

MONITORING POVERTY AND WELL-BEING IN NYC

ANNUAL  
**THE STATE OF POVERTY  
AND DISADVANTAGE**  
IN NEW YORK CITY



**VOL. 7**  
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# INTRODUCTION AND KEY FINDINGS

During the height of the pandemic, government action drove the poverty rate to historic lows despite widespread job and income loss. But last year, Poverty Tracker data showed that the 2022 New York City poverty rate had risen back to levels unseen since well before the pandemic following the expiration of key pandemic-era policy expansions. Continued economic growth<sup>1</sup> and declining unemployment<sup>2</sup> in 2023 might have been expected to reverse this trend, but our latest data on poverty in New York City shows no such reversal. Instead, in 2023, the rising costs of basic necessities, the shortage of affordable housing, and the lack of a robust policy response to these challenges led to an increase in poverty and disadvantage, as many struggled to afford everything from food to public transportation to keeping a roof over their head.

In this report, the seventh volume of the *State of Poverty and Disadvantage in New York City*, we use the latest Poverty Tracker data to examine how New Yorkers fared in 2023 and how these experiences compared to those in recent years. We show trends in income poverty, material hardship (i.e., chronic or acute inability to make ends meet), and health problems, and examine how these experiences vary across demographic groups, and the overlap between them. Our results show a return to pre-pandemic levels of poverty in 2023, alongside other continuing challenges: the city's poverty rate remained well above the national average, and substantial disparities — particularly along racial and ethnic lines — persisted. It appears that the “new normal” may well be the old normal absent a sustained policy effort to reduce poverty in the city and state.

No one knows how these trends will play out over the coming years, especially with uncertainty surrounding federal policy changes that the new presidential administration may put in place. Like the rollback of pandemic-era policies that led to a sharp increase in the poverty rate between 2021 and 2022, proposals to limit spending on programs like the Supplemental Nutrition Assistance Program (SNAP), Medicaid, housing subsidies, and tax credits — or fundamentally changing these programs as to limit their reach — would likely drive even more New Yorkers below the poverty line.

<sup>1</sup> For more information on Gross Domestic Product by New York City county, see: <https://fred.stlouisfed.org/release?rid=397>.

<sup>2</sup> U.S. Bureau of Labor Statistics, “Local Area Unemployment Statistics — New York City.”

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Still, policymakers at all levels of government — city, state, and federal — have a vested interest in reducing poverty and economic disadvantage, and they have proposals that could effectively do so sitting on their desks. In this report, we also spotlight a package of such proposals put forward by New York State’s Child Poverty Reduction Advisory Council (CPRAC). This policy package was designed by CPRAC to cut the child poverty rate — which sat at 26% in New York City in 2023 — by half. CPRAC’s recommendations span from improvements to the Empire State Child Tax Credit and the state’s cash assistance programs to establishing state-level housing voucher and food benefit programs. Our analysis shows that if implemented, the CPRAC policies would benefit a diverse group of families, including many moderate-income families living above the poverty line but still struggling to make ends meet. Overall, the CPRAC recommendations could effectively reduce the persistently high rates of poverty in the city and mitigate the broader hardships and economic strains documented in this report and endured by those both above and below the poverty line.

## GUIDE TO THIS REPORT

### In section 1,

we focus on three types of disadvantage: income poverty, material hardship, and health problems (including psychological distress), and we present trends since 2015 for each type of disadvantage.

### In section 2,

we analyze how these experiences vary for New Yorkers of different demographic groups.

### In section 3,

we examine overlapping experiences of disadvantage among New Yorkers, again looking at poverty, material hardship, and health problems.

### In section 4,

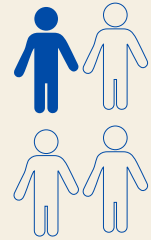
we spotlight the New Yorkers who stand to benefit from a recent package of antipoverty policies, proposed by the New York State Child Poverty Reduction Advisory Council.

# KEY FINDINGS

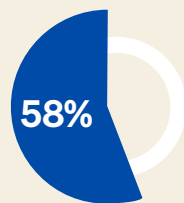
Roughly  
**1.6 million adult New Yorkers (24%)**  
and  
**420,000 children (26%)**  
in New York City lived in poverty in 2023.



In total, over  
**2 million New Yorkers,**  
or  
**one in four,**  
lived in poverty in 2023.



In 2023, about **100,000 more New Yorkers lived in poverty than the year prior.** This increase in poverty is explained by the substantial increase in the costs of basic necessities, like food and shelter, between these years, which is reflected in the poverty line.



New Yorkers living below the poverty line were not the only ones struggling to get by in 2023 — more than **4.8 million New Yorkers (58%) had incomes below 200%** of the poverty line in 2023 and a third (33%) had low incomes (i.e., incomes between 100-200% of the poverty line).



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POVERTY RATE

25%



43%

Still, in 2023, **government transfers and tax credits cut the adult poverty rate in New York City by 25%** and the **child poverty rate by 43%**, keeping more than half a million adults and 300,000 children above the poverty line. These effects are similar to those in 2022, when government transfers and tax credits cut the adult poverty rate by 27% and the child poverty rate by 41%.

Rates of material hardship in New York City decreased between 2022 and 2023, as roughly **26% of adults and 30% of children experienced material hardship** — down from 29% and 31% in 2022, respectively. These declines in hardship were concentrated among families above the poverty line, and the prevalence of material hardship remained constant among those in poverty.

**22%**



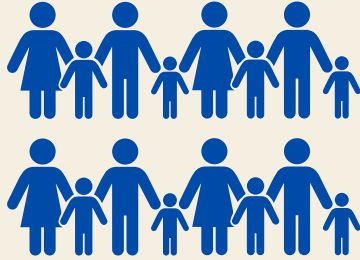
**30%**



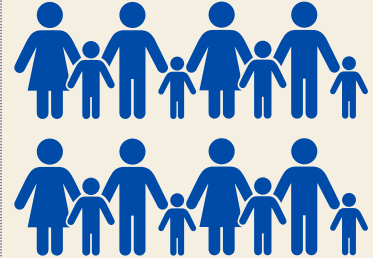
In 2023, **more than a fifth (22%) of adult New Yorkers experienced a health problem**, defined as reporting poor health or having a work-limiting health condition, and **three in ten (30%) experienced a health problem or serious psychological distress.** The prevalence of these combined physical and mental health challenges remains higher than it was before the pandemic.

Roughly **half (49%) of adult New Yorkers faced at least one form of disadvantage (poverty, material hardship, or health problems)** in 2023.

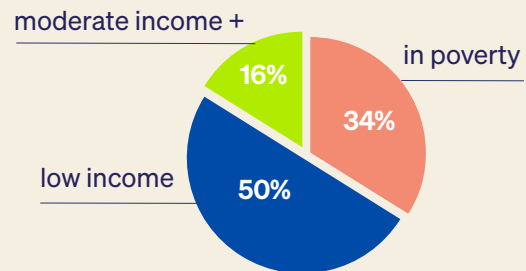
# Key findings from Spotlight on CPRAC policy recommendations



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.

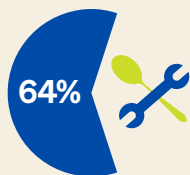


CPRAC beneficiaries include a broad, diverse set of New York City families, and it is not just families in poverty that could benefit. Roughly a third (34%) of CPRAC beneficiaries live in poverty, half (50%) are low income, and the remainder (16%) are moderate income or higher.



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.



CPRAC’s recommendations would benefit nearly all children in families facing material hardship or rent burden and address the far too prevalent experiences of economic disadvantage documented throughout this report.



# CITYWIDE TRENDS IN INCOME POVERTY, MATERIAL HARDSHIP, AND HEALTH PROBLEMS IN NEW YORK CITY

## HIGHLIGHTS

### INCOME POVERTY



- 2023 saw increases in poverty among both adults and children in New York City, with the adult poverty rate rising from 23% to 24% and the child poverty rate from 25% to 26%. The overall poverty rate rose from 23% to 25%.
- In 2023, government transfers and tax credits cut the adult poverty rate in New York City by 25% and the child poverty rate by 43%, keeping more than half a million adults and more than 300,000 children above the poverty line.

### MATERIAL HARDSHIP



- It is not only those living in poverty who struggle to make ends meet: material hardship is even more widespread than poverty.
- In 2023, 26% of adults in New York City experienced material hardship — a decline from the prior year (29%). The share of children in families experiencing any material hardship also declined, falling from 31% to 30% between 2022 and 2023.
- These declines in hardship were concentrated among families above the poverty line, and the prevalence of material hardship remained constant among those in poverty.

