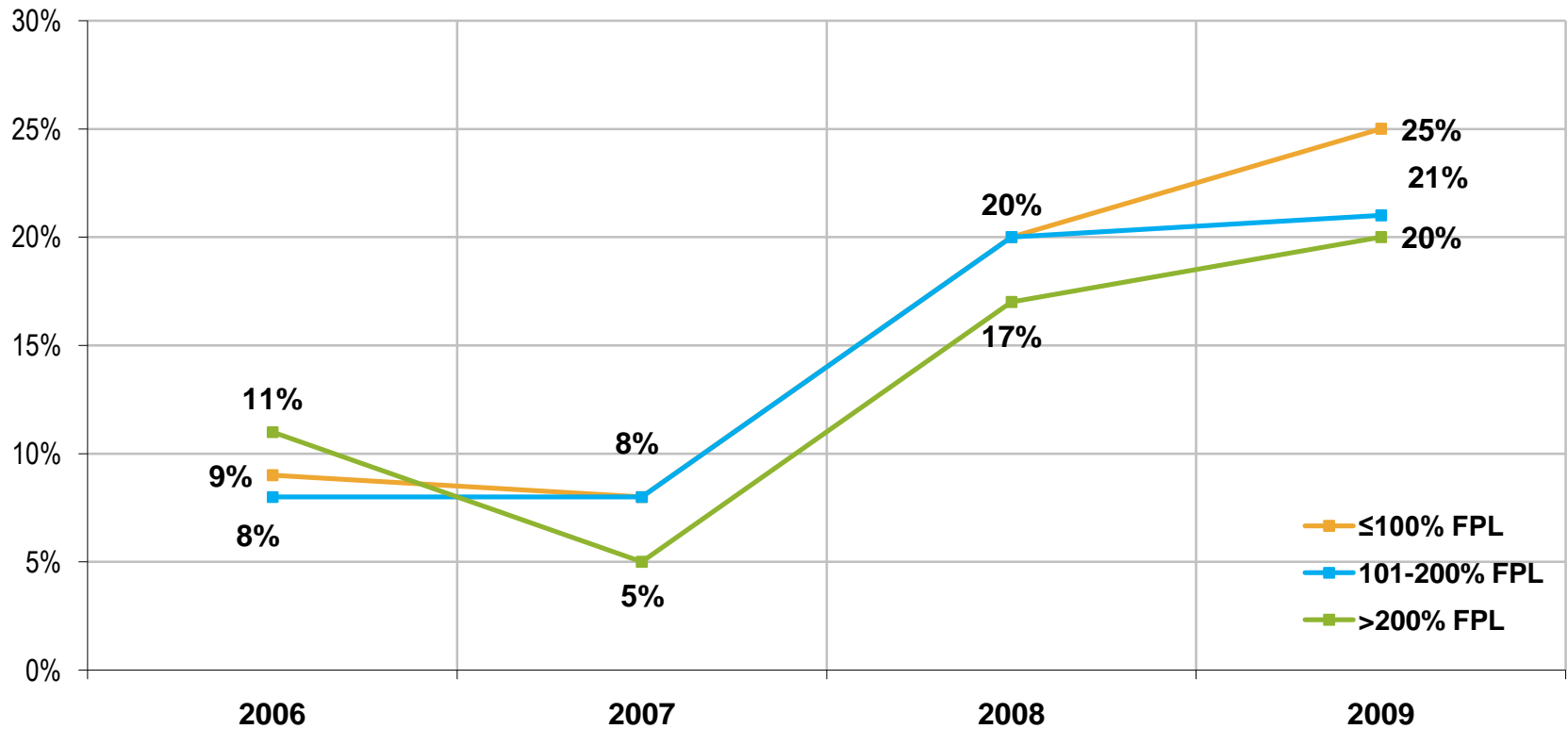
Concerns about employment and the lack of jobs in 2009 are much higher than in the past few years.

Biggest Problem Facing NYC: Employment/Lack of Jobs



While New Yorkers above 100% FPL hold steady in their views on the economy, the lowest income residents are more likely than in 2008 to say the economy is the biggest problem facing NYC.

Biggest Problem Facing NYC: The Economy



New Yorkers' concerns about the economy and jobs extend to the voting booth, with these issues dominating the list of what will affect their voting decision in the upcoming mayoral election.

When deciding which candidate you will support for Mayor in the upcoming election, what issue affecting New York City will have the most influence on your voting decision?† (volunteered responses)

Top Voting Issue (volunteered responses)			
	≤200% FPL	201-400% FPL	400%+ FPL
Jobs/unemployment/economy	27%	30%	26%
Education	9%	10%	15%
Personal traits-honest/integrity/credibility	6%	5%	15%
Taxes	5%	12%	7%
Crime/security	7%	3%	4%
Health care/prescription drugs	3%	9%	2%
Housing	4%	5%	3%
Anti-Bloomberg mentions	2%	3%	7%
Transportation	3%	2%	2%
Help the middle class/senior citizens/Social Security	1%	3%	1%
Cost of food/living/energy costs/rising prices	1%	1%	3%
(Other)	3%	3%	8%
(Don't know)	25%	13%	5%

† Split-sampled question

Similarly, when selecting from a lists of issues, New Yorkers choose the economy as the issue that will most influence their vote for Mayor. Those under 400% FPL also say jobs programs for the unemployed will affect their decision.

When deciding which candidate you will support for Mayor in the upcoming election, what issue affecting New York City will have the most influence on your voting decision?†

Top Voting Issue (selected from list)			
	≤200% FPL	201-400% FPL	400%+ FPL
The economy	21%	26%	27%
Jobs programs for the unemployed	16%	15%	8%
Affordable housing	15%	9%	9%
Education	10%	12%	11%
Affordable health insurance	8%	6%	10%
Reducing poverty	7%	7%	6%
Tax cuts	4%	8%	6%
The budget	4%	4%	6%
City security	4%	5%	4%
Public transportation	4%	4%	2%
(Other)	1%	3%	6%
(Don't know)	6%	1%	4%

Among low-income residents, affordable housing will be especially important to Black residents when they vote this fall (19 percent compared to 10 percent for Whites and 13 percent for Latinos). Education also stands out more among low-income Blacks than among Whites and Latinos (16 percent, 8 percent and 9 percent, respectively).

† Split-sampled question

Finding or keeping a job, health care and prescription drugs and public safety are among the top concerns for residents below 400% FPL. Higher-income New Yorkers say they are worried about health care and prescription drugs as well as retirement security.

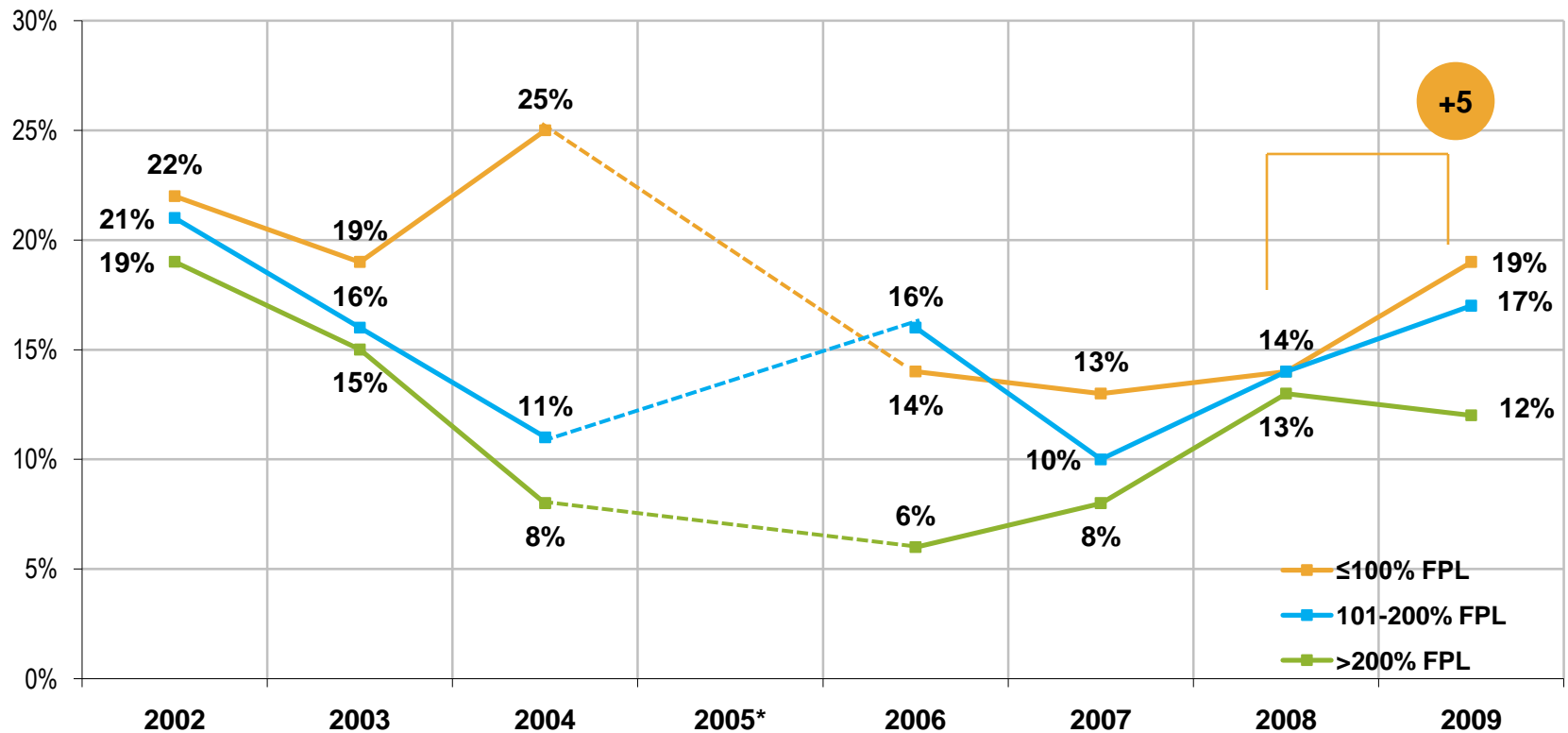
Top Personal Worry (selected from list)			
	≤200% FPL	201-400% FPL	400%+ FPL
Health care and prescription drugs	12%	19%	17%
Finding or keeping a job	18%	12%	11%
Crime, drugs and gangs	16%	14%	11%
Retirement security	6%	11%	24%
Housing	13%	8%	5%
Fear of another terrorist attack	5%	6%	10%
Schools	5%	4%	8%
Debts and credit card debt	4%	9%	5%
Getting enough hours to support my family	8%	5%	2%
The wages and benefits at work	5%	7%	3%
Child care	1%	-	2%

Low-income working mothers have several acute concerns, including finding or keeping a job, safety and getting enough hours to support their families. Finding or keeping a job is more likely to be a concern for low-income minorities than Whites.

Top Personal Worry (selected from list)					
	≤200% White	≤200% Black	≤200% Latino	≤200% Working Women No Kids	≤200% Working Custodial Moms
Health care and prescription drugs	15%	13%	10%	15%	6%
Finding or keeping a job	13%	19%	21%	13%	20%
Crime, drugs and gangs	20%	17%	13%	17%	17%
Retirement security	5%	7%	5%	9%	4%
Housing	10%	13%	15%	13%	14%
Fear of another terrorist attack	5%	4%	5%	4%	4%
Schools	2%	4%	5%	6%	5%
Debts and credit card debt	7%	4%	2%	3%	7%
Getting enough hours to support my family	6%	7%	12%	6%	14%
The wages and benefits at work	5%	5%	5%	7%	5%
Child care	2%	-	1%	2%	3%

Among residents below 200% FPL, finding or keeping a job is more likely to be a concern this year than in 2008.

Top Personal Worry: Finding or Keeping a Job



*2005 omitted due to data limitations

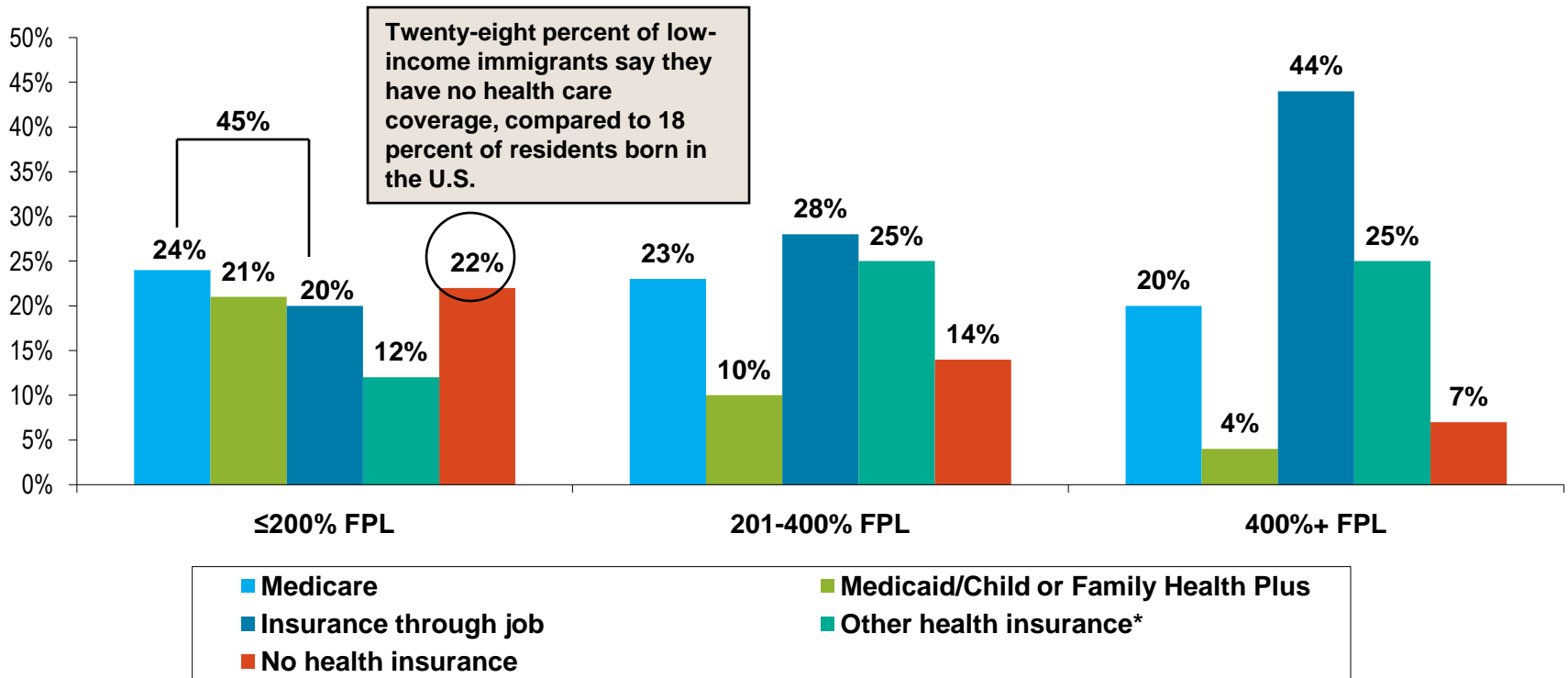
Government Support During the Economic Crisis

While access to public benefits increased in 2009, public safety net programs are not reaching all eligible New Yorkers in need. Large numbers of New Yorkers do not think they are eligible for Food Stamps—even though they are eligible.

Forty-five percent of low-income New Yorkers have health insurance through a public plan. Low-income residents are three times as likely as higher-income New Yorkers to be without health insurance.

Do you currently have health insurance like Medicare, veterans health care, Medicaid/Child Health Plus/Family Health Plus, from your own job, or other health insurance?

