MONITORING POVERTY AND WELL-BEING IN NYC

# SPOTLIGHT ON CPRAC POLICY RECOMMENDATIONS:

## A profile of families that stand to benefit and the economic challenges they face

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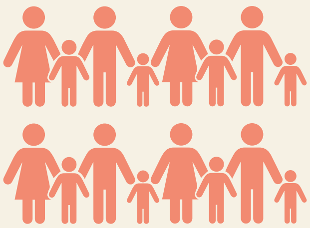
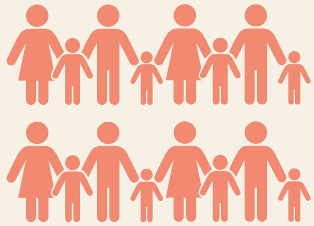
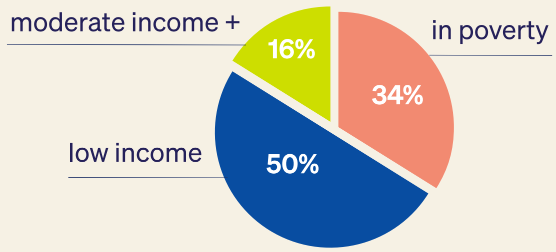
# KEY FINDINGS



**The large majority of New York City families with children (78%)** — more than 650,000 families and more than 1 million children — **stand to benefit from CPRAC's policy recommendations.**

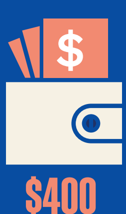


CPRAC beneficiaries **include a broad, diverse set of New York City families,** and it is not just families in poverty that could benefit. Roughly a third (34%) of CPRAC beneficiaries live in poverty, half (50%) are low income, and the remainder (16%) are moderate income or higher.



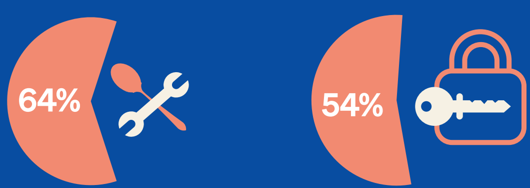

**Families in groups that disproportionately face the greatest economic hardships**, including **families with young children, in rental housing, and in the Bronx, Brooklyn, and Queens** would benefit the most from CPRAC's recommendations.

**CPRAC beneficiaries are bearing the brunt of the city's affordability crisis.**




**43% of families that could benefit** from CPRAC's recommendations **could not cover a $400 expense** with cash on hand in 2023. And the **majority** (73%) of parents in these families had to **reduce their savings** in recent years to cope with rising prices. Nearly one in three (31%) reported **taking on an additional job or more work to manage costs.**

The **majority of potential CPRAC beneficiaries** — nearly two in three (64%) — **endured material hardships** in 2023, such as not being able to afford food or their utility bill, and more than half (54%) were rent burdened.




**More than half (54%) of potential CPRAC beneficiaries were rent burdened** in 2023, and spending more than 30% of their cash income on rent.


In 2023, the majority of potential **CPRAC beneficiaries — nearly two in three (64%) — endured material hardships**, such as not being able to afford food or their utility bill.

CPRAC's recommendations would **benefit nearly all children in families that are facing material hardship or rent burden.**

# INTRODUCTION

In 2021, New York State passed the Child Poverty Reduction Act (Senate Bill S2755C). The law established a state-level advisory council — the Child Poverty Reduction Advisory Council, or CPRAC — tasked with developing policy recommendations that would meet the pressing goal of cutting the state's child poverty rate by half in the next ten years.[1] CPRAC has since then been crafting a set of state-level policies to meet this objective and, in December 2024, released the report featuring their policy recommendations. The report features three different policy packages, each comprising a suite of proposals, and all of which are estimated to reduce the state-level child poverty rate by more than 40% according to estimates from the Urban Institute.[2] In the report, CPRAC also recommended that the state implement its first policy package, which would cut the New York State child poverty rate by half. The proposals in this package span from improvements to the Empire State Child Credit (ESCC) and the state's cash assistance programs, to establishing state-level housing voucher and food benefit programs. Governor Hochul also recently announced plans for a temporary ESCC expansion that would implement key recommendations put forward by CPRAC, including eliminating the credit's phase-in and making it fully refundable. These reforms guarantee that children in the lowest-income families are eligible for the full credit. However, her proposal would not increase the credit amount to the level recommended by CPRAC ($1,500 per child).[3]

CPRAC's analyses, commissioned from the Urban Institute, show that their recommendations would unquestionably reduce child poverty in New York City and State. However, **less is known about the actual children and families that would benefit from these policies** — many of whom are living above the poverty line but whose families nonetheless experience economic hardships. **Harnessing data from the Poverty Tracker, this spotlight enhances our understanding of how CPRAC's recommendations could improve the lives of children in New York City who stand to benefit from them by providing concrete, real-life examples of the economic strains endured by their families.**

After briefly discussing CPRAC's specific recommendations, we first document the share of New York City families with children that stand to benefit from them, showing the substantial reach of these recommendations. We find that CPRAC's recommended policies would **benefit the large majority (78%) of families with children**. **We then show that potential CPRAC beneficiaries comprise a broad and diverse set of families,** including those from all boroughs, with children of all ages, in all housing types, and **many families above the poverty line.** At the same time, those groups that face the highest levels of disadvantage would also benefit the most from CPRAC's recommendations. We then take a **closer look at the economic challenges potential beneficiaries are facing,** spanning from navigating inflation, to rent burden, material hardship, and experiences of poverty and hardship over multiple years. **By documenting these experiences**

*[1] A similar committee was convened by the federal government through the National Academy of Sciences (NAS), which presented four policy packages that could reduce the national poverty rate in a report titled A Roadmap to Reducing Child Poverty (2019).*
*[2] Child Poverty Reduction Advisory Council, "2024 Progress Report with Initial Recommendations."*
*[3] Governor Hochul's proposal would eliminate the ESCC's phase-in and make it fully refundable, as well as increase the maximum credit value from $330 per child to $1,000 per child under age 4 and to $500 per child ages 4-16, under full implementation. See Oreskes, "N.Y. Families Could Receive Tax Credit of Up to $1,000 Under Hochul Plan."*

**of economic disadvantage and the reach of these policies, we aim to show how CPRAC's recommendations could, in addition to substantially reducing poverty, mitigate wider-spread economic disadvantage and improve the overall economic well-being of families and children in New York City.**

We focus our analysis on CPRAC's first policy package ("Policy Package 1" in their December 2024 report), as this is the one most strongly recommended by the council and the one that cuts the state child poverty rate by half.