### HEALTH PROBLEMS AND PSYCHOLOGICAL DISTRESS



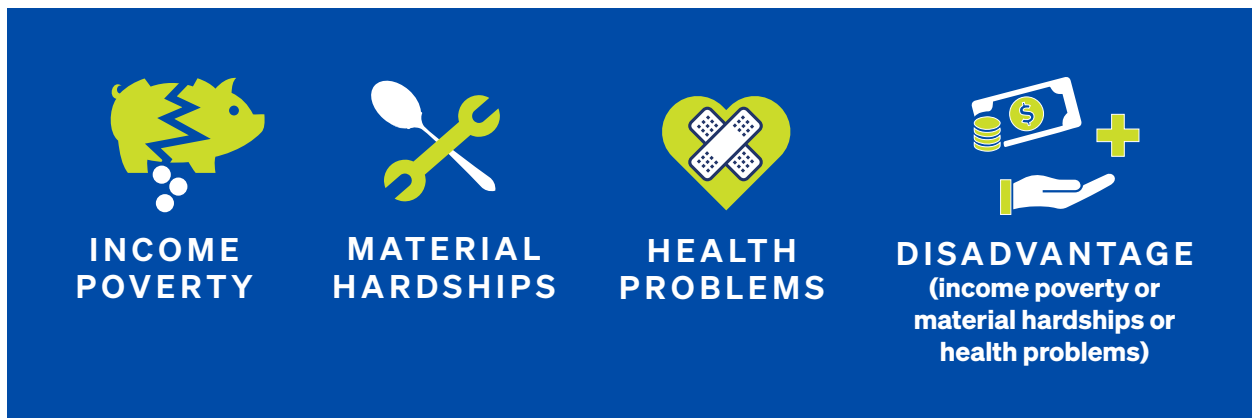
- In 2023, 22% of New Yorkers experienced a health problem, defined as reporting poor health or having a work-limiting health condition. Nearly a third (30%) faced either a health problem or serious psychological distress. The combined prevalence of health problems and serious psychological distress remains greater than it was prior to the pandemic.



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Launched in 2012, the Poverty Tracker surveys a representative sample of New Yorkers several times throughout the year, 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.

In addition, the Poverty Tracker focuses on more than just income poverty. Annually, the study collects all data necessary to measure three forms of economic disadvantage: income poverty, material hardship, and health problems. We use these measures to understand how certain disadvantages, or multiple, overlapping disadvantages, make it harder for New Yorkers to get by. Here, we examine trends in these key indicators of economic disadvantage between 2015 and 2023 for adults in New York City and for children (where possible). We start by discussing income poverty, then turn to material hardship, and close with health problems. In each section, we provide additional information on how we define and measure these indicators.



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# INCOME POVERTY IN NEW YORK CITY

## THE SUPPLEMENTAL POVERTY MEASURE (SPM)

Every September, the U.S. government releases the latest results on national poverty using the Official Poverty Measure (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 noncash 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 2023, the SPM threshold for a two-adult, two-child family of renters in New York City was \$47,190 (see Figure 1.4 for additional details). In the SPM, tax credits and noncash 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. 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.<sup>3</sup>

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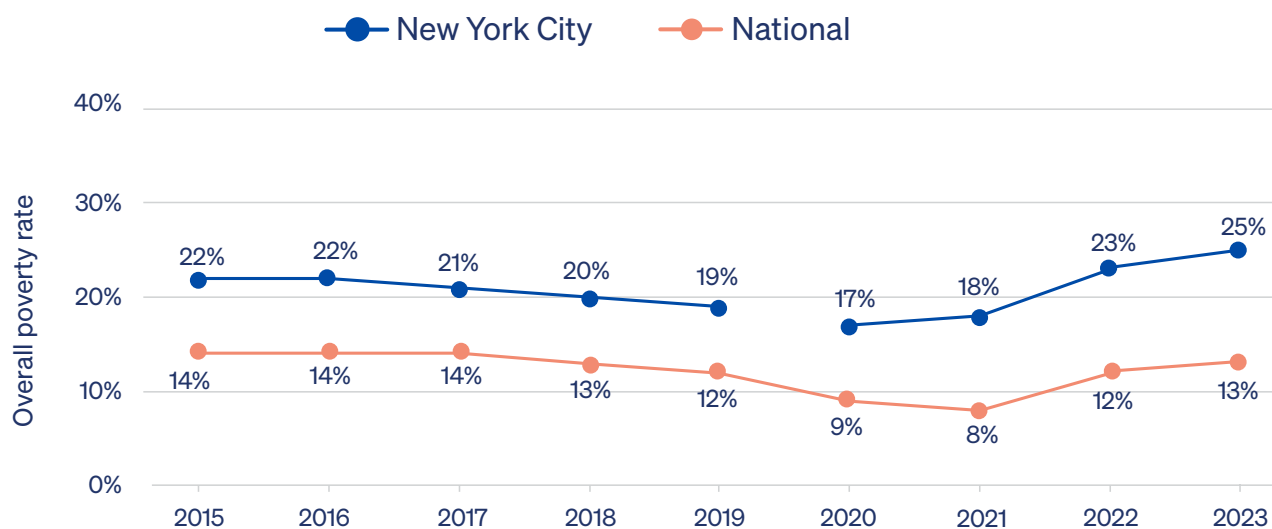
<sup>3</sup> Learn more about the NYCgov Poverty Measure at <https://www1.nyc.gov/site/opportunity/index.page>.

Between 2022 and 2023, overall poverty rates increased both in New York City and nationally, continuing an upward trend that followed the expiration of many of the historic — but temporary — COVID-era policy interventions.

More than 20% of New Yorkers lived in poverty each year between 2015 and 2017, but the poverty rate began to decline both in New York City and nationally in 2018 (see Figure 1.1; see the text box for discussion of the Poverty Tracker’s income poverty measure). One might be surprised that the poverty rate did not increase significantly in 2020 and 2021 amid the economic challenges brought on by the COVID-19 pandemic, but government policy played a significant role in preventing the poverty rate from rising in these years and actually led to *stable* poverty rates from 2019 to 2021. Despite the progress made in reducing poverty in 2020 and 2021, poverty rates in New York City and nationally increased significantly in 2022 after the expiration of historic — but temporary — policy reforms at the end of 2021, and have continued to rise in 2023. One in four (25%) New Yorkers lived in poverty in 2023, up from 23% the year prior. This rate is nearly twice the national poverty rate in 2023. The increase in the poverty rate between 2022 and 2023 is not explained by declining incomes, but rather by the increased cost of living (see text box for discussion of why the poverty rate is increasing).

Figure 1.1

### Overall poverty rates in New York City and nationally (2015-2023)



**Source:** New York City results based on annual Poverty Tracker survey data, second through sixth Poverty Tracker cohorts. National results based on authors’ calculations using the Current Population Survey, retrieved from IPUMS-CPS, University of Minnesota, [www.ipums.org](http://www.ipums.org).

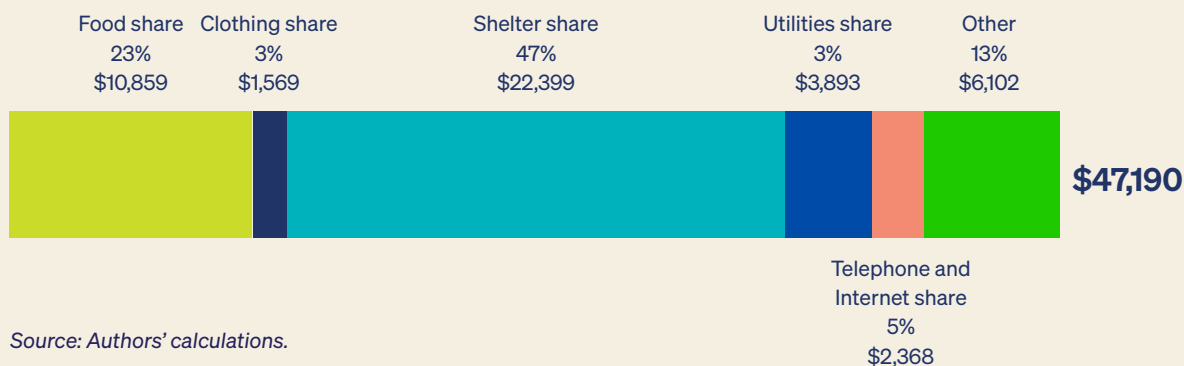
**Note:** In 2020, the Poverty Tracker sampling design changed to include an oversample of New Yorkers of Chinese descent, including those who speak Mandarin. Thus, pre-2020 results are not directly comparable to results from 2020 to the present, which we signify with a break in the New York City trend line. See Appendix B for additional details.

## Why is the poverty rate increasing?

Understanding why the New York City and national poverty rate increased between 2022 and 2023 requires some background on how poverty is measured. There are two key inputs into measures of the poverty rate: (1) resources and (2) a definition of basic needs, or the “poverty line.” Resources includes all of the types of income and in-kind benefits one might receive, including income from earnings, retirement accounts, tax credits, and housing subsidies (among others). The definition of “basic needs” is what is represented by the poverty threshold, or more colloquially, the poverty line; it captures what is needed in terms of resources to achieve a minimally adequate standard of living.<sup>4</sup> If a family’s resources are less than the poverty threshold, that family is considered ‘in poverty’ because they do not have sufficient resources to meet their basic needs. And these various basic needs are “baked into” the poverty thresholds. Figure 1.2 shows the 2023 poverty threshold for a two-adult, two-child family in rental housing, which was \$47,190. That threshold is comprised of 5 basic needs — food, shelter, utilities, clothing, and telephone/internet — plus an additional amount for “other” needs. Conceptually, each of these components of the threshold represent what is needed to achieve a minimally adequate standard of, for example, shelter, food, etc.

Figure 1.2

### Composition of the New York City 2023 poverty threshold for a two-adult, two-child family in rental housing



Source: Authors’ calculations.

Year over year, the poverty rate can go up or down due to changes in resources, the poverty line, or both. For example, regardless of changes in the poverty line, many people may lose work and income in a recession, causing resources to fall and poverty to increase. The poverty rate can also increase if the cost of basic necessities outpaces the growth in income and resources; that is, one could see real incomes increase (i.e., income adjusted for inflation) between two years as well as an increase in the poverty rate because of the relatively larger increase in costs of basic necessities represented in the poverty line. This is what happened between 2022 and 2023, both nationally<sup>5</sup> and in New York City.