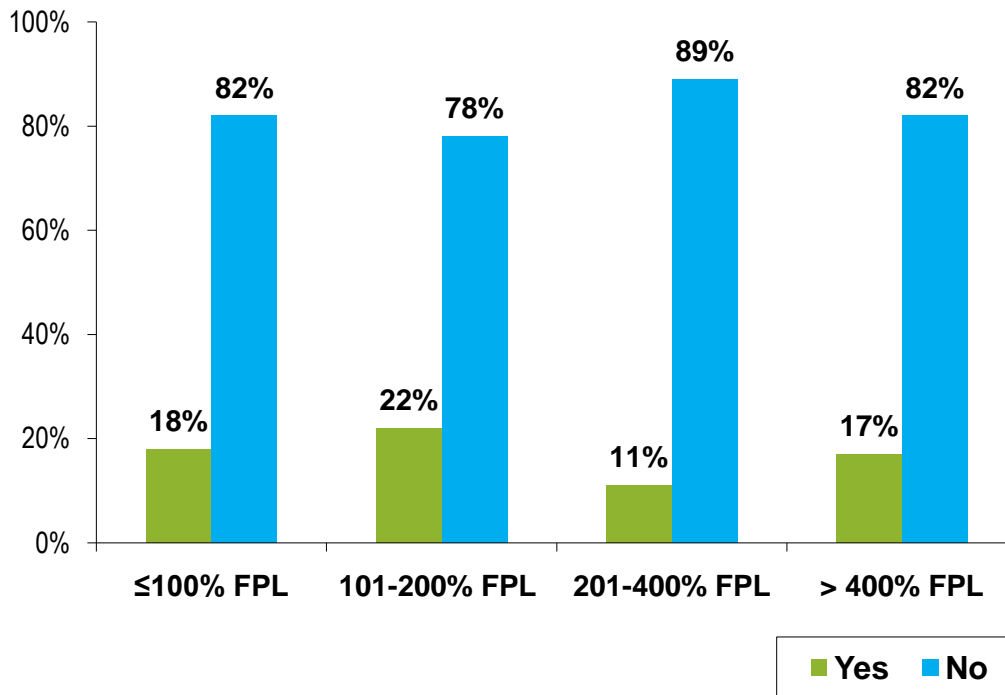
Health Care Coverage



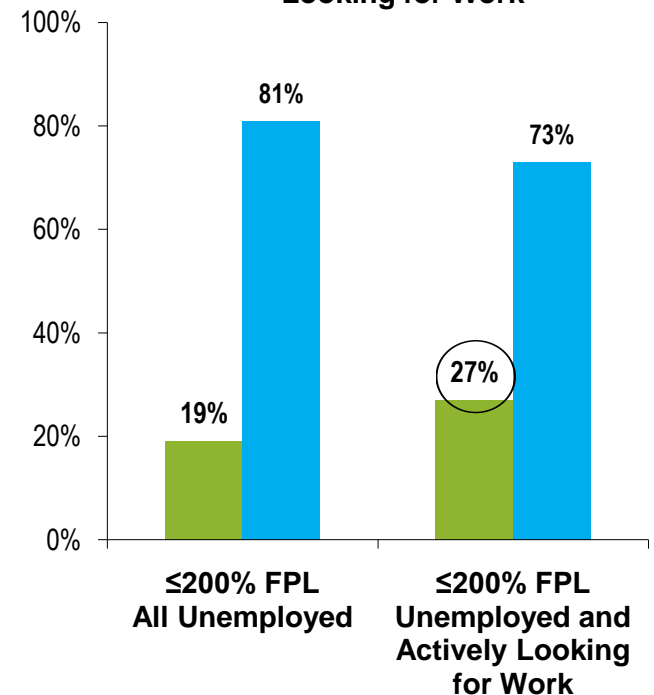
* "Other health insurance" for 201-400% FPL includes 2% of respondents who reported they receive veterans' insurance.

Less than 1 in 4 unemployed New Yorkers across all income bands report receiving unemployment insurance. For low-income New Yorkers, those who are actively looking for work are more likely to report receipt of unemployment insurance.

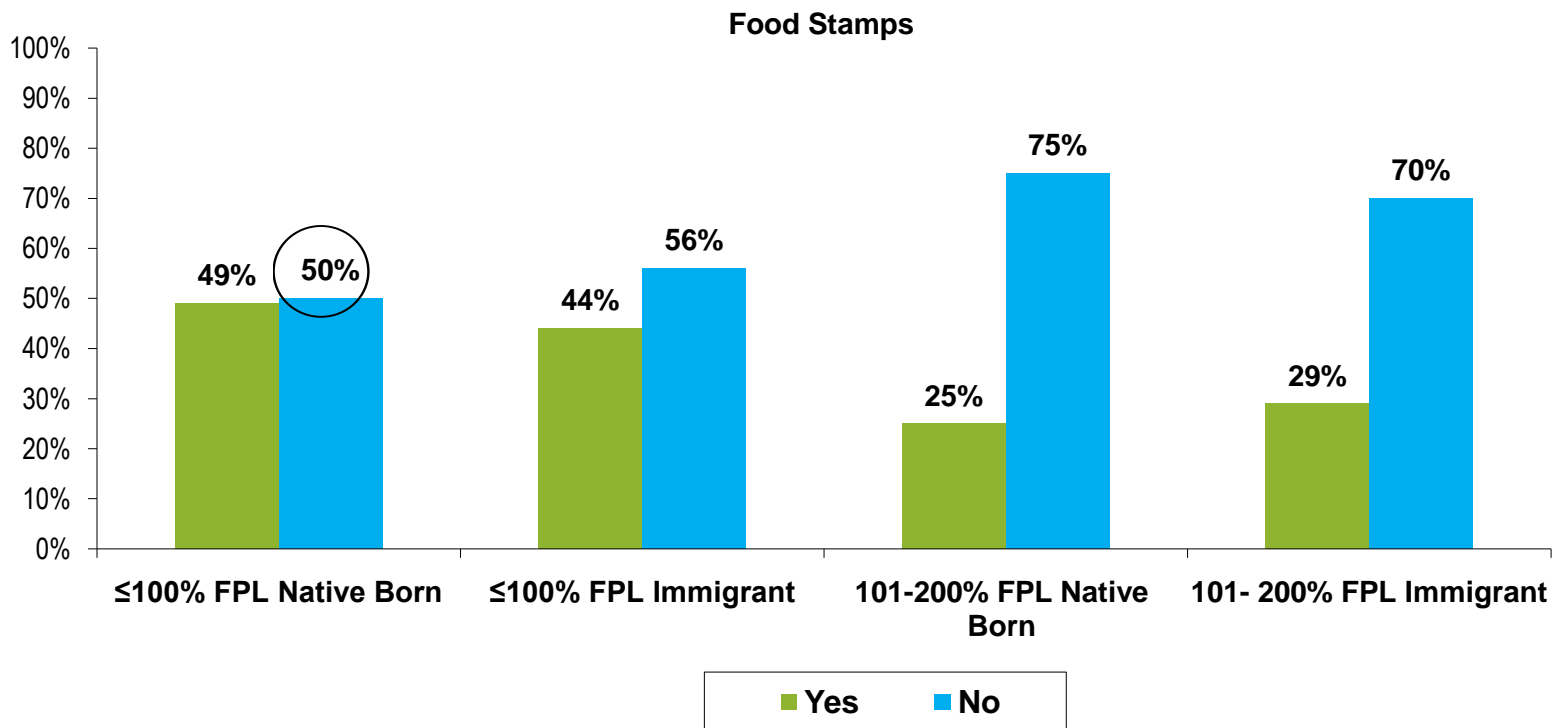
Unemployment Insurance for the Unemployed



Unemployment Insurance for the Unemployed who are Actively Looking for Work

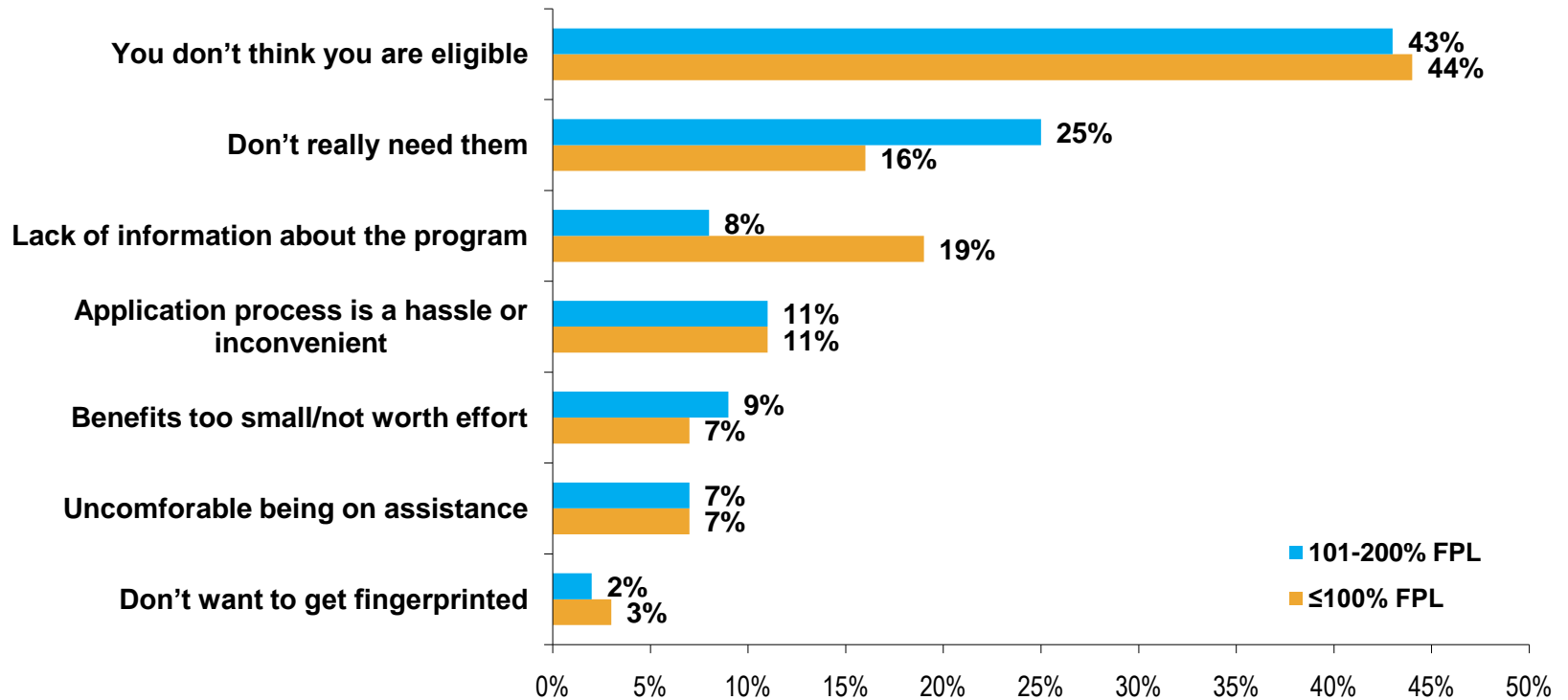


Food Stamps remain underutilized in New York City. Half of poor native-born respondents—nearly all of whom are eligible for Food Stamps—do not receive this public benefit.



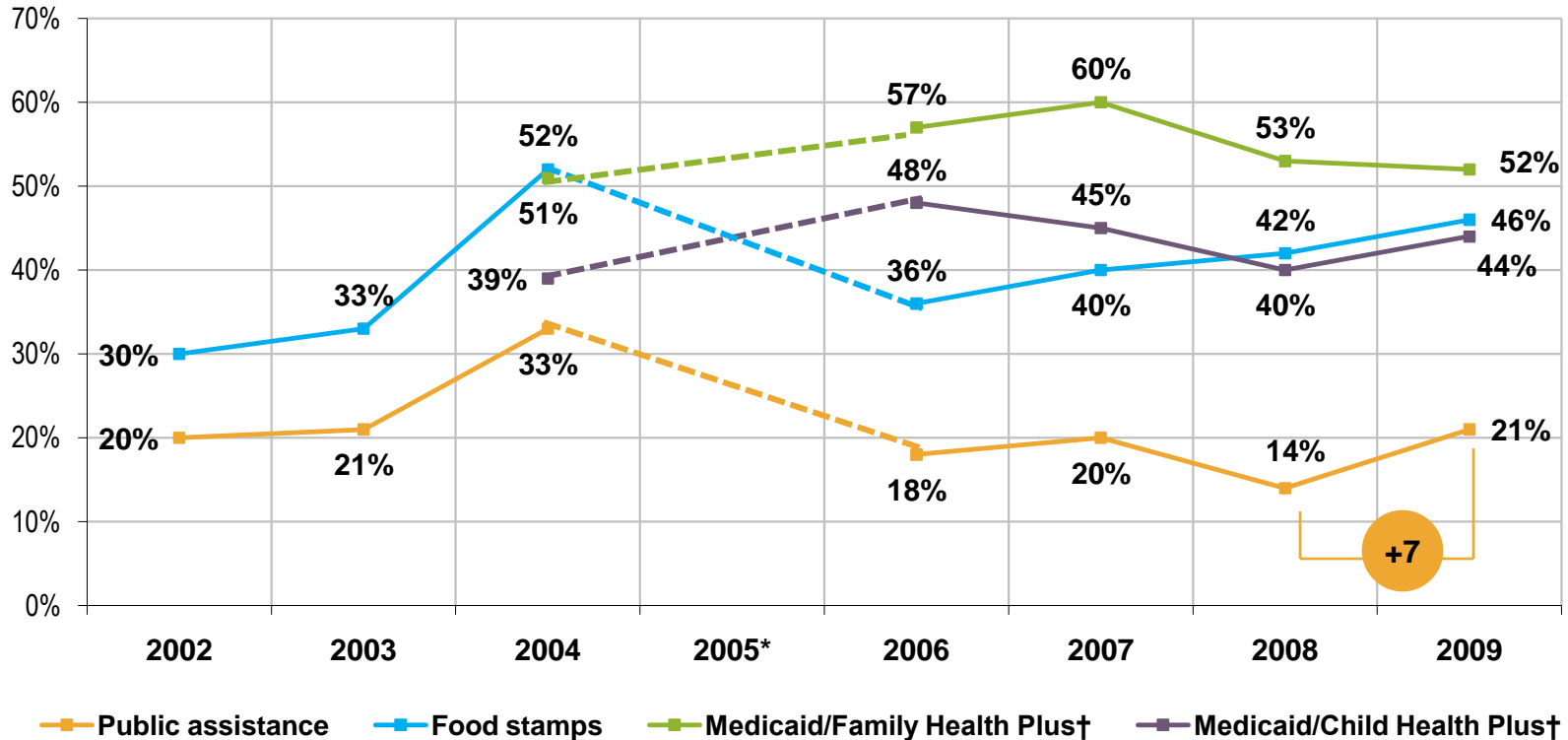
Low-income New Yorkers cite lack of eligibility as the top reason they are not receiving Food Stamp assistance right now.

You said that you or anyone in your household are currently not receiving food stamp assistance, is that because: [SELECT ALL THAT APPLY]



Public assistance among the lowest-income New Yorkers is up 50 percent from last year, from 14 percent to 21 percent.

≤100% FPL: Trends in Assistance Programs



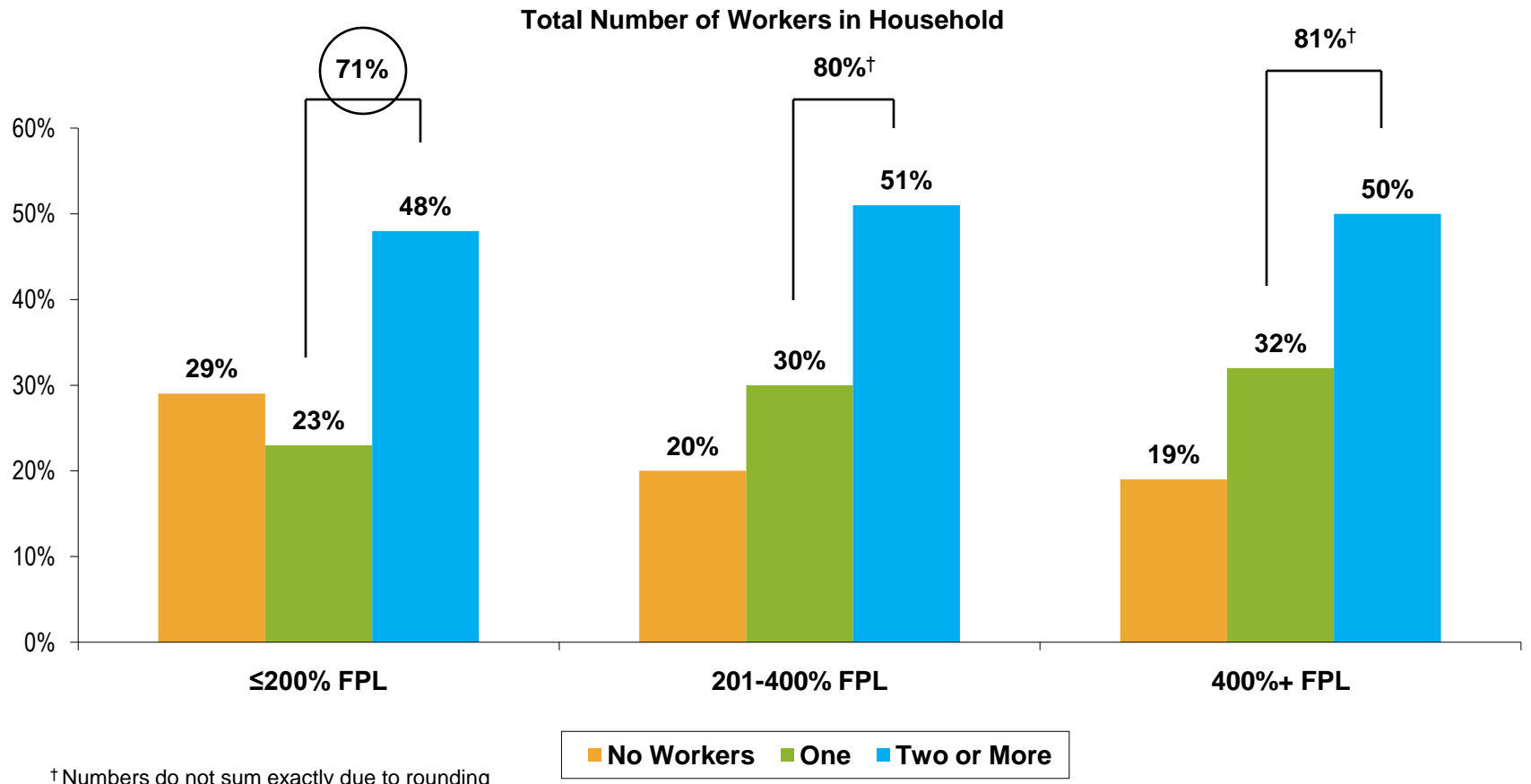
† Not asked prior to 2004. * 2005 omitted due to data limitations.

Please note that not all individuals below 100% FPL are eligible for these public benefits. The trend data, however, do indicate yearly fluctuations in public benefit access.