## CPRAC's policy recommendations

The policy package most strongly recommended by CPRAC[4] includes expansions to existing policies and the establishment of new state programs, as described below:

(1) greatly **expand the Empire State Child Credit,** increasing the maximum value of the credit from $330 per child to $1,500 per child, and ensuring that children in low- and moderate-income families who may not be eligible for the full credit under current law would be fully eligible;

(2) **create a state housing voucher program** that guarantees a housing voucher to all families that are income eligible for the federal Housing Choice Voucher Program but do not receive a voucher because funding for the federal program is limited;

(3) **expand the state's Public Assistance**[5] program by increasing the value of the basic allowance by 100% and expanding eligibility that is constrained by asset tests, duration sanctions, and income disregards; and

(4) **establish a state food benefit** for individuals and families who may not receive SNAP because of their citizenship status or that of others in their household.

Appendix Table A.1 provides additional details on these policy recommendations.

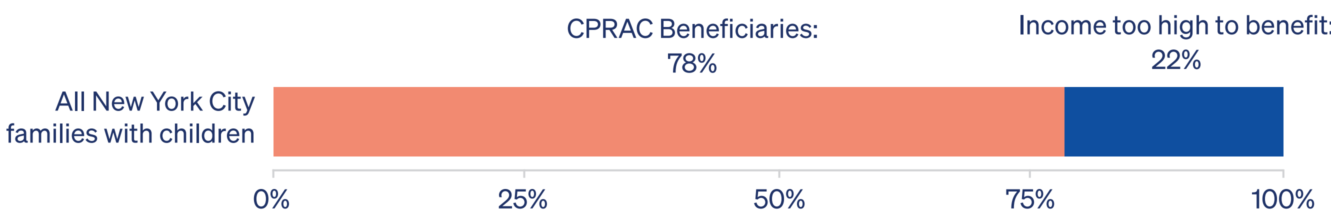
## The reach of CPRAC's recommendations and profile of beneficiaries

Our first question is, what is the reach of CPRAC's recommendations — that is, what share of families with children stand to benefit from them? And the answer is: the large majority. Figure 1 shows that **78% of families with children — translating to more than 650,000 families in New York City, and more than 1 million children — could benefit from the CPRAC-recommended policies**.[6] We note that among potential beneficiaries, there is variation in the extent to which they would benefit. For example, families that are currently ineligible for the Empire State Child Credit, but who could become eligible under CPRAC's proposed expansion would benefit to a greater extent than those who are already eligible for the credit and may only see their credit increase under the expansion. That said, many families — more than three in four — could see their incomes increase if the CPRAC recommendations were to take effect.

*[4] This is described as "Package 1" in CPRAC's, "2024 Progress Report with Initial Recommendations."*
*[5] Public Assistance, also known as Temporary Assistance, is a program run by New York State that provides cash assistance to families where adults, "cannot find a job, are unable to work, or do not earn enough at their jobs to pay for their basic needs." For additional information, see: https://otda.ny.gov/programs/publications/5102.pdf.*
*[6] See Appendix A for information on how we identified the population that might benefit from the CPRAC recommendations in the Poverty Tracker data.*