<sup>4</sup> For additional discussion, see the Spotlight on Affordability in Poverty Tracker Research Group at Columbia University, “The State of Poverty and Disadvantage in New York City, Volume 6.”

<sup>5</sup> For additional discussion, see Wimer et al., “2023 Poverty Rates in Historical Perspective.”

National data from the Bureau of Labor Statistics — the federal agency that produces the Consumer Price Index and other measures of inflation — shows that there were substantial increases in the cost of basic necessities between 2022 and 2023. For example, shelter prices across all U.S. cities increased by 7.5% between 2022 and 2023, and the price of food increased by 5.8%. These increases were larger than those across a broader basket of goods used to measure the overall inflation rate, which rose by a smaller 4.1%.

This increase in costs of basic necessities between 2022 and 2023 was also much higher than usual, which is evident when looking at the change in the SPM poverty threshold between these years versus earlier years. Table 1.1 below shows this change for a two-adult, two-child family in rental housing relative the changes between 2018 and 2019, and 2019 and 2020. Before the pandemic, this threshold increased by about 3% per year, but between 2022 and 2023, it rose by 7.5% for these families.<sup>6</sup>

Table 1.1

New York City SPM poverty thresholds for two-adult, two-child families in rental housing by year

2018	2019	Change	2019	2020	Change	2022	2023	Change
\$35,730	\$36,819	3.0%	\$36,819	\$37,915	3.0%	\$43,890	\$47,190	7.5%

Source: Authors' calculations.

To confirm the fact that the poverty increase in 2023 was driven by the rising cost of basic needs, we tested to see what the 2023 poverty rate would be if the threshold had only increased by 4.1% instead of 7.5%. That is, if the poverty line increased by the same rate as the overall inflation rate. This test shows the New York City poverty rate declining by a percentage point between 2022 and 2023, rather than rising as we observed. This means that the change in resources between these years generally tracked or even outpaced the overall inflation rate, but did not track the more rapidly changing cost of basic necessities. Thus, the overall increase in the poverty rate is explained by the increasing cost of basic necessities.

**In 2023, 24% of adult New Yorkers and 26% of children in New York City lived in poverty. This is the highest annual child poverty rate observed in the Poverty Tracker data since 2017.**

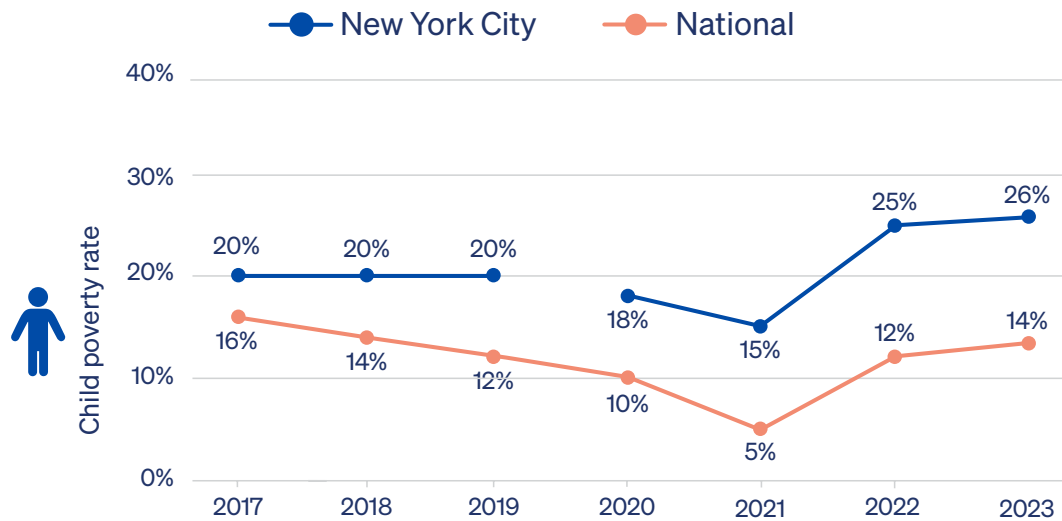
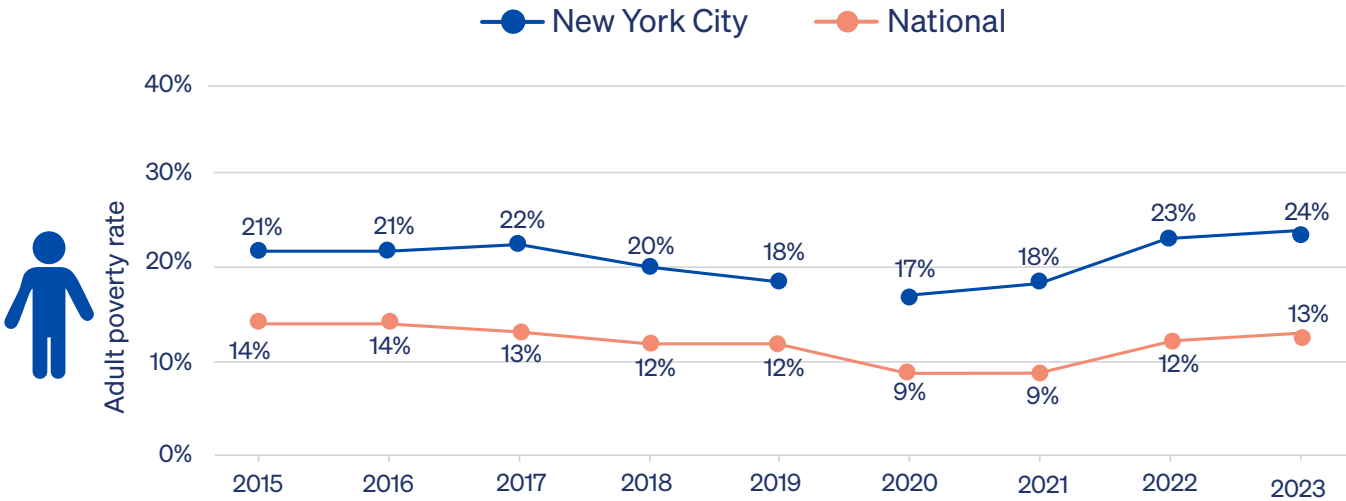
The increase in poverty among New Yorkers in 2023 is evident among both adults and children. As seen in Figure 1.3, the adult and child poverty rates in New York City have been persistently high and well above national rates since before the pandemic. Between 2022 and 2023, the adult poverty rate increased from 23% to 24% in New York City and from 12% to 13% nationally. The increase in poverty was similar among children, as the share of children in poverty increased from 25% to 26% in New York City and from 12% to 14% nationally (see Figure 1.3).<sup>7</sup>

<sup>6</sup> Note that the relative change in the threshold was somewhat smaller for homeowners.

<sup>7</sup> Shrider, "Poverty in the United States: 2023."

Figure 1.3

Adult and child poverty rates in New York City and nationally (2015-2023)



**Source:** New York City results based on annual Poverty Tracker survey data, second through sixth Poverty Tracker cohorts. National results based on authors' calculations using the Current Population Survey, retrieved from IPUMS-CPS, University of Minnesota, [www.ipums.org](http://www.ipums.org).

**Note:** In 2020, the Poverty Tracker sampling design changed to include an oversample of New Yorkers of Chinese descent, including those who speak Mandarin. Thus, pre-2020 results are not directly comparable to results from 2020 to the present, which we signify with a break in the New York City trend line. See Appendix B for additional details.

**Government transfer and tax credits kept more than half a million adults and more than 300,000 children above the poverty line in 2023.**

Table 1.2 reports the number of New Yorkers kept out of poverty by government transfers and tax credits in 2022 and 2023. In 2023, these policies kept more than 500,000 adults and more than 300,000 children above the poverty line. The results point to the critical role that policy plays in keeping New Yorkers out of poverty, but also pale in comparison to what was achieved in 2021 when policy kept 1.5 million adults and children in the city above the poverty line.<sup>8</sup>

Table 1.2

**Number of New York City adults and children kept out of poverty (2022 and 2023)**

	2022		2023	
	Adults	Children	Adults	Children
Pre-tax credit/transfer, rate	31%	42%	32%	45%
Pre-tax credit/transfer, count	2,050,000	712,000	2,136,000	735,000
Post-tax credit/transfer, rate	23%	25%	24%	26%
Post-tax credit/transfer, count	1,501,000	421,000	1,610,000	419,000
% change from credits and transfers	-27%	-41%	-25%	-43%
N people kept out of poverty	549,000	291,000	526,000	316,000

**Source:** Annual Poverty Tracker survey data, second through sixth Poverty Tracker cohorts.

**Note:** New York City Population size based on the American Community Survey data from the U.S. Census Bureau, see: <https://www.census.gov/quickfacts/newyorkcitynewyork>. These latest data show 8,258,035 people living in New York City in 2023 and 8,804,199 in 2022. We do not account for New York City tax liabilities or credits in this analysis.

