

**POVERTY  
TRACKER**

CENTER ON  
POVERTY &  
SOCIAL POLICY  
at Columbia University

Columbia  
Population  
Research  
Center

**ROBIN HOOD**

MONITORING POVERTY AND WELL-BEING IN NYC

# THE STATE OF POVERTY AND DISADVANTAGE

## IN NEW YORK CITY

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# INTRODUCTION AND KEY FINDINGS



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The pandemic altered life around the world in ways few could have imagined. New York City was the first city in the United States to bear the full force of the pandemic, as everyday life was replaced by empty streets and the constant drone of ambulance sirens. New Yorkers were not just getting sick and dying — millions lost their incomes as businesses and organizations shut down to control the spread of the coronavirus, while essential workers risked their own health keeping hospitals and grocery stores open, sanitation services operating, and buses and subways running.

The economic outlook for those who lost work or income due to the pandemic was bleak. Many turned to social programs like Unemployment Insurance (UI) and the Supplemental Nutrition Assistance Program (SNAP) to supplement lost wages. But these programs, while imparting vital benefits to recipients, historically did not provide enough to fully buffer families against economic hardships<sup>1</sup> and excluded certain types of workers. For example, prior to the pandemic, the UI program provided an average benefit of \$354 per week<sup>2</sup> for up to 26 weeks to those who qualified — which did not include gig workers, freelancers, undocumented workers, or those who needed to leave work to care for family members. SNAP benefits were insufficient to meet nutritional needs.<sup>3</sup> Some New Yorkers who lost work could turn to their savings to help make ends meet, but many were already strapped for cash. More than 40% of New Yorkers did not have enough money in cash or a cash equivalent to cover a \$400 emergency expense even prior to COVID.<sup>4</sup>

The economic downturn of 2020 thus threatened to push many more New Yorkers into poverty, in part because the existing policies to aid families in financial straits were not robust enough to meet the challenge at hand. And the poverty rate in New York City was already well above the national average (18% in New York City versus 11% nationally in 2019). **However, as shown in this report, this threat of rising poverty rates was not realized because of bold government action taken to strengthen the safety net and stabilize incomes in uncertain times.**

In 2020, the federal government responded to widespread need across the country with sweeping policy packages including the Family First Coronavirus Relief Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security (CARES) Act. With these policy packages came the Economic Impact Payments (EIPs, or “stimulus checks”), expansions to the UI program and SNAP, and the federal eviction moratorium, among other policies aimed at supporting families. These, along with the additional supports provided at the state and city level, demonstrate the remarkable role that government policy played in stabilizing and boosting incomes in times of crisis. **As we will show, the poverty rate in New York City actually fell between 2019 and 2020, and the rate of material hardship remained relatively stable.**

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<sup>1</sup> See Bivens et al. (2021) for some of the argument for reforming the UI system.

<sup>2</sup> This is based on the average UI weekly payments made in New York State in February of 2020. This data is made available by the U.S. Department of Labor (see <https://oui.doleta.gov/unemploy/claimssum.asp>).

<sup>3</sup> Carlson, Llobrera, and Keith-Jennings (2021). In 2021, there was an increase in SNAP benefit values to address part of this shortfall. See U.S. Department of Agriculture (2021) for additional information.

<sup>4</sup> Cargill, Maury, and Wimer (2019).

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The government actions taken in 2020 demonstrate how policy can address economic crises in real time. **But these reforms were temporary. Pre-pandemic data show that poverty and disadvantage were at crisis levels in New York City before the pandemic.** Before 2020, roughly one in five New Yorkers lived in poverty in a given year, and half of the city's population lived below the poverty line in at least one year over a four-year period.<sup>5</sup> One in five New Yorkers had not seen a doctor because they could not afford to do so. Further, poverty rates among Black and Latino New Yorkers were twice those of white New Yorkers: over four years, 57% of Black New Yorkers and 66% of Latino New Yorkers lived below the poverty line at least once. The policy expansions of 2020 have by now expired, as have many of those made in 2021 through the American Rescue Plan (discussed in the final section of this report). **While the poverty crisis in New York City continues, 2020 shows us it can be alleviated by continued government intervention through the economic recovery period and beyond.**

In this report, the fourth volume of The State of Poverty and Disadvantage in New York City, we present 2020 rates of poverty, material hardship, health problems, and disadvantage overall in New York City. We pay special attention to the role that policies played in preventing a sudden increase in poverty and disadvantage driven by the pandemic, while also showing that these economic disadvantages remained widespread and borne disproportionately by certain groups — particularly Asian, Latino, and Black New Yorkers, women, those who are foreign-born, and those without a college degree.

The report also features a spotlight analysis on the experiences of poverty and disadvantage among Asian New Yorkers. In 2020, the Poverty Tracker expanded and began interviewing a representative sample of Asian New Yorkers, and this is the first year we are able to examine their experiences in depth. Taken together, the results in this report show that an equitable recovery must take on the persistently high rates of poverty and disadvantage in New York City, and must also prioritize the experiences of groups who have borne the brunt of the pandemic's economic consequences and who have historically faced disproportionate levels of poverty and disadvantage.

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<sup>5</sup> Collyer, Maury, Bushman-Copp, Garfinkel, Kennedy, Neckerman, Teitler, Waldfogel, and Wimer (2020).

# KEY FINDINGS

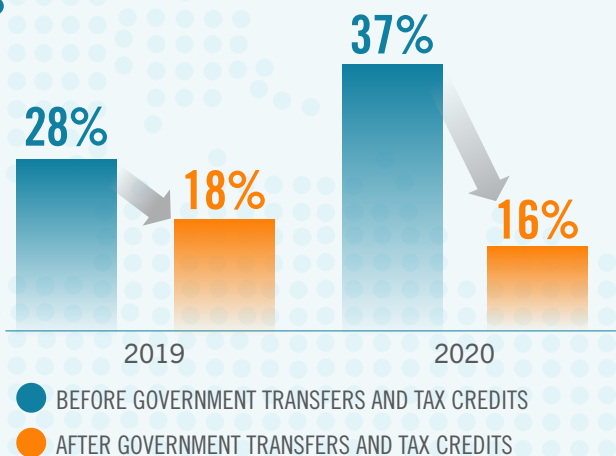
## INCOME POVERTY



INCOME POVERTY

Government policies kept the poverty rate in New York City from rising sharply between 2019 and 2020.

Before accounting for income from government policies like transfers and tax credits, the share of New Yorkers living below the poverty line **rose from 28% in 2019 to 37% in 2020** — but after factoring in government transfers and tax credits, we see the poverty rate actually **fell from 18% to 16%**.



IN 2020,  
**GOVERNMENT POLICIES**  
kept **1 IN 3** children out of poverty.

BETWEEN 2017 AND 2019, ROUGHLY

**1 IN 5 CHILDREN**

in New York City lived in poverty.

This number would have risen **ABSENT GOVERNMENT ACTION**, but policy expansions kept **MORE CHILDREN OUT OF POVERTY IN 2020 THAN IN PRIOR YEARS** covered by the Poverty Tracker.

**THE CHILD POVERTY RATE FELL**

after accounting for the role of government policies **FROM 20% IN 2019 TO 18% IN 2020.**

**THE CHILD POVERTY RATE**

before accounting for these policies **ROSE SHARPLY** between 2019 to 2020 — from 40% to 45% — highlighting the added role that government played in keeping children out of poverty in 2020.

Altogether, government policies cut the poverty rate of adults and children in New York City by nearly 60% (from 37% to 16% for adults and 45% to 18% for children).

This translates to more than **1.9 MILLION NEW YORKERS MOVED OUT OF POVERTY.**

## INCOME POVERTY

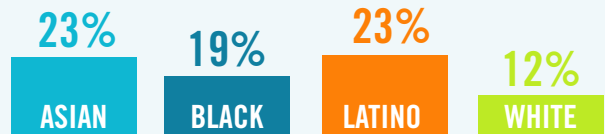
In 2020, government supports played a substantial role in stabilizing incomes in New York City and across the U.S., but the poverty rate in New York City remained higher than the national average and disparities in economic disadvantage persisted.



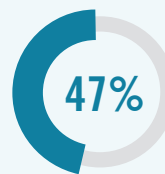
Roughly 18% of children and 16% of adults in New York City lived in poverty in 2020, versus 10% of children and 9% of adults nationally.

DISPARITIES ALSO VARIED BY GENDER, NATIVITY, EDUCATIONAL ATTAINMENT, BOROUGH, AND AGE.

These disparities were present before the pandemic and persisted through 2020.



The poverty rates of Asian, Black, and Latino New Yorkers (23%, 19%, and 23%, respectively) were nearly twice that of white New Yorkers (12%).



**NEARLY HALF** (47%) of New Yorkers lived in low-income families in 2020, defined as **LIVING BELOW TWICE THE POVERTY LINE.**

LOW-INCOME FAMILIES

## MATERIAL HARDSHIP

### MATERIAL HARDSHIP



Material hardship was more widespread than poverty in 2020.

In 2020, 29% OF ADULTS AND 38% OF CHILDREN in New York City were in a family facing material hardship, such as not having enough money to afford adequate food or housing.



Rates of material hardship rose modestly between 2019 and 2020, and the rise would have undoubtedly been greater absent government action and the support that New Yorkers received from community-based organizations, friends, family, and neighbors.

Between 2019 and 2020, the share of adult New Yorkers facing material hardship rose slightly from 28% to 29%, while the share of children in families facing hardship rose from 35% to 38%.



Disparities in the prevalence of material hardship persisted.

Roughly 41% of Latino New Yorkers faced material hardship in 2020, as did 36% of Black New Yorkers and 27% of Asian New Yorkers, compared to 15% of white New Yorkers.

Households with children were also more likely than those without children to face all forms of material hardship, with the exception of medical hardship.

The most common form of material hardship among New Yorkers in 2020 was medical hardship, defined as not being able to see a doctor because of cost, which is especially troubling during a pandemic.





## HEALTH PROBLEMS

HEALTH PROBLEMS



A substantial share of the city's adult population faced health problems in 2020. New Yorkers facing poverty or material hardship were nearly twice as likely to have a health problem.



NEW YORKERS



X2



HEALTH PROBLEMS  22%

MATERIAL HARDSHIP  29%

Among New Yorkers, 22% experienced a health problem in 2020. Among those who faced poverty or material hardship, 29% experienced a health problem.

Health problems were roughly **40% MORE COMMON** among Black and Latino New Yorkers than Asian and white New Yorkers in 2020. We also see disparities in **HEALTH PROBLEMS BY EDUCATIONAL ATTAINMENT AND AGE.**

## DISADVANTAGE

DISADVANTAGE



Disadvantage — defined as experiencing poverty, material hardship, and/or health problems — is widespread in New York City.

Overall, **NEARLY 50%** of New Yorkers faced at least **ONE FORM OF DISADVANTAGE** in 2020.

Experiences of disadvantage were also **STRONGLY CORRELATED**

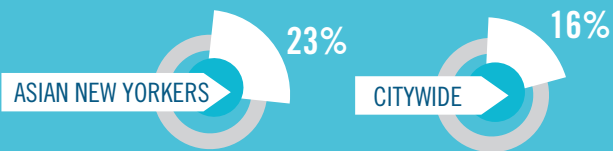
with other indicators of well-being, such as **PSYCHOLOGICAL WELL-BEING AND VIEWS OF THE CITY.**

New Yorkers facing multiple forms of disadvantage were much **MORE LIKELY TO EXPERIENCE SERIOUS PSYCHOLOGICAL DISTRESS** than those not facing disadvantage (28% vs. 3%).

New Yorkers facing multiple forms of disadvantage also had the **LEAST FAVORABLE VIEW OF THE CITY AS A PLACE TO LIVE.** Roughly 62% of New Yorkers facing multiple disadvantages rated life in the city as excellent, very good, or good, versus 73% of those not facing disadvantage.

## SPOTLIGHT ON POVERTY AND DISADVANTAGE AMONG ASIAN NEW YORKERS

In 2020, the poverty rate among Asian New Yorkers was 40% higher than the citywide average, while rates of material hardship were in line with the citywide average.



Almost **A QUARTER** of Asian New Yorkers **LIVED IN POVERTY** (23%) in 2020 versus 16% of New Yorkers citywide. The poverty rate of Asian New Yorkers was comparable to Black and Latino New Yorkers, and double the poverty rate of white New Yorkers.

A little over **A QUARTER** of Asian New Yorkers **FACED MATERIAL HARDSHIP** (27%) in 2020, which was in-line with the citywide average.

Poverty rates within the Asian community were significantly higher for certain subgroups.

In New York City, **28%** of Asian seniors, **30%** of Asian adults with limited English proficiency, and **33%** of Asian New Yorkers with a high school degree or less lived in poverty.

The health of Asian New Yorkers is more nuanced. Asian adults were less likely to report having health problems compared to the citywide average, but had higher rates of serious psychological distress.

Approximately **17%** of Asian New Yorkers reported having health problems, defined as being in poor health or having a work-limiting health condition. This was the lowest among all the racial or ethnic groups in the city.

Roughly **14%** of Asian New Yorkers faced severe psychological distress versus **11%** of New Yorkers citywide.

Among Asian New Yorkers, experiences of disadvantage — including poverty, material hardship, and health problems — were especially high among those aged 65 or older, and those with limited English proficiency and those with a high school degree or less, suggesting that policies and programs serving these populations are essential.

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## 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 2015 for each type of disadvantage and also analyze how these experiences differ for New Yorkers of different demographic groups.

**In section 4**, we spotlight experiences of poverty and disadvantage among Asian New Yorkers.

**In section 5**, we analyze overall rates of disadvantage across New York City, and how they are related to psychological distress and life satisfaction.

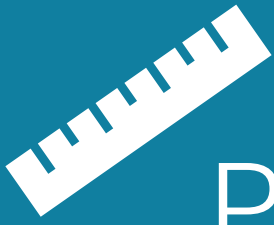
## NOTE ON 2020 DATA COLLECTION AND RESULTS

The pandemic impacted data collection efforts across the country. The Poverty Tracker survey team, based at Columbia University, moved quickly to adapt, transitioning operations to both accommodate remote work and maintain data security. The U.S. Census Bureau also adjusted their operations for the administration of the American Community Survey (ACS). After the decennial census, the ACS is the largest survey run by the Census Bureau and it is the main source of annual data on the composition of the U.S. population, as well as of smaller area geographies like New York City. For this reason, the Poverty Tracker uses the ACS data to adjust our sample through a technique called “weighting,” which helps ensure our sample is representative of the city’s population.

In 2020, household non-response increased substantially in the ACS, with more disadvantaged households becoming relatively less likely to respond during the pandemic.<sup>6</sup> This non-response bias was linked to challenges with survey administration during the pandemic, and to correct for it, the Census Bureau developed an experimental method to adjust the data and make it representative of the U.S. population. The Census Bureau has cautioned against using the 2020 ACS in similar fashions to its uses in prior years, and has noted that the data is not comparable to earlier years of data. For this reason, we have also developed an alternative method for weighting the Poverty Tracker data collected in 2020. We also caution readers that the results we present specific to 2020 must be evaluated in this context. As such, the margin of error around 2020 estimates is larger than that around results presented in previous Poverty Tracker reports.

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<sup>6</sup>For the specific details on the administration of the ACS in 2020, see Rothbaum et al. (2021).



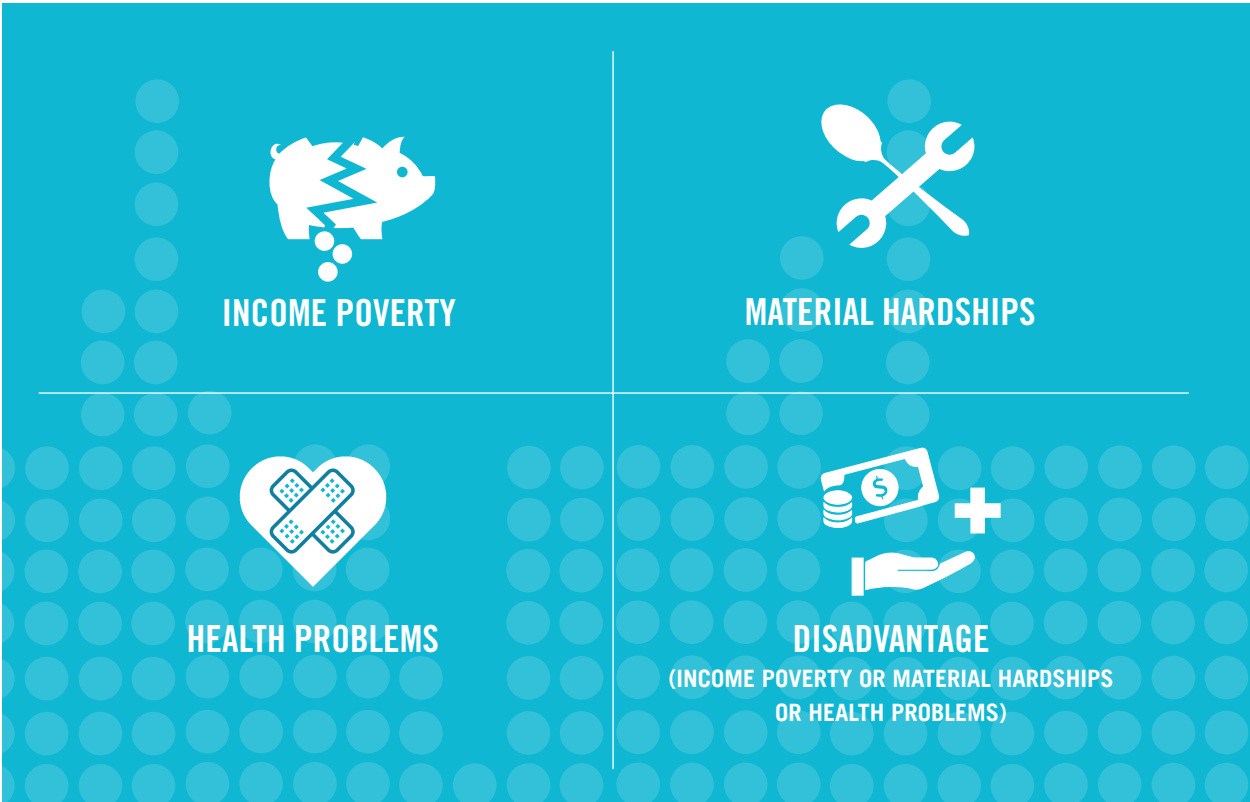
# POVERTY TRACKER MEASURES



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# The 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 material 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.



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## 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.<sup>7</sup> 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<sup>8</sup>
4. Multiracial or another race or ethnicity, non-Hispanic
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. "New Yorkers" refers to adults in New York City. There are 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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<sup>7</sup> 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).

<sup>8</sup> 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%) do not identify with a particular racial group (i.e., they respond "something else" when asked about their race). Roughly 25% identify as white and 13% identify as Black.

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## Conventions used when discussing race and ethnicity

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. 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.<sup>9</sup> 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 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 white people, and invites them 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.

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<sup>9</sup> 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 in specific settings (see Salinas, 2019).



## SECTION 1

# INCOME POVERTY IN NEW YORK CITY

### HIGHLIGHTS

Government action kept the poverty rate in New York City from rising sharply between 2019 and 2020.

Between 2017 and 2019, roughly 1 in 5 children in New York City lived in poverty. This number would have risen in 2020 absent government action, but the policy expansions of 2020 kept more children out of poverty in 2020 than in all prior years which we can examine.

Altogether, government policies cut the poverty rate in New York City by nearly 60% and moved more than 1.9 million New Yorkers out of poverty.

Government supports played a substantial role in stabilizing incomes in 2020 in New York City and across the United States, but the poverty rate in New York City remained higher than the national average and disparities in economic disadvantage persisted.

The poverty rates of Asian, Black, and Latino New Yorkers (23%, 19%, and 23%, respectively) were nearly twice that of white New Yorkers (12%).