Employment and Employer-Sponsored Benefits

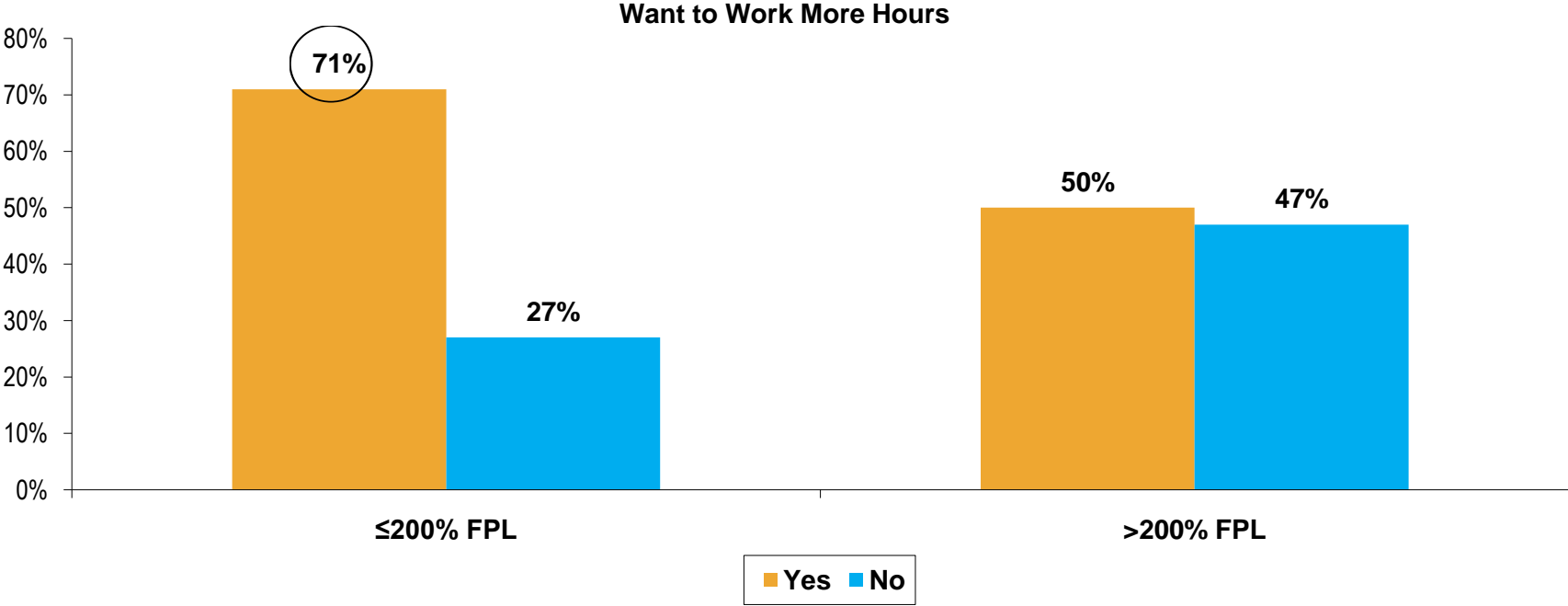
The vast majority of the unemployed say the poor job market/economy has made their search difficult. For those who remain working, job quality has declined substantially over the last year—as employer-sponsored benefits are down from 2008 levels. Low-income Latinos—who are most likely to work in non-union sectors—show the lowest level of employer-sponsored benefits.

Despite the economic crisis, the vast majority of low-income households include a worker. More than 7 in 10 households under 200% FPL have at least one worker, while almost half have two or more workers.



The vast majority (71 percent) of low-income part-time workers would like to be working more hours, compared to half of their moderate to higher-income counterparts.

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



† n size for 201-400% FPL and 400%+ too small for separate analysis

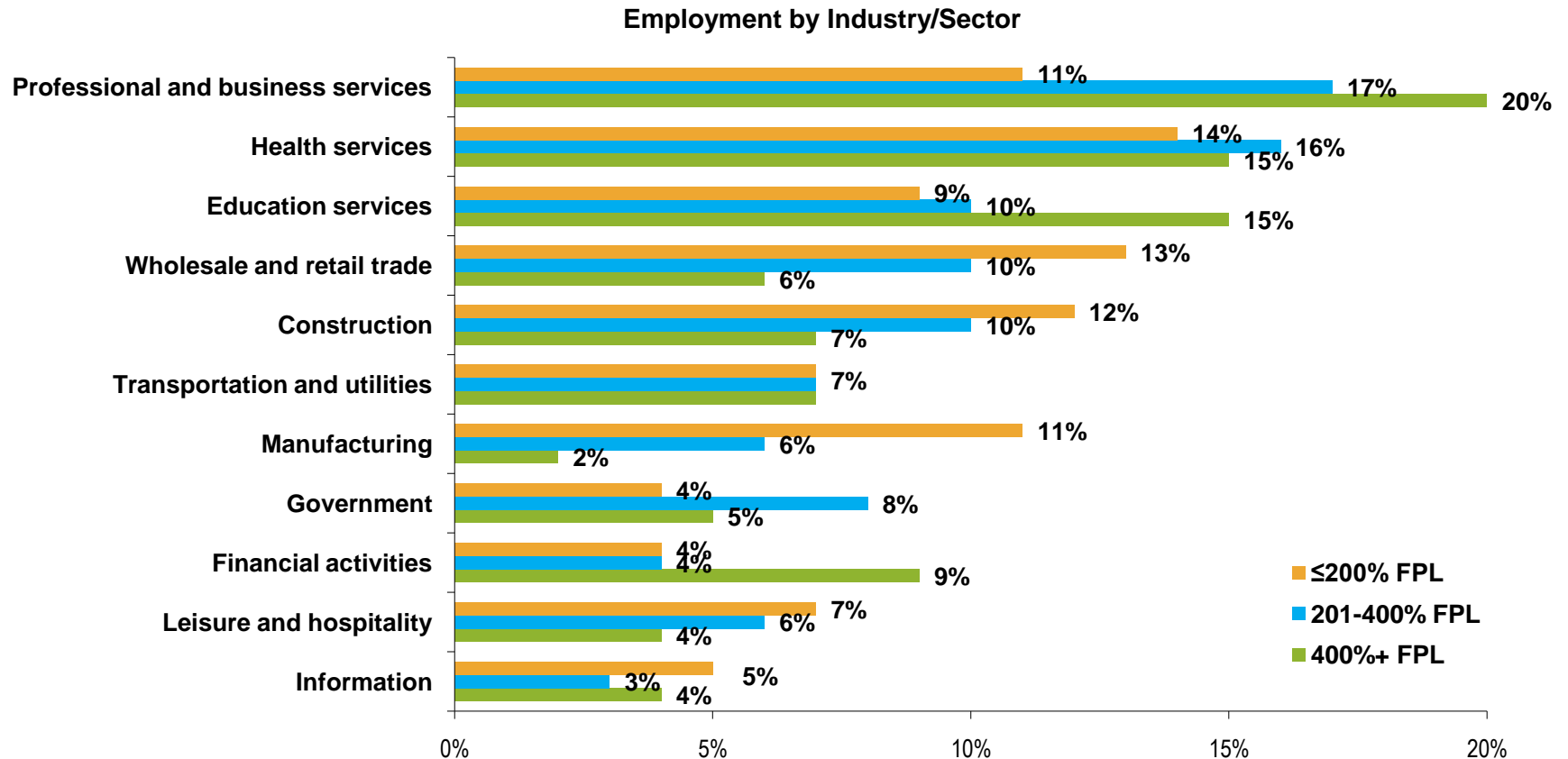
The current job market is the top reason low-income residents who are unemployed say their job search has been difficult.

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. [CHECK ALL THAT APPLY]

Factors Making Job Search Difficult (selected from list)		
	≤100% FPL	101-200% FPL†
There are not enough jobs/job market is bad	48%	53%
You have health problems	32%	21%
You don't know the right people	21%	25%
You don't have enough education or training	28%	15%
You have been out of the job market/hard to reenter	20%	24%
You don't have enough prior experience	20%	23%
You have limited English skills	18%	9%
You are having trouble because of your race or ethnicity	9%	15%
You don't have transportation to get to a job	13%	11%
Your family responsibilities and child care	8%	13%
You have a criminal record	6%	6%
You are afraid to lose public health insurance	5%	4%

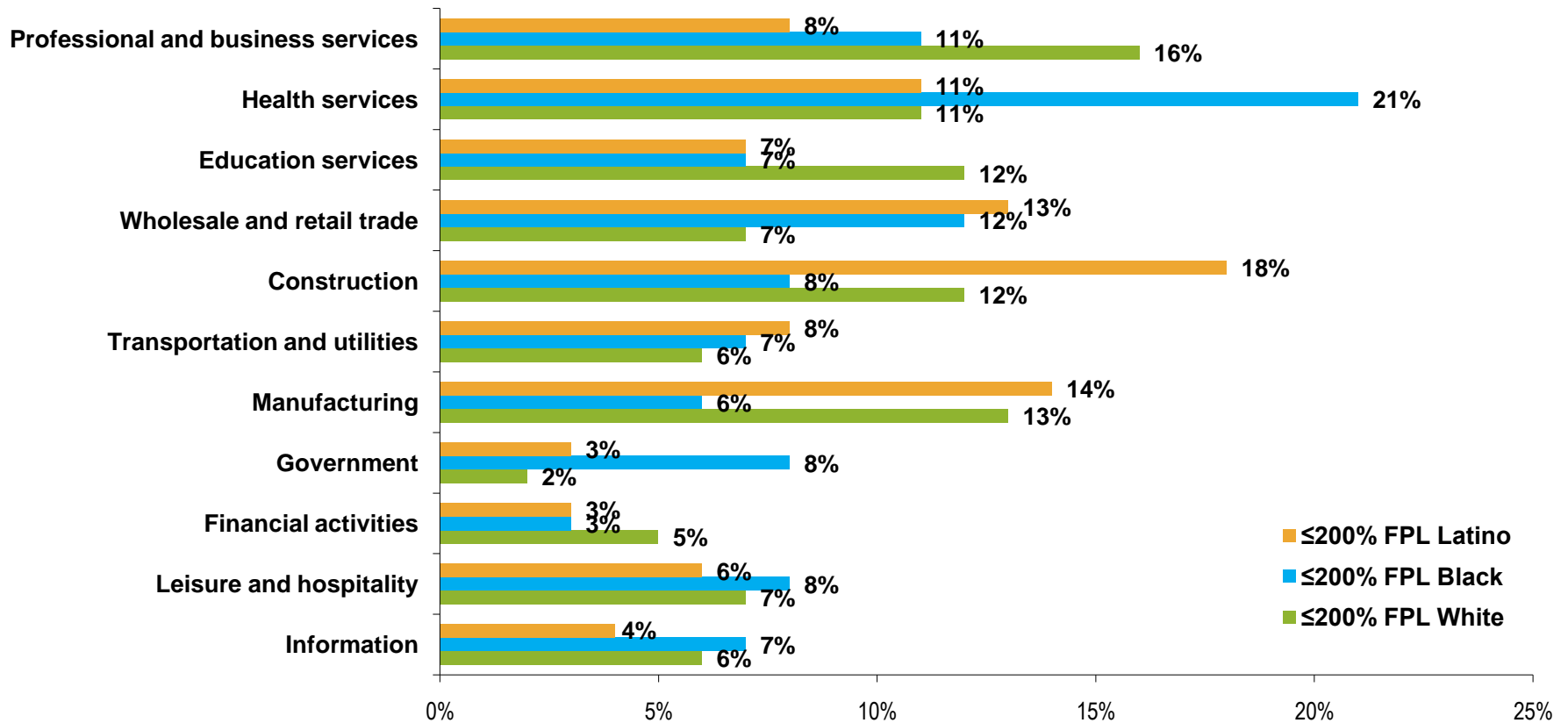
† small n size

One in five higher-income respondents works in the professional and business services sector. The top sectors among low-income workers include health services, wholesale and retail trade, construction, and manufacturing.

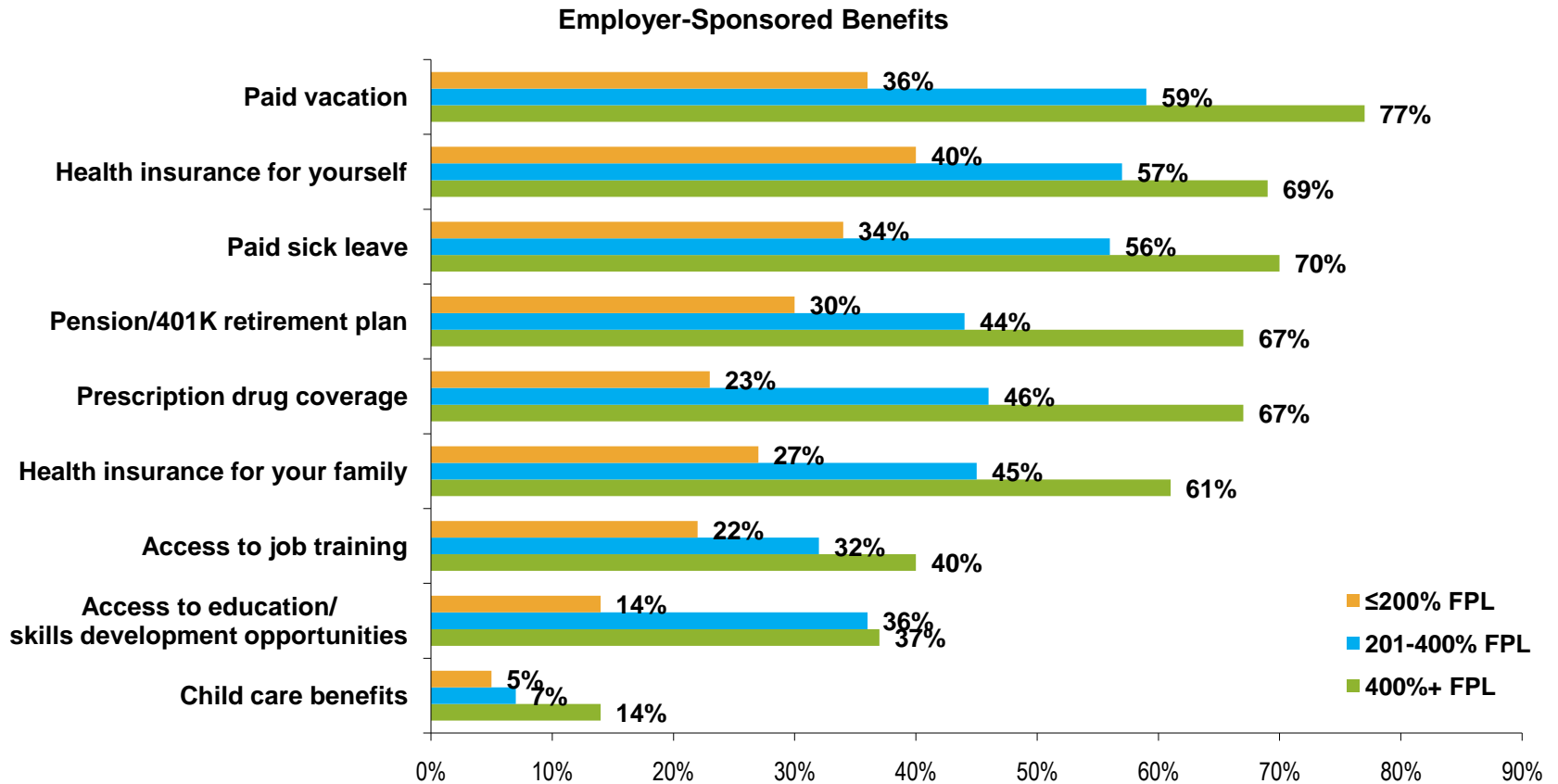


Low-income Blacks are more likely to be in health or government sectors while low-income Latinos are more likely to be working in construction. Professional and business services is the top industry among low-income Whites, followed by manufacturing.