Figure 1

## What share of New York City families with children stand to benefit from CPRAC's recommendations?

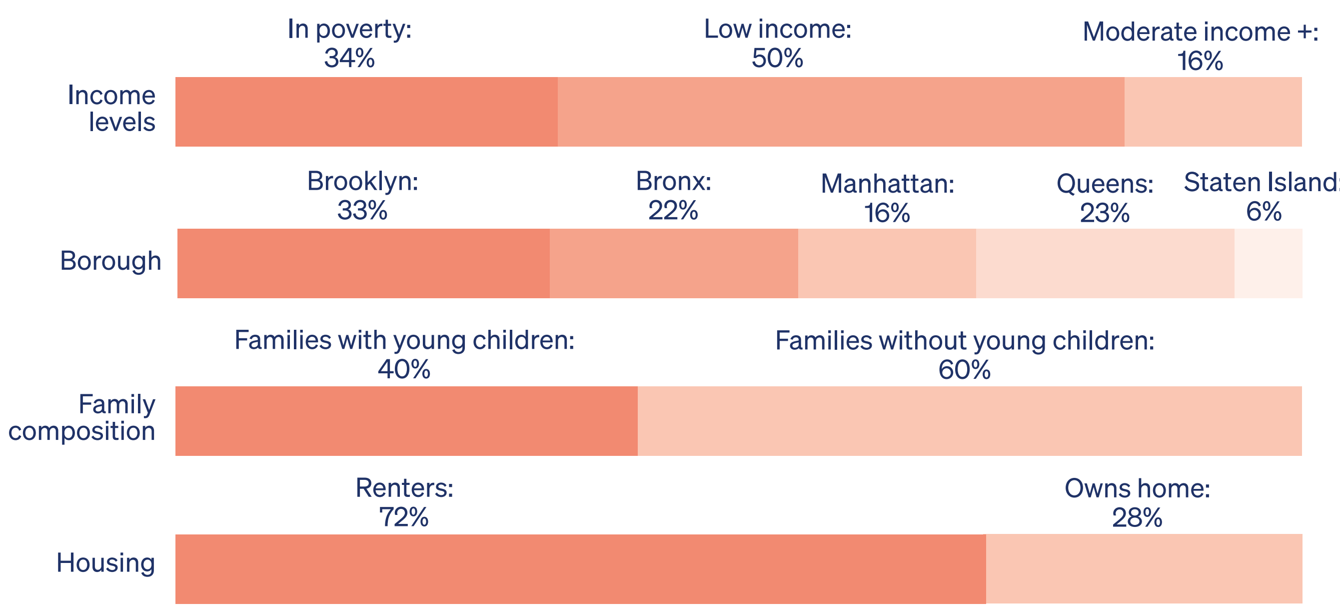



***Source:*** *Poverty Tracker cross-sectional data representative of 2023.*

Looking specifically at the composition of the population that stands to benefit (Figure 2), we find that **CPRAC beneficiaries[7] comprise a broad and diverse set of New York City families.** First, **it is not just families in poverty that could see their incomes rise with these policy recommendations.** Roughly a third (34%) of CPRAC beneficiaries live in poverty, and half (50%) are low income, living between 100% and 200% of the poverty line (Figure 2). CPRAC beneficiaries live across all boroughs, in both rental housing and homes they own, and include those with young children and without. These are just some statistics on the composition of the benefitting population, but in many ways, **the profile of families that would benefit from CPRAC's recommendations largely mirrors the broader profile of New York City families with children.**

Figure 2

## Who makes up the population of CPRAC beneficiaries?




***Source:*** *Poverty tracker cross-sectional data representative of 2023.*

***Note:*** *'In poverty' is defined as living below 100% of the poverty threshold, as determined by the Supplemental Poverty Measure (SPM), 'low income,' as living between 100% and 200% of the SPM poverty threshold, and 'moderate income or higher,' as living above 200% of the SPM poverty threshold.*

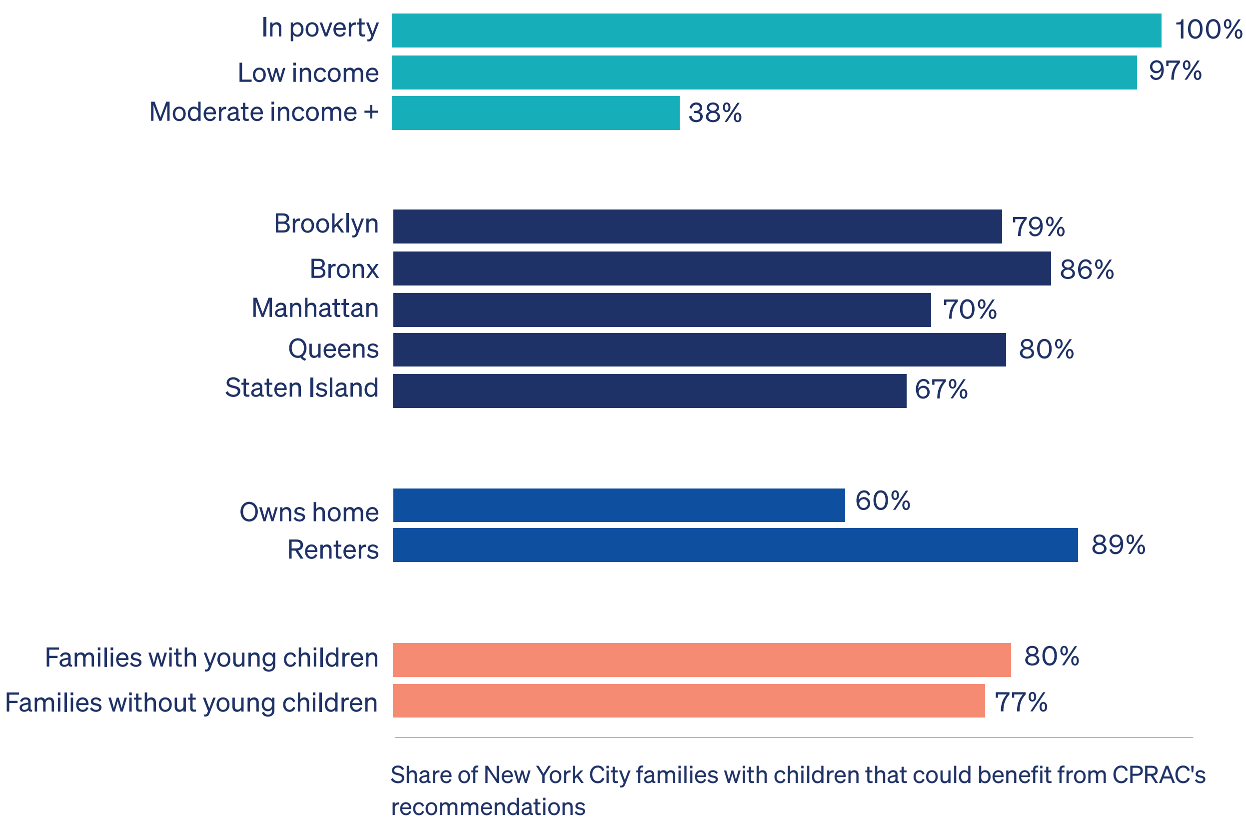
[7] *We use the term "CPRAC beneficiaries" in reference to all families with children that could benefit from CPRAC's recommendations.*

While reaching the majority of New York City families with children, families facing economic struggles would benefit the most from the CPRAC policies (Figure 3). Figure 3 shows that essentially all families with children in poverty would benefit from these policy recommendations, as would nearly all of those that are low income.[8] A larger share of families in the Bronx, Queens, and Brooklyn would benefit than in Manhattan and Staten Island. Families in rental housing — that is, those who are most affected by the city's housing affordability crisis — would also disproportionately benefit, as would those with young children who are the most affected by the shortage of affordable childcare options in the city.

Next, we take a closer look at the various economic challenges that potential CPRAC beneficiaries have been enduring in recent years.

Figure 3

What share of families across subgroups would benefit from CPRAC's recommendations?