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This section of the report focuses on poverty in New York City. We examine the state of poverty in 2020 and what it looked like before the pandemic. We highlight the substantial role that government policy played in 2020 and what could have happened absent these policy interventions. But we also emphasize that, even with these policies, the poverty rate in New York City remained substantially higher than the national average; there are also significant disparities between New Yorkers of different racial and ethnic groups and other demographic factors. We discuss the experiences of New Yorkers born outside of the United States, how they were less likely to benefit from pandemic-related assistance, and thus less likely to be lifted out of poverty. Overall, the results reveal the power of the temporary policy expansions, which enhanced benefits and closed coverage gaps in some social programs for a limited time. The successes and shortcomings of these temporary policy reforms provide guidance for future reforms, which are urgent given that more than a million New Yorkers continue to live below the poverty line.

## 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 2020, the SPM threshold for a two-adult, two-child family of renters in New York City was \$38,316. 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.<sup>10</sup> 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.

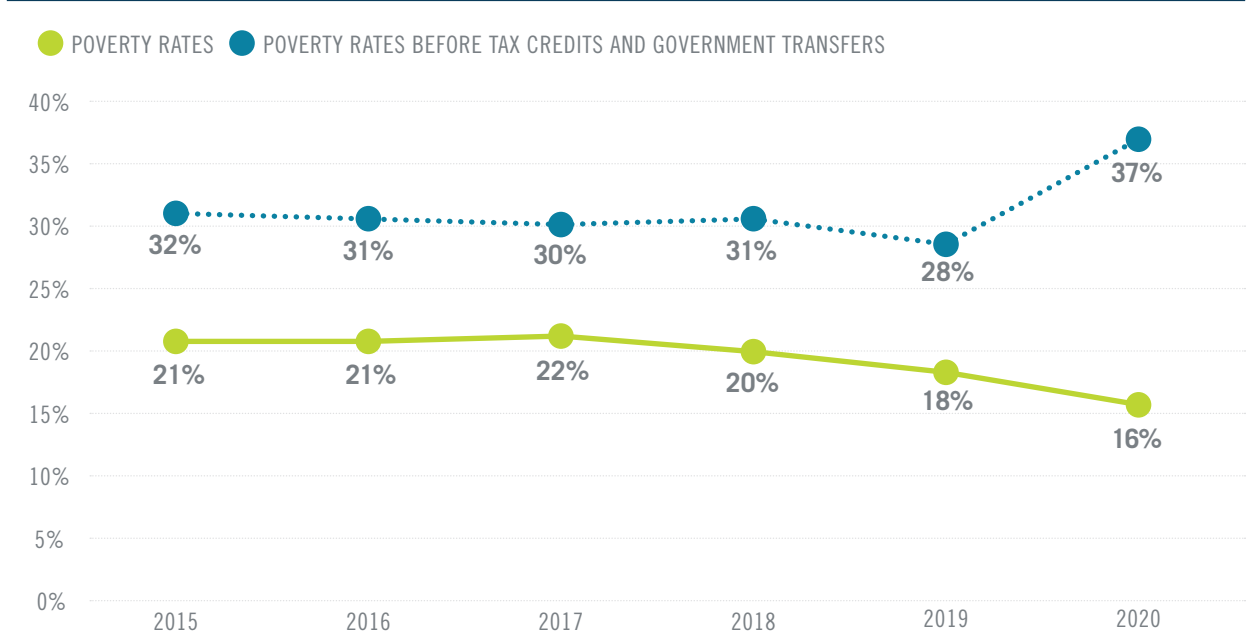
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<sup>10</sup> Learn more about the NYCgov Poverty Measure at <https://www1.nyc.gov/site/opportunity/index.page>.

Government policy kept the poverty rate in New York City from rising sharply between 2019 and 2020. Before accounting for income from government policies like transfers and tax credits, the share of New Yorkers living below the poverty line rose from 28% in 2019 to 37% in 2020, but after factoring in government transfers and tax credits, we see the poverty rate actually fell from 18% to 16%.

Between 2015 and 2019, the poverty rate among adults in New York City hovered around 20%, meaning one in five adult New Yorkers lived below the poverty line (Figure 1.1). New York City poverty rates were substantially higher than national poverty rates (Table 1.1).<sup>11</sup>

**Figure 1.1**  
Adult poverty rates in New York City before and after accounting for government transfers and tax credits, 2015 to 2020





Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

<sup>11</sup> Authors' calculations using the 2020 Annual Social and Economic Supplement to the Current Population Survey (CPS-ASEC). Data retrieved from IPUMS-CPS.

Table 1.1

## Adult poverty rates, nationally and in New York City (2015 to 2020)

	2015	2016	2017	2018	2019	2020
 NEW YORK CITY	21%	21%	22%	20%	18%	16%
 NATIONAL	14%	14%	13%	12%	11%	9%

**Source:** Annual Poverty Tracker survey data; second, third, and fourth cohorts. National results calculated with the Annual Social and Economic Supplement to the Current Population Survey (CPS-ASEC). Data retrieved from IPUMS-CPS.

The persistently high rates of poverty left the city in a vulnerable position even before the pandemic, which was followed by New Yorkers across the city losing work and income. Poverty Tracker data shows that roughly 50% of New Yorkers who were working before the pandemic lost some form of employment income as a result of it, and these losses were more common among low-wage workers and Black and Latino New Yorkers.<sup>12</sup> In these early days of the pandemic, many predicted that there could be a dramatic increase in the poverty rate and widespread deprivation.<sup>13</sup>

But the results in Figure 1.1 show that this was not the case — **the poverty rate in 2020 did not rise, but fell slightly to 16% because of the power of government policy.**<sup>14</sup> The substantial policy response to the economic crisis brought on by the pandemic ensured that families across the country received much needed support, which kept the poverty rate stable. This support came in the form of EIPs (also referred to as “stimulus checks”), expanded UI benefits, Pandemic Electronic Benefit Transfers (P-EBT) to make up for missed school lunches, and additional SNAP benefits, among others (see Table 1.2 for details regarding the various policy reforms and expansions made in 2020).

We are able to see the substantial role that government policy played in keeping New Yorkers out of poverty in 2020 by comparing the poverty rate before and after accounting for tax credits and government transfers. As discussed earlier, the Poverty Tracker measures poverty in New York City using the SPM — an improved measure to the official poverty measure that allows us to isolate the impact that various policies have on the poverty rate. We do this by identifying how many New Yorkers would be living in poverty when we do not include tax credits and government transfers as part of their income,<sup>15</sup> and then again when we do include these income sources. The former gives us the “poverty rate before tax credits and government transfers” and the latter is the “poverty rate.” For brevity, we refer to the poverty rate before tax credits and government transfers as the “pre-tax/transfer poverty rate.”<sup>16</sup> (See text box for an overview of the various policies accounted for in this comparison.)

<sup>12</sup> Collyer, Huq, and Washington (2020).

<sup>13</sup> See Parolin and Wimer (2020) for early forecasted poverty rates before the introduction of various policies at the federal level.

<sup>14</sup> We cannot determine if this is a statistically significant decline relative to the 2019 poverty rate.

<sup>15</sup> Note that income is totaled at the family level and compared to a poverty threshold that is adjusted for family size.

<sup>16</sup> This is the poverty rate before accounting for the tax credits and government transfers discussed in the text box.

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## What policies are accounted for when comparing the poverty rate before and after tax credits and government transfers?

The results in Figure 1.1 account for the role that different government transfers and tax credits played in reducing the poverty rate in 2020. The results account specifically for the following policies:

**CASH TRANSFERS:** Income from the Supplemental Security Income program, Unemployment Insurance, and the Temporary Assistance to Needy Families (TANF) program.

**HOUSING SUBSIDIES:** Government housing assistance and rent regulations (rent control and rent stabilization).

**NUTRITION PROGRAMS:** Benefits from the Supplemental Nutrition Assistance Program (SNAP), the Special Supplemental Nutrition Assistance Program for Women, Infants, and Children (WIC), and free- and reduced-price school lunches.<sup>17</sup>

**REFUNDABLE TAX CREDITS:** The Earned Income Tax Credit and the Child Tax Credit (only the refundable portion).

**ECONOMIC IMPACT PAYMENTS:** EIP payments (“stimulus checks”) delivered as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, and the Consolidated Appropriations Act, 2021 (which was signed into law on December 27, 2020).

In 2019, tax credits and government policies led to roughly a 10-percentage-point decline in the poverty rate, cutting the poverty rate from 28% to 18% (i.e., a 36% reduction). We see a similar reduction associated with these policies in years prior to 2019. But between 2019 and 2020, the pre-tax/transfer poverty rate rose sharply — from 28% to 37% — and this rise is largely attributed to New Yorkers losing employment related income due to the pandemic. But swift government action ensured that this rise in the pre-tax/transfer poverty rate did not lead to a sharp increase in the poverty rate. **In 2020, tax credits and government transfers contributed to a 21-percentage-point reduction in the poverty rate, cutting the poverty rate from 37% to 16%.** The substantial expansions and reforms made during this period are presented in Table 1.2.

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<sup>17</sup> This does not include free or reduced priced breakfasts that are provided to children at school. There are also other nutritional programs that we do not account for, such as free summer meals that are provided to children at school or meals provided through the Child and Adult Care Food Program.

Table 1.2

## Federal policies enacted in response to the coronavirus in 2020

### FAMILIES FIRST CORONAVIRUS RESPONSE ACT (FFCRA) | MARCH 18, 2020

FFCRA included many expansions to **nutrition-related** assistance programs. This included:

- Ensuring all SNAP beneficiaries receive the maximum SNAP benefit for their family size
- Suspending SNAP time limits for able-bodied adults without dependents
- Waiving recertification requirements for SNAP and WIC
- Establishing Pandemic-EBT (P-EBT) Cards, which provided benefits that made up for school meals missed due to remote learning

### CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY ACT (CARES) | MARCH 27, 2020

CARES included the following expansions to the Unemployment Insurance program:

- *Federal Pandemic Unemployment Compensation*, which provided a \$600 per week supplement to UI payments through July 2020
- *Pandemic Unemployment Assistance*, which extended UI benefits to workers otherwise ineligible for UI benefits, such as gig workers, self-employed workers, those who were diagnosed with COVID-19, and primary caregivers for a child whose school was closed
- *Extended Pandemic Emergency Unemployment Compensation*, which provided an additional 13 weeks of UI coverage

The CARES Act also:

- Funded Economic Impact Payments (EIPs, or “stimulus checks”) of \$1,200 for adults and \$500 for each qualifying child
- Instituted the federal eviction moratorium, so tenants could not be forced to vacate and landlords could not file eviction notices to vacate until 30 days after expiration in July of 2020

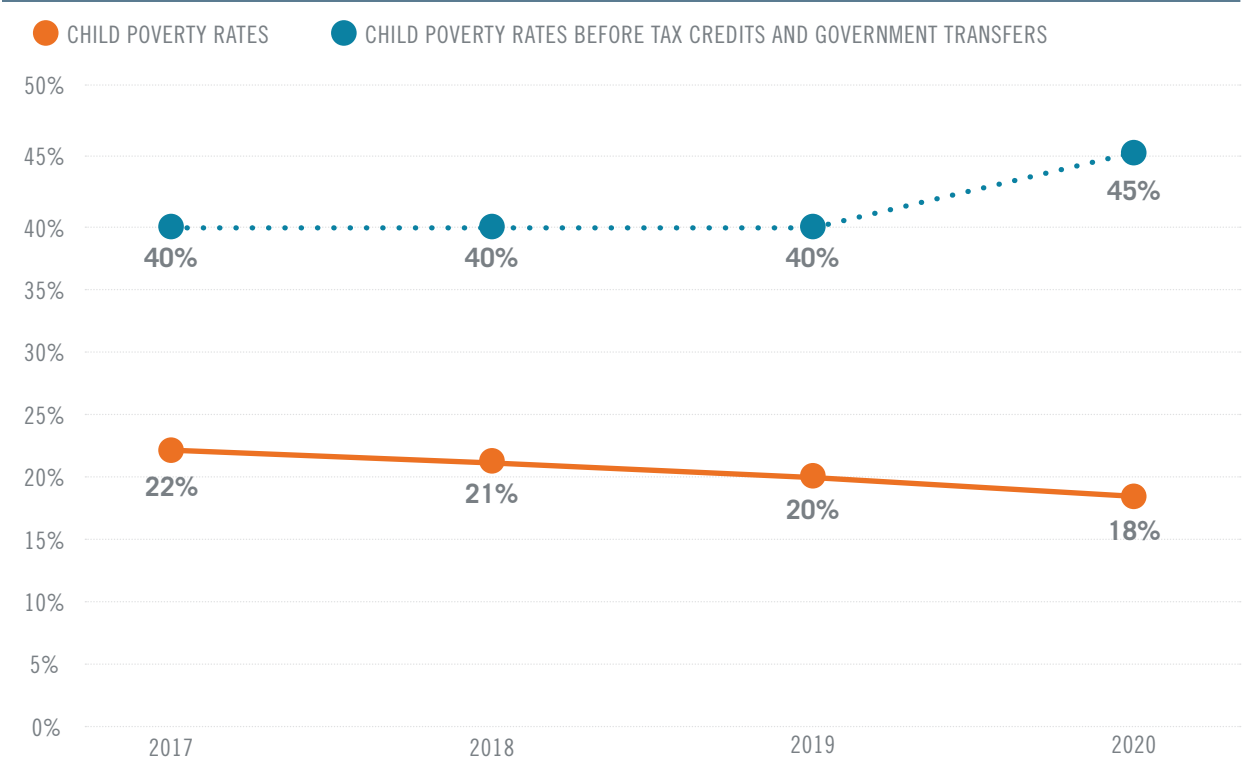
### ADDITIONAL FEDERAL POLICIES INCLUDED:

- *Center for Disease Control Eviction Moratorium* of September 4, 2020, which extended the federal eviction moratorium through December 31, 2020
- *Coronavirus Response and Relief Supplemental Appropriations Act* of December 27, 2020, which funded EIPs of \$600 per qualifying adult and child and provided a \$300 per week supplement to UI benefits

Between 2017 and 2019, roughly one in five children in New York City lived in poverty. This number would have risen absent government action, but the policy expansions of 2020 kept more children out of poverty in 2020 than in all prior years covered by the Poverty Tracker.

The pandemic fundamentally altered the lives of children in New York City, many of whom spent the majority of their school days learning remotely. The financial precarity that accompanied the pandemic also weighed heavily on parents and caregivers, as arrangements to return to work were made more challenging when schools and childcare centers were closed — for long periods of time at first, and then intermittently. But government action also prevented hundreds of thousands of children from falling into poverty in 2020. Similar to the trends for adult New Yorkers, we see the pre-tax/transfer child poverty rate rise sharply between 2019 to 2020 — from 40% to 45%. But after accounting for these policies, the child poverty rate fell from 20% to 18%.

**Figure 1.2**  
Child poverty rates in New York City before and after accounting for government transfers and tax credits, 2017-2020



**Source:** Annual Poverty Tracker survey data; second, third, and fourth cohorts. Results from years before 2020 rely on three year moving averages.

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Altogether, government policies cut the poverty rate in New York City by nearly 60% and moved more than 1.9 million New Yorkers out of poverty.

In Table 1.3, we show the number of adults and children in New York City living in poverty and the number moved out of poverty by tax credits and government transfers in 2019 and in 2020. In 2019, these policies kept 660,000 adults and 370,000 children out of poverty (1.03 million New Yorkers total). In 2020, these numbers grew to 1.43 million and 490,000, respectively, totaling to 1.92 million New Yorkers (nearly double the impact of the year prior).

Table 1.3

Number of adults and children in poverty before and after accounting for government transfers and tax credits, 2019 and 2020

	2019	2020
Number of adults in poverty	1,260,000	1,140,000
Number of adults moved out of poverty by tax credits and transfers	660,000	1,430,000
Number of children in poverty	360,000	330,000
Number of children moved out of poverty by tax credits and transfers	370,000	490,000

**Source:** Annual Poverty Tracker survey data; second, third, and fourth cohorts.

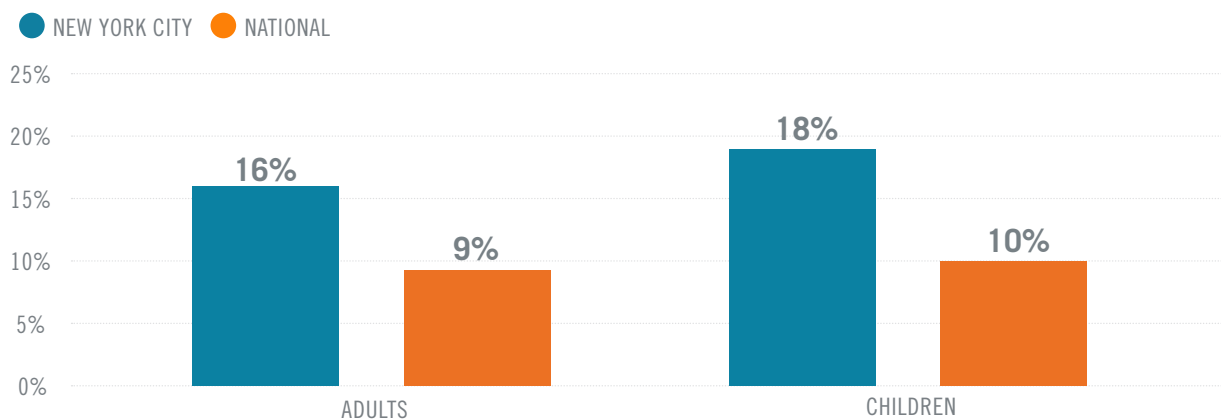
**Note:** Results based on a population size of 8,804,190 New Yorkers, 20.8% of whom are under age 18. These are the latest estimates of the city's population size from the Decennial Census.

These results are a testament to the efficacy of policy at keeping families out of poverty, but the poverty rate in New York City remains troublingly high. Further, many of the discussed policy reforms were temporary and have since expired. In the concluding section of this report, we discuss what we expect 2021 poverty rates to look like given the historic policy expansions that took place under the American Rescue Plan and the state of the current debate around continuing reforms in 2022.

Government supports played a substantial role in stabilizing incomes in 2020 in New York City and across the U.S., but the poverty rate in New York City remained higher than the national average, and disparities in economic disadvantage persisted.

Figure 1.3

### National poverty rate and New York City poverty rate, 2020



**Source:** Annual Poverty Tracker survey data; second, third, and fourth cohorts. National results calculated with the 2021 and 2020 Annual Social and Economic Supplements to the Current Population Survey, accessed from IPUMS-CPS.

The New York City poverty rate has consistently been well above the national average: in 2019, 18% of adults in New York City lived in poverty, compared to 11% of adults nationally (Table 1.1). Figure 1.3 shows that this difference carried through to 2020, as the New York City adult poverty rate remained seven percentage points above the national average (16% vs. 9%). In 2020, child poverty was also significantly more common in New York City than it was nationally (18% vs. 10%).

**In 2020, there were also significant disparities in poverty rates between New Yorkers of different races and ethnicities, with Asian, Black, and Latino New Yorkers roughly twice as likely to live in poverty as white New Yorkers.**

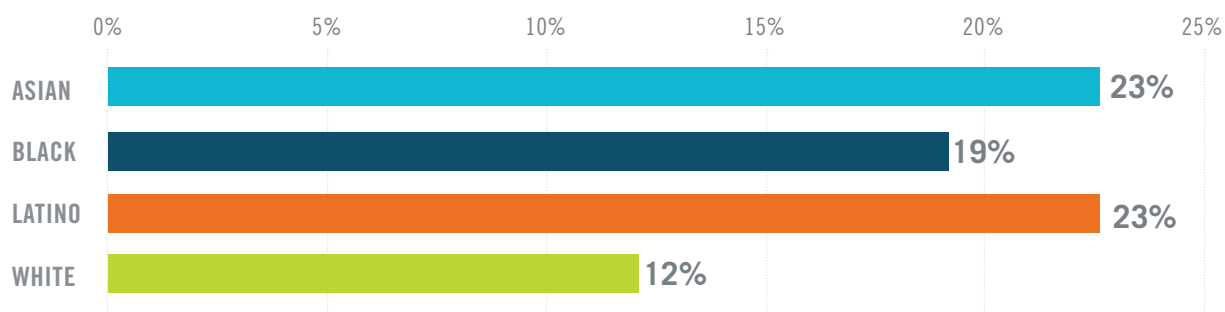
In last year's annual report, we dug into the varying prevalence of poverty and disadvantage among New Yorkers by race and ethnicity. The results brought front and center one of the consequences of structural racism and discrimination — the significantly higher rates of poverty among Black and Latino New Yorkers compared to white New Yorkers. These poverty rates in 2019 were 22%, 25%, and 12%, respectively. Further, we demonstrated that while policy plays a substantial role in reducing the poverty rate overall, it does little to narrow gaps by race and ethnicity.