Employment by Industry/Sector

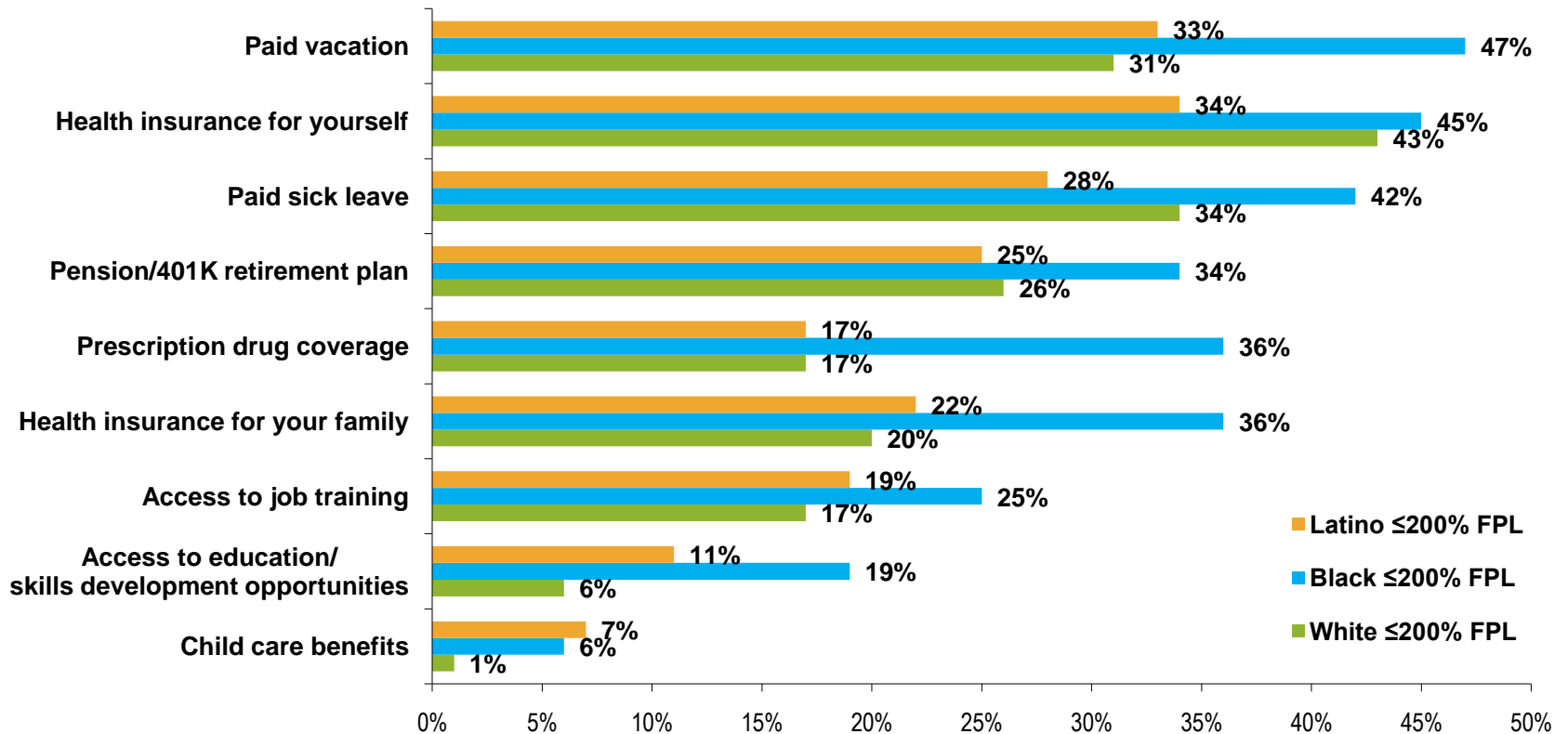


Low-income workers are much less likely than their moderate- to higher-income counterparts to be receiving benefits from their employer.



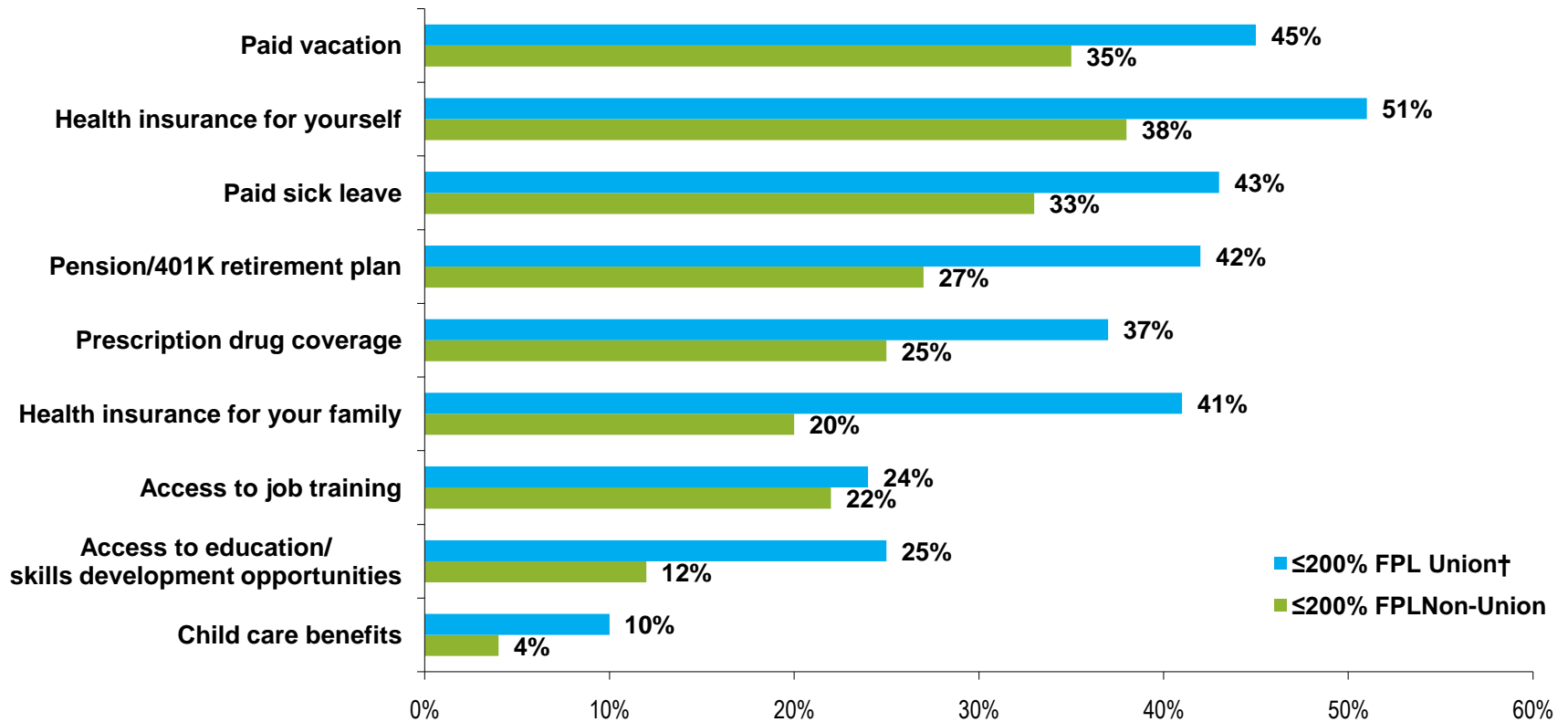
Low-income Black workers—who are more likely to be working in unionized sectors—are more likely than low-income Latinos and low-income Whites to receive employer-sponsored benefits.

Employer-Sponsored Benefits by Race



Low-income New Yorkers in union households are more likely than their non-union counterparts to have employer-sponsored benefits.

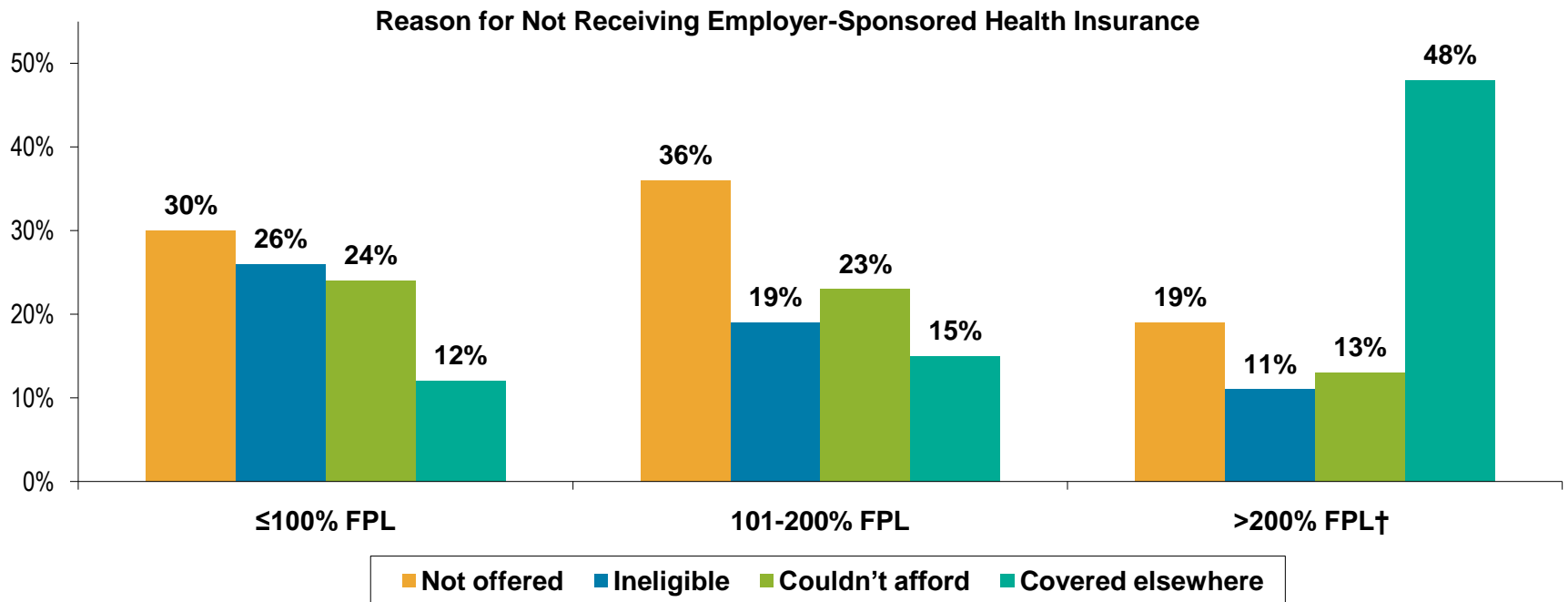
Employer-Sponsored Benefits by Union Status



† small n size

Most low-income workers report that they do not receive employer-sponsored health insurance because it is not offered or due to ineligibility. The most common response among moderate- to higher-income New Yorkers is that they have coverage elsewhere.

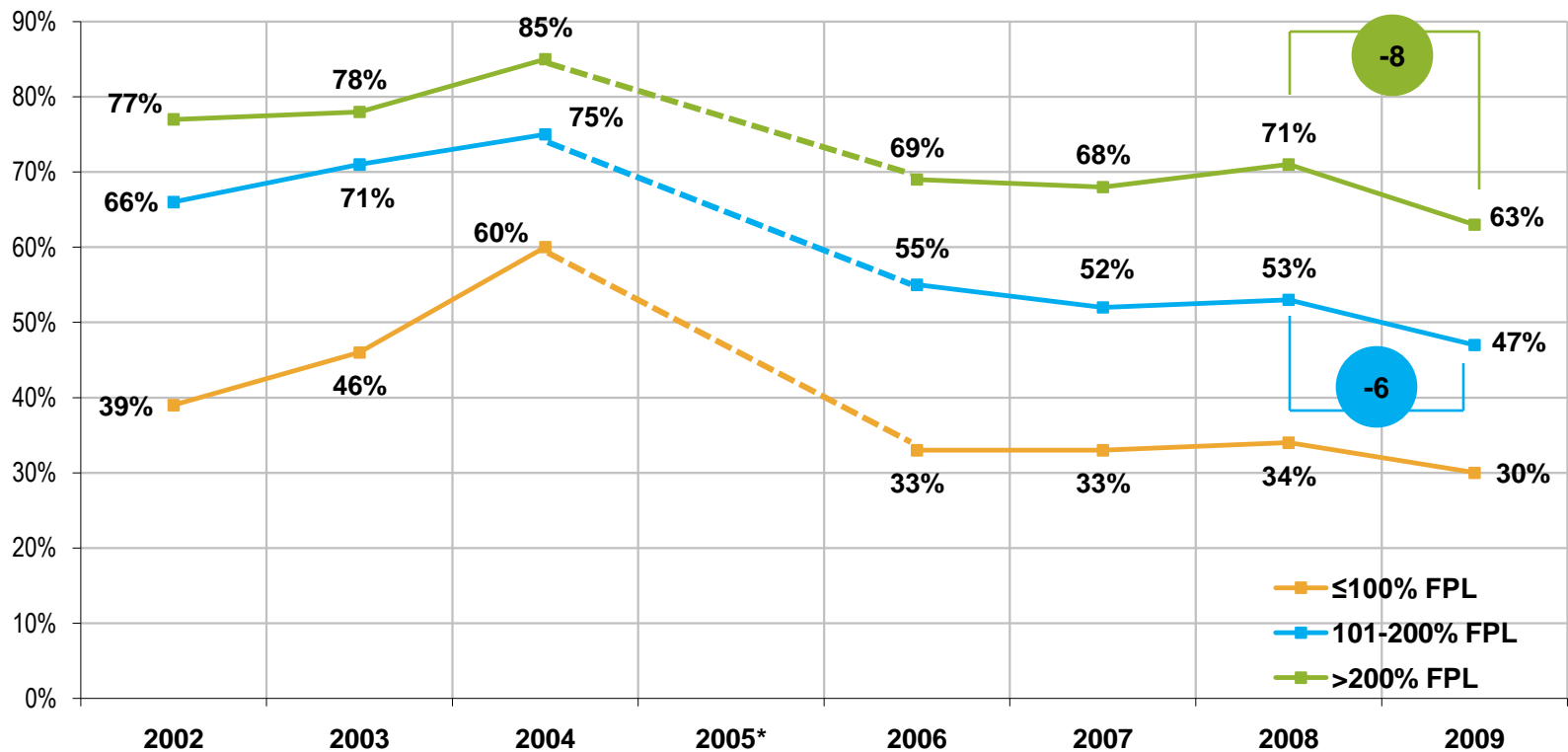
You noted that you were not receiving health insurance from your employer – is this because your employer doesn't provide health insurance, because you are not eligible for the employer's health insurance plan, because you couldn't afford it, or because you were covered elsewhere?



† small n size

Workers above 100% FPL are less likely to receive employer-sponsored health insurance for themselves this year than over the past few years.

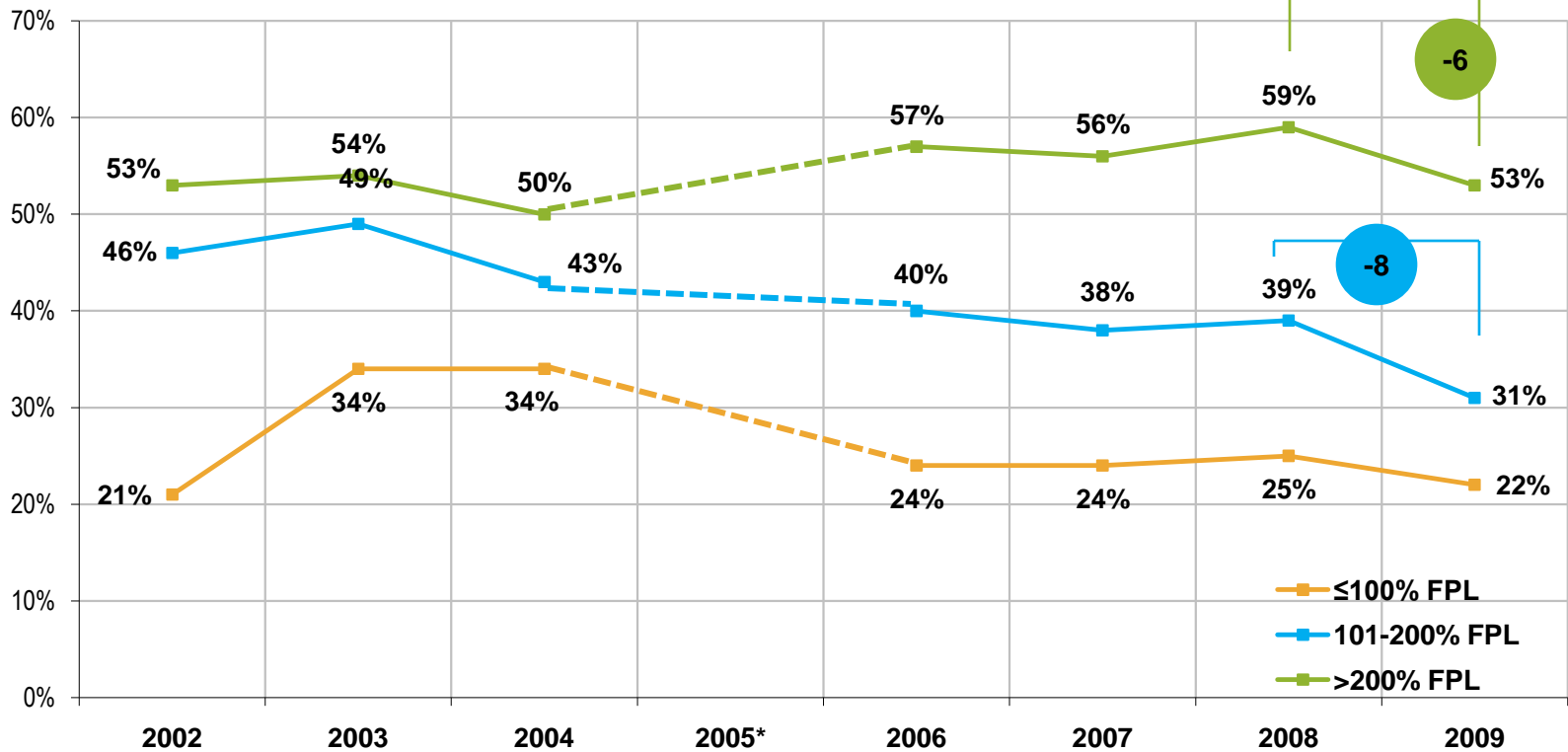
Workers Receiving Employer-Sponsored Health Insurance for Themselves



*omitted due to data limitations

The same income bands have also seen a drop in employer-sponsored health insurance for their families.