***Source:*** *Poverty tracker cross-sectional data representative of 2023.*

[8] *In 2023, the poverty threshold for a two-adult, two-child family in rental housing was $47,190; 200% of this threshold was $94,380; and 300% of this threshold was $141,570. Families living below 100% of the poverty threshold are 'in poverty'; those between 100% and 200% of the threshold are 'low-income'; and those above 300% of the poverty line are 'moderate income or higher.'*

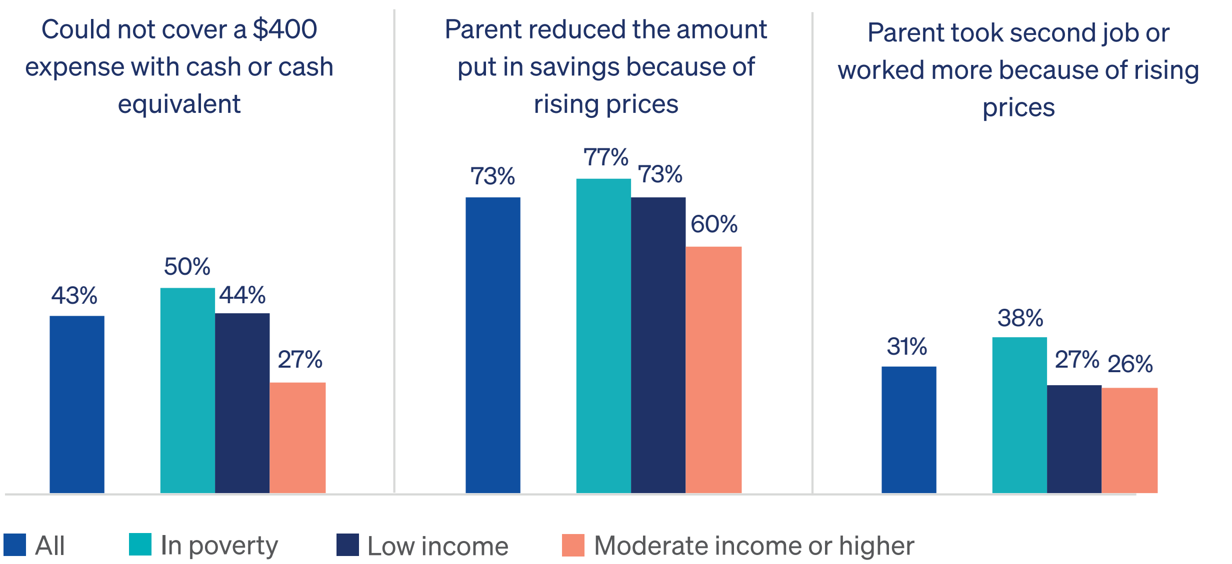
## The broader economic challenges endured by CPRAC beneficiaries

Families that would benefit from the CPRAC policies are struggling to keep up with the cost of living in New York City today. **43% of families that could benefit from these policies do not have enough money to cover a $400 emergency expense with cash on hand or an equivalent (Figure 4).** When asked about how they have been coping with inflation, the **majority of parents in these families (73%) said that they were saving less to keep up with costs**, and **nearly a third (31%) had taken on a second job or more work to handle rising prices.**[9]

The struggle to cover a $400 expense, the need to cut back on savings, and the need to take on extra work to manage rising costs were not limited to potential CPRAC beneficiaries in poverty, but were also common among potential beneficiaries above the poverty line, as is shown in Figure 4.

Figure 4

Challenges with affordability among potential CPRAC beneficiaries




***Source:*** *Results for question on covering an expense with cash or cash equivalent come from Poverty Tracker cross-sectional data, representative of parents in New York City in 2023. Results on reduced savings and taking on additional work come from surveys fielded in 2022 and 2023, and asked about taking these actions at any point since January 2022 and were only asked of respondents in the fourth and fifth Poverty Tracker cohorts.*

***Note:*** *Sample limited to Poverty Tracker respondents who reported living with one of their own children (biological or adopted) under age 18 and whose children would benefit from the CPRAC recommendations (see Appendix A for additional details on how we identified this group). Results for question on covering an expense with cash or cash equivalent are weighted to be representative of parents of potential CPRAC beneficiaries in New York City in 2023. Due to the structure of the Poverty Tracker surveys, we cannot weight results on savings and taking on additional work to be representative of all parents of children in New York City who may benefit from these policies, and these results reflect the experiences of parents in the fourth and fifth Poverty Tracker cohorts. 'In poverty' is defined as living below 100% of the SPM poverty threshold, 'low income' as living between 100% and 200% of the SPM poverty threshold, and 'moderate income or higher' as living above 200% of the SPM poverty threshold.*

[9] *Results on reduced savings and taking on additional work come from surveys fielded in 2022 and 2023, which inquired about taking these actions at any point since January 2022, and were only asked of parents in the fourth and fifth Poverty Tracker cohorts. Due to the structure of the Poverty Tracker surveys, we cannot weight these results to be representative of all parents of children in New York City who may benefit from these policies, and these results only reflect the experiences of parents in the Poverty Tracker's fifth and fourth cohorts.*

High levels of rent burden (or spending more than 30% of a family's cash income on rent) compromise housing stability among families, particularly those that stand to benefit from the CPRAC recommendations. **Among CPRAC beneficiaries in rental housing, more than half (54%) were rent burdened in 2023, spending more than 30% of their cash income to cover the rent,**[10] including 82% of those in poverty, and close to half (48%) of those in low-income families (Table 1, left panel).

Table 1

Rent burden among potential CPRAC beneficiaries, 2023

| Share of potential beneficiaries in rent burdened families | | Rent as a share of cash income among rent burdened (median) | |
|---|---|---|---|
| Overall | 54% | Overall | 47% |
| In poverty | 82% | In poverty | 72% |
| Low income | 48% | Low income | 42% |

***Source:*** *Poverty Tracker cross-sectional data representative of families in New York City in 2023.*
***Note:*** *Rent burdened defined as spending more than 30% of a family's cash income on rent. 'In poverty' defined as living below 100% of the SPM poverty threshold, 'low income' defined as living between 100% and 200% of the SPM poverty threshold. We cannot produce results for families with moderate incomes or higher due to sample size constraints.*

While rent burden is defined as spending more than 30% of a family's cash income on rent, rent payments amount to well over 30% of cash income for many rent-burdened families. The right panel of Table 1 shows that, for those who were rent-burdened, the median amount of cash income spent on rent was 47%. Put differently, rent payments amount to more than 47% of cash income for half of rent-burdened families who could benefit from the CPRAC recommendations. **For families in poverty, they amount to 72% of their cash income at the median**, leaving little left to pay for utilities, childcare, or other necessities.