Compared to 2019, our 2020 results show that gaps in poverty rates between Black and Latino New Yorkers and white New Yorkers narrowed slightly, though the poverty rate remains substantially higher among Black and Latino New Yorkers (Figure 1.4). And for the first time, we are able to estimate the poverty rate among Asian New Yorkers using Poverty Tracker data (Figure 1.4). The results show that, like Black and Latino New Yorkers, Asian New Yorkers face significantly higher poverty rates than white New Yorkers (19%, 23% and 23% vs. 12%). We spotlight these results on Asian New Yorkers later.



Figure 1.4

### Poverty rates among adult New Yorkers by race and ethnicity, 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts. Results based on three-year average.

In prior recessions, Black and Latino families were hit hardest and experienced the consequences for extended periods. For example, during the Great Recession, unemployment rates rose more quickly in Black and Latino communities. Unemployment rates peaked at 21.2% for Black families, 15% for Latino families, and 10.6% for white families, and white families then recovered more quickly in the aftermath.<sup>18</sup> The recent pandemic-induced recession displays a similar trend, with the national unemployment rate of Latino workers being nearly 50% higher than that of white workers in the fourth quarter of 2021 (5.3% vs 3.6%), and that of Black workers being nearly twice that of white workers (7.1% vs 3.6%).<sup>19</sup> The disparities between Black and Latino families and white families, both overall and during recessions, highlight the need for government intervention. Designing policies that address these disparities is key to an equitable recovery.

Disparities in the risk of facing poverty also existed by gender, nativity, educational attainment, borough, and age. These disparities were present before the pandemic and persisted in 2020.

In Table 1.5, we show poverty rates for additional demographic subgroups and see wide disparities. Women were substantially more likely to live in poverty than men in 2020 (21% vs. 15%). We know that the pandemic has had an outsized impact on women's labor force participation, with many noting ongoing challenges related to childcare. Current policy efforts to guarantee childcare assistance thus play a role in ensuring that women who would like to participate in the labor force are able to do so, and such policies play a large role in the recovery agenda for New York City developed by Robin Hood, The Century Foundation, and Next100.<sup>20</sup>

New Yorkers born outside of the U.S. were also significantly more likely to live in poverty in 2020, and yet they were disproportionately excluded from pandemic-related relief programs. (See textbox for a discussion of the implications of these policy choices.)

We also see stark differences in the poverty rate by educational attainment. Poverty rates of New Yorkers with a high school degree or less were nearly three times those of New Yorkers with a college degree (27% vs. 10%).

And there are disparities by borough, with poverty rates being the highest in the Bronx.






<sup>18</sup> Addo and Darity (2021).

<sup>19</sup> Broady and Barr (2022).

<sup>20</sup> Additional information on the Crisis to Opportunity Agenda available at: <https://tcf.org/from-crisis-to-opportunity/>.

Table 1.5

## Adult poverty rates in New York City by demographic subgroups, 2020

GENDER		Women	21%
		Men	15%
NATIVITY		U.S.-Born	14%
		Foreign-Born	24%
EDUCATIONAL ATTAINMENT		High school degree or less	27%
		Some college/vocational school	19%
		College graduate	10%
BOROUGH		Bronx	24%
		Brooklyn	19%
		Manhattan	14%
		Queens	19%
		Staten Island*	9%
AGE		18-34	20%
		35-64	15%
		65+	22%

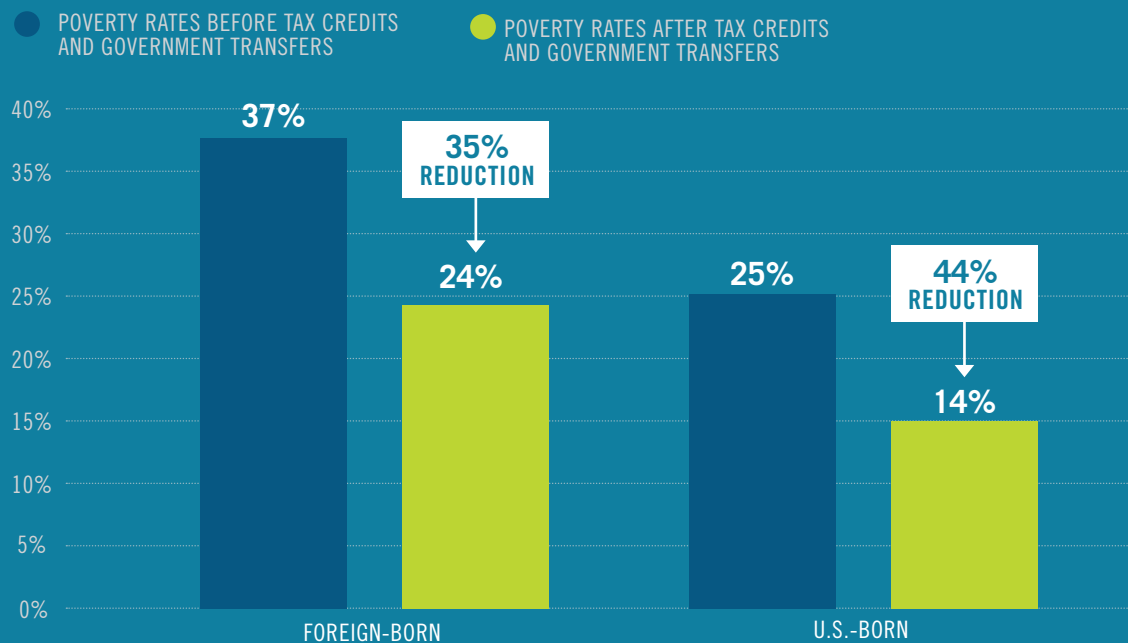
Source: Annual Poverty Tracker survey data second, third, and fourth cohorts. Results based on three-year averages.

\*Interpret with caution due to sample size constraints.

Foreign-born New Yorkers continue to face higher poverty rates than U.S.-born New Yorkers, and they are less likely to benefit from government relief, because of eligibility constraints.

Figure 1.5

### Poverty rates before and after tax credits and government transfers, foreign-born and U.S.-born New Yorkers



Source: Annual Poverty Tracker survey data second, third, and fourth cohorts. Results based on three-year average

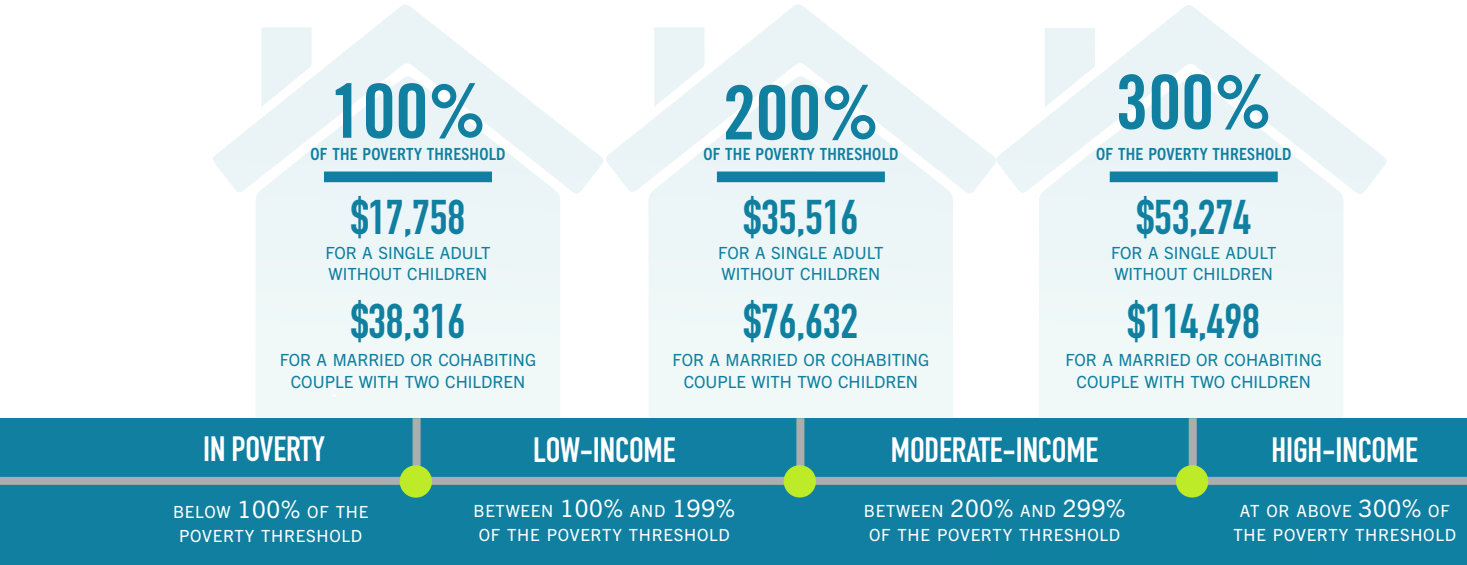
The policy response to the pandemic was remarkably effective at keeping New Yorkers out of poverty, but New Yorkers born outside of the United States were more likely to be ineligible for the financial supports provided by these policies. These exclusions in coverage are not unique to pandemic-related policies; there are various limitations in eligibility for EITC, SNAP, TANF, UI, and other policies based on various immigration categories.<sup>21</sup> These exclusions result in policies that are less likely to move foreign-born New Yorkers out of poverty than U.S.-born New Yorkers. Government transfers and tax credits are associated with reducing the poverty rate of foreign-born New Yorkers by 35% (vs. 44% for U.S.-born New Yorkers) and leaving them facing substantially higher rates of poverty.

<sup>21</sup> The U.S. Office of the Assistant Secretary for Planning and Evaluation at the Department of Health and Human Services presents detailed information on these categories and those that are and are not eligible for certain federal benefits. Access this information at <https://aspe.hhs.gov/reports/overview-immigrants-eligibility-snap-tanf-medicaid-chip-0>.

Poverty continues to be a pressing issue in New York City. Roughly 47% of New Yorkers lived below 200% of the poverty threshold in 2020, which translates to \$38,316 for single adults and \$73,632 for a married couple with children. While 2020 demonstrates the poverty-fighting power of policy, it is clear that more needs to be done to address poverty in the city.

The poverty line presents an estimate of how much a family needs to meet their basic needs. As such, it is a very low threshold — \$38,316 for a family of four living in rental housing in New York City in 2020 (Figure 1.5). And having an annual income above this threshold is no guarantee that one will be able to meet one's basic needs or will be shielded from experiences of material hardship. An average income above the poverty line is also no guarantee against economic instability, as income can vary drastically from month to month.

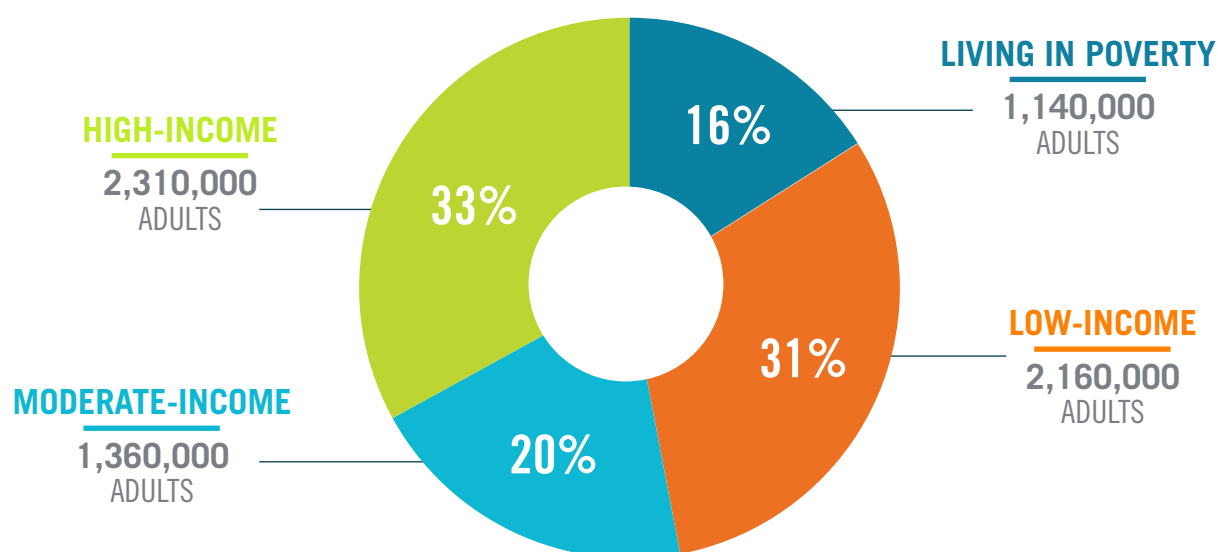
**Figure 1.5**  
New York City poverty thresholds by family size, 2020



Those right above the poverty threshold — between 100% and 200% of the poverty threshold — are defined in the research literature as “low-income” and, as you will see in the next section of this report, their experiences of material hardship are quite similar to those living below the poverty threshold.<sup>22</sup> There are many New Yorkers who fall into the category of “low-income” — nearly one in three adults. Combined with those living below the poverty line, this amounts to nearly 50% of the population living below twice the poverty threshold, many of whom face high levels of economic challenges and precarity. Unfortunately, this has been the status quo in New York City for years.

Figure 1.6

### Income distribution of adult New Yorkers, 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

The results presented in this section paint a different picture of poverty than many feared in March of 2020; policies were successfully able to stabilize incomes and poverty rates, such that we did not see what could have been one of the most dramatic increases in the poverty rate on record.<sup>23</sup> But it is key to remember that one in five adult New Yorkers and one in five children in New York City lived in poverty before the pandemic; absent continued policy reform, we are likely to simply return to this pre-pandemic norm.

<sup>22</sup> Rodems (2019).

<sup>23</sup> See Parolin and Wimer (2020).



## SECTION 2

# MATERIAL HARDSHIP IN NEW YORK CITY

### HIGHLIGHTS

In 2020, nearly one in three adults (29%) and two in five children (38%) in New York City were in a family enduring material hardship, such as not having enough money for food or moving in with other because they could not afford housing.

Nearly 41% of Latino New Yorkers faced material hardship in 2020, as did 36% of Black New Yorkers and 27% of Asian New Yorkers, compared to 15% of white New Yorkers.

The most common form of material hardship among New Yorkers in 2020 was medical hardship — defined as not being able to see a doctor because of cost — a troubling finding in light of the pandemic’s impacts on health.

Households with children were also more likely than those without children to face all forms of material hardship in 2020, with the exception of medical hardship.

In this section, we examine experiences of material hardship in New York City for adults and children, as well as by income level and demographic group. The results show that material hardship is even more widespread than poverty, with one in three adults and two in five children facing material hardship in 2020. But we do not see a sharp rise in the prevalence of hardship between 2019 and 2020, suggesting that government policies and other supports provided by community-based organizations, friends, and family helped keep the rate of hardship from rising even further.

We also examine the prevalence of each type of material hardship by income level and we find that one in five New Yorkers living in poverty or with low incomes were unable to see a medical doctor at some point in 2020 due to cost. These results are particularly troubling given the pandemic and its disproportionate impacts on low-income families, and they underscore the importance of efforts to make healthcare more accessible and affordable.

## MEASURES OF MATERIAL HARDSHIP

The Poverty Tracker measures material hardship in five domains: food, housing, bills, financial, and medical. The study measures severe and moderate forms of each of these hardships, except for medical hardship. We define the severe forms of these hardships below, as well as medical hardship (see Appendix C for definitions of moderate forms of hardship). New Yorkers who face one or more of these severe forms of material hardship or face medical hardship in a 12-month period are identified as having faced material hardship.



### FOOD

**FOOD HARDSHIP:**  
Running out of food or often worrying food would run out without enough money to buy more



### HOUSING

**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



### BILLS

**BILLS HARDSHIP:**  
Having utilities cut off due to a lack of money



### FINANCIAL

**FINANCIAL HARDSHIP:**  
Often running out of money between paychecks or pay cycles



### MEDICAL

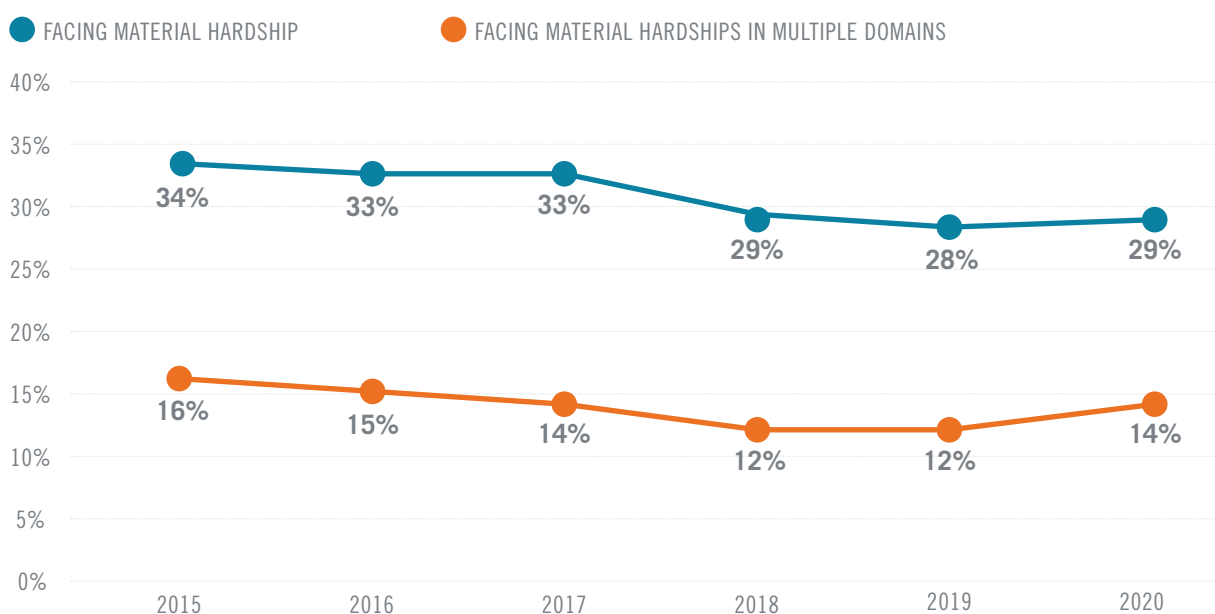
**MEDICAL HARDSHIP:**  
Not being able to see a medical professional due to cost

## Nearly one in three adults in New York City faced material hardship in 2020.

The share of adult New Yorkers facing material hardship fell between 2015 to 2019 from 34% to 28%, as did the share of adults facing multiple forms of material hardship (16% to 12%; Figure 2.1). Between 2019 and 2020, rates of hardship remained relatively stable, rising from 28% to 29%, and the share of adults facing multiple hardships rose slightly, from 12% to 14% (though these differences are not statistically significant). Rates of material hardship would have likely been higher in 2020 absent the government supports provided in response to the pandemic.<sup>24</sup> Overall, material hardship was widespread in New York City before the pandemic and continues to be so, though government action in response to the pandemic appears to have staved off a sharp increase in these hardships. This is also evident from stories provided to us through qualitative interviews conducted with Poverty Tracker respondents in 2020; see the textbox for an example.