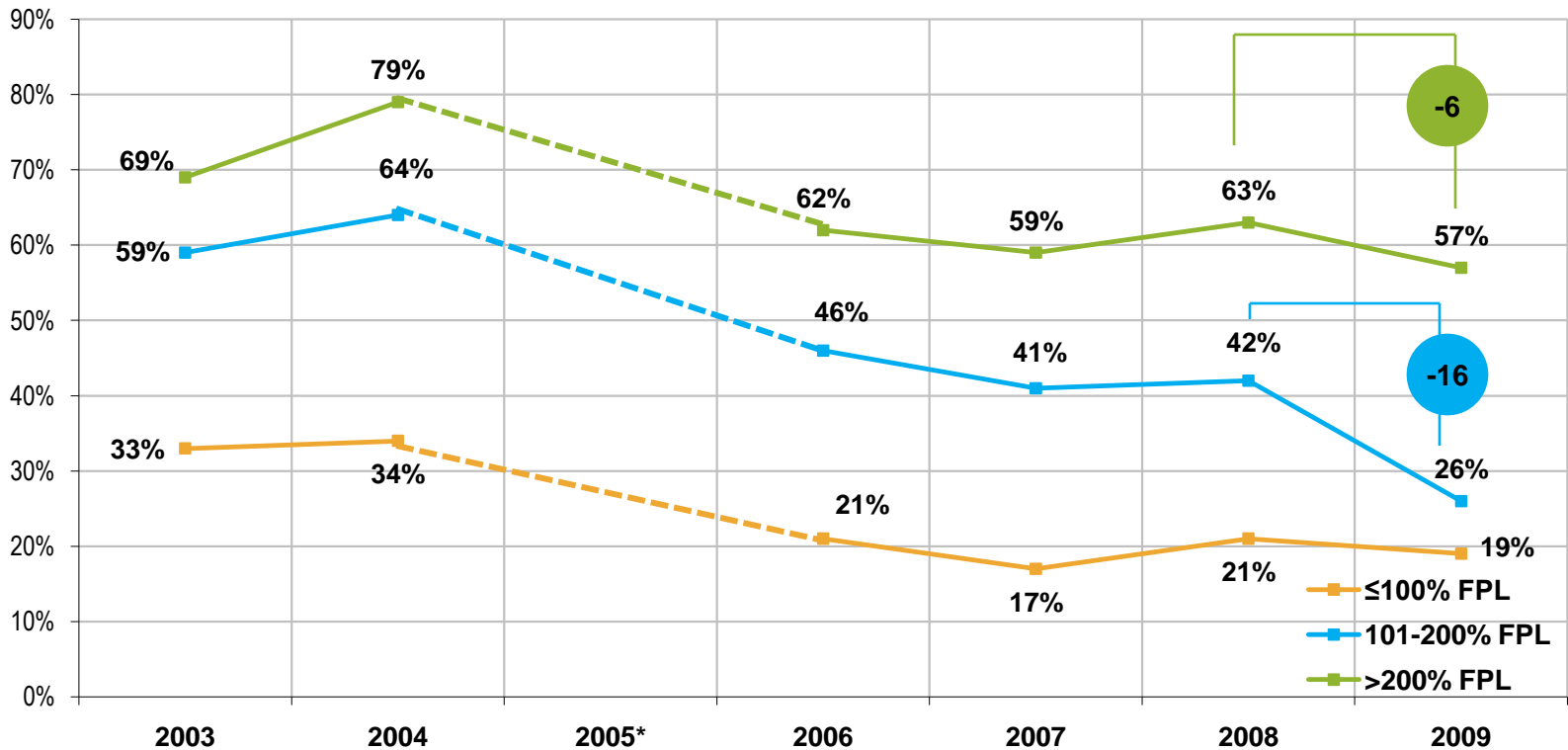
Workers Receiving Employer-Sponsored Health Insurance for their Families



*omitted due to data limitations

Workers above 100% FPL, especially those between 101-200% FPL, are also less likely to have prescription drug coverage from their employers than they were in recent years.

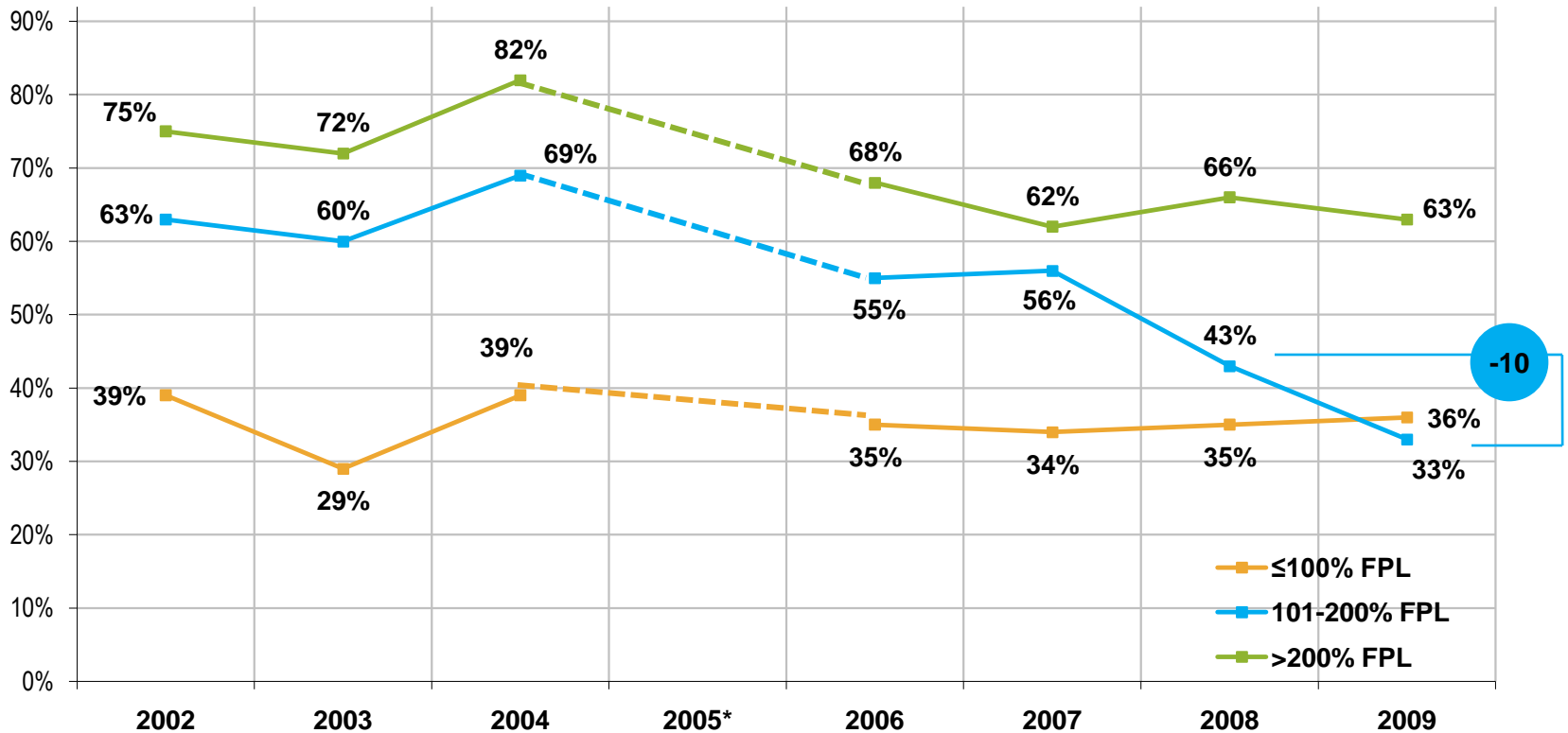
Workers Receiving Employer-Sponsored Prescription Drug Coverage



*omitted due to data limitations

Workers between 101-200% FPL are less likely to have paid sick leave than years past.

Workers Receiving Paid Sick Leave from Employer



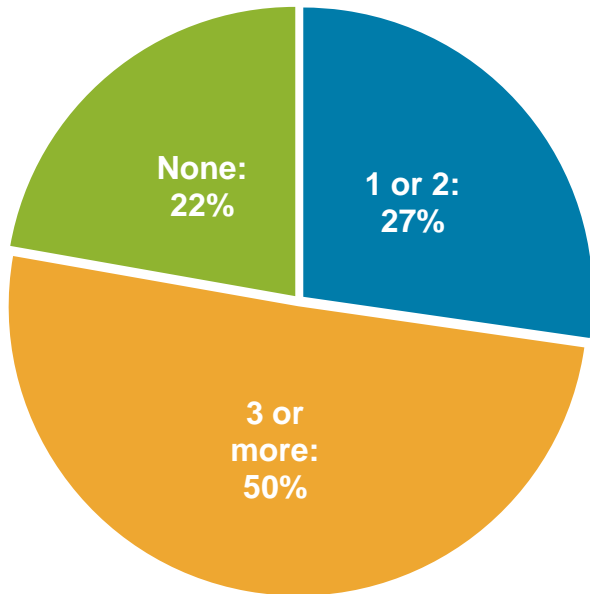
*omitted due to data limitations

Hardships

Low-income New Yorkers continue to face high levels of economic, food, health, and housing hardships. Job-related hardships increased in 2009, and are especially acute for low-income Latinos and low-income working moms. New Yorkers across incomes face increasing health care costs.

Half of residents under 100% FPL report experiencing 3 or more hardships, including falling behind on rent, not filling a prescription, and receiving free food.

**Multiple Hardships for Poor Residents:
≤100%FPL**



Economic

37% Cut back on buying back-to-school supplies and clothes

25% Had hours, wages or tips reduced

23% Lost job

12% Received assistance from charity/religious/community organization

Food

17% Often skipped meals because there wasn't enough money to buy food

20% Received free food or meals from family or friends

14% Went hungry because there wasn't enough money to buy food

20% Received free food or meals from a food pantry, soup kitchen, or meal program

Health

26% Had your health care costs increase

14% Had your health care coverage reduced

28% Needed to fill a prescription but couldn't because of a lack of money or insurance

17% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

30% Fell behind in rent or mortgage in the last year

26% Had either the gas, electricity, or telephone turned off because the bill was not paid

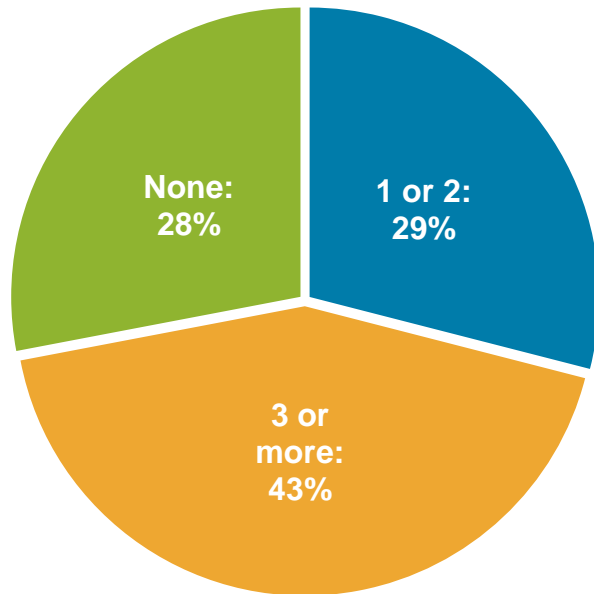
15% Moved in with other people even for a little while because of financial problems

15% Been threatened with foreclosure or eviction

4% 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

More than 4 in 10 New Yorkers between 101-200% FPL faced 3 or more hardships. Approximately 1 in 3 had health care costs increased in the last year, and approximately 1 in 4 fell behind in rent or mortgage. Large numbers of the near-poor also had their hours, wages or tips reduced.

Multiple Hardships for Near-Poor Residents: 101-200% FPL



Economic

24% Cut back on buying back-to-school supplies and clothes

28% Had hours, wages or tips reduced

18% Lost job

10% Received assistance from charity/religious/community organization

Food

14% Often skipped meals because there wasn't enough money to buy food

17% Received free food or meals from family or friends

10% Went hungry because there wasn't enough money to buy food

11% Received free food or meals from a food pantry, soup kitchen, or meal program

Health

32% Had your health care costs increase

19% Had your health care coverage reduced

20% Needed to fill a prescription but couldn't because of a lack of money or insurance

22% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

26% Fell behind in rent or mortgage in the last year

17% Had either the gas, electricity, or telephone turned off because the bill was not paid

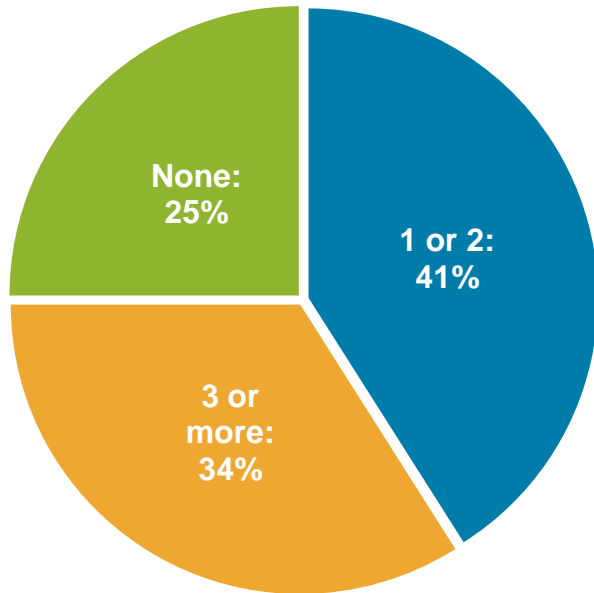
11% Moved in with other people even for a little while because of financial problems

14% Been threatened with foreclosure or eviction

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

Most moderate-income New Yorkers report at least one hardship, and nearly half saw their health care costs increase. Twenty-two percent fell behind in rent or mortgage.

Multiple Hardships for Moderate-Income Residents: 201-400% FPL



Economic

20% Cut back on buying back-to-school supplies and clothes

20% Had hours, wages or tips reduced

17% Lost job

3% Received assistance from charity/religious/community organization

Food

11% Often skipped meals because there wasn't enough money to buy food

7% Received free food or meals from family or friends

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

6% Received free food or meals from a food pantry, soup kitchen, or meal program

Health

44% Had your health care costs increase

14% Had your health care coverage reduced

20% Needed to fill a prescription but couldn't because of a lack of money or insurance

15% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

22% Fell behind in rent or mortgage in the last year

6% Had either the gas, electricity, or telephone turned off because the bill was not paid

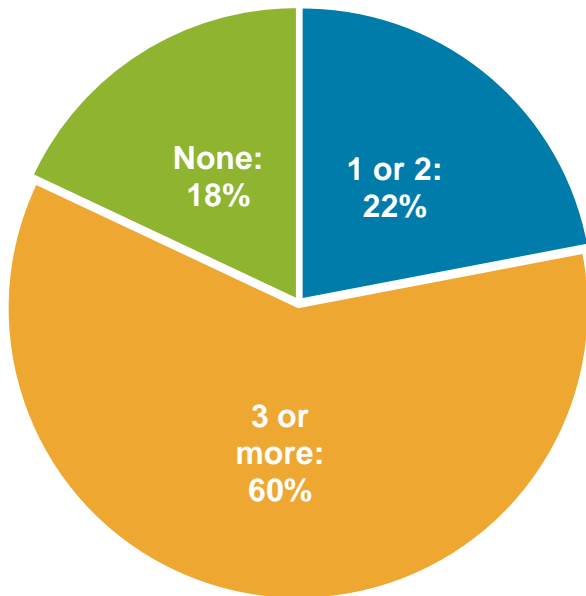
5% Moved in with other people even for a little while because of financial problems

8% Been threatened with foreclosure or eviction

1% 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 working moms are burdened by hardships, with 60 percent experiencing three or more. Forty-four percent saw their hours, wages or tips reduced and more than 4 in 10 fell behind in rent or mortgage.