### Families' labor market engagement

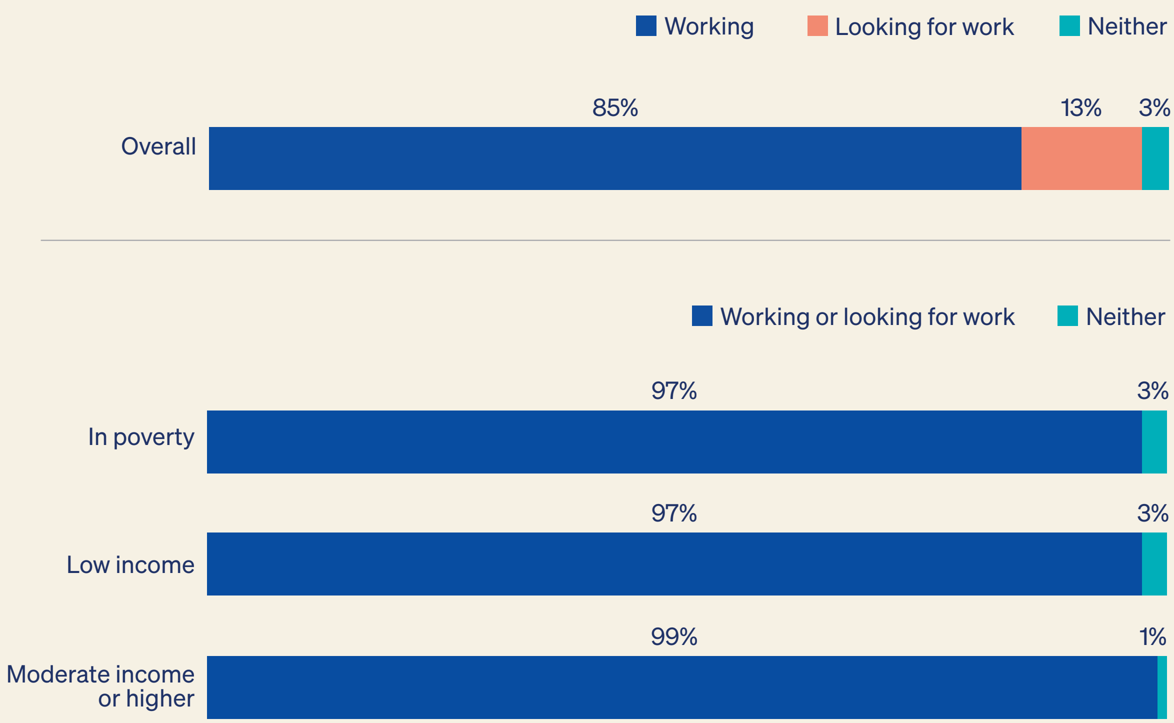
Some may assume that the main reason that parents are not able to cover a $400 expense or are struggling with rent burden has to do with workforce participation, **but the parents of nearly all children who could benefit from the CPRAC recommendations are engaged in the labor market** (Figure 5, top panel).

Figure 5 (top panel) shows, for familes that could benefit from the CPRAC recommendations, the share where at least one parent is working or looking for work, which totals to 98% of families having a parent who falls into one of these categories.[11] This holds true for families in poverty, with low incomes, and with moderate incomes (Figure 5, bottom panel). **While the lion's share of families that could benefit from the CPRAC policies have a working parent, low wages leave little available to cover their family's basic needs.** 40% of working parents whose children could benefit from the CPRAC policies are working lower-wage jobs and earning less than $20 per hour.

*[10] In households with multiple families, we defined rent burden based on each families' cash income versus the portion of the total household rent that they are responsible for.*
*[11] If one of their parents was working and the other was looking for work, we categorize the child as having a parent who was working.*