## How do we evaluate the effects of government policy on poverty rates?

The Poverty Tracker measures poverty in New York City using the Supplemental Poverty Measure — an improved measure to the official poverty measure that allows us to isolate the impact that various policies have on the poverty rate. We assess the impact of government policy on poverty 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>9</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 gives us the “poverty rate” as it is commonly reported. For brevity, we refer to the poverty rate before tax credits and government transfers as the “pre-tax credit/transfer poverty rate.”<sup>10</sup> The difference between these two rates translates to the effect of government policy on the poverty rate.

<sup>8</sup> For additional discussion, see Poverty Tracker Research Group at Columbia University, “The State of Poverty and Disadvantage in New York City, Volume 5.”

<sup>9</sup> Note that income is totaled at the family level and compared to a poverty threshold that is adjusted for family size.

<sup>10</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, tax credits, and government transfers are counted when evaluating the effect of government policy on the poverty rate?

The results in Table 1.2 account for the role that the following government transfers and tax credits played in reducing the poverty rate in 2022 and 2023.

**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>11</sup>

**TAX CREDITS:** The Earned Income Tax Credit and the Child Tax Credit.

**More than half of New Yorkers lived below 200% of the poverty threshold in 2023, which translates to \$43,740 for single adults and \$94,380 for a couple with two children (in rental housing).**

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 — **\$47,190** for a **family of four** living in rental housing in New York City in 2023 (see Figure 1.4). However, it should be noted that having an annual income above this threshold is no guarantee that families will be able to meet their basic needs or will be shielded from experiences of material hardship. Those just above the poverty threshold — between 100% and 200% — are defined in the research literature as “low-income”<sup>12</sup> and, as we examined in last year’s annual report, their experiences of material hardship are quite similar to those living below the poverty threshold.

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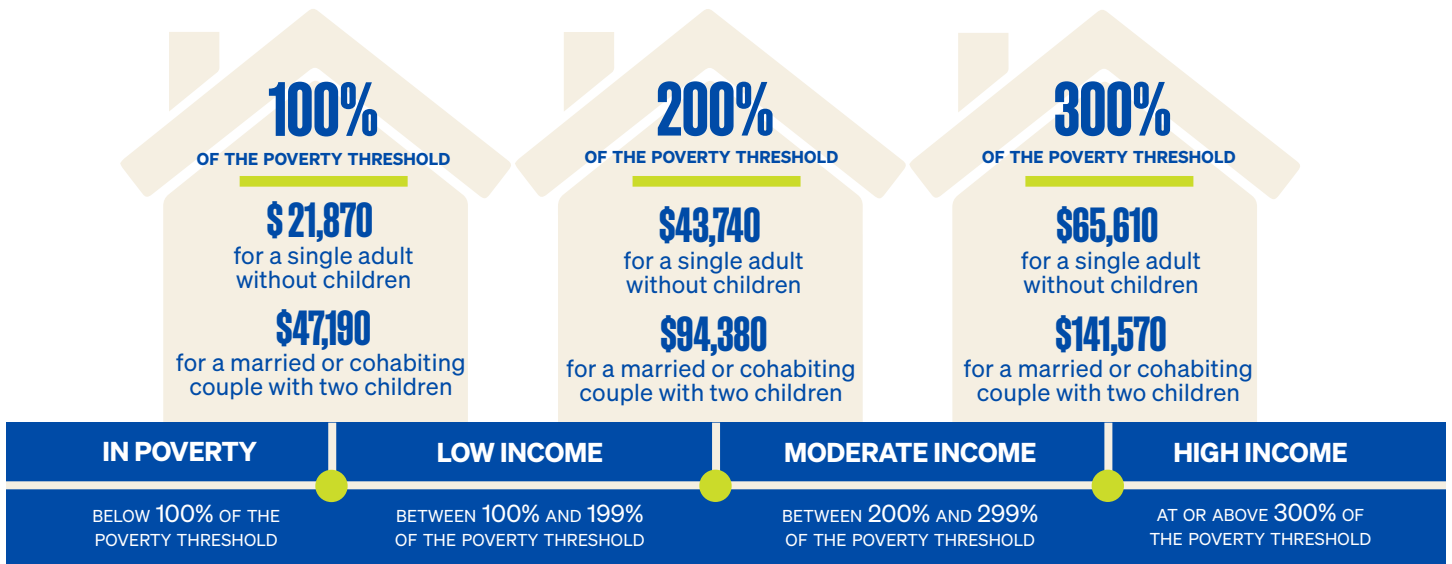
<sup>11</sup> This does not include free or reduced priced breakfasts that are provided to children at school, free summer meals that are provided to children at school, or meals provided through the Child and Adult Care Food Program.

<sup>12</sup> Rodems, “Hidden Hardship in the United States: Material Well-Being Above the Poverty Line.”



Figure 1.4

Poverty thresholds by family in New York City (families in rental housing)

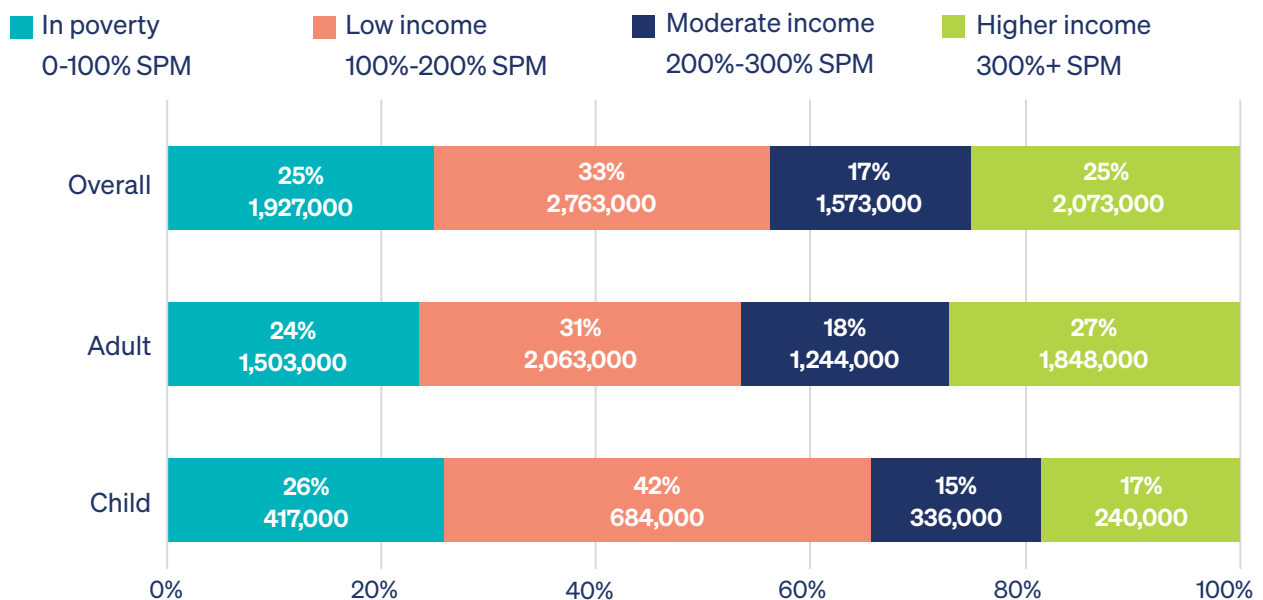


**Note:** These thresholds apply to families in rental housing and they are slightly lower for homeowners.

Approximately one in three (33%) New Yorkers fall into the category of “low-income,” and combined with those living below the poverty line, this amounts to more than half (58%) of the city’s population, or roughly 4.7 million New Yorkers who are defined as either low-income or in poverty (see Figure 1.5). Two-thirds of the city’s children (68%), or roughly 1.1 million children, live in families who are either low-income or in poverty.

Figure 1.5

Income distribution, overall and among adult and child New Yorkers, 2023



**Source:** Annual Poverty Tracker survey data, second through sixth Poverty Tracker cohorts.

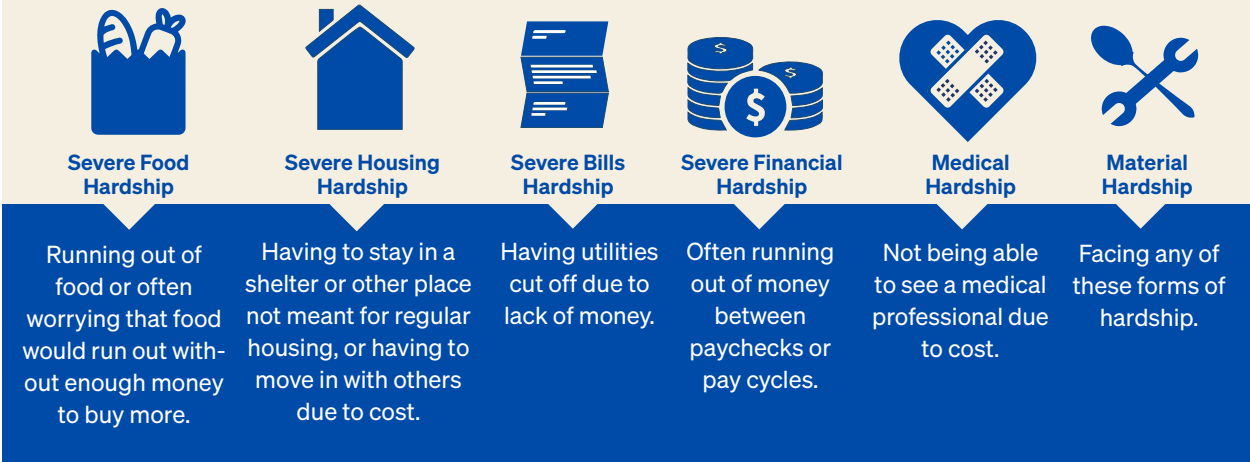
**Note:** Population counts included below percentages.