Figure 2.1

### Rates of material hardship among adults in New York City, 2015 to 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

<sup>24</sup> Data from the Poverty Tracker shows that rates of food hardship remained relatively stable in the early months of the pandemic when the initial Economic Impact Payments from the CARES Act were delivered and UI benefits were increased by \$600 per week. However, once the UI payments returned to standard levels in the late summer of 2020, rates of food hardship began to increase (see Collyer, Bannerman, Charles, Friedman, and Wimer, 2020). Additional studies of the relationship between the policies put in place in 2020 and in 2021 (e.g., stimulus payments, supplemental UI payments, and P-EBT and hardship) include: Bauer, Ruffini, and Schanzenbach (2021); Cooney and Shaefer (2021); Raifman et al. (2021).



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## CASH BENEFITS PROVIDED A LIFELINE TO NEW YORKERS FACING HARDSHIP

### Trevon's Story

Trevon is a 45-year-old single man and was living alone when we interviewed him in late 2020. Since 2005, he has worked for a major theater chain in a variety of jobs, and most recently as a cook earning \$15 an hour, 30 to 35 hours per week. Trevon has diabetes severe enough to make him eligible for government aid, which he receives in the form of a rent supplement. He also received SNAP benefits. Trevon recounted that the theatre he worked at closed in March of 2020. He had since survived on these government benefits, UI, and his 2020 stimulus payment. The stimulus payment went to rent and utilities, including his internet and phone service. Expanded UI benefits were especially critical. In normal times, he would have received \$137 a week from UI, but when the first pandemic boost went into effect from March to July of 2020, he received \$737 a week. This added boost not only aided his ability to make ends meet, but also allowed him to pay off his entire credit card debt of \$1,300 incurred prior to the pandemic. He was also able to save about \$1,500 that he hopes could tide him over when the enhanced benefit ended. Trevon's story illustrates the ways in which the direct cash benefits provided a lifeline to New Yorkers whose lives had been upended by the pandemic.

Nearly two in five children in New York City were in a family that faced material hardship in 2020, and more than one in ten were in families facing multiple material hardships.

The prevalence of material hardship among children in New York City has been persistently high — 35% of children were in a family that endured material hardship before the pandemic. Rates of material hardship increased in 2020, but we likely would have seen a substantially greater increase absent government policy intervention. The high rates of material hardship among children in New York City and their families is a long-standing issue that carries long-term consequences to children's physical and mental health and their overall development.<sup>25</sup> More recently, we have seen how policy can effectively reduce rates of material hardship among families. Studies of the expanded Child Tax Credit that delivered monthly payments of \$300 or \$250 per child (depending on the child's age) to families across the country in the second half of 2021 found an immediate and significant drop in food insufficiency among households with children as a result of these payments.<sup>26</sup> The Poverty Tracker results show how pressing the issue of material hardship is for children in New York City, but there are policies that could play a significant role in alleviating these hardships.

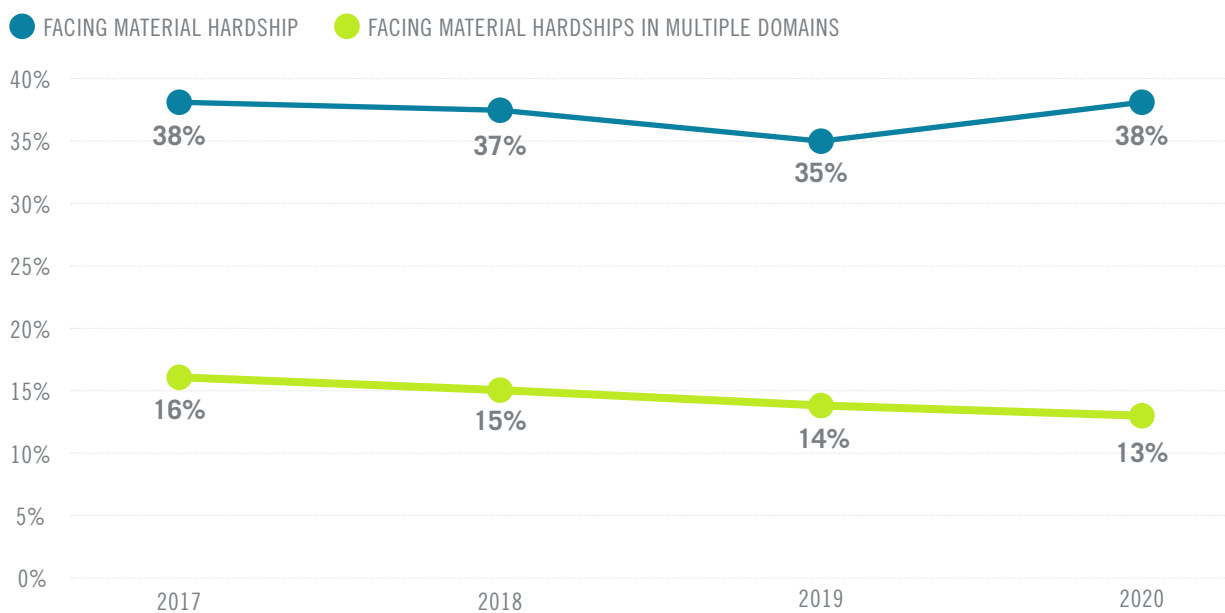
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<sup>25</sup> Edmunds and Alcaraz (2021); Rodems and Shaefer (2020); Bellair et al., (2019); King (2018); Kirkpatrick, McIntyre, and Potestio (2010).

<sup>26</sup> Parolin, Ananat, Collyer, Curran, and Wimer (2021).

Figure 2.2

### Share of children in families facing material hardship, 2017 to 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts. Results from years before 2020 rely on three year moving averages.

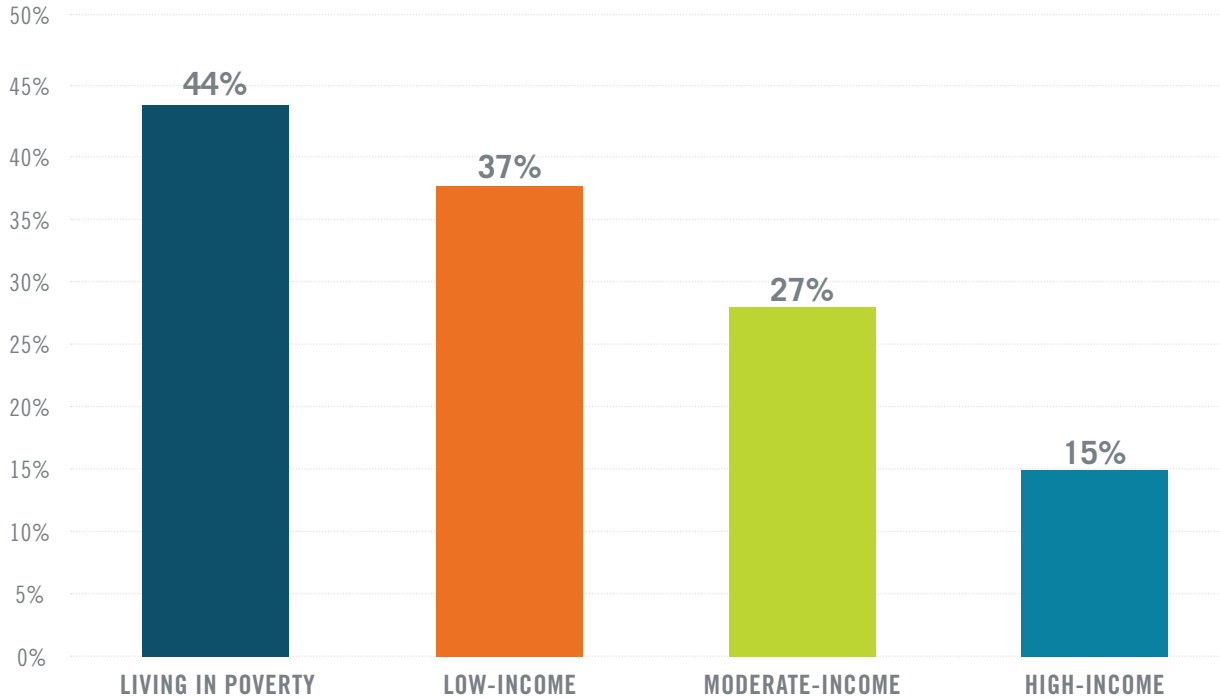
## Experiences of material hardship are not confined to New Yorkers living in poverty.

Results thus far show that material hardship is more common in New York City than poverty. This difference is, in part, because moving above the poverty line does not guarantee protection against the hardships we examine, particularly in a high-cost city like New York. For example, in New York City, more than 40% of renters are rent burdened (paying more than 30% of their income on rent).<sup>27</sup> In Figure 2.3, we examine rates of material hardship across the income distribution, finding that experiences of material hardship are most common among New Yorkers living in poverty. But we also see that more than one in three low-income New Yorkers (37%) and more than one in four moderate-income New Yorkers faced material hardship in 2020. Material hardship was least common among high-income New Yorkers (15%), but was still prevalent. Later in this section, we examine each form of material hardship by income, finding that experiences of hardship among moderate- and high-income New Yorkers are largely explained by medical hardships (i.e., not being able to see a doctor because of cost).

<sup>27</sup> Collyer, Aribot, Friedman, Sarnoff, Wilkinson, Wimer (2022).

Figure 2.3

Rates of material hardship among adults in New York City by income level, 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

Note: Families living below 100% of the poverty threshold are defined as living in poverty, between 100% and 200%, low income, between 200% and 300%, moderate income, and above 300%, higher income. See Figure 1.5 for the dollar values associated with these thresholds.

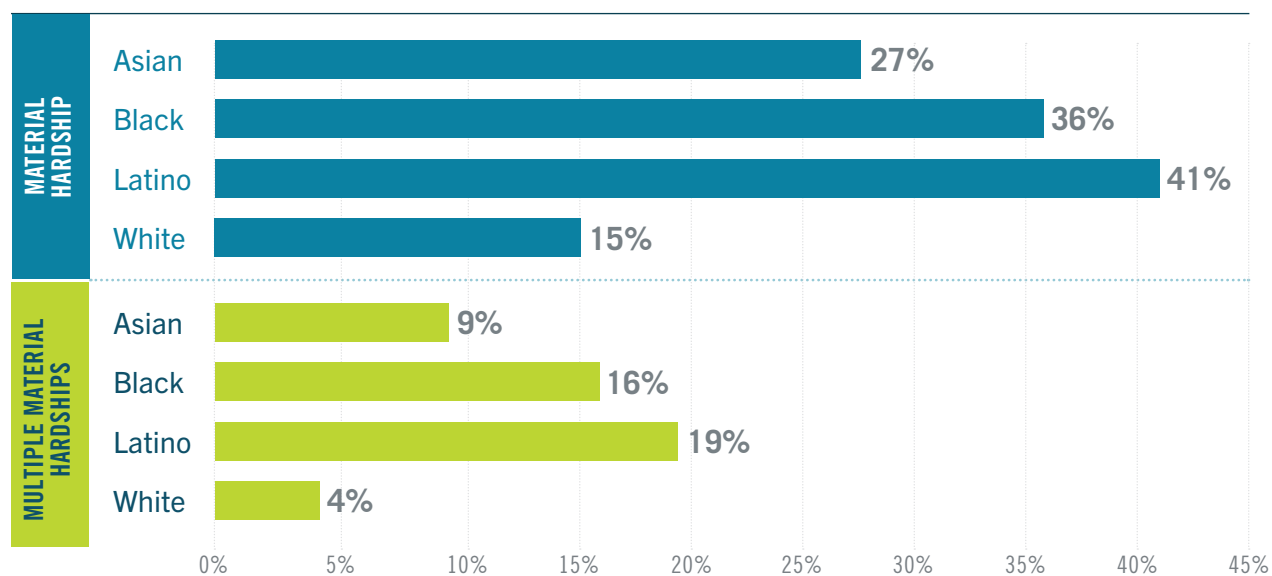
Nearly 41% of Latino New Yorkers faced material hardship in 2020, as did 36% of Black New Yorkers and 27% of Asian New Yorkers, compared to 15% of white New Yorkers (Figure 2.4).

Additionally, 19% of Latino New Yorkers faced more than one form of multiple hardship, as did 16% of Black New Yorkers and 9% of Asian New Yorkers, compared to just 4% of white New Yorkers. These results show the stark disparities in the prevalence of material hardship among New Yorkers of different racial and ethnic groups. In our last report on the state of poverty and disadvantage in New York City, we discussed the structural drivers of these disparities, including a multitude of public policy decisions around housing, taxes, criminal justice, among others. And these preexisting and long-standing disparities are often exacerbated in times of economic crisis.<sup>28</sup> As policymakers continue to respond to the pandemic and its consequences, identifying and reforming those policies that have historically advantaged white individuals and disadvantaged Black, Latino, and Asian individuals is imperative to an equitable recovery.

<sup>28</sup> Sanders, Leachman, and Williams (2021).

Figure 2.4

Rates of material hardship among adult New Yorkers by race and ethnicity, 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts. Results based on three-year average.






There are also variations in the prevalence of material hardship by gender, nativity, educational attainment, borough residence, and age.

Table 2.1 shows that, compared to the citywide average (29%), women in New York experience high rates of material hardship (33%), along with foreign-born New Yorkers (31%), New Yorkers with a high school degree or less (36%), and Bronx residents (35%). As already established in Figure 2.3, Black and Latino New Yorkers face the highest levels of material hardship, and, compared to other boroughs, the Bronx tends to be home to a greater share of Black and Latino New Yorkers; thus, variation in experiences of material hardship may also be linked to racial segregation in the city.<sup>29</sup>

<sup>29</sup> For additional information on racial segregation in New York City, see: Logan and Stults (2021).

Table 2.1

## Rates of material hardship among adults in New York City by demographic subgroups, 2020

GENDER		Women	33%
		Men	23%
NATIVITY		U.S.-Born	27%
		Foreign-Born	31%
EDUCATIONAL ATTAINMENT		High school degree or less	36%
		Some college/vocational school	33%
		College graduate	19%
BOROUGH		Bronx	35%
		Brooklyn	29%
		Manhattan	26%
		Queens	27%
		Staten Island*	20%
AGE		18-34	37%
		35-64	28%
		65+	17%

Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

Note: Results based on three-year average, and \* denotes interpret with caution due to sample size constraints.

The most common form of material hardship among New Yorkers in 2020 was medical hardship — defined as not being able to see a doctor because of cost — a troubling finding in light of the pandemic.

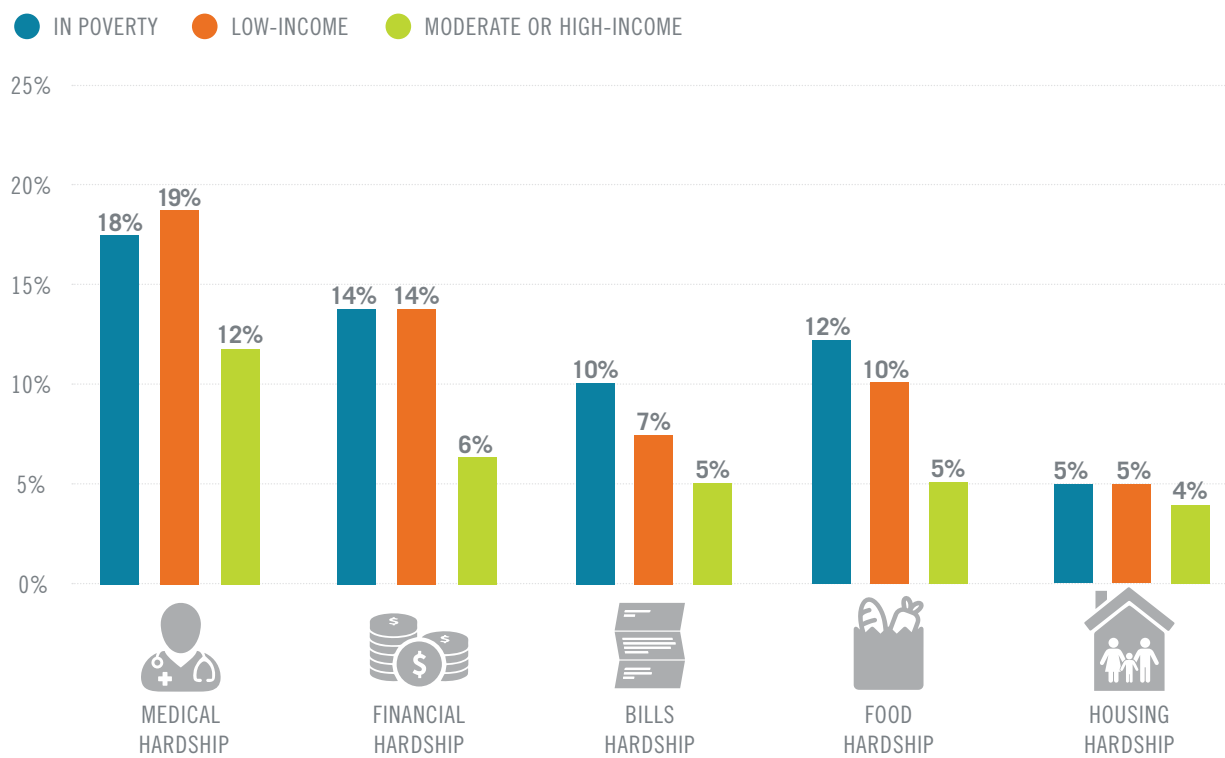
The Poverty Tracker examines five different forms of material hardship — medical, financial, bills, food, and housing — and each form of material hardship was substantially more common among low-income New Yorkers and those in poverty in 2020 than among higher-income New Yorkers (Figure 2.5). Rates were highest for medical hardship, where one in five New Yorkers who were in poverty or were low-income in 2020 were unable to see a doctor at some point because of cost. We also know that fatality and hospitalization rates due to COVID-19 were higher among economically disadvantaged New Yorkers, and the latest national data shows that fatalities due to COVID-19 were significantly higher in areas where there is greater income inequality.<sup>30</sup>

<sup>30</sup> Tan et al. (2021).

The Poverty Tracker results show how low-income New Yorkers and those in poverty are less likely to be able to afford health care, which could contribute to or exacerbate health disparities by income level, leaving economically disadvantaged New Yorkers at higher risk in the face of a public health crisis like the pandemic.