Figure 5

## Labor force engagement among parents in families that could benefit from CPRAC policies



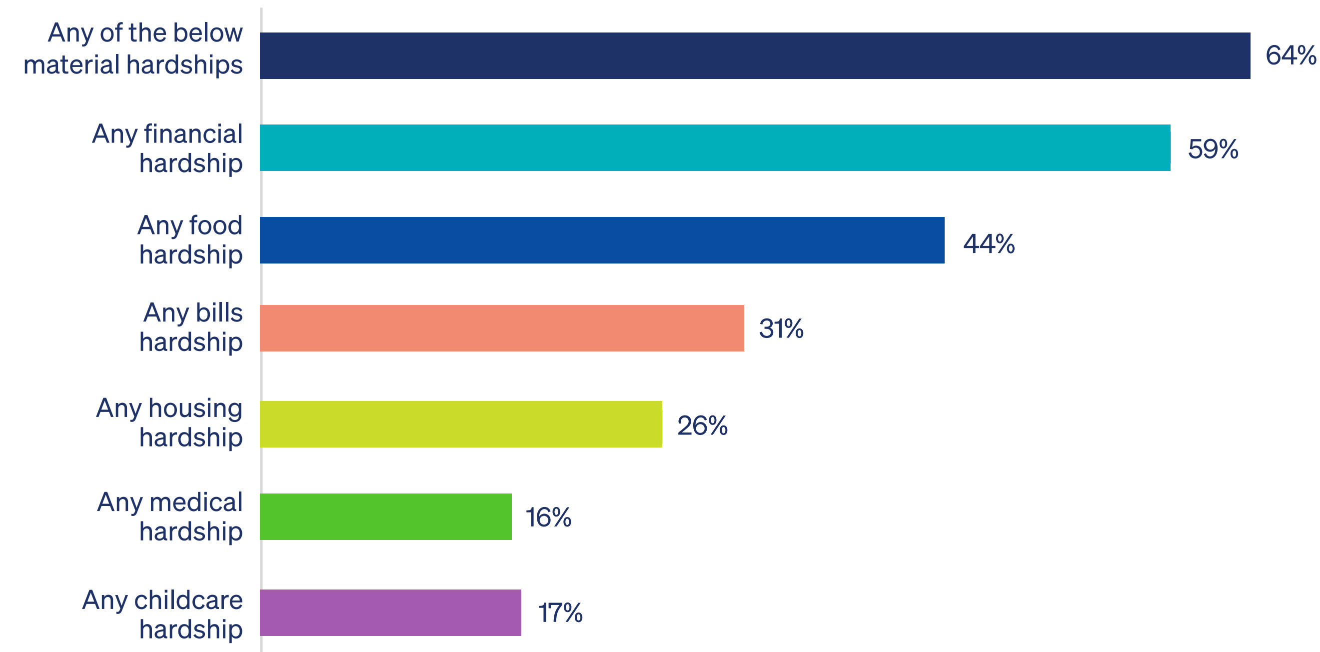

***Source:*** *Poverty Tracker cross-sectional data representative of parents in New York City in 2023*

The combination of low wages and the high cost of rent, food, and other basic needs leaves families at high risk of material hardship, **and in 2023, the majority of potential CPRAC beneficiaries (64%) endured material hardships, such as not being able to afford food or their utility bill** (Figure 6, see text box for the definitions of material hardship[12]). Financial and food hardship were the most common material hardships they faced, with more than half (59%) of families experiencing financial hardship and running out of money between paychecks, and **44% of families not having enough money for food or worrying food would run out before there was money for more.** In Appendix Table A.2, we show that such material hardships were substantially more common among families that would benefit from the CPRAC policies compared to families with incomes that were too high to benefit from them.

[12] *See Appendix Table A.2 for the rates of each of the individual experiences of hardships that make up the categories in Figure 6*

Figure 6

Material hardship among CPRAC beneficiaries, 2023




***Source:*** *Poverty Tracker cross-sectional data representative of families in New York City in 2023.*
***Note:*** *See textbox below for definitions of material hardship.*

## Material Hardship Definitions

Below, we define the hardship experiences that fall within the categories examined in this spotlight analysis.

**Any financial hardship includes**

Sometimes or often running out of money before the end of the month or between paychecks.

**Any food hardship includes**

Sometimes or often running out of food without money for more or worrying food would run out without money for more.

**Any bills hardship includes**

Falling behind on utility bills because there was not enough money or having utilities shut off because of back payments.

**Any housing hardship includes**

Falling behind on rent because there was not enough money, having to move in with others because of cost, or having to stay in a shelter or place not meant for housing because there was not enough money.

**Any medical hardship includes**

Being unable to see a doctor because of cost.

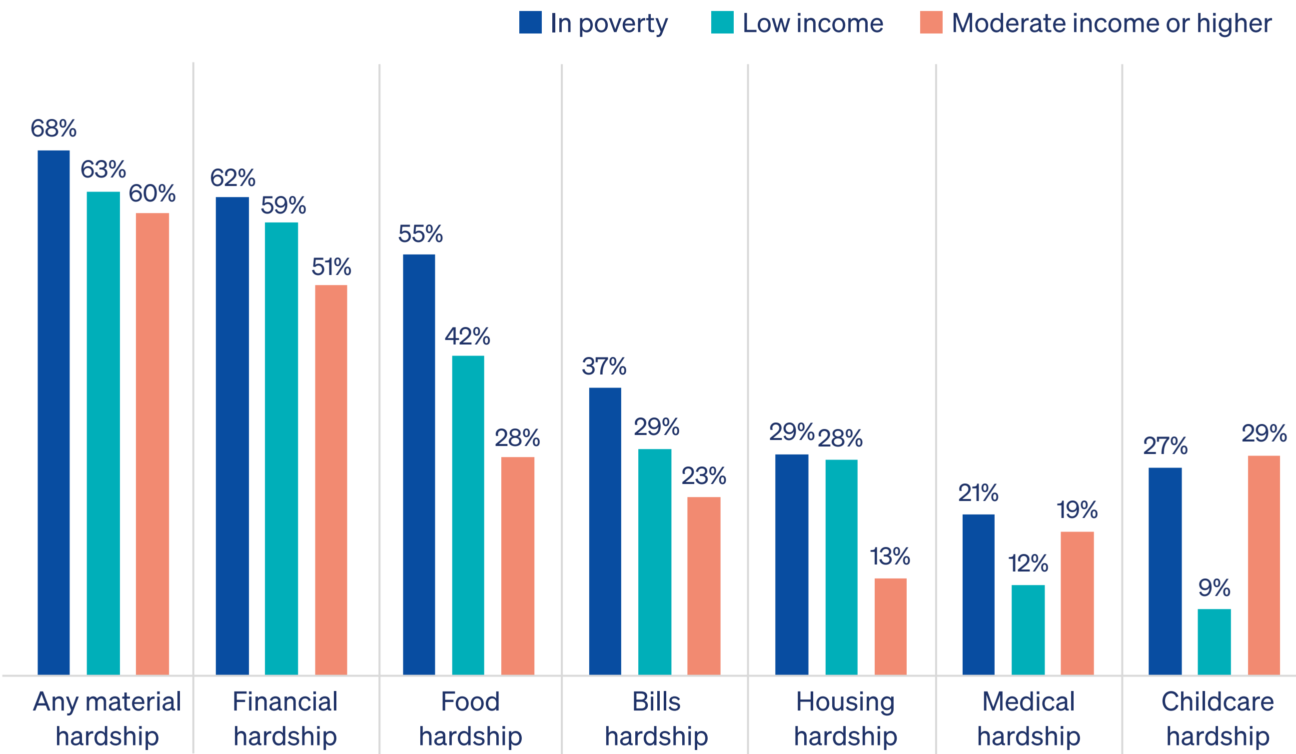
**Any child care hardship includes**

Having to stop or cut back on childcare because it was not affordable, or using inadequate care because of a lack of affordable options.