# MATERIAL HARDSHIP IN NEW YORK CITY

The Poverty Tracker collects measures of economic disadvantage beyond income poverty, including information on a comprehensive set of material hardships, which capture individuals' ability to meet basic needs (see text box for definition). Material hardship can vary in its severity, and this report focuses on the more severe or acute forms of hardship in our set of measures. Severity varies by the domain of material hardship, but generally involves either often (versus only sometimes) experiencing a hardship, or experiencing a more consequential event (such as having to stay in a shelter or having a utility cut off) rather than a less consequential event (such as falling behind on bills). In one domain, medical hardship, the Poverty Tracker only has one hardship indicator, not being able to see a medical provider because of cost, which we consider severe alongside the measures in each of the other domains.

## Measures of material hardship

The Poverty Tracker measures material hardship across five domains (food, housing, bills, financial, and medical) and defines “material hardship” as having faced severe forms of food, housing, bills, and financial hardship, or any form of medical hardship.

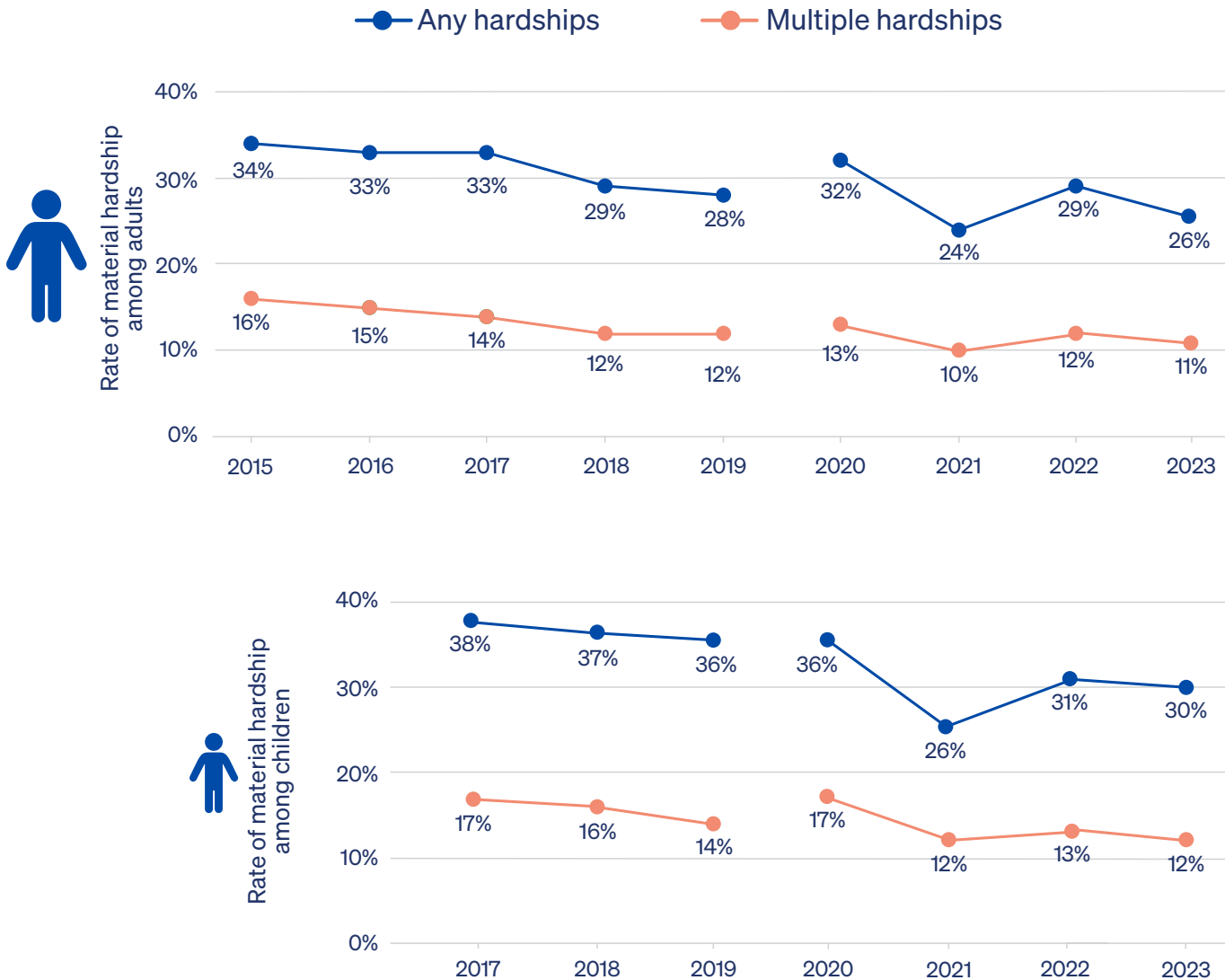


**It is not only those living below the poverty line who struggle to make ends meet: material hardship is even more widespread than poverty. In 2023, more than one in four adults faced material hardship.**

New York is a high-cost city, and many New Yorkers living above the poverty line also struggle to keep food on the table and rent paid. In 2023, 26% of adults in New York City faced at least one form of material hardship and 12% faced multiple forms (see Figure 1.6). Close to a third (30%) of children were in families that faced material hardship, and more than one in ten (12%) faced multiple material hardships. For both adults and children, this marks a decline in the rate of hardship, but supplementary analysis reveal that this decline is concentrated among families living above the poverty line: in both 2022 and 2023, 38% of adult New Yorkers in poverty faced at least one severe material hardship, but the rate of hardship fell from 25% to 22% between these years for those above the poverty line (see Appendix Figure B.1).

Figure 1.6

Adult and child hardship rates in New York City (2015-2023)



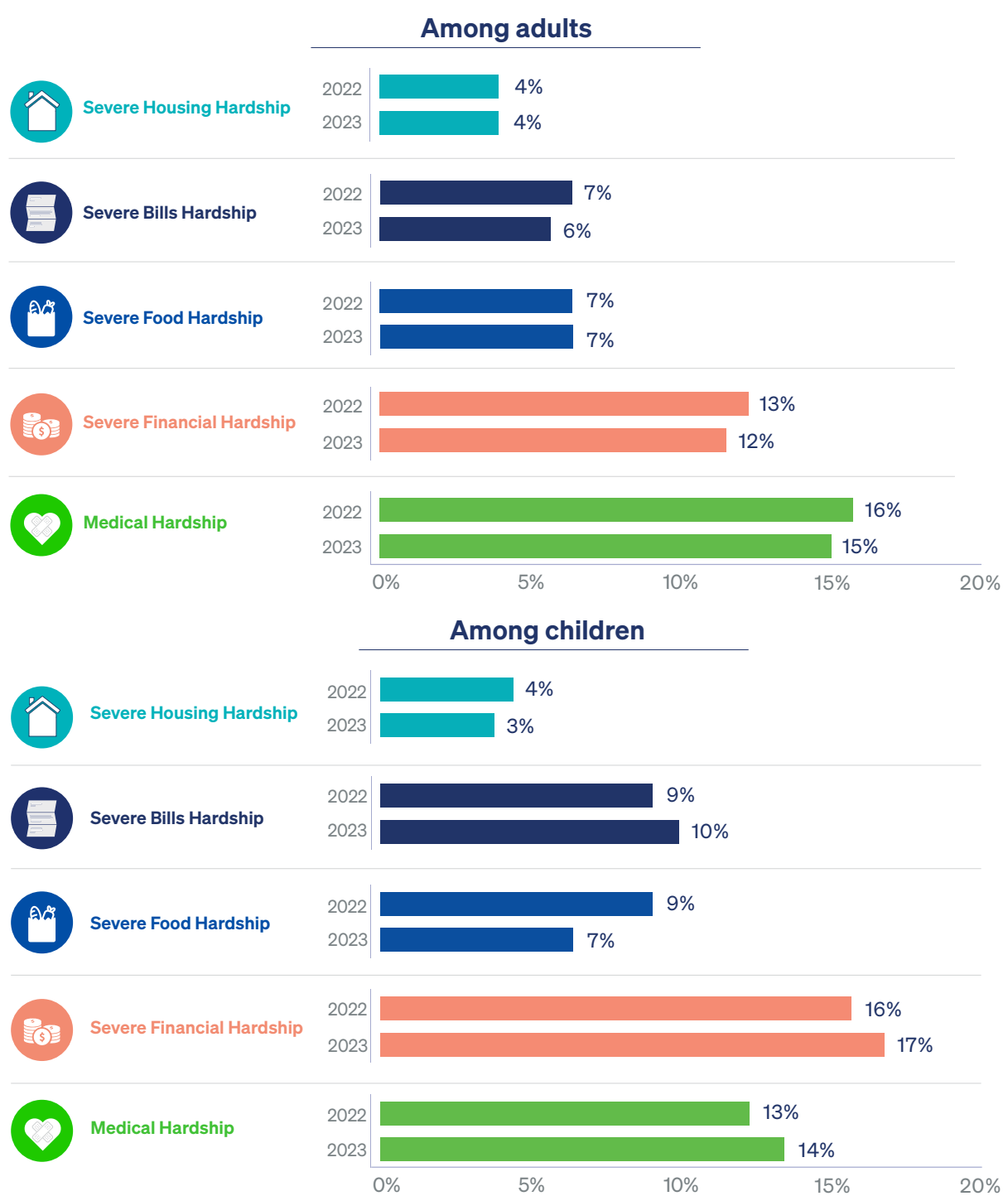
**Source:** Annual Poverty Tracker survey data, second through sixth Poverty Tracker cohorts.