Multiple Hardships for Low-Income Custodial Moms



Economic

43% Cut back on buying back-to-school supplies and clothes

44% Had hours, wages or tips reduced

23% Lost job

14% Received assistance from charity/religious/community organization

Food

13% Often skipped meals because there wasn't enough money to buy food

23% Received free food or meals from family or friends

10% 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

28% Had your health care costs increase

11% Had your health care coverage reduced

27% Needed to fill a prescription but couldn't because of a lack of money or insurance

23% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

41% Fell behind in rent or mortgage in the last year

34% Had either the gas, electricity, or telephone turned off because the bill was not paid

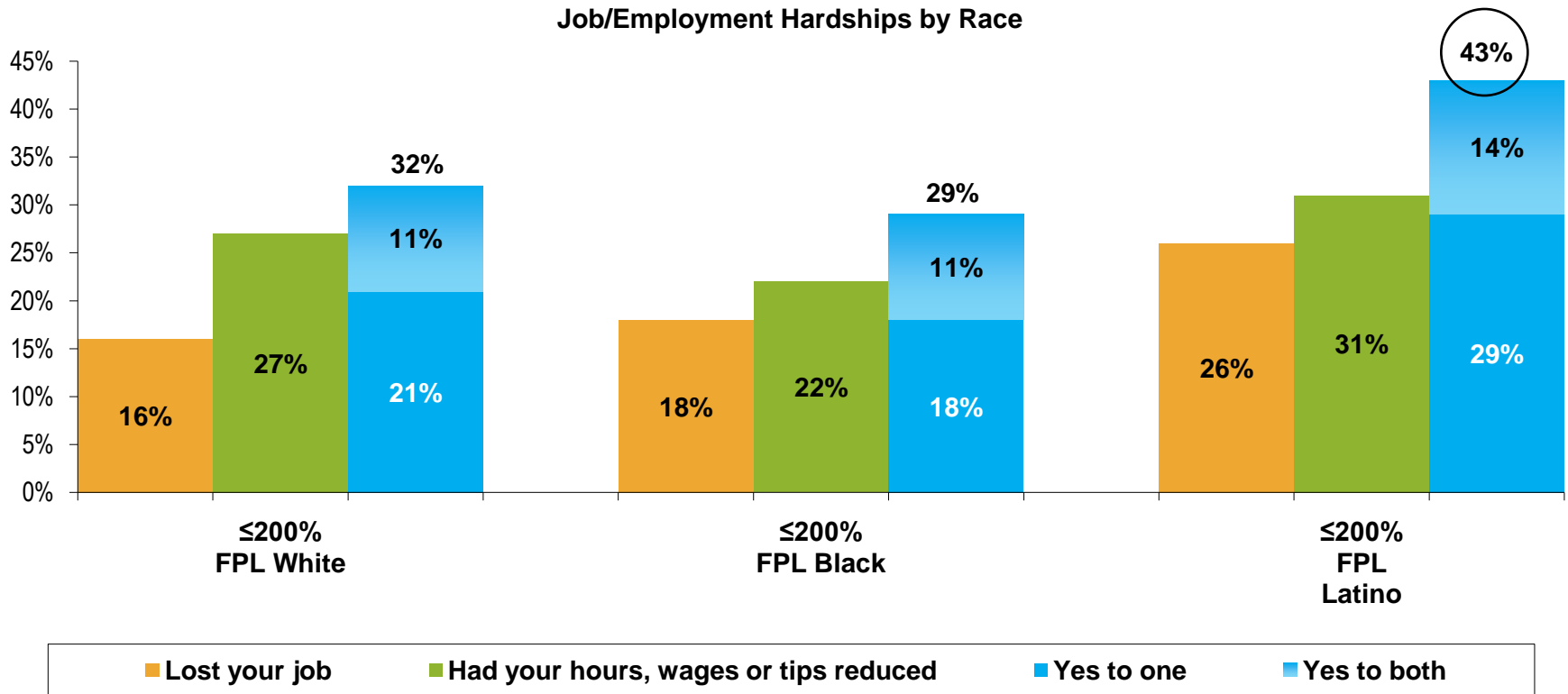
11% Moved in with other people even for a little while because of financial problems

19% 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

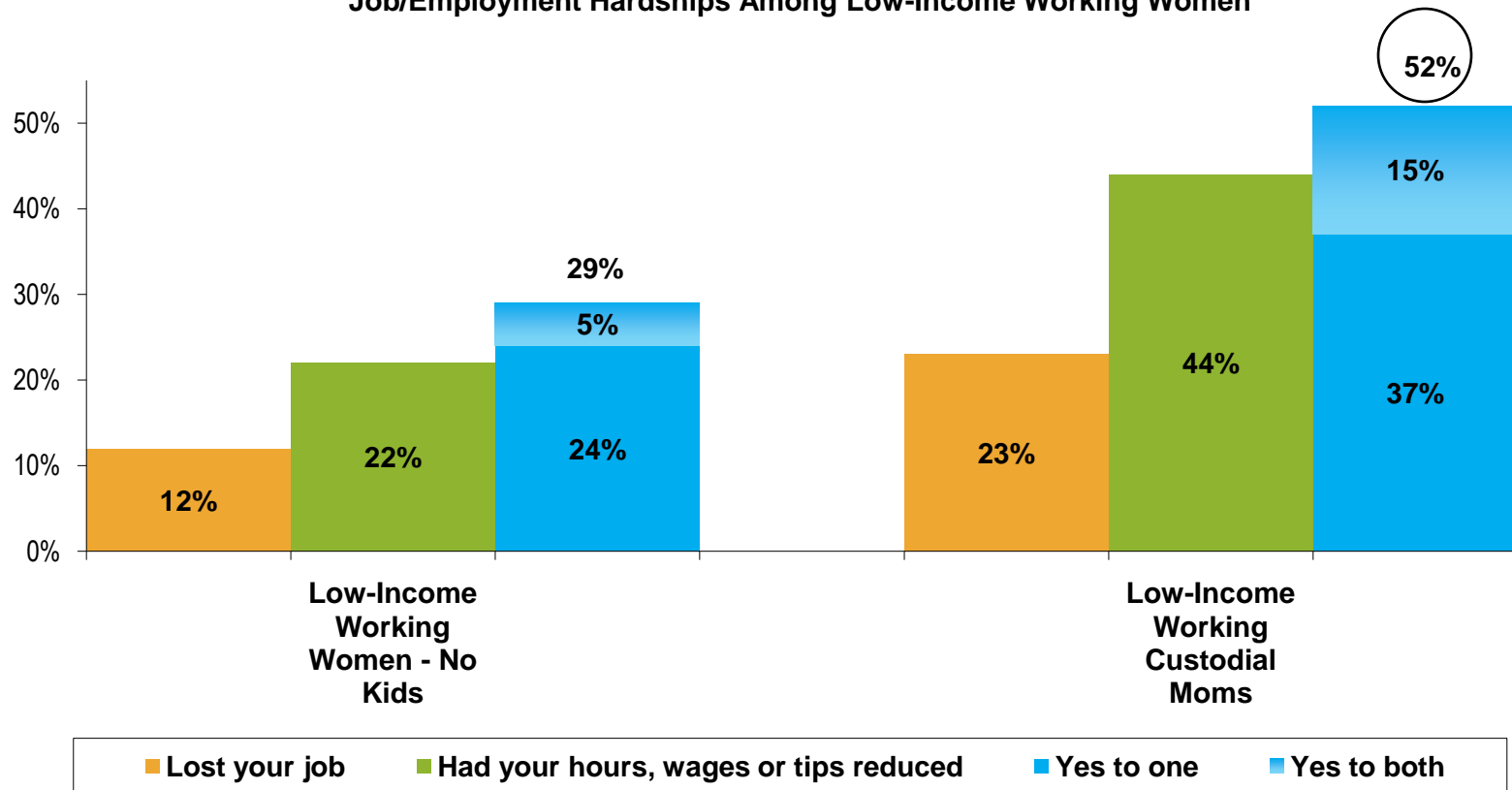
Low-income Latinos were hit the hardest by the recession in terms of employment. More than 4 in 10 low-income Latinos either had their hours, wages, and/or tips reduced, or lost their jobs—or both—in the past year.

Job/Employment Hardships by Race



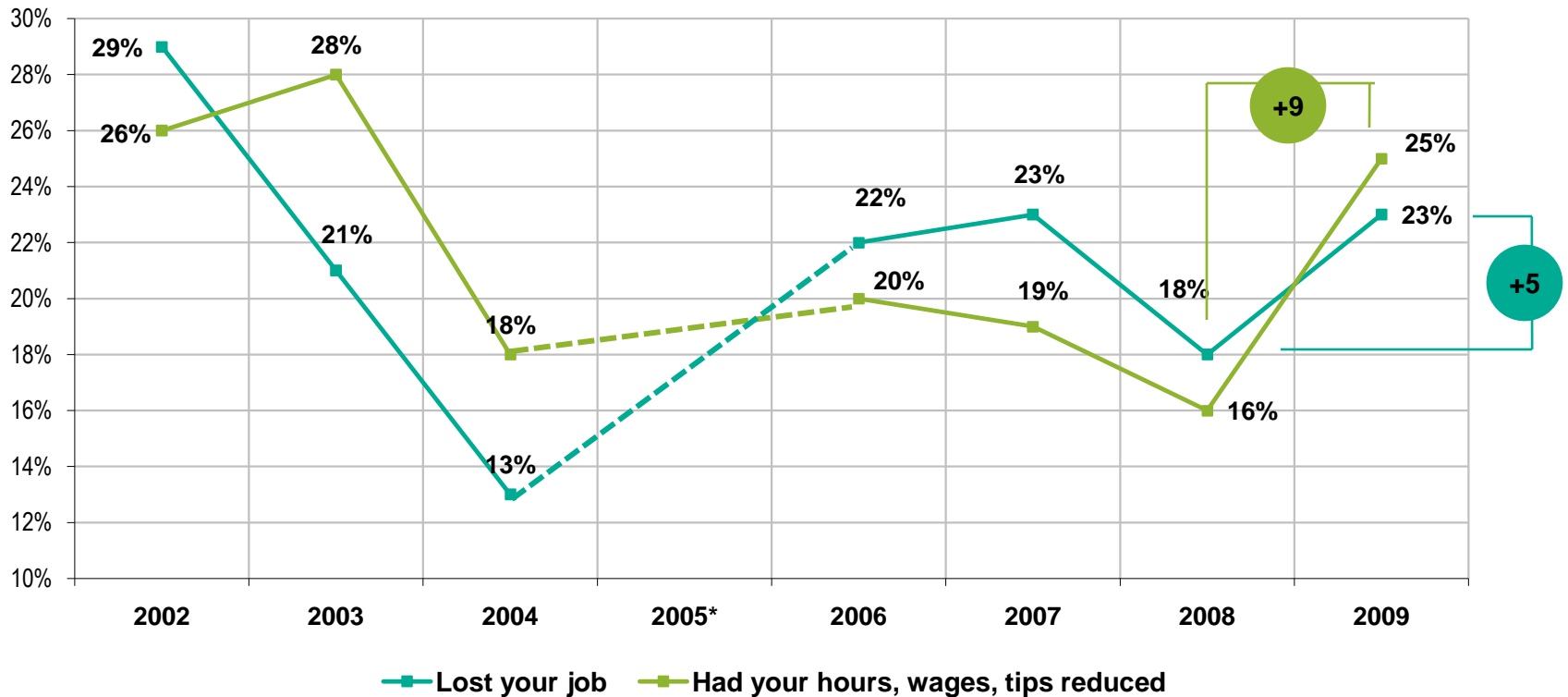
The majority of low-income working moms either had their hours, wages, and/or tips reduced, or lost their jobs—or both—in the past year.

Job/Employment Hardships Among Low-Income Working Women



New Yorkers under 100% FPL report higher rates of job-related hardships than last year.

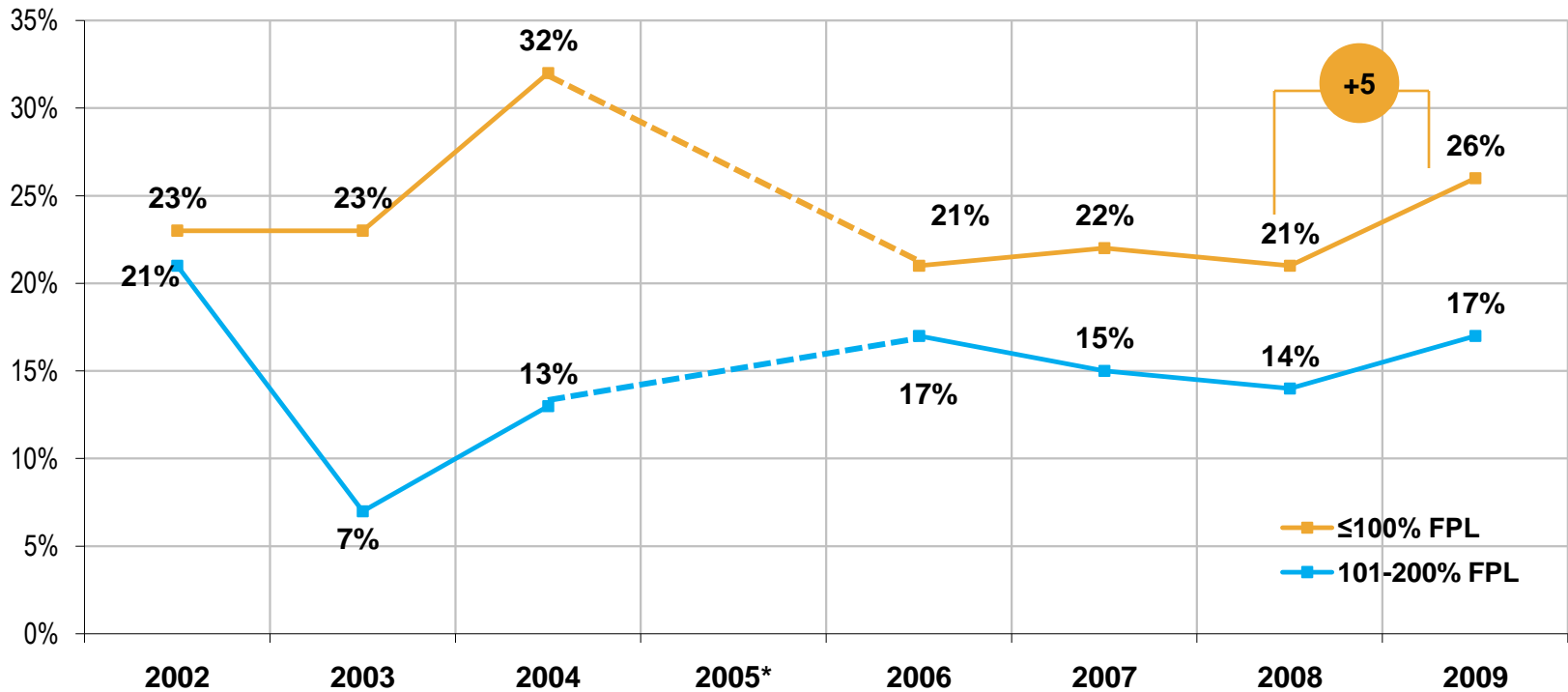
Employment Hardships for Poor Workers



*omitted due to data limitations

With over a quarter saying they have had their gas, electricity or telephone turned off, the lowest-income New Yorkers are more likely to be having trouble with their utility payments this year than in 2008.

Had the Gas, Electricity, or Telephone Turned Off



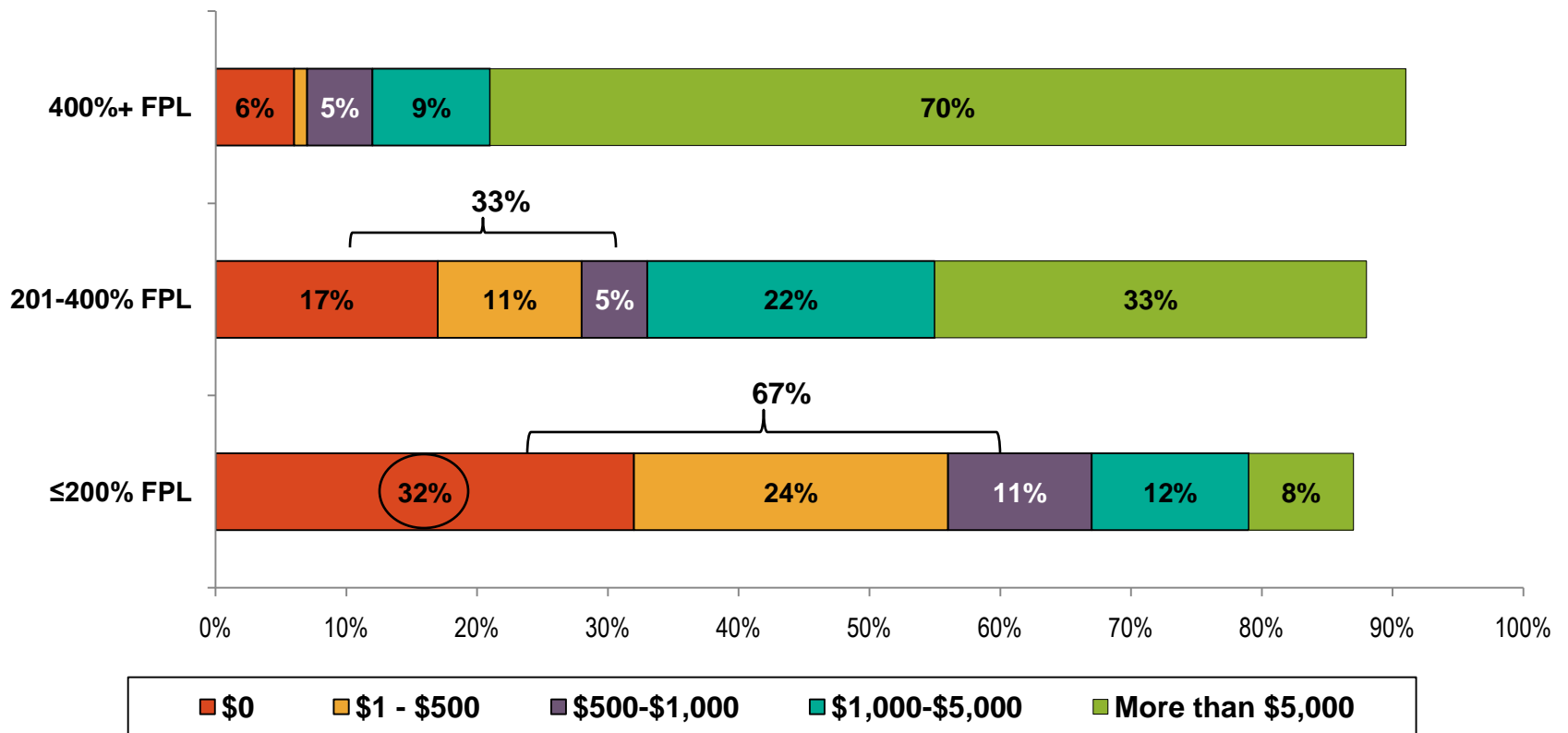
*omitted due to data limitations

Savings, Tax Return Spending, and Debt

Low-income New Yorkers—especially Latinos—have very limited savings. It is therefore not surprising that low-income New Yorkers, many of whom faced economic hardships this past year, continue to use their tax refunds to pay for basic needs such as food. New Yorkers across income are united in debt, especially credit card debt.