Figure 2.5

### Prevalence of each form of material hardship by income level, 2020

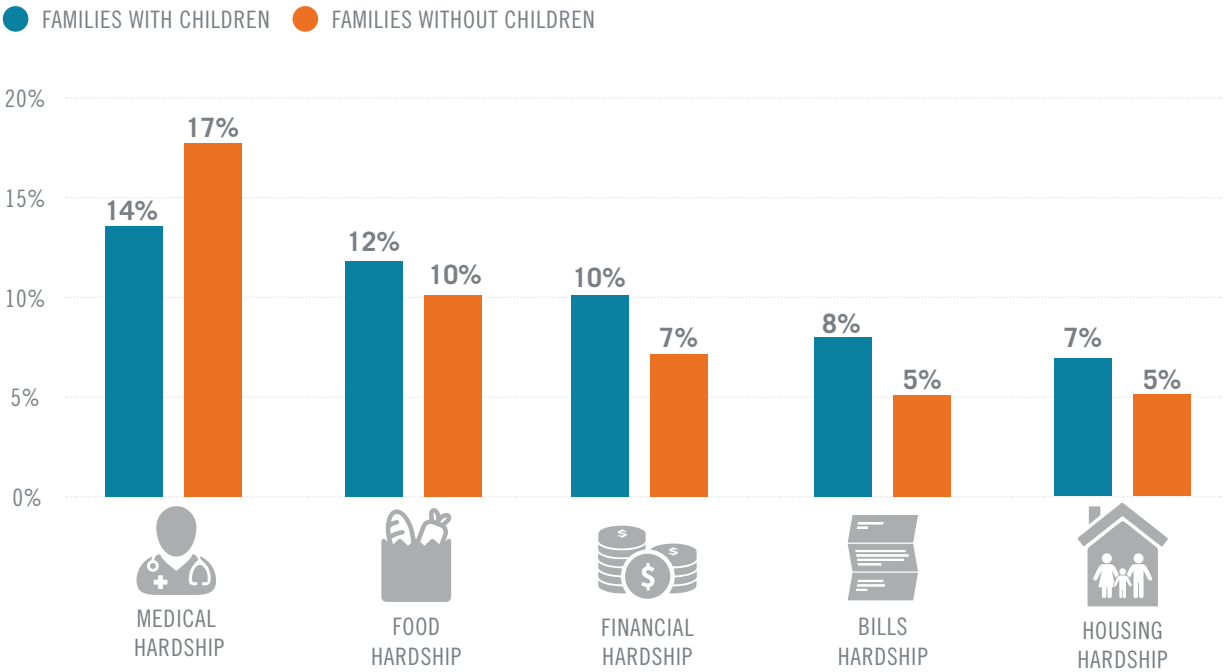


Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

Households with children were also more likely than those without children to face all forms of material hardship in 2020, with the exception of medical hardship. As discussed earlier, exposure to material hardship in childhood carries long-term consequences to health and development.

Figure 2.5

### Prevalence of each form of material hardship by household composition



Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

In sum, experiences of material hardship were widespread in New York City before the pandemic, but did not rise substantially in 2020, likely due to government policies. However, disparities in the prevalence of hardship by income, race and ethnicity, gender, immigration status, and borough persisted. Troubling in these times, the most common form of hardship was medical hardship. Continued government reforms that prioritize equity could mitigate hardship and help to close disparities moving forward.



## SECTION 3

# HEALTH PROBLEMS IN NEW YORK CITY

### HIGHLIGHTS

A substantial share of the city's adult population — 22% — faced health problems in 2020.

New Yorkers facing poverty or material hardship were nearly twice as likely to have a health problem than those who do not face these other disadvantages.

In New York City, health problems were roughly 40% more common among Black and Latino New Yorkers than among Asian and white New Yorkers in 2020.

We also see disparities in health problems by educational attainment, age, and gender.



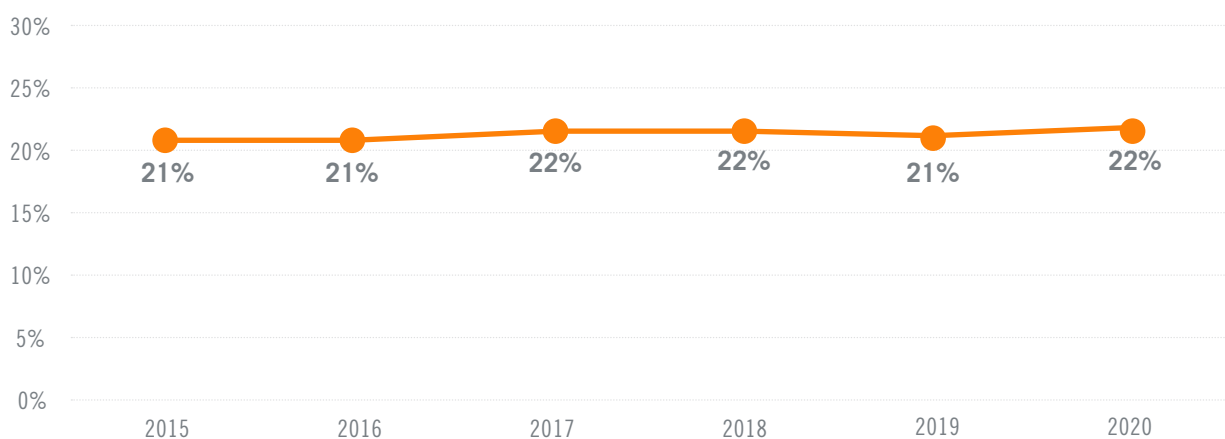
In this section, we document the share of New Yorkers facing health problems in 2020, and also examine disparities in health problems between those facing poverty and material hardship and those who are not. We then compare rates of health problems by race and ethnicity and other demographic characteristics. These results highlight how disparities — due in part to policy choices, past and present — have drastic consequences for low-income New Yorkers. These health consequences extend in particular to Black and Latino New Yorkers, who were overrepresented among those who were hospitalized or died due to COVID-19.<sup>31</sup> These experiences of health problems disadvantage those who endure them and compound other economic challenges, further deepening inequalities.

## Poverty Tracker data shows that a substantial share of the city's adult population (22%) faced health problems in 2020.

Health problems among adults in New York City between 2015 and 2020 have remained relatively stable, albeit quite high. Figure 3.1 shows that, in 2020, 22% of adult New Yorkers reported that their health was either poor or that they had a disability that affects their ability to work. However, these rates have not changed drastically year to year since 2015.

Figure 3.1

### Rates of health problems among adults in New York City, 2015 to 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

## New Yorkers facing poverty or material hardship are nearly twice as likely to have a health problem than those who do not face these other disadvantages.

There is an extensive literature documenting that low-income individuals are more likely to have health problems than those with higher incomes. Income is a social determinant of health in part due to policy choices, and policies that bolster income have been found to improve people's health.<sup>32</sup> The pandemic also highlighted the consequences of health disparities by income, with low-income New Yorkers making up a

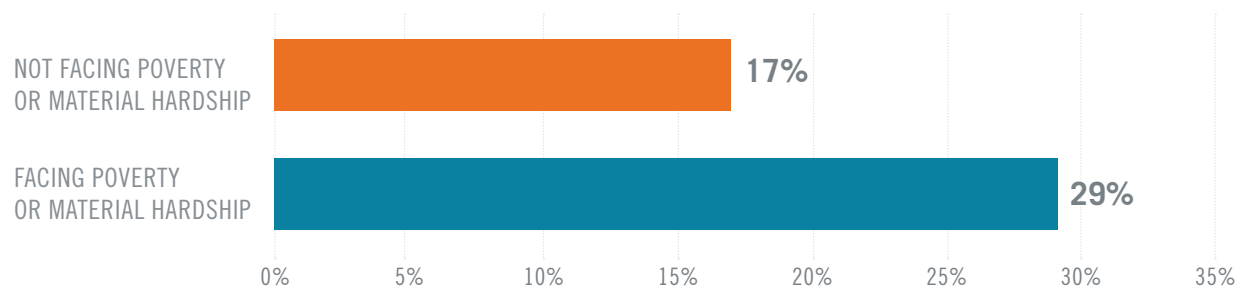
<sup>31</sup> Hospitalizations and fatalities by race and ethnicity are made available by The COVID Tracking Project. See <https://covidtracking.com/data/state/new-york/race-ethnicity>.

<sup>32</sup> Chetty, Stepner, and Abraham (2016).

disproportionate number of those who were hospitalized or passed away due to COVID-19.<sup>33</sup> Poverty Tracker data shows that these health disparities are significant: New Yorkers facing poverty or material hardship are nearly twice as likely — 29% compared to 17% — to have a health problem than those who do not face these other disadvantages.

Figure 3.2

### Rates of health problems among adult New Yorkers by poverty and hardship status, 2020



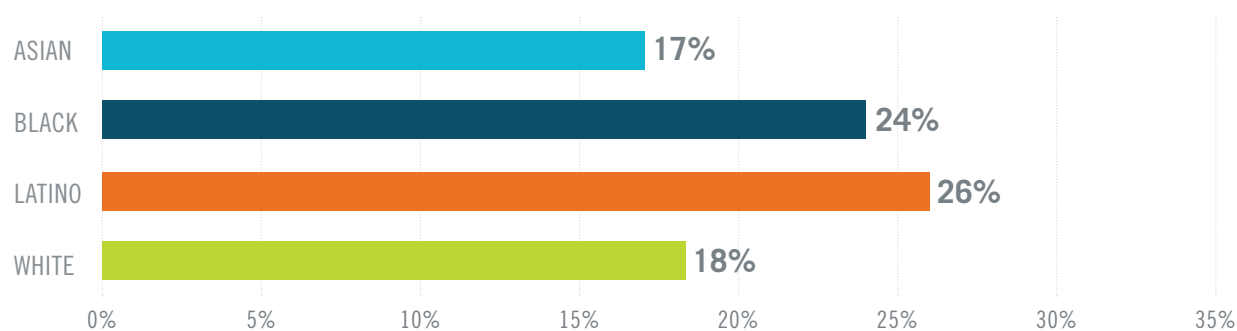
Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

### Health problems were roughly 40% more common among Black and Latino New Yorkers than Asian and white New Yorkers in 2020.

Policy choices and discrimination also lead race and ethnicity to be determinants of health status. We have witnessed the devastating second-order effects of this trend throughout the pandemic, as Black and Latino New Yorkers were overrepresented among those who were hospitalized or passed away due to COVID-19.<sup>34</sup>

Figure 3.3

### Rates of health problems among adult New Yorkers by race and ethnicity, 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

<sup>33</sup> Tan et al. (2021).

<sup>34</sup> Center for Disease Control (2022).






We also see disparities in health problems by educational attainment, age, and gender.

In 2020, 30% of adult New Yorkers with a high school degree or less reported health problems, compared to 22% of adult New Yorkers with some college or vocational school, and just 13% of college graduates (Table 3.1). Perhaps unsurprisingly, Poverty Tracker data show significant disparities in health problems by age. While just 9% of New York adults aged 18 to 34, and 22% of adults aged 25 to 64, report health problems, a striking 41% of adults over age 65 reported health problems. Lastly, health problems are the only domain of disadvantage where we see a greater prevalence among men than women (32% vs 24%).

The results examined here point to a pressing issue for New York City — the relationship between health problems, poverty and material hardship. And the relationship works both ways, where health problems can push people into poverty and hardship, and in the other direction, poverty and hardship can lead to or exacerbate health problems. Recently, the Poverty Tracker launched a study of healthcare access and utilization in New York City which aims to shed light on the barriers that New Yorkers face when trying to access care. We hope that the findings from this study will point to the policy interventions that could redress some of the health problems and health disparities that we document here. The data presented here also suggest that alleviating these health problems could, in time, protect individuals from poverty and hardship. In addition, policies that address the high rates of poverty and hardship in the city could protect New Yorkers from health problems. Together, these results emphasize the need for a holistic policy agenda that ensures New Yorkers are protected from economic instability and have access to high-quality, affordable health care.

Table 3.1

Rates of health problems among adults in New York City by subgroup, 2020

GENDER		Women	24%
		Men	32%
NATIVITY		U.S.-Born	23%
		Foreign-Born	19%
EDUCATIONAL ATTAINMENT		High school degree or less	30%
		Some college/vocational school	22%
		College graduate	13%
BOROUGH		Bronx	25%
		Brooklyn	25%
		Manhattan	20%
		Queens	17%
		Staten Island*	20%
AGE		18-34	9%
		35-64	22%
		65+	41%

Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

Note: Results based on three-year average and \*indicates to interpret with caution due to sample size constraints.

## SECTION 4:

# SPOTLIGHT ON THE STATE OF POVERTY AND DISADVANTAGE AMONG ASIAN NEW YORKERS

### HIGHLIGHTS

Roughly one in four Asian New Yorkers lived in poverty in 2020 — comparable to the share of Black and Latino New Yorkers living in poverty and double the poverty rate for white New Yorkers.

About 27% of Asian New Yorkers faced material hardship in 2020, which was roughly in-line with the citywide average.

Approximately 17% of Asian New Yorkers reported having health problems, defined as being in poor health or having a work-limiting health condition. This was the lowest among all the racial or ethnic groups in the city.

Roughly 14% faced serious psychological distress versus 11% of New Yorkers citywide.

On average, Asian New Yorkers reported the lowest average level of life satisfaction in 2020 compared to other racial and ethnic groups.

Nearly half of Asian New Yorkers (47%) faced some form of disadvantage — poverty, material hardship, or health problems.

Among Asian New Yorkers, experiences of disadvantage — including poverty, material hardship, and health problems — were especially high among those aged 65 or older, those with a high school degree or less, and those with limited English proficiency, suggesting that policies and programs serving these populations are essential.

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Asian Americans<sup>35</sup> are the fastest growing racial and ethnic group in New York City and the nation.<sup>36</sup> Among U.S. cities, New York is home to the nation’s largest Asian American population.<sup>37</sup> And the size of the Asian American community in New York City has more than doubled since 1990.<sup>38</sup> New York City’s population of Asian Americans includes an incredibly diverse group, spanning the languages and cultural traditions of more than 40 countries of origin. According to the latest data from the U.S. Census Bureau, the most common ethnicities reported by Asian New Yorkers are Chinese, Indian, Korean, Bangladeshi, and Filipino.<sup>39</sup>

Asian Americans are also among the most understudied racial and ethnic groups in the U.S.<sup>40</sup> This is in part because they are underrepresented in many data sources, including those that collect information on poverty and economic disadvantage. This underrepresentation may result from a small sample size, high rates of limited English proficiency, linguistic diversity, or cultural sensitivity to participating in surveys, to name a few explanations.<sup>40</sup> In lieu of an informed understanding about the breadth of experiences in the Asian community, the “model minority” myth portrays Asian Americans as well-educated and upwardly mobile. This stereotype has usually been applied to all Asian American subgroups and is rooted in the bias that Asian Americans do not experience racial discrimination.<sup>41</sup> Asian Americans and Asian New Yorkers are, however, incredibly diverse in terms of their country of origin, the languages they speak, culture, and social-economic status. If the experiences of poverty and disadvantage among Asian New Yorkers remain poorly understood, some subgroups in the community will continue to be underserved by public policies and programs. These facts highlight the importance of having accurate and timely data on poverty and disadvantage among Asian New Yorkers that will aid policymakers and practitioners in better understanding the experiences of the Asian community going forward.

Many organizations are doing incredible work to support the Asian community in New York City and to bring attention to the economic challenges they face. For example, beginning in 2008, the Asian American Federation released a series of reports to raise awareness of Asian American poverty in New York City using data from the Census Bureau. Their analysis found that the number of Asian Americans in the New York metro area living below the official poverty line rose by 15% over the past decade.<sup>42</sup> Experiences of poverty and hardship are long-standing issues for the Asian American community, as the Asian American Federation notes, that have been “hidden in plain sight.”

Until now, measuring the poverty rate of Asian New Yorkers using the Poverty Tracker and other similar surveys has been a challenge. The Census Bureau survey used to measure poverty using the Supplemental Poverty Measure (the Current Population Survey) cannot be used to produce estimates of the poverty rate among Asian New Yorkers due to sample size constraints. The sample size of Asian New Yorkers in the Poverty Tracker was also small (in part because surveys were only conducted in English and Spanish), which limited the representativeness of the Asian population in the sample and the capacity for comparative analysis with other racial and ethnic groups.

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<sup>35</sup> We use the term Asian Americans to refer to all individuals of Asian descent living in the United States.

<sup>36</sup> Budiman and Ruiz (2021).

<sup>37</sup> See Améredia (2022).

<sup>38</sup> DiNapoli (2016).

<sup>39</sup> See U.S. Census Bureau Quick Facts, American Community Survey, Table B02103.

<sup>40</sup> Yee (2021); Islam, Khan, Kwon, Jang, Ro, and Trinh-Shevrin (2010); Gao (2016).

<sup>41</sup> Yi, Kwon, Sacks, and Trinh-Shevrin (2016).

<sup>42</sup> The number of Asian Americans living in poverty increased from just over 252,200 in 2010 to almost 290,000 in 2019. See Shih and Khan (2020).

## A NOTE ON THE REPRESENTATIVENESS OF THE POVERTY TRACKER'S SAMPLE OF ASIAN NEW YORKERS

Since we began interviewing survey participants in Mandarin in 2020, the Poverty Tracker has increased its ability to capture the experiences of Asian New Yorkers in general and Chinese New Yorkers in particular. Other than English, Chinese is the most common language of Asian origin spoken in New York City, and increasingly more Asian New Yorkers speak Mandarin than Cantonese. Thus, Mandarin-speaking New Yorkers represented the largest group missing in the Poverty Tracker data. However, the Asian community is diverse, and many different languages are spoken by Asian New Yorkers.<sup>43</sup> Therefore, the Poverty Tracker sample is less representative of New Yorkers who speak these other languages and cannot be interviewed in English, Mandarin, or Spanish. In the Poverty Tracker sample, 39% of respondents who identified as Asian completed their surveys in English, 59% completed their surveys on the phone in Mandarin or online using survey text written with Simplified Chinese characters, and the remaining 2% completed their surveys online using Traditional Chinese characters. Overall, 80% of Poverty Tracker respondents completed the survey in English, 7% in Spanish, and 13% in Mandarin. Results should be interpreted with this in mind. It is also important to note that research with the Official Poverty Measure shows substantial disparities in poverty rates across ethnic subgroups. For example, the Bangladeshi, Cambodian, Chinese, and Pakistani ethnic subgroups have the highest poverty rates among Asian New Yorkers under the official measure, according to data from the Asian American Foundation.<sup>44</sup>

The latest Poverty Tracker sample includes Asian New Yorkers from more than thirty countries of origin other than the United States, including China, Bangladesh, India, Korea, Pakistan, and the Philippines, among others. In 2020, the Poverty Tracker also began to survey in Mandarin and recruited an over-sample of New Yorkers of Asian descent via random-digit-dialing (RDD) sampling, supplemented with recruitment from social media-based sources. The expanded sample enables us, for the first time, to use the Poverty Tracker to describe the experiences of poverty (measured using the SPM) and other forms of disadvantage among Asian New Yorkers. The Poverty Tracker is also the only source of longitudinal information on these three indicators, and in coming years, we will be better able to understand the dynamics of disadvantage among Asian New Yorkers.

In this section, we spotlight the rates of poverty, material hardship, health problems, and psychological distress among Asian New Yorkers, and how they compare to citywide averages. National and citywide studies suggest certain groups of Asian New Yorkers experience greater economic instability than the general population, specifically Asian Americans who are seniors (over age 65), have lower educational attainment, and those who have limited English proficiency. Thus, we pay special attention to the experiences of these groups in our results.<sup>45</sup>

### INCOME POVERTY AMONG ASIAN NEW YORKERS

**Nearly one in four Asian adults in New York City lived in poverty in 2020 — a poverty rate seven percentage points higher than the citywide average (23% vs. 16%).**

In 2020, 23% of Asian New Yorkers lived in poverty (Figure 4.1) and similar to Black and Latino New Yorkers, Asian New Yorkers were roughly twice as likely to live in poverty as white New Yorkers.

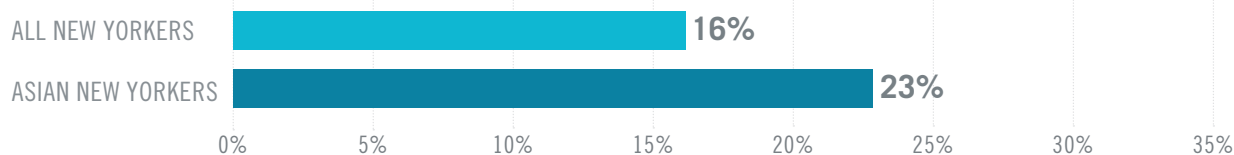
<sup>43</sup> The most common languages spoken at home by Asian New Yorkers are Chinese (45%), English (17%), Bengali and other related languages such as Urdu and Hindi (19%), Korean (6%), Tagalog (5%), and other languages (8%). There is also variation in the share of these populations that speaks English fluently or well. Among Asian New Yorkers who speak Chinese at home, 50% percent of this group report speaking English fluently, “very well,” or “well.” Among Asian New Yorkers who speak a language other than Chinese or English at home, 65% report speaking English fluently, “very well,” or “well.” Together, these results suggest that Asian New Yorkers who speak Asian languages other than Chinese are more likely to complete Poverty Tracker surveys in English. Estimates based on the 2019 ACS.