**Note:** Hardship rates for children from 2017-2019 are calculated using three years of data, while rates in 2020 forward are calculated using single years of data given the rapid changes in economic conditions and policy following the COVID-19 pandemic. Child hardship rates from 2020 forward may thus be subject to more year-to-year variability than years prior to the pandemic due to increased sampling error. Year-to-year changes for children after 2020 should thus be interpreted with caution. In 2020, the Poverty Tracker sampling design also changed to include an oversample of New Yorkers of Chinese descent, including those who speak Mandarin. Thus, pre-2020 results are not directly comparable to results from 2020 to the present, which we signify with a break in the trend lines. See Appendix B for additional details.

Figure 1.7 shows rates of material hardship by domain for adults, as well as the share of children in families facing each form of hardship in 2022 and 2023.

Figure 1.7

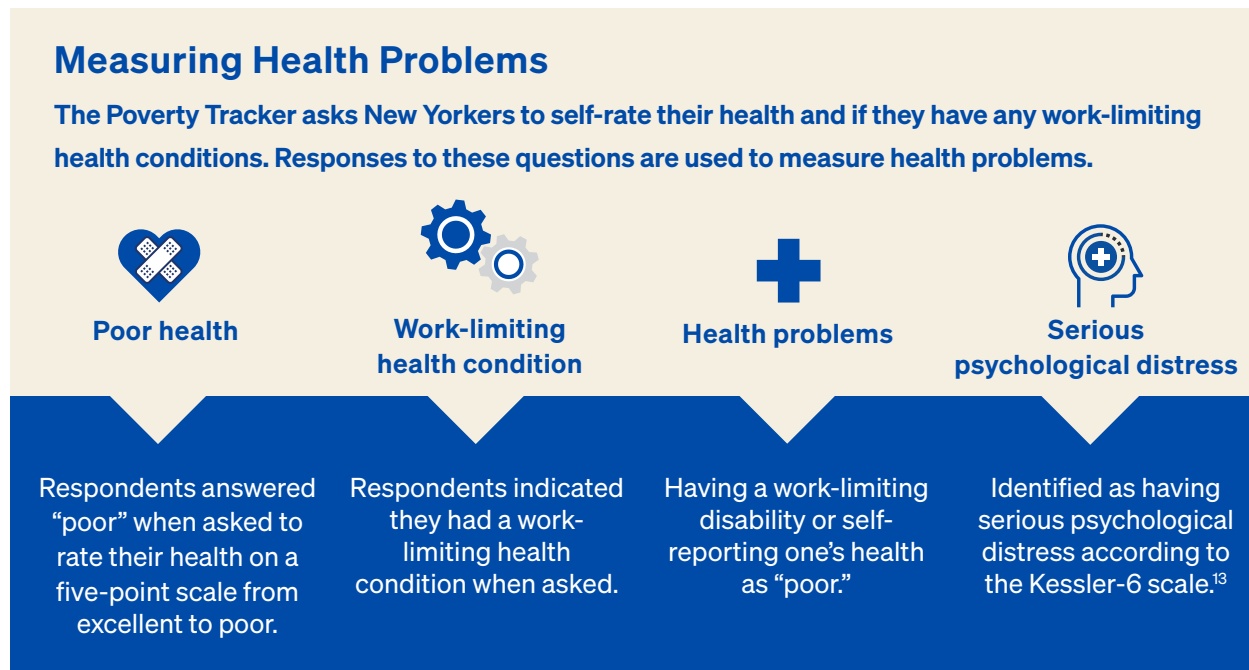
Prevalence of each form of material hardship among adults and children (2022 and 2023)



Source: Annual Poverty Tracker survey data, second through sixth Poverty Tracker cohorts.

# HEALTH AND MENTAL HEALTH IN NEW YORK CITY

Challenges to health, such as work-limiting health conditions and psychological distress, are tied to experiences of hardship and poverty, as they can limit one’s ability to secure income and can be costly. In this section, we examine the prevalence of health problems, which include poor self-rated health, work-limiting health conditions, and psychological distress.



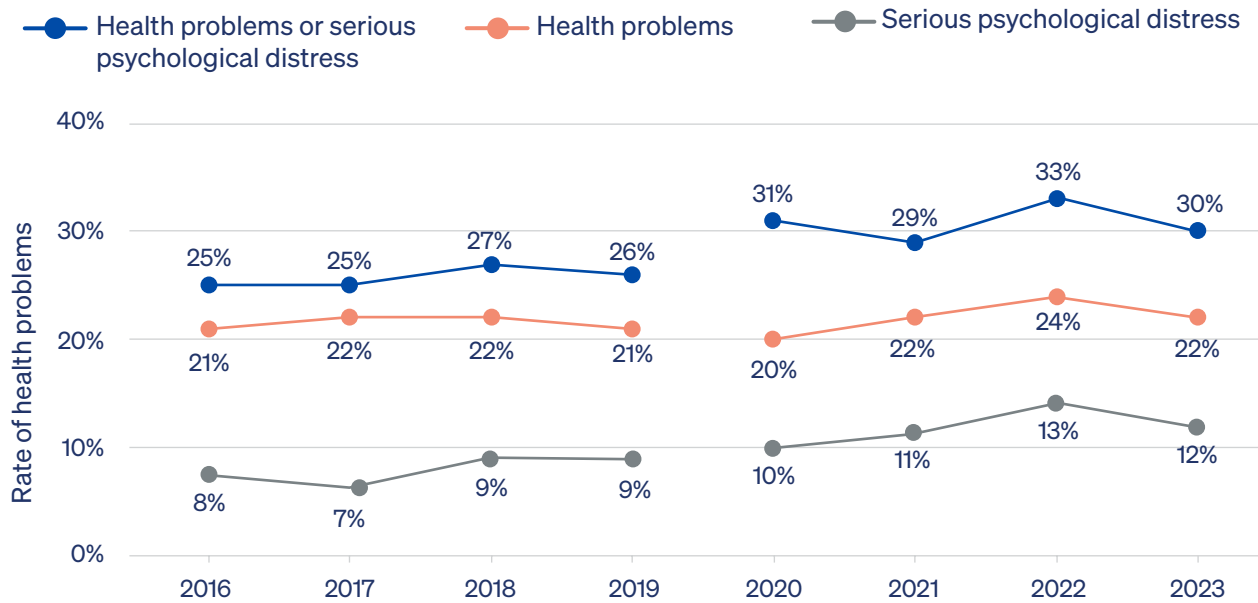
**In 2023, roughly one in five adult New Yorkers faced a health problem, defined as reporting poor health or having a work-limiting health condition.**

In 2023, about a fifth (22%) of adult New Yorkers reported having a health problem, more than one in ten (12%) experienced serious psychological distress, and nearly a third (30%) faced either a health problem or serious psychological distress (see Figure 1.8). While this reflects a slight decrease from 2022, looking at this data over time shows that the prevalence of severe health problems is similar to pre-pandemic levels, but the rate of serious psychological distress and the combined prevalence of health problems and severe psychological distress remain above pre-pandemic levels. These results reflect the ongoing mental toll of the pandemic in the lives of New Yorkers, and these health experiences also put New Yorkers at an increased risk of poverty and hardship. We explore the overlap between experiences of poverty, hardship, health problems, and psychological distress in section 3 of the report.

<sup>13</sup> See Kessler et al., “Short Screening Scales to Monitor Population Prevalences and Trends in Non-Specific Psychological Distress.”

Figure 1.8

### Rates of health problems and serious psychological distress among adults in New York City (2016—2023)



**Source:** Annual Poverty Tracker survey data, second through sixth Poverty Tracker cohorts.

**Note:** In 2020, the Poverty Tracker sampling design changed to include an oversample of New Yorkers of Chinese descent, including those who speak Mandarin. Thus, pre-2020 results are not directly comparable to results from 2020 to the present, which we signify with a break in the trend lines. See Appendix B for additional details.

When examining citywide rates of poverty, hardship, and health problems across the years, 2023 highlights the continued economic strains that New Yorkers have faced since the onset of the pandemic. Despite promising developments in 2021, rates of poverty have increased since, and are especially pronounced among children and their families. The share of New Yorkers experiencing health problems was similar to pre-pandemic levels, though more elevated levels of psychological distress emphasize the lingering effects of the pandemic. And while we note a slight decline in material hardship, these declines were concentrated among New Yorkers living above the poverty line. As we show in the next section, there are also substantial disparities in exposure to economic disadvantage along racial and ethnic lines and between other population subgroups. Taken together, these results point to the need for more robust and long-lasting — rather than temporary — policy tools as well as the need for additional action to bolster the economic security and health of New Yorkers.