One-third of low-income New Yorkers have no savings at all. One-third of moderate-income residents—and two-thirds of low-income residents—have less than \$1,000 to fall back on if tough times were to hit them and their families.

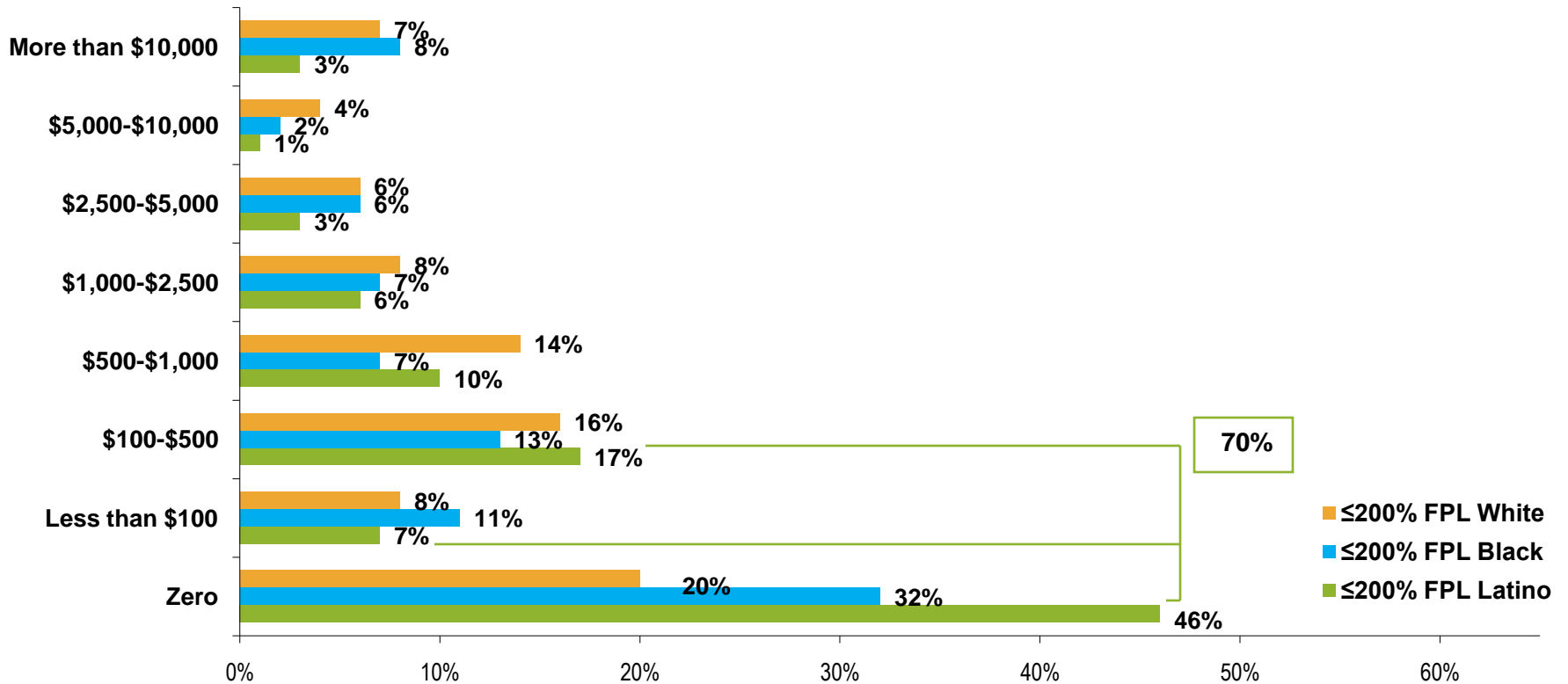
If tough times were to hit you and your family, how much money in savings do you currently have to fall back on?



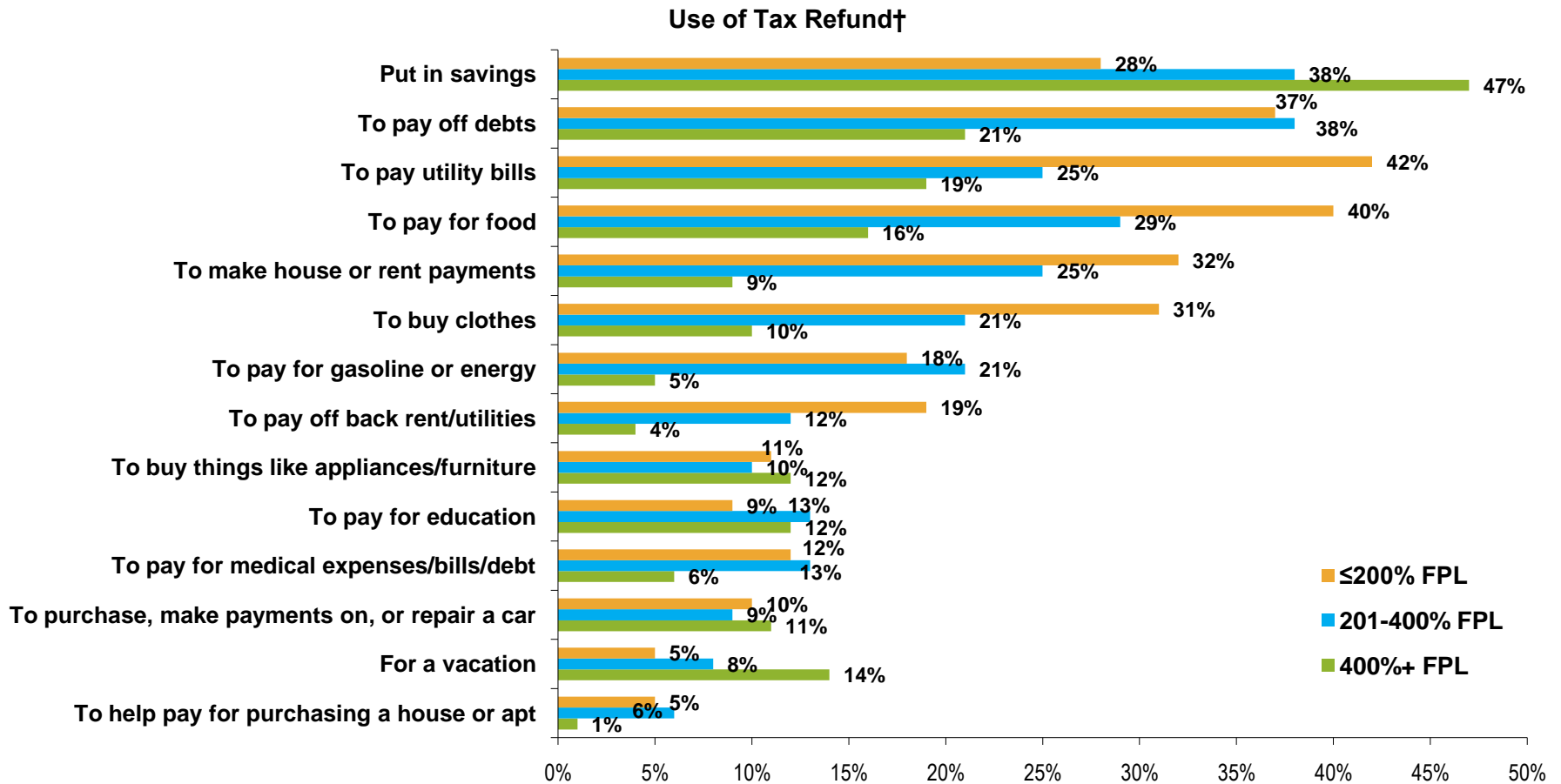
Almost half of low-income Latinos say they have no money in savings, and 7 out of 10 have \$500 or less.

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

Rainy Day Savings



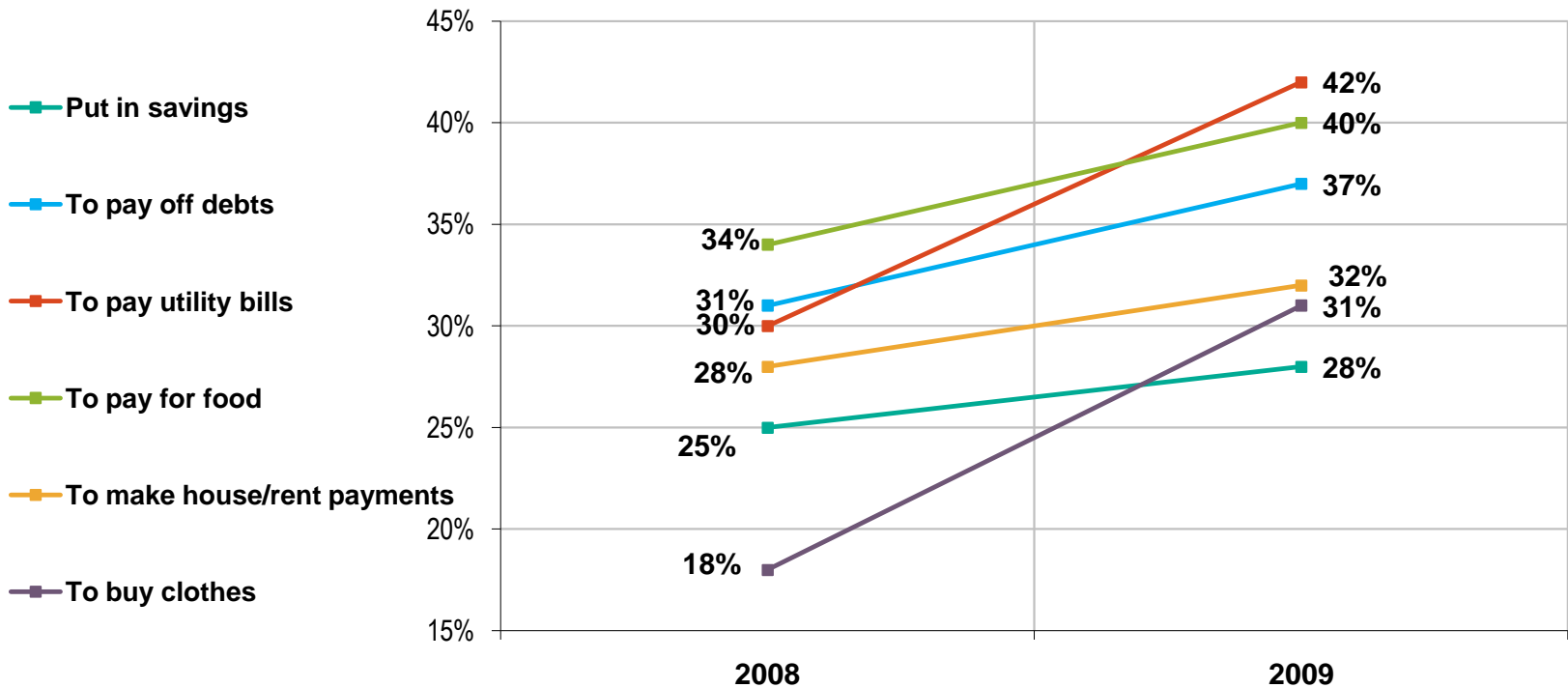
Higher-income New Yorkers are most likely to put their tax refund in savings while those under 400% FPL continued to use the money to cover basic expenses, such as utility bills, food, housing payments, and clothes.



† Asked only of those who said they had received a tax refund in earlier question

In fact, low-income New Yorkers are even more likely to have used their tax money to pay for basic expenses than in 2008.

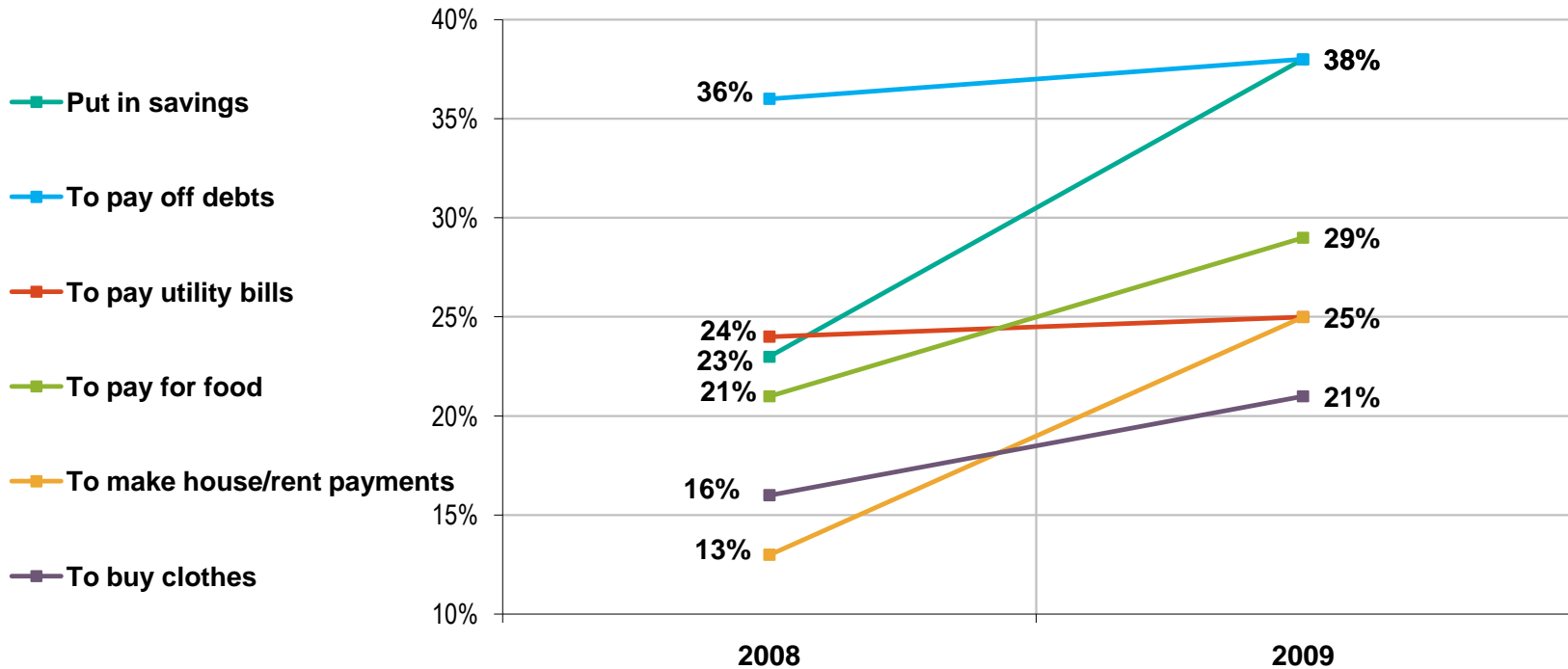
Low-Income ($\leq 200\%$ FPL) Use of Tax Refund: 2008 and 2009



There is a higher incidence of using tax refunds to pay for food and to make house or rent payments among moderate-income residents than in 2008. These New Yorkers are also more likely than they were last year to put this money into savings.

Higher-income respondents (above 400% FPL) also reported an increase in using a tax refund to pay for food (10% to 16%) or utility bills (14% to 19%).

Moderate-Income (201-400% FPL) Use of Tax Refund: 2008 and 2009



More than 1 in 5 residents below 400% FPL reports debt from medical bills. Across income bands, New Yorkers report having credit card debt.