<sup>44</sup> Shih and Khan (2021)

<sup>45</sup> Shih and Khan (2021); Tran (2017); Kochhar and Cilluffo (2018); Ishimatsu (2013).

Figure 4.1

### Citywide poverty rate and poverty rates of Asian New Yorkers, 2020



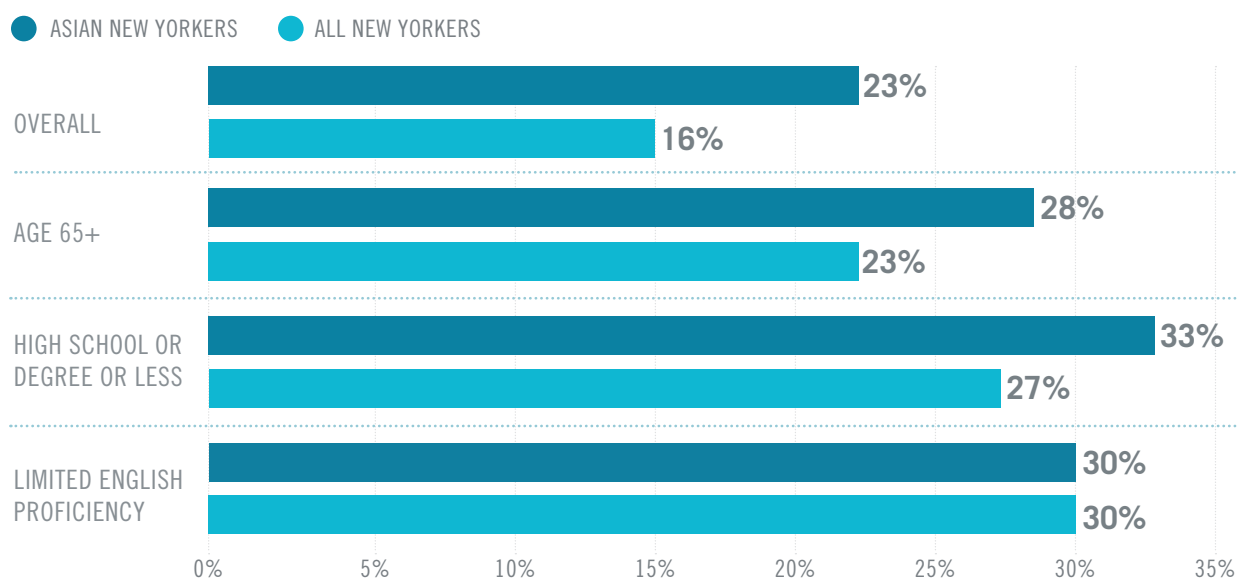
Source: Annual Poverty Tracker survey data; second, third, and fourth cohort.

Poverty rates of Asian New Yorkers aged 65 or older, and those with a high school degree or less, and those with limited English proficiency were even higher (28%, 33%, and 30%, respectively).

New York City has the largest foreign-born senior population of any city in the U.S., and this subgroup is more vulnerable due to the institutional and language barriers that prevent them from earning higher incomes and accessing essential services.<sup>46</sup> More than one in four (28%) seniors in New York City’s Asian community lived in poverty in 2020 (Figure 4.2). This proportion was significantly larger than the citywide poverty rate for seniors (23%). Asian seniors are also a growing population: the share of the city’s population comprised of Asian seniors grew 68% between 2000 and 2010.<sup>47</sup> Further, about 83% of senior Asian New Yorkers living in poverty had limited English proficiency.<sup>48</sup>

Figure 4.2

### Poverty rates among subgroups of Asian New Yorkers, compared to citywide averages, 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohort.

<sup>46</sup> González-Rivera, Giles, and Robinson (2013).

<sup>47</sup> DiNapoli (2016).

<sup>48</sup> DiNapoli (2016).

Asian Americans are often described as the “best-educated” racial group in the U.S.<sup>49</sup> It is true that Asian New Yorkers aged 25 and over are more likely than the citywide average to have a college degree (41% vs. 37%). But the share of Asian New Yorkers age 25 and over without a high school diploma is also higher — 24% versus the citywide average of 19%.<sup>50</sup> And, Poverty Tracker data shows that the poverty rate among Asian New Yorkers with a high school degree or less (33%) is also markedly higher than the rate for all Asian New Yorkers and the citywide average for New Yorkers with a high school degree or less (27%).

Roughly seven in ten Asian New Yorkers in our sample (69%) reported having limited English proficiency, which is more than twice the citywide average of 30%. Having limited English proficiency<sup>51</sup> is itself a barrier to higher paid jobs and receiving social services or public assistance.<sup>52</sup> In 2020, 30% of Asian New Yorkers with limited English proficiency, and similarly, 30% of all New Yorkers with limited English proficiency lived in poverty, which are nearly twice the citywide rate of 15%. Taken together, these results indicate a need for cultural and linguistic specific services to support this community.

## MATERIAL HARDSHIP AMONG ASIAN NEW YORKERS

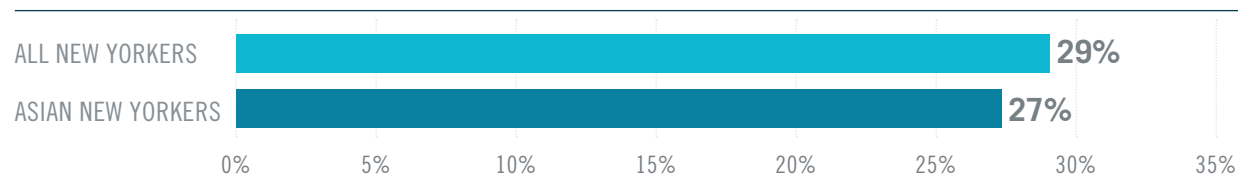
More than a quarter of Asian New Yorkers faced material hardship in 2020.

The Poverty Tracker data shows that 27% of Asian New Yorkers faced material hardship in 2020, which was roughly in-line with the citywide average, but nearly double the rate of material hardship among white New Yorkers (15%).

Given the fact that the poverty rates among Asian New Yorkers were substantially higher than the citywide average, the prevalence of material hardship among Asian New Yorkers is still high, but lower than what might be expected. There are many factors associated with material hardship besides income and poverty status. For example, material hardship is more common among New Yorkers with work-limiting health conditions and among those who do not have networks that they can rely on for financial or material support. The prevalence of these factors varies across communities in the city. Compared to other racial and ethnic groups with high poverty rates, Asian New Yorkers are less likely to fall into these categories.<sup>53</sup> The fact that some of these factors are less prevalent among Asian New Yorkers provides some insights into why their rates of hardship are lower than one might expect given their high poverty rate, but additional research on the topic is needed.

Figure 4.3

### Rate of material hardship among Asian New Yorkers compared to citywide average, 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohort.

<sup>49</sup> PEW Research Center (2013).

<sup>50</sup> King, Deng, Hinterland, Rahman, Wong, Mai, and Gould (2021).

<sup>51</sup> Limited English Proficiency refers to “any person age 5 and older who reported speaking English less than ‘very well’ as classified by the U.S. Census Bureau. The term English proficient refers to people who reported speaking English only or ‘very well.’” (Migration Policy Institute, 2015).

<sup>52</sup> Batalova and Fix (2010).

<sup>53</sup> In the Poverty Tracker sample, a greater share of Asian New Yorkers in poverty could count on someone to loan them \$400 than the overall rate for New Yorkers in poverty (67% vs. 56%). In addition, fewer Asian New Yorkers in poverty reported that they could not cover an emergency expense costing \$400 with cash than the overall rate for New Yorkers in poverty (34% vs. 57%), and fewer Asian New Yorkers in poverty reported that they had a work-limiting health condition than the overall rate New Yorkers in poverty (16% vs. 34%). Note that these results are not weighted to be representative of the city’s population and are specific to the Poverty Tracker’s sample of New Yorkers.



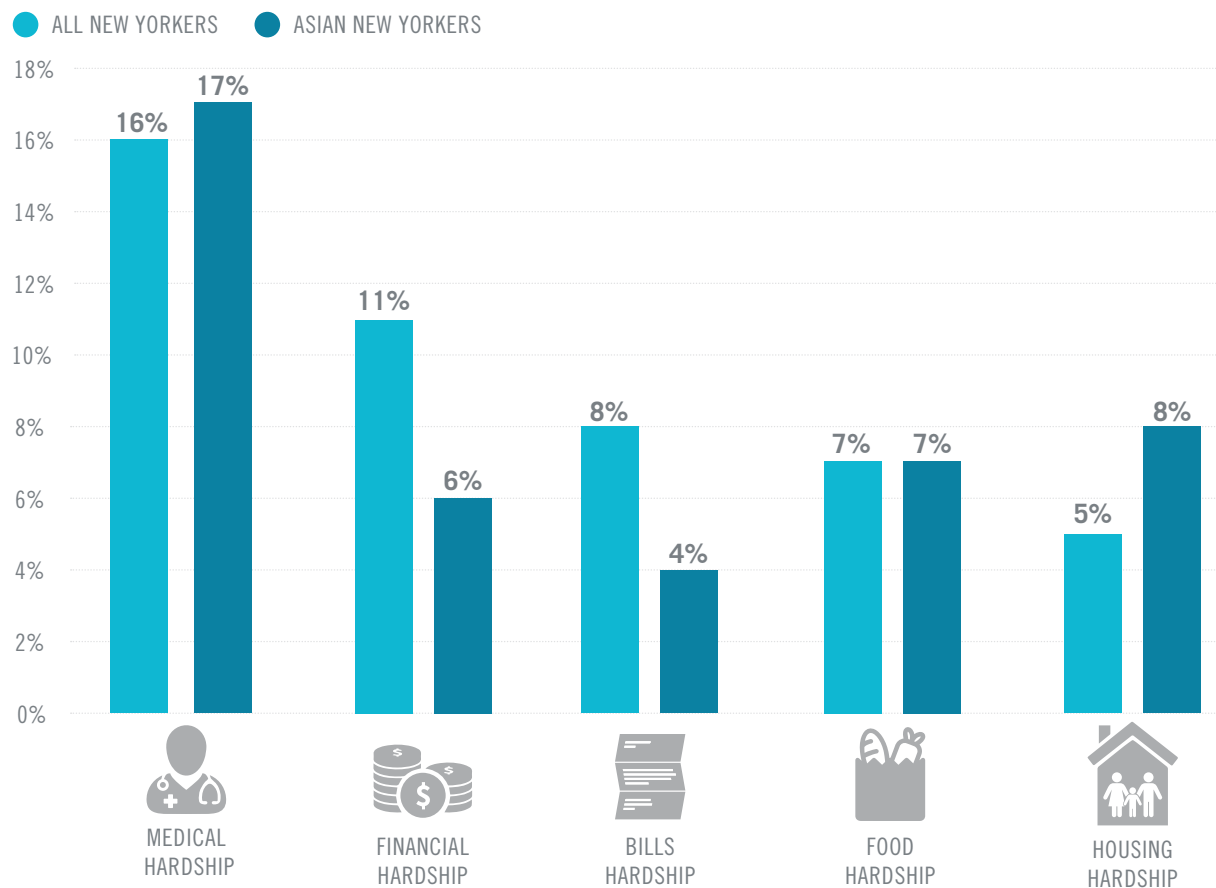
As we saw with the poverty rates, certain subgroups of Asian New Yorkers also faced above average rates of material hardship, specifically those with limited English proficiency, a high school degree or less. Specifically, in 2020, 34% of senior Asian New Yorkers and 39% of Asian New Yorkers with limited English proficiency faced material hardship.

Medical hardship was the most common form of material hardship faced by Asian New Yorkers and housing hardship was higher for Asian New Yorkers when compared to the citywide average.

Figure 4.4 shows the rates of each form of material hardship among Asian New Yorkers compared with citywide averages. Medical hardship was the most prevalent form of hardship for Asian New Yorkers. In 2020, nearly one in five of Asian adults (17%) were unable to see a medical professional because of cost.

Figure 4.4

Rates of material hardship among Asian New Yorkers by subtype compared to citywide averages, 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohort.

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While housing hardship is the least common form of material hardship for New Yorkers (5%), a larger share of Asian New Yorkers (8%) faced this challenge. Housing hardship is defined as staying in a shelter or moving in with others due to housing costs. Poverty Tracker data found that this higher rate might be driven by Asian New Yorkers being more likely than New Yorkers overall to “double up” — move in with others — (12% vs. 6%) or to reside in multi-generational households (9% vs. 3%). However, from another perspective, these could also be indicators that Asian New Yorkers have greater access to social networks which provide these supports to one another. Poverty Tracker survey respondents also discussed these forms of support in interviews (see excerpts from their stories).

## SUPPORT THROUGH SOCIAL NETWORKS

### Jason's Story

Jason is a young man who just immigrated to U.S. and was in an English-language preparation program when we interviewed him. After he lost his job, he faced a choice between using his limited savings to cover his rent or his tuition fees. Fortunately, a friend lent him a helping hand. He let Jason sleep in his living room without paying rent and utilities, so Jason was able to continue with his language courses. Jason had a severe cold in early 2020, but didn't go to see a doctor due to a lack of insurance. It was this friend who helped him buy Chinese herbal medicines and prepare them, and took care of him for about three weeks until he recovered. When Jason felt frustrated from the online learning or depressed thinking of the future, meditating or chatting with the friend would relieve him. In this way, Jason was able to get through the most difficult time with the generous help of his friend. *“I am so thankful to him. If I were by myself and without his help, I would have gone crazy.”*

### Yali's Story

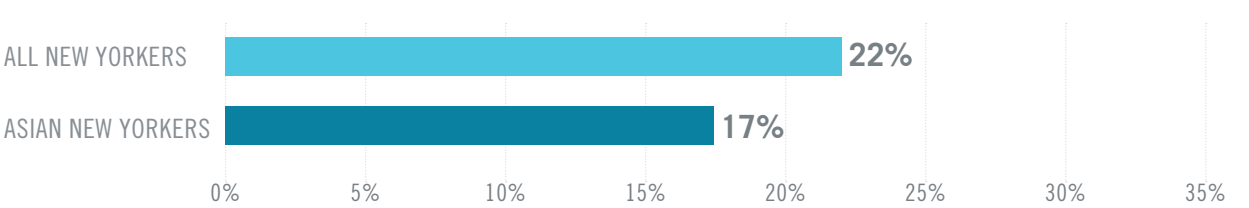
Yali and her husband both worked at a restaurant and lost their jobs due to the pandemic. The family didn't have any income except her husband's unemployment insurance and the stimulus checks that they received. Yali didn't apply for any social benefits like unemployment insurance because of fear of the “public charge” rule which could previously have led her green card application to be denied if she used these public benefits, though this rule is no longer in effect. In this challenging time, Yali was very grateful for the financial help that they received from their relatives and friends and hopes to gradually pay off the money they owe when things get better. *“Those who had a good income and some savings before the pandemic were able to hold, but for the people like us, whose income only barely covered the day-to-day expenses, what could we depend on? We just relied on relatives and friends to support us.”*

# HEALTH PROBLEMS AND PSYCHOLOGICAL DISTRESS AMONG ASIAN NEW YORKERS

Compared to the citywide results, Asian New Yorkers are less likely to report having health problems.

In 2020, approximately 17% of Asian New Yorkers reported having poor health or having a disability that limited their ability to work. This share was smaller than the citywide average (22%), and was the lowest among all the racial or ethnic groups.

**Figure 4.5**  
Prevalence of health problems among Asian New Yorkers compared to citywide average, 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohort.

Among seniors in New York City, however, rates of health problems among Asian New Yorkers were substantially higher than the citywide average. Citywide, roughly 41% of seniors faced health problems in 2020, but this rate was 48% among Asian seniors.

In 2020, 14% of Asian New Yorkers faced serious psychological distress, and Asian New Yorkers had the lowest average level of life satisfaction compared to all racial and ethnic groups.

Rates of serious psychological distress among Asian New Yorkers were higher compared to the citywide average (14% vs. 11%). In addition, on a 10-point scale measuring life satisfaction, Asian adults reported the lowest average level of life satisfaction (6.07) among all the racial groups in New York City (with a citywide average was 6.58).

**Table 4.1**  
Prevalence of serious psychological distress and average life rating overall and among Asian New Yorkers, 2020

	PREVALENCE OF SERIOUS PSYCHOLOGICAL DISTRESS	AVERAGE LIFE SATISFACTION RATING
All New Yorkers	11%	6.58
Asian New Yorkers	14%	6.07

Source: Annual Poverty Tracker survey data; second, third, and fourth cohort.

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Other researchers have also found that self-reported symptoms of anxiety and/or depression and mental distress have increased among Asian Americans during the pandemic.<sup>54</sup> This highlights the negative impact of the “double pandemic” on Asian communities in the U.S., driven by increases in experiences of racial discrimination and attacks against people of Chinese and other Asian ethnicities. (See textbox for findings from the Poverty Tracker on the “double pandemic.”)

## “Double Pandemic”

Racial discrimination and attacks against people of Chinese and other Asian ethnicities surged after the COVID-19 outbreak in U.S.,<sup>55</sup> especially in New York City which hosts the largest Asian American population.<sup>56</sup> Using the data collected among New Yorkers of Chinese descent, the Poverty Tracker study showed that 58% of New Yorkers of Chinese descent reported experiencing some form of discrimination in 2020.<sup>57</sup> Specifically, one in five were threatened or harassed, one in three were treated unfairly at a restaurant or stores, and nearly one in two were treated with less respect or felt that people acted as if they were afraid of them. Moreover, about 80% of New Yorkers of Chinese descent reported having experienced high levels of racism-related vigilance in 2020. For example, they worried about their personal safety and their family’s safety from a hate crime or harassment, avoided certain social situations or places due to worries about racial discrimination, or felt unease in public areas or worried how other people might look at them. New Yorkers of Chinese descent who faced material hardship were more likely to experience racial discrimination and racism-related vigilance compared to those not facing these hardships. The industries that low-income Asian New Yorkers relied on for jobs were hardest hit by COVID-19.

The economic upheaval brought on by the pandemic, coupled with the spike in anti-Asian discrimination and hate crimes, are likely to have serious and long-lasting negative impacts on Asian communities’ economic, social, physical, emotional, and psychological well-being.

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About 80% of New Yorkers of Chinese descent reported having experienced high levels of racism-related vigilance in 2020.

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<sup>54</sup> Twenge and Joiner (2020).

<sup>55</sup> Wu, Qian, and Wilkes (2020).

<sup>56</sup> NYC Commission on Human Rights (2021).

<sup>57</sup> Gao and Liu (2021).