# INEQUITIES IN POVERTY, MATERIAL HARDSHIP, AND HEALTH PROBLEMS

## HIGHLIGHTS

- In 2023, economic disadvantage continued to be significantly more common among Asian, Black, and Latino New Yorkers than among white New Yorkers, pointing to structures of inequity that reproduce economic disadvantage along racial and ethnic lines.
- Asian and Latino New Yorkers were twice as likely to live in poverty compared to white New Yorkers (26% and 28% vs. 13%), and rates were similarly elevated among Black New Yorkers (24%).
- Female New Yorkers experienced higher rates of all forms of disadvantage than male New Yorkers.
- New Yorkers born outside of the U.S. also faced higher rates of poverty than U.S. born residents, but a lower prevalence of health problems.
- Differences in the levels of disadvantage among New Yorkers were also present by borough, with experiences of all forms of disadvantage being highest in the Bronx.



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It is well known that: (1) poverty, material hardship, and health problems are not equally distributed across demographic groups and (2) policy plays a role in creating and mitigating inequities. For example, racially discriminatory employment policy, housing policy, and criminal justice policy — to name just a few domains — are known to compromise the economic security of people of color, and Black individuals in particular. In addition, immigration policy affects the economic stability of non-citizens and their families.<sup>14</sup> Unpaid family leave and sick leave policy — a challenge that New York City and New York State have taken on — are also known to play into gender pay gaps that result from taking maternity leave and caring for children. Disproportionate transportation investment in Manhattan versus other boroughs has also introduced variation in access to economic opportunity within the city. These are just some examples of the ways that policy can create inequity, but as we have highlighted in this report, policy also plays a critical role in reducing disadvantage.

In Figure 2.1, we document inequities in rates of poverty, hardship, and health problems in 2023 across racial and ethnic groups.<sup>15</sup> While the Poverty Tracker does collect data on individuals that identify as multiracial or a race or ethnicity other than Asian, Black, Latino, and white, we are unable to reliably produce robust estimates for these groups due to sample size constraints. This points to the fact that certain racial inequities can go unnoticed due to barriers to collecting data (e.g., disparities that affect the American Indian or Alaska Native (AIAN) populations, who face high levels of poverty at the national level).<sup>16</sup>

In 2023, disadvantage was significantly more common among Asian, Black, and Latino New Yorkers than among white New Yorkers, pointing to structures of inequity that reproduce disadvantage along racial and ethnic lines. Asian and Latino New Yorkers were twice as likely to live in poverty compared to white New Yorkers (26% and 28% vs. 13%), and rates were similarly elevated among Black New Yorkers (24%). Beyond poverty, in 2023, Latino New Yorkers faced a strikingly high rate of material hardship: 42%. Hardship was also more prevalent among Black and Asian New Yorkers than white New Yorkers (33%, 20%, and 15%, respectively). In terms of health, white and Asian New Yorkers had a similar prevalence of health problems, 19% and 16%, respectively, but similar to other measures of disadvantage, Latino New Yorkers experienced the highest prevalence of health problems, at 28%, followed by Black New Yorkers at 26%. Among other factors, varying rates of health problems can be attributed to environmental and/or work conditions that vary by racial and ethnic groups.

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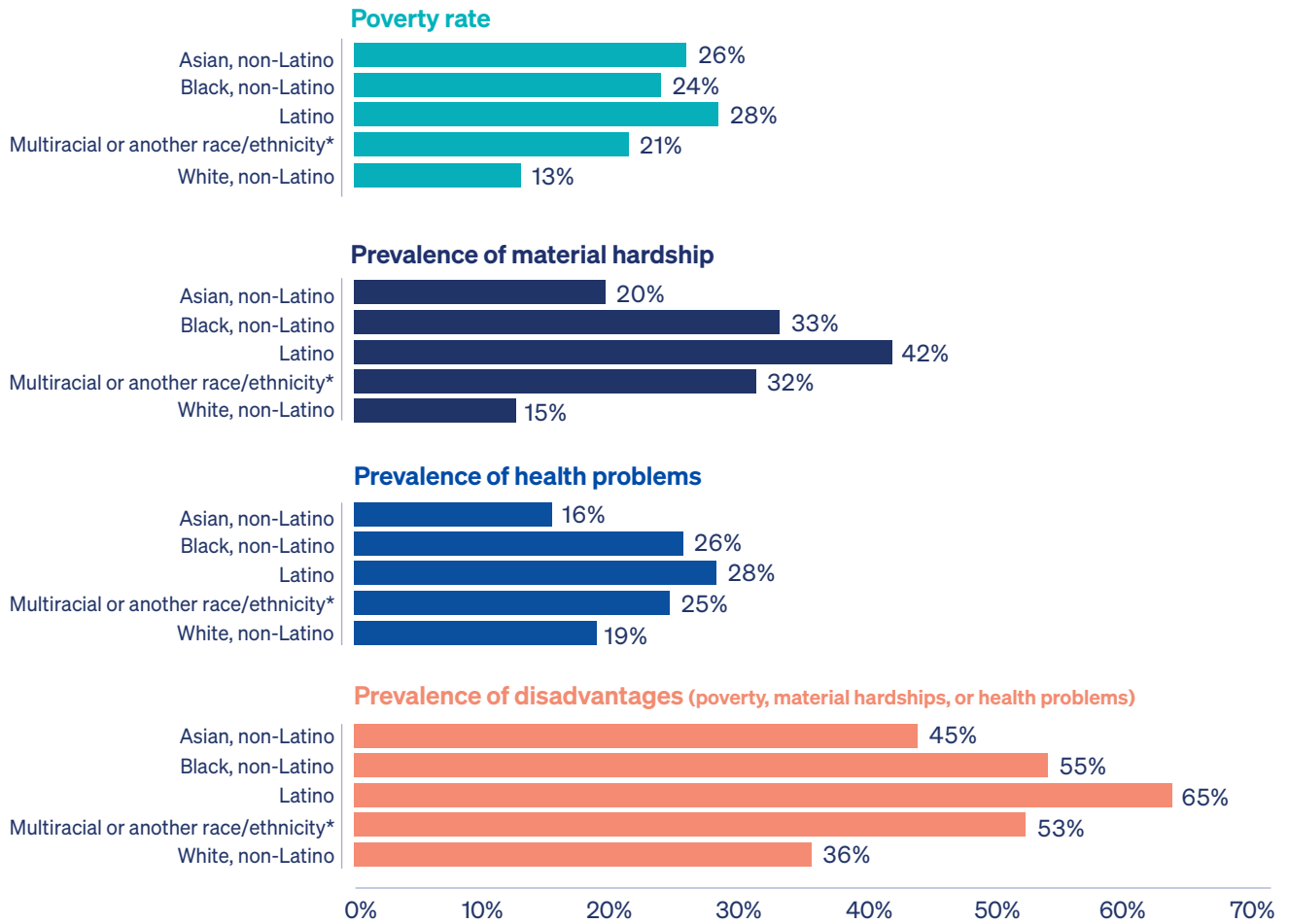
<sup>14</sup> Recent work from the Poverty Tracker and the New York City Department of Social Services shows how changes in the “public charge” designation during citizenship applications led to a significant drop off in SNAP enrollment among non-citizens and increased use of food pantries, which, while providing a lifeline in a time of emergency, are known to have disadvantages compared to SNAP benefits.

<sup>15</sup> See Appendix A for details on how the Poverty Tracker identifies respondents’ race and ethnicity. The reported categories of Black, Asian, and white are mutually exclusive with the Latino category, but we exclude the “non-Latino” suffix in the text for brevity.

<sup>16</sup> See Shrider, “Poverty in the United States: 2023.”

Figure 2.1

## Rates of poverty, hardship, health problems, and disadvantage among adults by race/ethnicity (2023)



**Source:** Annual Poverty Tracker survey data, second through sixth Poverty Tracker cohorts.

**Note:** Results for subgroups based on three-year average of 2019, 2022, and 2023 data.

\*Interpret with caution due to sample size constraints.

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The portrait of disadvantage in 2023 (presented on the following pages) highlights other inequities in economic disadvantage across demographic groups. For example, female New Yorkers experience higher rates of all forms of disadvantage than males, and histories of sex- and gender-based income and social inequality may provide some explanation for the significant differences in these rates.<sup>17</sup>

New Yorkers born outside of the U.S. also face higher rates of poverty and hardship than U.S. born residents, but a lower prevalence of health problems. This may be attributed to the immigrant health paradox, an observed phenomenon of better health among immigrants (compared to non-immigrants) upon their arrival to a new country, alluding to the strength and endurance required to make such a transition.<sup>18</sup>

There is also substantial variation in poverty, hardship, and health problems by educational attainment, and New Yorkers with a high school degree or less are significantly more likely to face all of these forms of disadvantage than New Yorkers with a college degree.

Rates of economic disadvantage also vary by age. Expectedly, New Yorkers age 65 and over have a higher prevalence of health problems than working-age New Yorkers ages 18-64 (38% vs. 19%). Poverty rates are also higher among New Yorkers over age 65 compared to working-age New Yorkers (26% vs 19%), though material hardship is more common among working-age New Yorkers than those age 65 and older (31% vs 17%).

Differences in the levels of disadvantage among New Yorkers are also present across boroughs. The poverty rate is highest in the Bronx (26%), although Queens (23%) and Brooklyn (21%) also experience higher rates of poverty than Manhattan (19%). Similarly, residents of the Bronx experience much higher rates of material hardship than residents across the other boroughs, at 34%. Nearly three in ten residents of Manhattan and Queens face material hardship (27% and 28%, respectively), as do roughly one in four residents of Brooklyn and Staten Island (25% and 24%, respectively). The prevalence of health problems is also notably higher in the Bronx than in other boroughs. More than a quarter of Bronx residents (28%) experience health problems; this rate is 8 percentage points higher than in Queens (20%), 6 percentage points higher than in Brooklyn (22%), and 5 percentage points higher than in Manhattan (23%).