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

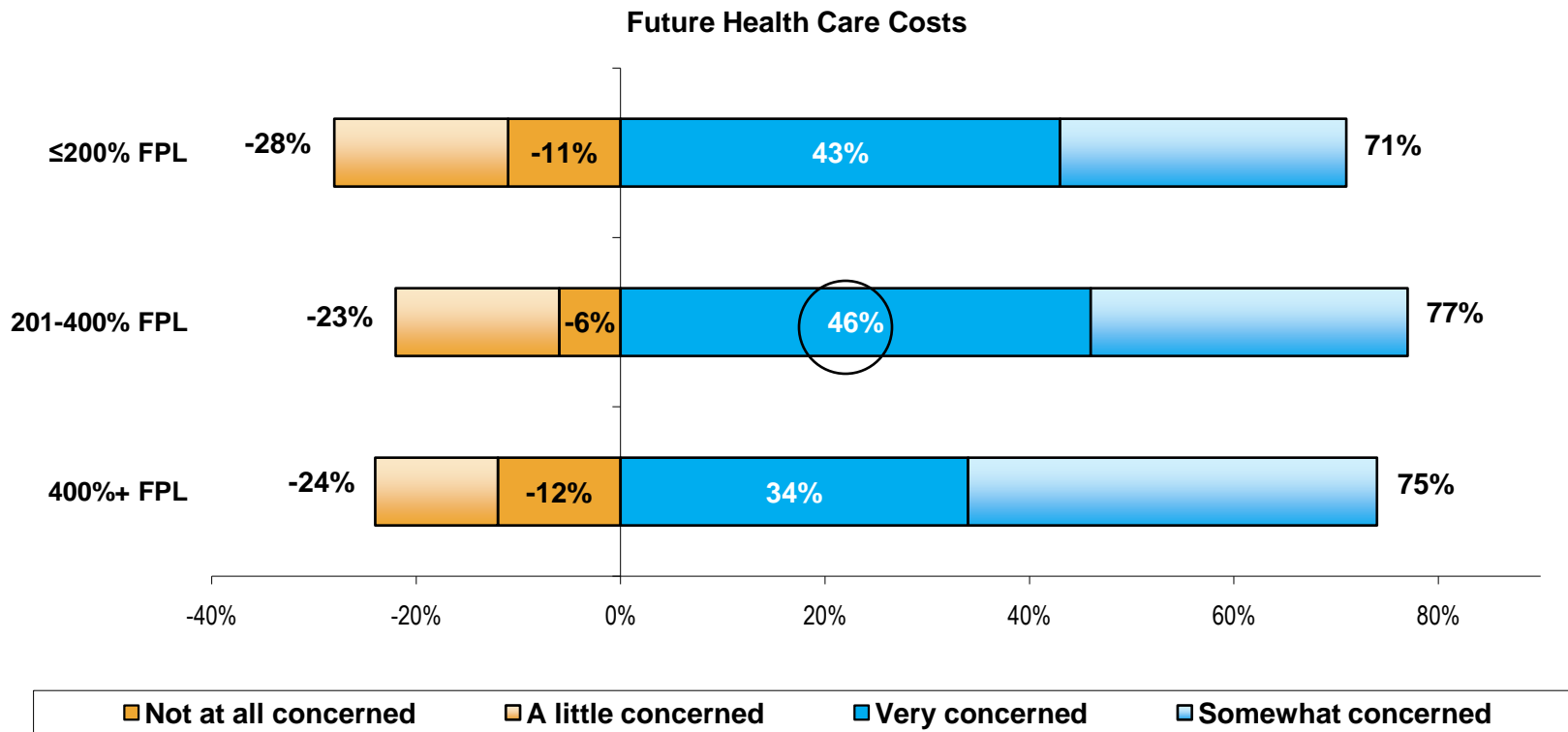
		≤200% FPL	201-400% FPL	400%+ FPL
Good Debt:	Student loans	14%	17%	21%
	Mortgage	14%	20%	36%
	Car loan	14%	16%	23%
<hr/>				
Bad Debt:	Tax	13%	12%	16%
	Credit card	41%	50%	45%
	Child support back payments	2%	2%	-
	Medical bills	24%	21%	12%
	Rent and mortgage back payments	18%	15%	3%

Current and Future Economic Security

New Yorkers are united in their concerns about future health care costs. Low- and moderate-income New Yorkers—especially low-income Latinos—are worried about losing their job in the next year and not working enough hours to make ends meet. Low-income working moms are constantly worried about their financial security.

New Yorkers of all incomes are concerned about future health care costs, with intensity highest among moderate-income residents.

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?

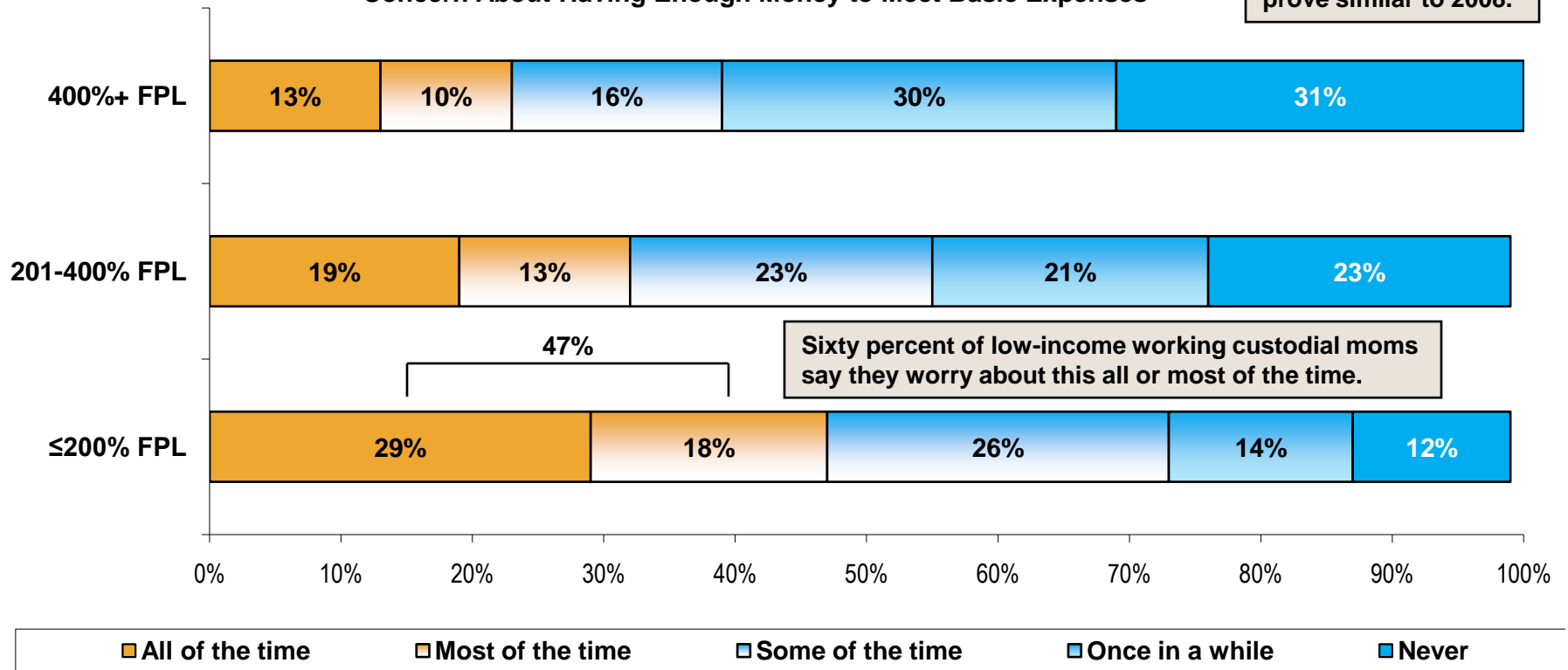


Just under half of low-income New Yorkers say they worry their total family income will not be enough to meet basic expenses all or most of the time.

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?

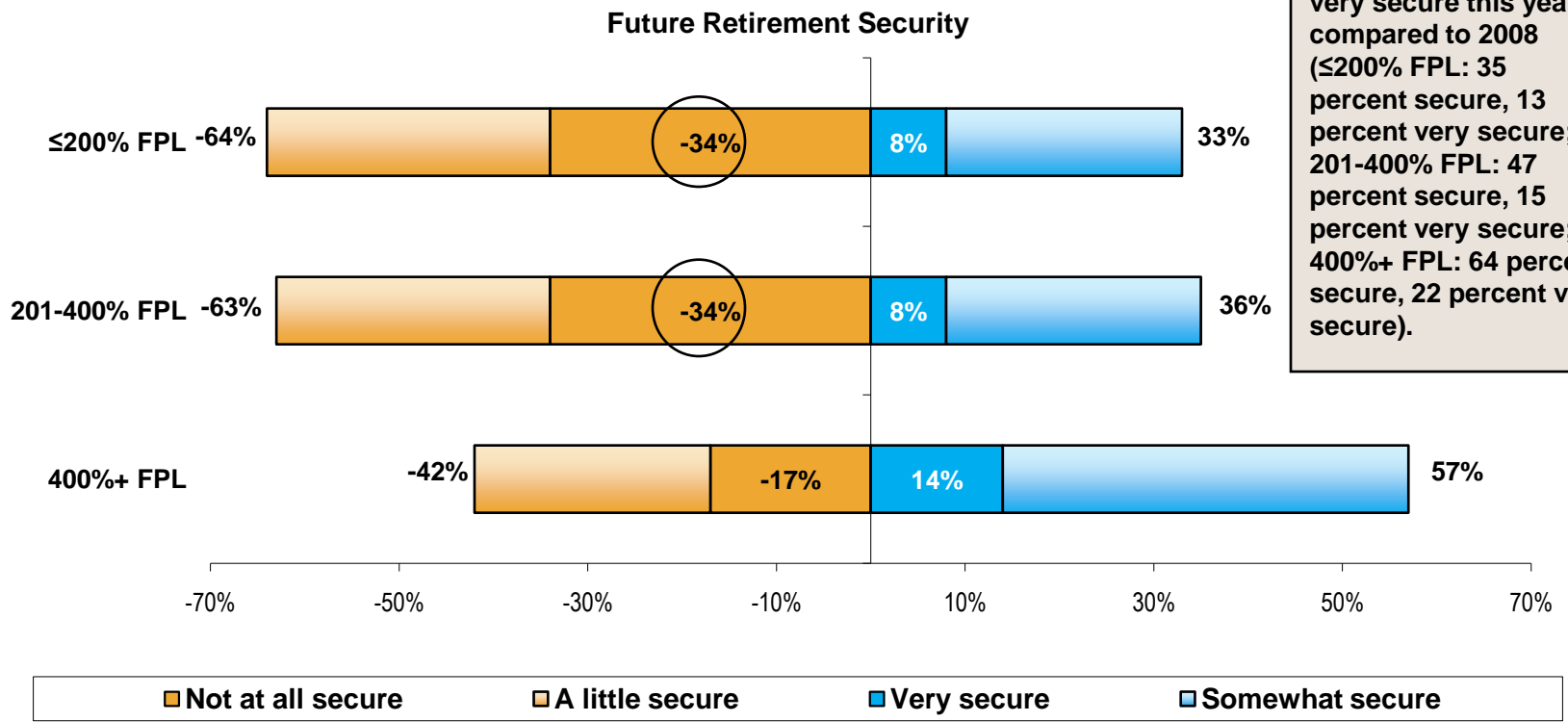
Concern About Having Enough Money to Meet Basic Expenses

Across income bands, concerns prove similar to 2008.



The vast majority of low- and moderate-income New Yorkers do not feel secure about meeting their future retirement needs. Higher-income New Yorkers are the most likely to say they feel very secure about meeting future retirement needs, but intensity is still low and down eight points from 2008.

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?



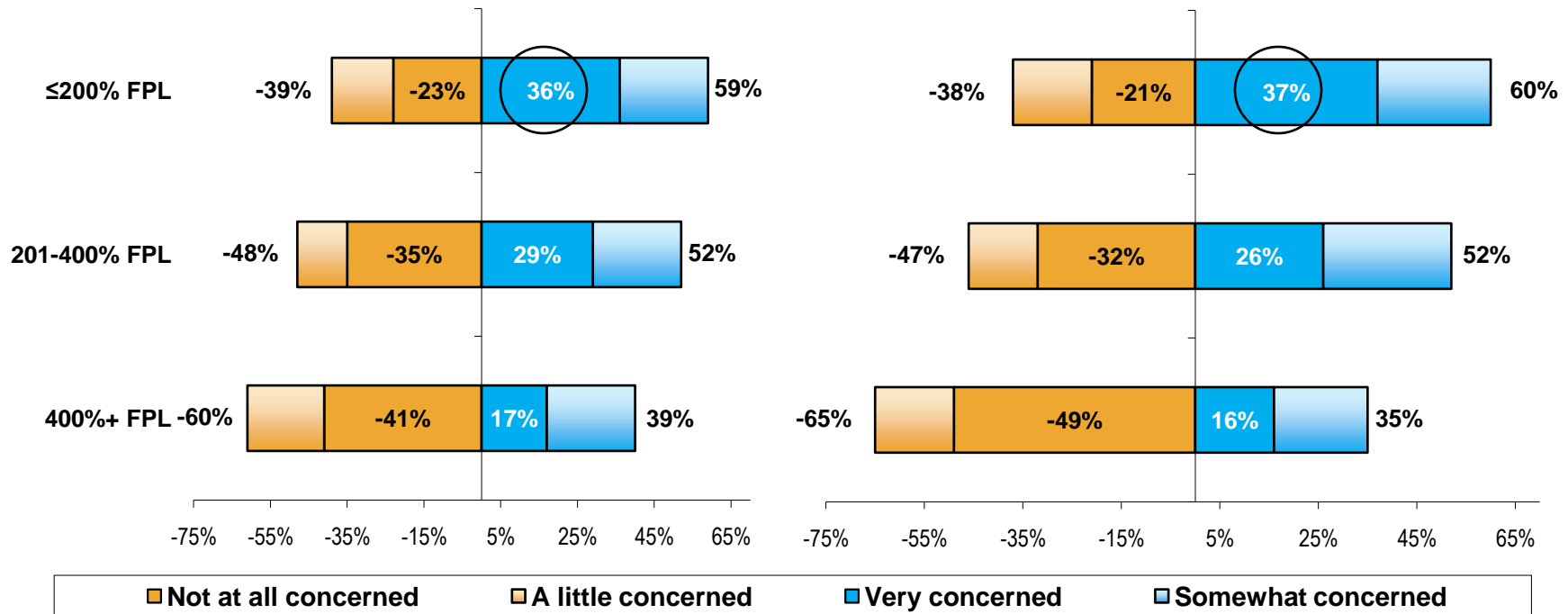
New Yorkers across income bands are less likely to say they feel very secure this year compared to 2008 (≤200% FPL: 35 percent secure, 13 percent very secure; 201-400% FPL: 47 percent secure, 15 percent very secure; 400%+ FPL: 64 percent secure, 22 percent very secure).

The majority of low- and moderate-income New Yorkers are concerned about losing their jobs in the next year, as well as working enough hours to make ends meet.

Thinking about the next 12 months, how concerned are you that you or someone in your household **will be out of a job** – are you very concerned, somewhat concerned, a little concerned, or not concerned at all?

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** – are you very concerned, somewhat concerned, a little concerned, or not concerned at all?

Future Job/Employment Insecurity

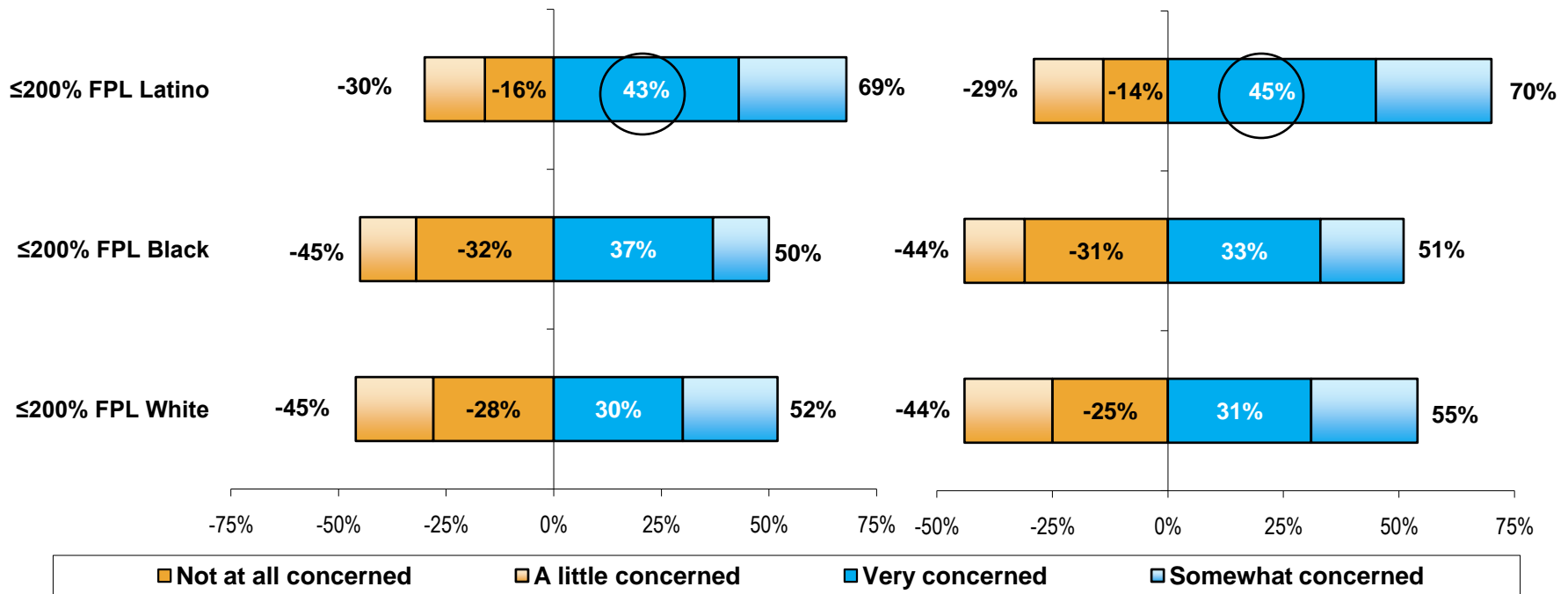


Job concerns are particularly acute among Latinos, with over 40 percent saying they are very concerned that they or someone in their household will be out of a job or not working enough hours to make ends meet in the next twelve months.

Thinking about the next 12 months, how concerned are you that you or someone in your household **will be out of a job** – are you very concerned, somewhat concerned, a little concerned, or not concerned at all?

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** – are you very concerned, somewhat concerned, a little concerned, or not concerned at all?

Future Job/Employment Insecurity



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.
- ❖ Jeremy Reiss, Director of Workforce and Economic Security Initiatives, authored this report and can be reached at jreiss@cssny.org or 212.614.5472. Krista Pietrangelo, Strategic Planning and Policy Associate, provided invaluable research assistance and can be reached at kpietrangelo@cssny.org or 212.614.5468.
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