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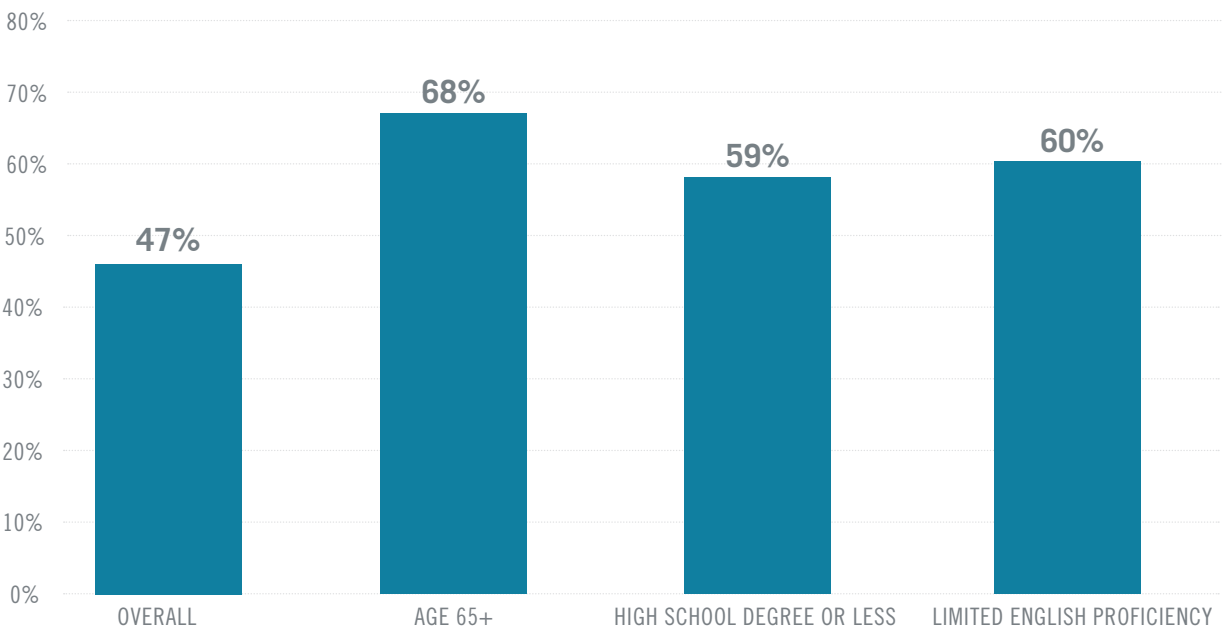
## DISADVANTAGE AMONG ASIAN NEW YORKERS

Roughly half of Asian New Yorkers (48%) faced at least one form of disadvantage in 2020, similar to the citywide average. The risk of disadvantage among Asian New Yorkers was particularly elevated for seniors, those with a high school degree or less, and those with limited English proficiency.

Disadvantage is defined as facing poverty, material hardship, or health problems. On average, 68% of Asian New Yorkers aged 65 or older faced disadvantage compared to 56% of seniors citywide. Roughly 59% of Asian New Yorkers with a high school degree or less faced at least one form of disadvantage and 60% Asian New Yorkers with limited English proficiency faced disadvantage.

**Figure 4.6**

Rates of disadvantage among Asian New Yorkers, 2020



**Source:** Annual Poverty Tracker survey data; second, third, and fourth cohort.

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## CONCLUSION AND IMPLICATIONS FOR POLICY AND PRACTICE

Using the novel data from the Poverty Tracker, this spotlight section zeroes in on the experiences of poverty, material hardship, and health problems among Asian New Yorkers in 2020. The findings show that in 2020, nearly one in four Asian New Yorkers lived in poverty, which was noticeably high and comparable to that of Black and Latino New Yorkers. The rate of material hardship for Asian New Yorkers was in-line with the citywide average. The prevalence of material hardship was lower than one might expect given the high poverty rates, perhaps given factors like social support networks, but the provision of these supports might also place an added strain on communities. We also see that, while Asian New Yorkers reported fewer health problems than other racial and ethnic groups, Asian adults also reported the highest level of serious psychological distress and lower level of life satisfaction compared to the citywide average, which were likely exacerbated by the “double pandemic” of targeted violence and racial discrimination against Asian New Yorkers and the more general challenges related to the coronavirus.

The persistent disparities among Asian New Yorker subgroups were also observed from our data. Rates of all forms of disadvantage were especially high among those with limited English proficiency, a high school degree or less, and those aged 65 or older. For example, poverty, health problems and other disadvantages were substantially more common among Asian seniors compared to the citywide average for this age group. While we cannot fully disaggregate all the subgroups within Asian American communities, the subgroup-specific patterns suggest that, consistent with prior research on this population, policies and programs serving these vulnerable populations are essential. The results also show the strikingly high rates of disadvantage among all New Yorkers with limited English proficiency, indicating the need for policies and services directly benefiting this population. As the Poverty Tracker collects additional data on the experiences of Asian New Yorkers, we will continue to identify subgroups that face higher rates of disadvantage.

These findings point to the need for greater attention to the experiences of Asian New Yorkers facing economic disadvantage. They also suggest a need for policies that boost incomes, as well as services that promote community well-being, such as counseling available in multiple languages, support for caretakers, and healthcare for seniors. However, according to the Asian American Federation,<sup>58</sup> the Asian American community only received 1.4% of the total dollar value of New York City’s social service contracts while representing represent 14% of New York City’s population from FY 2002 to 2014. This left community-based organizations that serve Asian New Yorkers under-resourced and less able to provide linguistically and culturally competent services. Additionally, limited English proficiency, fear of the so-called public charge rule, and cultural attitudes toward accepting public services and support may also play a role in the high rates of disadvantage among certain subgroups of Asian New Yorkers.<sup>59</sup> This research thus demonstrates the need for multilingual and culturally-informed social and healthcare services delivered to the communities as well as the development of more effective outreach programs targeting these vulnerable subgroups to promote awareness of and access to these needed services.

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<sup>58</sup> Sato, Xu, and Shih (2015).

<sup>59</sup> Gonzá Rivera, Giles, and Robinson (2013).

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These results also highlight the need for Asian Americans to be sufficiently represented in all data sources used to make policy-related decisions. The small sample size of the Asian population in many studies makes it difficult to draw precise conclusions about their overall experiences and differences between subgroups. This leads disproportionately higher rates of disadvantages (such as poverty) among Asian Americans overall, and among vulnerable subgroups in particular, to largely go unrecognized. The need is obvious — government and research institutes should invest more in targeted outreach efforts toward Asian American communities to ensure they will not be left out of the conversation about poverty and disadvantage.

The Poverty Tracker recently expanded its sample to better represent Asian New Yorkers, and this spotlight presents results from this novel data. It is important to note that the study's ability to understand all experiences in this community — particularly those of Asian New Yorkers whose primary language is not English, Mandarin or Spanish — is limited. Still, we hope this report can raise awareness of the poverty and disadvantages in the Asian New Yorker community, shed light on challenges faced by certain Asian New Yorker subgroups, and call for more effective work for policymakers, community-based organizations and communities themselves to improve the programs and policies that address these issues for Asian New Yorkers.

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The findings show that in 2020, nearly one in four Asian New Yorkers lived in poverty, which was noticeably high and comparable to that of Black and Latino New Yorkers.



## SECTION 5:

# DISADVANTAGE IN NEW YORK CITY

### HIGHLIGHTS

Nearly 50% of New Yorkers faced some form of disadvantage in 2020 and 16% faced multiple forms of disadvantage.

Experiences of serious psychological distress were substantially more common among New Yorkers facing disadvantage and became even more so in 2020.

New Yorkers' rating of their lives fell sharply in 2020, and the average life rating was lowest among those facing multiple disadvantages.

New Yorkers facing disadvantage were the least likely to have a favorable view of the city as a place to live.

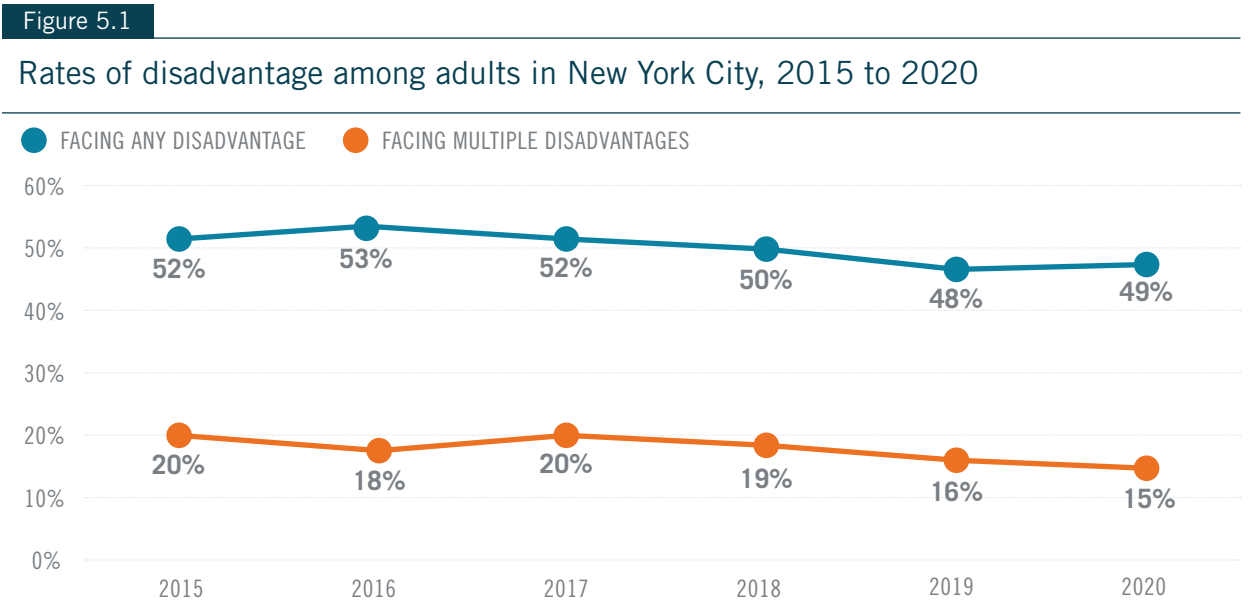


So far, this report has examined the prevalence of three specific forms of disadvantage — poverty, material hardship, and health problems. Given that the populations facing these disadvantages are not entirely overlapping (e.g., not all New Yorkers facing material hardship are in poverty), these results do not tell us how common it is for New Yorkers to face one or more of these disadvantages. In this section we ask: how widespread is disadvantage in New York City? Note that the Poverty Tracker is the only source of data that can answer this question about the New York City population, as no other data source includes information on all of these indicators of disadvantage.

We also explore how disadvantage is related to other measures of well-being captured by the Poverty Tracker, including psychological distress, life satisfaction, and satisfaction with New York City. The results reveal how disadvantage is strongly related to the overall well-being of New Yorkers, and are suggestive of how disadvantage may exacerbate psychological distress, reduce life satisfaction, and sour New Yorkers' views of the city in which they live.

### Nearly 50% of New Yorkers faced some form of disadvantage in 2020 and 16% faced multiple forms of disadvantage.

Since 2015, roughly 50% of the city's adult population faced at least one form of economic disadvantage in each year (poverty, material hardship, or health problems). The prevalence of disadvantage stayed stable at 49% in 2020, though we do see a small drop in the share of people facing multiple disadvantages (from 16% to 15%). This is not what some might have expected at the beginning of the pandemic. Still, the key takeaway is that roughly one in two New Yorkers face some form of disadvantage, and this is a persistent problem for the city that long predates the pandemic.<sup>60</sup>



Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

<sup>60</sup>See Appendix B for these results broken out by demographic groups.

## Experiences of serious psychological distress were significantly more common among New Yorkers facing disadvantage, and they became even more so in 2020.

When collecting data on poverty, material hardship, and health problems in New York City, the Poverty Tracker also gathers information on mental health using a measure called the K-6 psychological distress scale. Researchers can use the K-6 to determine if an individual is facing serious psychological distress, or or moderate psychological distress.<sup>61</sup> (See the Poverty Tracker Measures section of this report for additional information on the K-6.)

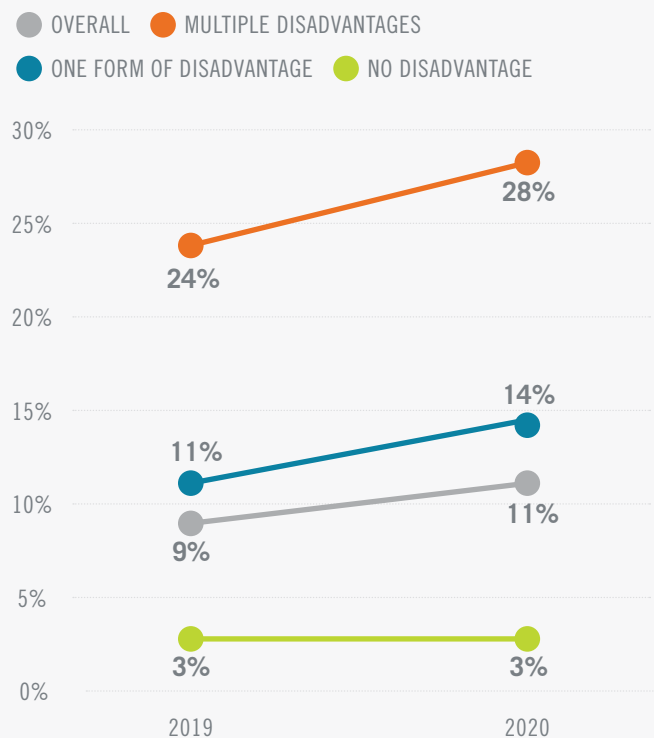
The high prevalence of serious psychological distress among New Yorkers facing disadvantage is alarming. Overall, 9% of New Yorkers endured serious psychological distress in 2019, and this figure rose to 11% in 2020 (Figure 5.2). However, experiences of serious psychological distress were largely concentrated among those facing disadvantage. In 2019, 24% of New Yorkers facing multiple disadvantages and 11% of New Yorkers facing one form of disadvantage also dealt with serious psychological distress. Among those not facing disadvantage, the rate was just 3%.<sup>62</sup>

In 2020, psychological distress became even more common among those who faced multiple forms of disadvantage, rising from 24% to 28%. Increases among those facing one form of disadvantage were more modest (11% to 14%), and there was no change for those not facing any form of disadvantage (3%).

Qualitative interviews conducted with Poverty Tracker respondents in 2020 also shed light on the relationship between the pandemic and psychological distress (see Maya's story).

Figure 5.2

### Rate of serious psychological distress among New Yorkers by level of disadvantage, 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohort.

<sup>61</sup>We use the term “psychological distress” to refer to those identified as facing serious or moderate psychological distress according to the K-6 scale.

<sup>62</sup>See Appendix B for rates of psychological distress by other demographic subgroups.

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## FURLOUGHED AND DISTRESSED IN 2020

### Maya's story

Maya, a single parent with an 18-year-old daughter, was working as a receptionist in a medical clinic when COVID-19 struck. She explained the pressures of supporting a household as a single parent: “I’m the only income in this house. If I’m not well and I can’t provide, the household will fall apart because I’m the only one that’s providing.” She described the anxieties that went through her mind when her employer announced they would be furloughed without pay: “It was really harsh to not know where I was going to be able to get the next amount of money to pay my bills. I worried about eviction. I worried about ConEdison being shut off. I worried about not being able to drive my vehicle because I wouldn’t be able to pay the insurance on it or put gas in it. I worried about . . . just the simple things, to maybe go downstairs and go to the store if I need something. I also have pets, so I worried about them, as well, where I didn’t know if I was going to be able to keep my pets. I considered the idea, oh, my goodness, if I can’t feed them, I have to give them up. . . These were all concerns that swirled around in my head in a matter of days after the lockdown. I was, in a way, mentally preparing myself to make those very hard choices.”

Maya’s story shows how the pandemic both exacerbated anxieties (particularly those related to finances) and introduced new ones, such as fears about going to the grocery store and getting sick. She voices the worries borne by many in 2020 and her story, along with the quantitative data from the Poverty Tracker, underscores the need to grapple with the high rates of psychological distress among those facing disadvantage and the impacts of the pandemic on mental health.

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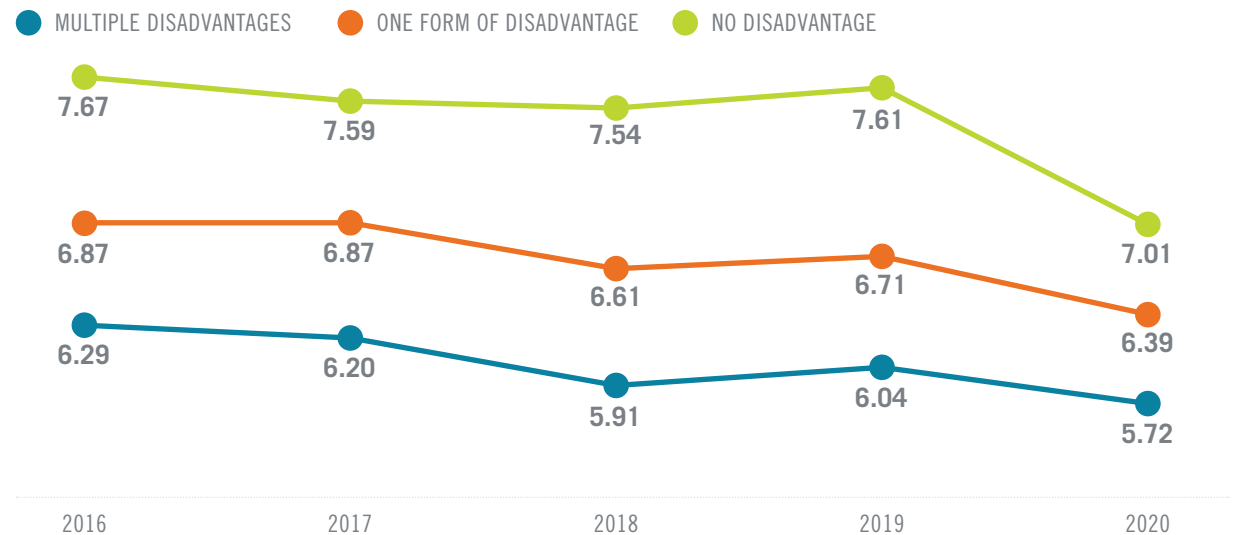
“It was really hard to not know how I was going to be able to get pay my bills. I worried about eviction. I worried about ConEdison being shut off. I worried about not being able to drive my vehicle because I wouldn’t be able to pay the insurance on it or put gas in it.”

— Maya

New Yorkers’ rating of their lives also fell sharply in 2020 and were, on average, lowest among those facing multiple forms of disadvantage.

Every year, the Poverty Tracker measures New Yorkers’ “life satisfaction” using an adapted version of a well-validated scale called Cantril’s Ladder (or Cantril’s Self-Anchoring Scale).<sup>63</sup> This scale asks respondents to imagine a ladder representing their own lives, with steps numbered from zero to 10 (zero being the worst possible life and 10 the best), and to rate their live on one of those steps.

**Figure 5.3**  
Average life rating among New Yorkers by level of disadvantage, 2016 to 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

In Figure 5.1, we show the average life rating among New Yorkers between 2016 and 2020, broken out by if they experienced multiple disadvantages, one form of disadvantage, or none. The results make clear that, even before the pandemic, New Yorkers facing disadvantage had substantially lower levels of life satisfaction than those not facing disadvantage. With the pandemic, we see life satisfaction falling for all New Yorkers, with satisfaction being lowest for those facing disadvantage.<sup>64</sup>

<sup>63</sup> Cantril (1965).