**Material hardship is also nearly as common among families living above the poverty line who could benefit from the CPRAC recommendations as it is for those in poverty.** Figure 7 shows that 68% of potential CPRAC beneficiaries in poverty experienced any material hardship in 2023, as did 63% of those with low incomes (that is, living between 100% and 200% of the poverty line). Rates of financial hardship and housing hardship were also quite similar between these groups (62% and 59%, and 29% and 28%, respectively). While the primary goal of the CPRAC recommendations is to reduce poverty, Figure 7 clearly shows that the **families above the poverty line that could benefit from these polices are also struggling to make ends meet, and that the CPRAC policies would benefit them and address these hardships as well.**

Figure 7

Material hardship among CPRAC beneficiaries by income level, 2023



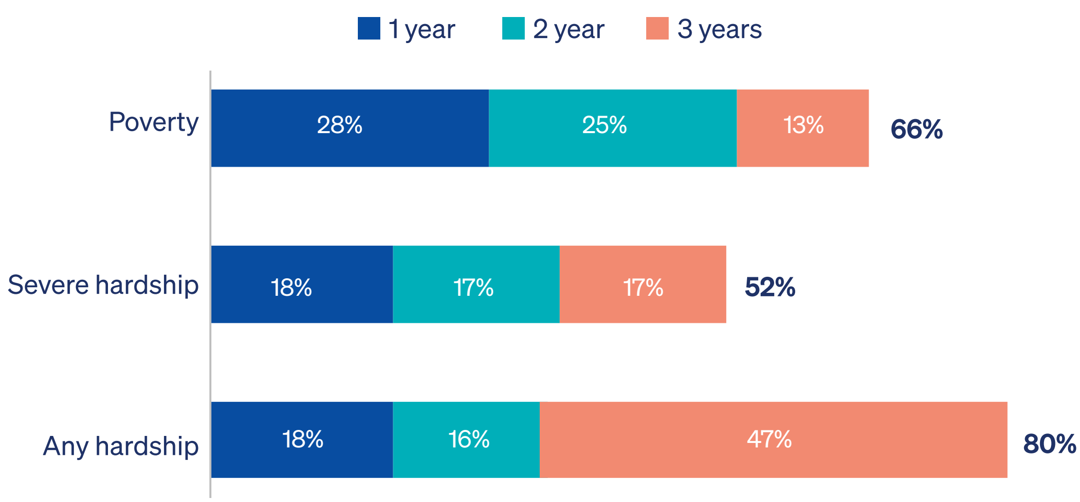

***Source:*** *Poverty Tracker cross-sectional data representative of families in New York City in 2023.*

***Note:*** *'In poverty' defined as living below 100% of the SPM poverty threshold, 'low income' defined as living between 100% and 200% of the SPM poverty threshold.*

Some CPRAC beneficiaries may not have been in poverty or experienced material hardship in 2023, but that does not mean that they never faced these economic disadvantages. A key feature of the Poverty Tracker data is the ability to look at New Yorkers' experiences of economic disadvantage over multiple years. Figure 8 shows, for a subset of potential CPRAC beneficiaries in the Poverty Tracker sample that were interviewed about their economic experiences in 2021, 2022, and 2023, the share that experienced poverty, severe material hardship (see Appendix Table A.3 for definition) or any hardship (see textbox on page 10) at any point across this three-year period. **Looking over multiple years, more than 60% of these families in the Poverty Tracker sample[13] lived in poverty for at least one year.** More than half (52%) experienced severe material hardship in at least one of the three years examined, and 80% experienced at least one of the material hardships listed in the textbox on page 10.

Figure 8

Experiences of poverty and hardship among CPRAC beneficiaries over multiple years




***Source:*** *Poverty Tracker cross-sectional data representative of 2023, 2022, 2021. Results unweighted and do not represent all families in New York City, but reflect the experiences of children in the Poverty Tracker's representative sample of New York City families interviewed in reference to these years.*

[13] *Due to the structure of the Poverty Tracker surveys, we cannot weight these results to be representative of all children in New York City, thus these results only reflect the experiences of children in the Poverty Tracker's representative sample of New York City families.*

## The reach of CPRAC's recommendations to families facing material hardship and rent burden

The CPRAC policies are designed to reach the more than one in ten children in New York State and one in five in New York City who are living in poverty, but will they also reach all families with children experiencing the wider array of hardships and economic challenges discussed thus far? Here, in our final analysis of the CPRAC policies, we address this question by examining what share of families experiencing material hardship or rent burden could be affected by these policy expansions (Table 2). We find that **the policies outlined in CPRAC's recommendation would benefit nearly all of the families struggling to afford the basics in New York City such as housing, food, and medical care and facing material hardship.** Overall, 90% of children in families facing material hardship would benefit from the policies recommended by CPRAC, as would the overwhelming majority of those facing each form of material hardship. Further, nearly all children in rent-burdened families (99%) would benefit from the CPRAC policies. **In full, the CPRAC policy recommendations would benefit nearly all children and families with children facing material hardship or rent burden.**

Table 2

Reach of the CPRAC recommendations to families facing material hardship and rent burden in 2023

| Among children in families facing: | Share that would benefit from CPRAC recommendations |
|---|---|
| Any Hardship | 90% |
| Any Financial Hardship | 91% |
| Any Food Hardship | 93% |
| Any Bills Hardship | 93% |
| Any Housing Hardship | 94% |
| Any Medical Hardship | 90% |
| Any Childcare Hardship | 71% |
| Rent Burden | 99% |

***Source:*** *Poverty Tracker cross-sectional data representative of 2023.*

# TYING IT ALL TOGETHER

In December 2024, CPRAC released a purposeful set of policy recommendations that would cut the New York State child poverty rate by half. Here, we leverage data from the Poverty Tracker to broaden our understanding of the ways that CPRAC's recommendations could improve the well-being of children and families in New York City, highlighting concrete examples of how their families are struggling to cover the cost of basic needs like food, utilities, medical care, and housing. But these experiences of economic strain are not inevitable. In 2021, when government policies led the child poverty rate to the lowest rate on record,[14] those same policies also led to significant declines in material hardship among families with children in New York City.[15] This evidence suggests that the CPRAC recommendations could yield similar results, reducing the widespread experiences of material hardship and rent burden among benefitting families. Most importantly, the CPRAC policies are designed to reach nearly all children in New York City whose families are facing such hardships. Mitigating these challenges is another key benefit for policymakers to consider when evaluating the broad, positive outcomes that could result from implementing this ambitious and effective set of policy recommendations.