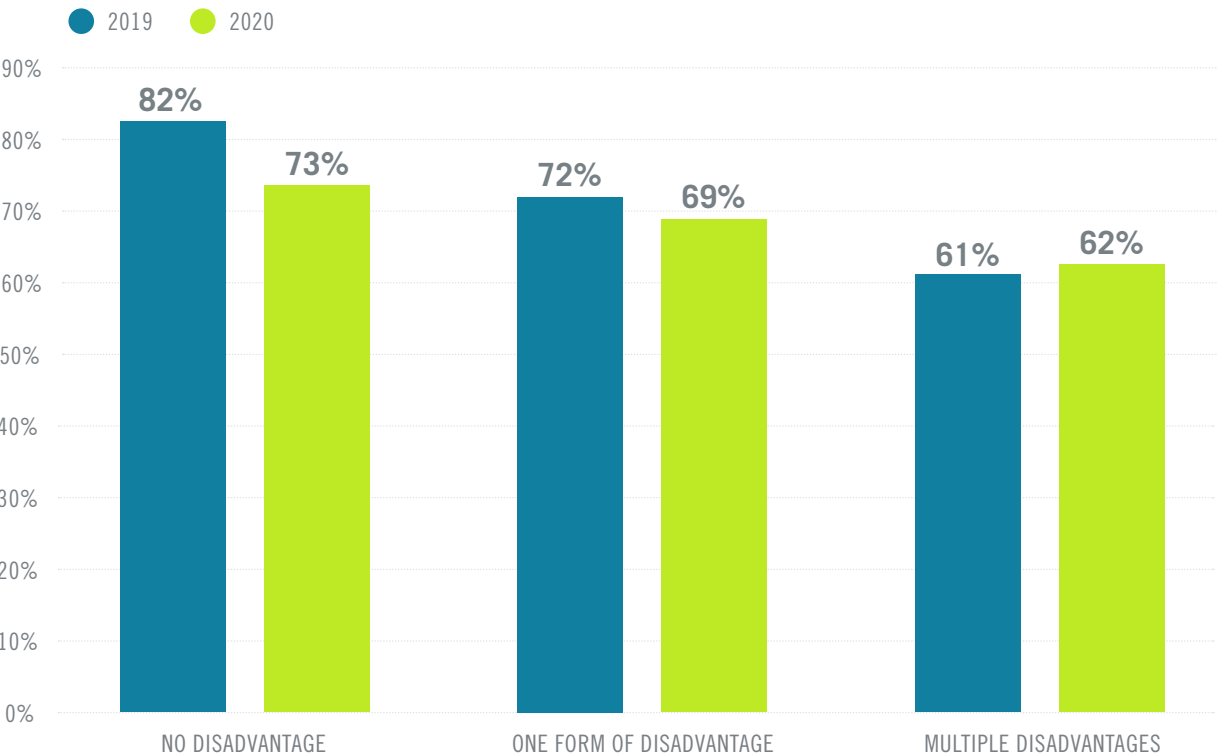
<sup>64</sup> Note that these year-to-year changes in life satisfaction could also be due to changes in the population facing these forms of disadvantage.

New Yorkers facing disadvantage were the least likely to have a high rating of the city overall, but between 2019 and 2020, views of the city soured most for those protected from disadvantage.

The Poverty Tracker also asks respondents, in general, how would you rate New York City as a place to live? Respondents can rate the city as excellent, very good, good, fair, or poor. While the majority of New Yorkers had a favorable view of life in the city, rating it as excellent, very good, or good, New Yorkers facing disadvantage were considerably less likely to rate the city as such compared to those not facing disadvantage (Figure 5.4). In 2019, 61% of New Yorkers facing multiple forms of disadvantage rated the city as good or better versus 82% of those not facing disadvantage (Figure 5.4).

Figure 5.4

Share of New Yorkers who rate life in the city positively by level of disadvantage, 2019 to 2020



Source: Annual Poverty Tracker survey data; second, third, and fourth cohort.

Note: We define “excellent, very good, or good” ratings of life in the city as positive.

Interestingly, among New Yorkers facing disadvantage, we do not see a substantial change in their evaluation of the city between 2019 and 2020. For those not facing disadvantage, however, the share rating the city favorably fell between 2019 and 2020 (from 82% to 73%). Understanding why this group’s view of the city changed while that of those facing disadvantage was more stable warrants additional research. That said, one possible explanation is that many of the challenges related to life in the city were already affecting

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New Yorkers facing disadvantage well before the pandemic, while New Yorkers who did not experience disadvantage were less exposed to these adversities before 2020. This further reinforces the fact that many of the challenges that New Yorkers were facing in 2020 long predate the pandemic. The public health and economic crises of 2020 just brought greater — and necessary — attention to them.

Overall, the examination presented here shows that the rate of disadvantage has been persistently high in New York City. Further, these experiences of disadvantages appear to have, in part, compromised New Yorkers in other ways, leading to high rates of psychological distress and low levels of life satisfaction. The results show how interconnected experiences of disadvantage are with other measures of well-being, providing further evidence of why these disadvantages must be addressed to improve the overall well-being of New Yorkers.

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Even before the pandemic, New Yorkers facing disadvantage had substantially lower levels of life satisfaction than those not facing disadvantage. With the pandemic, we see life satisfaction falling for all New Yorkers, with satisfaction being lowest for those facing disadvantage.

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## CONCLUSIONS AND WHAT TO EXPECT GOING FORWARD

This report examines the state of poverty and disadvantage among New Yorkers in 2020 — a particularly trying year for the city. Overall, the results likely run counter to what many expected in March of 2020. The poverty rate fell slightly between 2019 and 2020 and the rate of material hardship remained relatively stable, largely due to the historic policy packages put in place in response to the pandemic. In 2020, government transfers and tax credits kept more than 1.9 million New Yorkers out of poverty. Absent these government interventions, we would have seen a sharp rise in disadvantage in the city.

In 2020, we saw how effective government policies can be at stabilizing incomes in a time of crisis. But while we did not see a sharp rise in poverty or hardship, the 2020 poverty rate in the city was still well above the national average and the disparities that preceded the pandemic remained. Nearly 1.5 million New Yorkers lived in poverty in 2020, and poverty rates among Asian, Black, and Latino New Yorkers were roughly twice those of white New Yorkers. Material hardship was also prevalent in 2020, with 29% of adults and 38% of children living in a family that faced material hardship during the year. In terms of health, the data show that roughly 20% of adult New Yorkers faced health problems, and health problems were substantially more common among New Yorkers experiencing poverty and material hardship. Our spotlight analysis also highlighted the high rate of poverty and psychological distress among Asian New Yorkers, emphasizing the need for greater attention to these experiences. Altogether, nearly half of adult New Yorkers faced one or more forms of disadvantage (poverty, material hardship, or health problems). Thus, the city continued to grapple with particularly high rates of disadvantage in 2020. Further, while the policy expansions of 2020 were markedly impactful, they were temporary. Meanwhile, the pandemic and the economic challenges it brought on carried over into 2021 and remain with us today.

2021 brought its own set of policy reforms, including those instituted through the American Rescue Plan Act (ARPA) that kept millions of people across the country out of poverty in each month of 2021.<sup>65</sup> (See textbox for a summary of ARPA.) Projections of the impacts of the policies included in ARPA show it leading to historically low poverty rates, particularly for children. Alone, the provisions in ARPA are projected to cut the national poverty rate by 29% and the child poverty rate by more than half. The reduction in child poverty due to the ARPA will likely be driven largely by the expanded Child Tax Credit included in the package.<sup>66</sup> The expanded Child Tax Credit included in ARPA also led to a significant reduction in food insufficiency for families with children.<sup>67</sup>

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<sup>65</sup>The Center on Poverty and Social Policy produces monthly poverty estimates, accessible at: <https://www.povertycenter.columbia.edu/forecasting-monthly-poverty-data>. Full details on the methods can be found in Parolin, Curran, Matsudaira, Waldfogel, and Wimer (2020).

<sup>66</sup>Parolin, Collyer, Curran and Wimer (2021).

<sup>67</sup>Parolin et al. (2021).

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## The American Rescue Plan Act of 2021

ARPA included the following policies and reforms that directly affected family income:

- **Economic Impact Payments:** ARPA provided a third and final round of stimulus payments for individuals, valued at \$1,400 per eligible adult and child recipient. Individuals earning up to \$75,000 (\$150,000 for couples) were eligible for the full stimulus payments which then then phased out. Families with incomes above \$80,000 for individuals (\$160,000 for couples) were not eligible for EIPs.
- **Unemployment Insurance Expansion:** ARPA extended the \$300 per week supplement to federal unemployment insurance (UI) through September 6, 2021.<sup>68</sup> It also continued supplemental UI programs including Pandemic Unemployment Assistance (PUA), Mixed Earner Unemployment Compensation (MEUC), and the Pandemic Emergency Unemployment Compensation (PEUC) program. ARPA also made the first \$10,200 in UI payments nontaxable for individuals or couples with income under \$150,000.
- **Child Tax Credit:** Under ARPA, the Child Tax Credit was made fully refundable and temporarily increased from \$2,000 to \$3,000 for children ages six to 17 and \$3,600 for children under age 6. ARPA also allowed for half of the Child Tax Credit to be paid out in monthly installments between July and December, 2021.
- **Earned Income Tax Credit (EITC):** ARPA expanded the EITC for childless workers by tripling the amount from around \$540 to \$1,500 and removing age limitations for younger workers between 19 to 24 years old and older workers above 65 years.
- **Child and Dependent Care Tax Credit (CDCTC):** Under ARPA, the CDCTC was made fully refundable and the amount of expenses eligible for the credit was increased.
- **SNAP Benefits:** ARPA continued the 15% increase to all SNAP benefits through September 30, 2021. It also extended the P-EBT program, providing money for families to purchase food when schools are closed through the summer of 2021 and whenever there is a COVID-19 Public Health Emergency.

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<sup>68</sup> This \$300 per week supplement was originally in place under the Coronavirus Response and Relief Supplemental Appropriations Act.



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**Given the policies included in ARPA, we expect the poverty rate in New York City to be similar to or lower in 2021 than it was in the years prior to the pandemic. However, like the reforms of 2020, those instituted in 2021 through ARPA were also temporary, and by the spring of 2022 they are no longer having substantial impacts on family incomes.** It is important to note that some of the reforms included in ARPA were crafted specifically in response to the pandemic (e.g., stimulus checks and P-EBT). However, advocates have been arguing for many of the provisions in ARPA since long before the pandemic — including the expanded Child Tax Credit and the larger EITC for childless workers<sup>69</sup> —emphasizing how they could help address the persistently high poverty rates in the U.S. and narrow radical disparities in the poverty rate.<sup>70</sup> Making these policies permanent would both extend the historic reduction in the poverty rate and result in long-run benefits for society.

The events of 2020 — including the pandemic, lockdowns, school closures, and the overall economic downturn — were beyond what many had conceived as possible. With these crises came uncertainty and the threat of broad-based financial devastation. While the pandemic brought financial hardship and challenges for many, the government response also put in stark relief the significant impacts that policies can have by keeping families out of poverty and protected from material hardships. Thus, there were lessons learned on how to address the persistently high rates of poverty in the U.S. and in New York City. Carrying these lessons forward means continuing to design and implement policies that are known to reduce the poverty rate and to improve economic well-being. If reforms such as the expanded Child Tax Credit and EITC are carried forward, the low rate of poverty in 2020 would not represent an anomaly but a turning point.

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<sup>69</sup> The National Academy of Sciences consensus report on policy packages to cut the national child poverty rate by half included an expansion of the Child Tax Credit, and of the policies explored, it was the one that resulted in the greatest poverty reduction. See National Academy of Sciences (2019). In addition, analyses of the potential impacts of increasing the value of the EITC for childless workers finds it could reduce poverty among this population, increase earnings, and increase child support payments among noncustodial parents. See Miller et al. (2018).

<sup>70</sup> Curran (2021); Marr, Cox, and Sherman (2021); Center on Poverty and Social Policy (2020); Collyer, Harris, and Wimer (2019).

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# APPENDICES

## Appendix A. Measuring Economic Impact Payments

### Estimating income from the 2020 Economic Impact Payments (EIP)

Part of measuring the 2020 poverty rate in New York City includes estimating the amount of income that New Yorkers received from the Economic Impact Payments made in that year. There were two rounds of Economic Impact Payments made in 2020; the first under the CARES Act passed in March 2020, and second under the Consolidated Appropriations Act, 2021 (which was signed into law on December 27, 2020). The parameters of each payment are described below.

#### First round of Economic Impact Payments (CARES Act)

The first round of EIPs provided a maximum payment of \$1,200 per adult tax filer plus \$500 per eligible dependent child under age 17. Families that did not include a tax filer because they did not have a tax filing obligation could also receive a stimulus payment, and some members of this group needed to sign up to receive the payment through a non-filer portal set up by the IRS. Older dependents were excluded from the group of beneficiaries, as were all members of families<sup>71</sup> where at least one adult filed their taxes with an Individual Taxpayer Identification Number (ITIN).<sup>72</sup> The latter restriction meant many immigrant families were left out of this round of stimulus. The stimulus payment amounts phased out at a rate of 5% for taxpayers with adjusted gross income above \$150,000 in the case of joint filers, \$112,500 in the case of heads of household, and \$75,000 for single filers.<sup>73</sup>

#### Second round of Economic Impact Payments (Consolidated Appropriations Act)

The second round of EIPs provided a maximum payment of \$600 per adult tax filer plus \$600 per each eligible dependent whom they claimed (including older dependents). Unlike the first round of federal stimulus payments, mixed-status families (where at least one of the tax filers had an SSN) were eligible for the payments for each member of the family with an SSN; and the law also made these families retroactively eligible for the first round of stimulus payments. Non-filers were also eligible for these payments, and the phase out thresholds were the same as they were for the first-round payments.<sup>74</sup>

Knowing that EIP payments would be accounted for in the poverty measure, the Poverty Tracker surveys fielded in 2020 and 2021 were updated to include questions about receipt of these payments. The survey data used to inform our 2020 poverty rates was collected between the summer of 2020 and of 2021; in Table A1, you will find the questions that were added to the surveys that inform the results in this report and to estimate stimulus payment amounts. These questions do allow us to identify the population who received the stimulus payments (though there might be some error in these responses as there is with nearly all reports on these types of questions<sup>75</sup>). We cannot, however, be confident in the amounts that respondents reported receiving as they might have answered these questions in between the distribution of the first and second stimulus payments

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<sup>71</sup> In this instance, the term “families” refers to all individuals in a tax unit (i.e., tax filers and their dependents).

<sup>72</sup> See Curran & Collyer (2020).

<sup>73</sup> See IRSa (2021) for more information on the CARES Act EIPs.

<sup>74</sup> The one exception is widows and widowers, whose phaseout threshold was raised to \$150,000, and there were maximum income amounts above which families were no longer eligible for the credit even if it had not fully phased out yet.

<sup>75</sup> Bee, Hokayem, and Lin (2021).

(for example, the surveys fielded to panel 4 only include questions about the first round of stimulus payments). For this reason, we do not use the reported amounts from the data; instead, we impute the stimulus payment amounts for recipients based on the parameters used to determine the payment amounts (number of adults in the filing using, number of dependent children, and number of children).

**Table A1**

PANEL AND SURVEY	QUESTION TEXT
<b>Panel 4: Baseline Annual Survey</b>	<p>1. In April, the Federal government approved an economic stimulus package. Since then, many households received a one-time stimulus payment, either by check or direct deposit. Have you (and your spouse/domestic partner) received a stimulus payment?</p> <p>2. How much was your stimulus payment for?</p>
<b>Panel 2: 60-Month Annual Survey</b>	<p>1. In 2020, the Federal government approved two stimulus payments, one last spring and one in December. You may have received them by check or direct deposit. Has your family received a stimulus payment?</p> <p>2. What was the total amount of the stimulus payment(s) that your family received?</p>

We validated the amount of money we estimate was distributed to New Yorkers using data from the Department of Treasury. The Department of Treasury published data tables that report the amount of money distributed for the first and second round stimulus payments in each state, though data at the city level is not available.<sup>76</sup> We thus adjust the Department of Treasury results based on population size to get an estimate for New York City<sup>77</sup>, which we then compare to our estimates from the Poverty Tracker. The estimates based on the adjustment to the Department of Treasury data show \$6.81 billion in stimulus reaching New York City residents from the first round of payments, and \$3.5 billion from the second round of payments (Table A2). These results compare well to those coming from the Poverty Tracker (\$6.05 billion and \$3.18 billion, respectively), though the Poverty Tracker estimates are more conservative. Overall, this methodology produced stimulus payment amounts that aligned well with external estimates and which we were confident to use in our estimates of the 2020 poverty rate.

**Table A2**

**Amount of money distributed in New York State and City through the first and second round of federal stimulus (in billions)**

	NEW YORK STATE	NEW YORK CITY ESTIMATE BASED ON DEPT. OF TREASURY ESTIMATE	NEW YORK CITY ESTIMATE BASED ON POVERTY TRACKER
<b>First round of stimulus payments</b>	<b>\$15.72</b>	<b>\$6.81</b>	<b>\$6.05</b>
<b>Second round of stimulus payment</b>	<b>\$8.09</b>	<b>\$3.50</b>	<b>\$3.18</b>







<sup>76</sup> Access this data at: <https://www.irs.gov/statistics/soi-tax-stats-coronavirus-aid-relief-and-economic-security-act-cares-act-statistics#EIP1>

<sup>77</sup> To make this adjustment, we multiplied the total amount of the stimulus payments delivered across the state by the proportion of the state population that resides in New York City.

## Appendix B. Supplemental results

Table B1

Rates of disadvantage among adults in New York City by subgroup, 2020

RACE/ETHNICITY		Asian, non-Hispanic	48%
		Black, non-Hispanic	55%
		Latino	62%
		Multiracial or another race*	52%
		White, non-Hispanic	35%
GENDER		Women	55%
		Men	43%
NATIVITY		U.S.-Born	46%
		Foreign-Born	53%
EDUCATIONAL ATTAINMENT		High school degree or less	64%
		Some college/vocational school	52%
		College graduate	33%
BOROUGH		Bronx	57%
		Brooklyn	52%
		Manhattan	44%
		Queens	46%
		Staten Island*	41%
AGE		18-34	51%
		35-64	45%
		65+	56%







Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts. Results based on three-year averages.

\*Interpret with caution due to sample size constraints.



Table B2

## Rates of serious psychological distress among adults in New York City by subgroup, 2020

		SERIOUS PSYCHOLOGICAL DISTRESS	
RACE/ETHNICITY		Asian, non-Hispanic	14%
		Black, non-Hispanic	9%
		Latino	14%
		Multiracial or another race*	12%
		White, non-Hispanic	5%
GENDER		Women	11%
		Men	8%
NATIVITY		U.S.-Born	10%
		Foreign-Born	10%
EDUCATIONAL ATTAINMENT		High school degree or less	13%
		Some college/vocational school	11%
		College graduate	7%
BOROUGH		Bronx	9%
		Brooklyn	10%
		Manhattan	7%
		Queens	12%
		Staten Island*	5%
AGE		18-34	13%
		35-64	7%
		65+	6%

Source: Annual Poverty Tracker survey data; second, third, and fourth cohorts.

\*Interpret with caution due to sample size constraints.

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## Appendix C. Supplemental information

### Overview of the Kessler-6 (K6) Psychological Distress Scale

The K-6 psychological distress scale was developed by Dr. Ronald Kessler along with a team of researchers in response to the need for a set of survey questions that could identify symptoms common across many different psychological conditions, regardless of if the respondent had a clinical diagnosis.<sup>78</sup> The scale includes a set of questions asking respondents how frequently they felt nervous, hopeless, restless, depressed, worthless, or like everything was an effort in the preceding 30 days. The response categories include varying frequencies — all of the time, most of the time, some of the time, a little of the time, none of the time. These responses are scored, with the frequent experiences carrying a higher value than less frequent experiences. When combined, these scores fall within the range of 0-24, the score can be used to determine if an individual is facing, serious moderate psychological distress (the former having a score above 12, and the later, a score between five and 12).

Since its development, the K-6 has been used widely to measure psychological distress as well as to identify other experiences that are correlated with psychological distress. Higher K-6 scores (i.e. higher levels of moderate or severe psychological distress) are associated with lower income,<sup>79</sup> higher uninsured rates,<sup>80</sup> increased stress,<sup>81</sup> poorer health statuses,<sup>82</sup> and even increased mortality rates.<sup>83</sup> There have also been links between higher K-6 scores and increased material hardship.<sup>84</sup>

### MODERATE MEASURES OF MATERIAL HARDSHIP

**Moderate food hardship:** Sometimes ran out of food or worried food would run out without money for more.

**Moderate housing hardship:** Missed a rent or mortgage payment.

**Moderate bills hardship:** Missed a utility payment.

**Moderate financial hardship:** Sometimes ran out of money before the end of the month or between pay cycles.

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<sup>78</sup> Kessler et al. (2002).

<sup>79</sup> Clingingsmith (2016); Weissman et al. (2015).

<sup>80</sup> Weissman et al. (2015).

<sup>81</sup> Toussaint, Shields and Dorn (2014).

<sup>82</sup> Weissman et al. (2015); Winchester et al. (2016).

<sup>83</sup> Pratt (2009).

<sup>84</sup> Weaver et al. (2018); Oddo and Mabli (2015).

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