[14] *Creamer et al., "Poverty in the United States: 2021."*
[15] *Collyer et al., "The effects of the 2021 monthly Child Tax Credit on child and family well-being: Evidence from New York City."*

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# APPENDIX A.

## Identifying families and children who could benefit from the CPRAC policies

For this analysis, we draw on Poverty Tracker data representative of life in New York City in 2023, which in some instances we complement with data representative of 2021 and 2022. We identify all families with children in the data and then determine whether they would benefit from any of the policy expansions outlined in Appendix Table A.1. More specifically, we use information available on income and family composition to identify those who may receive the expanded Empire State Child Credit. To identify those who may receive a state housing voucher, we identify families in rental housing whose cash income is less than 50% of the Area Median Income,[16] and who are not currently receiving a housing subsidy. And we identify those who may benefit from the expansion to the Public Assistance Benefit program as those who currently receive income from cash assistance programs. Due to data limitations, we are not able specifically to identify families that may benefit from changes to the rules around income disregards and assets in determining Public Assistance eligibility (see Appendix Table A.1), but we are confident that most of the families who may benefit from these changes would be eligible for the expanded Empire State Child Credit, and thus fall within the population we identify as benefitting from the policy package recommended by CPRAC. Similarly, we cannot identify those who may benefit from the establishment of a state food benefit, but the group benefiting from this policy would also benefit from the other policy expansions, and are thus in the pool of families identified as benefitting from this package of policies.

[16] *Area Median Income is used to determine eligibility for the federal Housing Choice Voucher Program and would also be used to determine eligibility for the state housing voucher program.*

Table A.1

## CPRAC recommendations that could reduce the child poverty rate by half when combined

| |
|---|
| **Expand the Empire State Child Credit** |
| Expand the state's Empire State Child Credit by increasing the maximum credit amount to $1,500 per child ages 0 to 17, making the credit fully refundable, and guaranteeing full eligibility for children with Individual Tax Identification Numbers (ITIN).<br><br>This new credit would not have a minimum income requirement or phase in, and children in all low- and moderate-income families who may be ineligible for the full credit under current law would become fully eligible. The credit would begin to phaseout when a family's adjusted gross income rose above $75,000 (in the case of head of household filers[17]) or $110,000 (in the case of joint filers). |
| **Create a state housing voucher program** |
| This program would be largely based on the federal Housing Choice Voucher Program (HCVP), but would fill the well-known gaps left by HCVP as only 30% of those eligible for a voucher under the federal program in New York City actually receive one because the federal program is not fully funded to meet this need.<br><br>Subsidy levels and the eligibility determinants related to income would follow the federal program, such that renters with incomes below 50% of their Area Median Income would be eligible for a voucher, and immigration status would not affect eligibility. Voucher recipients would not spend more than 30% of their income on rent. |
| **Expand the Public Assistance program** |
| This reform would expand the state's Public Assistance programs by increasing the Public Assistance Basic Allowance by 100% and apply adjustments to income disregards and assets tests used in determining eligibility. The expansions to the Public Assistance program would both increase the value of these benefits and their reach. |
| **Establish a state food benefit** |
| The state food benefit would operate similarly to the federal SNAP program, but would be available to those who may not receive SNAP because of their or their household members' citizenship status. |

***Note:*** *For additional information on the CPRAC recommendations, see Child Poverty Reduction Advisory Council, "2024 Recommendations and Progress Report."*

[17] *Heads of household filers are individuals with dependents who are not married.*

Table A.2

## Material hardship among families with children, 2023

| | CPRAC beneficiaries | Higher income families with children |
|---|---|---|
| **Any of the below hardship** | **64%** | **31%** |
| **Financial hardship** | **59%** | **25%** |
| *Sometimes ran out of money before the end of the month or between paychecks* | *38%* | *20%* |
| *Often ran out of money before the end of the month or between paychecks* | *20%* | *5%* |
| **Food hardship** | **44%** | **9%** |
| *Food sometimes or often ran out without money for more* | *33%* | *7%* |
| *Sometimes or often worried food would run out* | *41%* | *8%* |
| **Housing hardship** | **26%** | **9%** |
| *Fell behind on rent* | *24%* | *8%* |
| *Doubled up* | *3%* | *1%* |
| *Stayed in a shelter* | *1%* | *0%* |
| **Bills hardship** | **31%** | **12%** |
| *Fell behind on utility bills because they were unaffordable* | *28%* | *12%* |
| *Utilities shut off because could not afford bills* | *11%* | *1%* |
| **Medical hardship** | **16%** | **7%** |
| **Childcare hardship** | **17%** | **12%** |
| *Had to stopped/cut back on childcare because you could not afford it* | *12%* | *10%* |
| *Have you used inadequate childcare because of lack of affordable options* | *15%* | *3%* |

***Source:*** *Poverty Tracker cross-sectional data representative of 2023.*

Table A.3

## Severe forms of material hardship

The Poverty Tracker measures material hardship across five domains (food, housing, bills, financial, and medical) and in this spotlight, we define "severe material hardship" as having faced severe forms of food, housing, bills, and financial hardship, or any form of medical hardship.

| Severe Food Hardship | Severe Housing Hardship | Severe Bills Hardship | Severe Financial Hardship | Medical Hardship | Severe Material Hardship |
|---|---|---|---|---|---|
| Running out of food or often worrying that food would run out without money to buy more. | Having to stay in a shelter or other place not meant for regular housing, or having to move in with others due to cost. | Having utilities cut off due to lack of money. | Often running out of money between pay-checks or pay cycles. | Not being able to see a medical professional due to cost. | Facing any of these forms of material hardship |

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