Each borough differs in its amenities, from infrastructure to health resources and economic activities. In part, the geographic composition, environmental circumstances, and infrastructural limitations of each borough — especially those outside of Manhattan — can explain the varying rates of disadvantage experienced by their residents. Though the rates of poverty, material hardship, and health problems in Staten Island are notably lower than those of the other boroughs, we note that these results should be interpreted with caution, as there is a smaller number of Staten Island residents in our sample.

Overall, these results highlight how inequities will continue to persist without intentional policies to narrow — and eventually close — these long-standing gaps.

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<sup>17</sup> Poverty Tracker respondents are asked to select their gender from the options of male or female. The terms male/female are more commonly associated with sex, and though this is a distinctly different category than gender, we utilize the provided survey language throughout the report to be most consistent with respondents' selections. In addition, beginning in 2020, the Poverty Tracker began collecting data on other identities than male and female. Despite the recent addition of this survey question, small sample size constraints and anonymity concerns inhibit us from including the data in our report.

<sup>18</sup> Markides and Rote, "Immigrant Health Paradox."

# PORTRAIT OF DISADVANTAGE IN NEW YORK CITY IN 2023

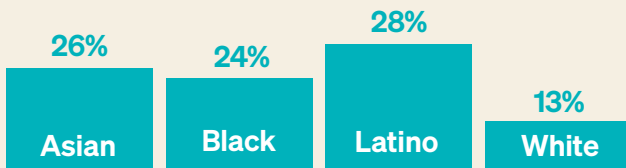


In 2023, 24% of adults in New York City lived in poverty, 26% faced at least one form of material hardship, and 22% experienced health problems; 49% endured one or more of these forms of disadvantage.

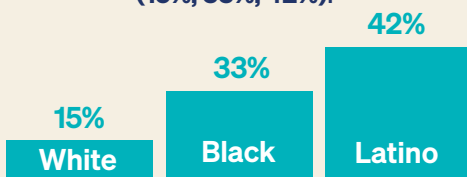


Relative to white New Yorkers, all other racial and ethnic groups experienced significantly higher rates of DISADVANTAGE.

Asian, Black, and Latino New Yorkers were around twice as likely to live in POVERTY than white New Yorkers. (26%, 24%, 28%, 13%).



Compared to white New Yorkers, MATERIAL HARDSHIP was more than twice as common among Black New Yorkers and almost three times as common among Latino New Yorkers. (15%, 33%, 42%).



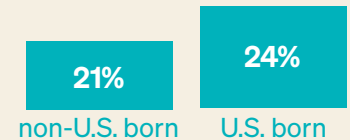
Female New Yorkers were more likely than males to face all forms of DISADVANTAGE.

POVERTY rates for female New Yorkers were 5 percentage points higher than for males (24% vs. 19%), the rate of MATERIAL HARDSHIP was 8 percentage points higher (31%, 23%), and the rate of HEALTH PROBLEMS was 5 percentage points higher (25% vs. 20%).



New Yorkers born in another country had higher POVERTY rates and HARDSHIP rates than New Yorkers born in the U.S. (27% vs. 17% and 30% vs. 26%)

New Yorkers born in another country were less likely to experience HEALTH PROBLEMS than New Yorkers born in the U.S. (21% vs. 24%)

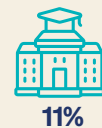


New Yorkers with a high school degree or less faced substantially higher rates of DISADVANTAGE than those with a college degree.

POVERTY rates were three times as high among New Yorkers with a high school degree or less relative to those with a college degree (34% vs. 11%).



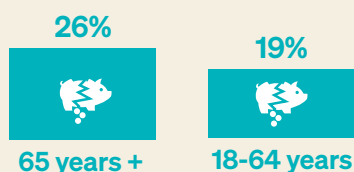
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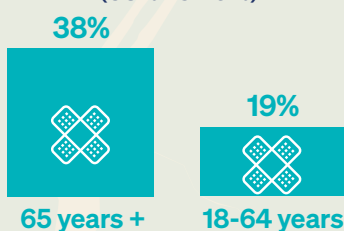
MATERIAL HARDSHIP was also more common among New Yorkers with a high school degree or less than those with a college degree (34% vs. 20%), as were HEALTH PROBLEMS (31% vs. 15%).



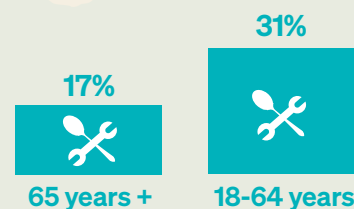
POVERTY rates in New York City varied by age group, with adults 65 years old and over experiencing higher rates than working-age New Yorkers (those ages 18 to 64).  
**(26% vs. 19%)**



New Yorkers age 65 and older also experienced HEALTH PROBLEMS at twice the rate of working-age New Yorkers age 18 to 64.  
**(38% vs. 19%)**



Conversely, rates of MATERIAL HARDSHIP for New Yorkers age 65 and older were lower than those of working-age New Yorkers.  
**(17% vs. 31%)**



RATES OF DISADVANTAGE in the **Bronx** were substantially higher than those in **Manhattan**.

POVERTY RATES were also higher in **Queens** and **Brooklyn** than in **Manhattan**.

### Poverty Rates

BRONX:	26%
BROOKLYN:	21%
MANHATTAN:	19%
QUEENS:	23%
STATEN ISLAND:	17%*

### Rates of Material Hardship

BRONX:	34%
BROOKLYN:	25%
MANHATTAN:	27%
QUEENS:	28%
STATEN ISLAND:	24%*

### Rates of Health Problems

BRONX:	28%
BROOKLYN:	22%
MANHATTAN:	23%
QUEENS:	20%
STATEN ISLAND:	22%*

### Overall Disadvantage

BRONX:	58%
BROOKLYN:	47%
MANHATTAN:	49%
QUEENS:	49%
STATEN ISLAND:	49%*

\*Interpret with caution due to sample size constraints.

Note: Results for subgroups based on three-year average of 2019, 2022, and 2023 data



# OVERLAPPING EXPERIENCES OF DISADVANTAGE IN NEW YORK CITY

## HIGHLIGHTS

- Nearly half (49%) of New Yorkers faced at least one form of disadvantage (poverty, hardship, or health problems) in 2023. Although lower than the year prior, disadvantage remains far too common and has increased since it reached a low of 46% in 2021.
- Material hardship persists across the income distribution, but it is most common among those living below 200% of the poverty line.
- Work-limiting health conditions were more than twice as common among low-income New Yorkers and those in poverty versus higher-income New Yorkers.



## Disadvantage

(income poverty or material hardships or health problems)

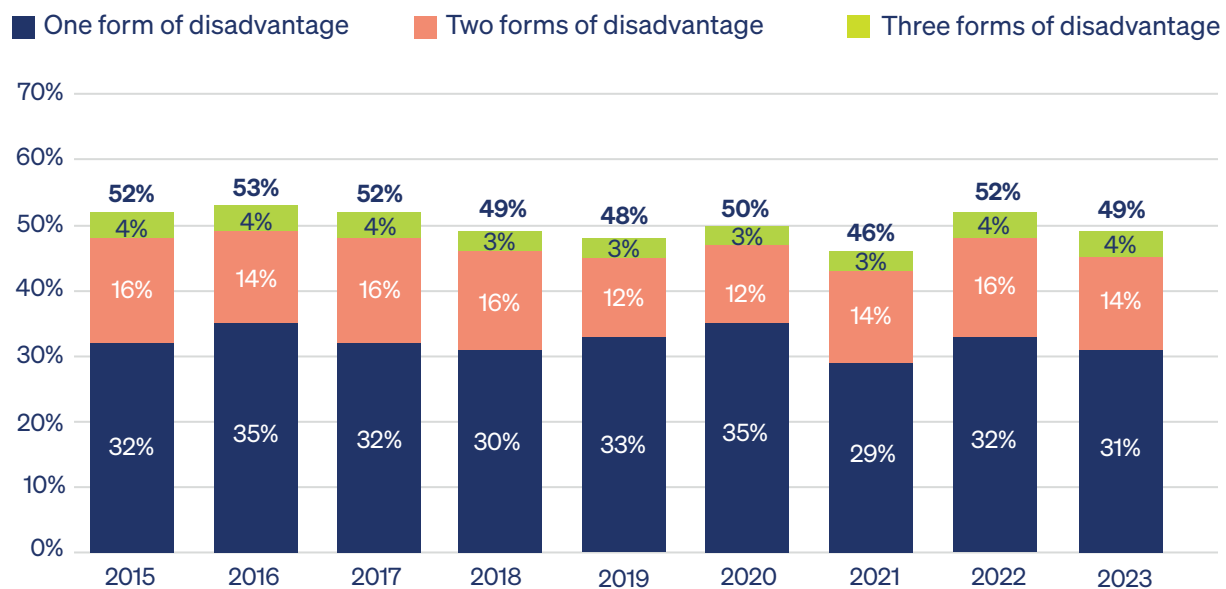
The Poverty Tracker measures three forms of disadvantage: income poverty, material hardship, and health problems. Disadvantage is thus multidimensional and experiences of disadvantage are inter-related: health problems can spur income losses just as income loss can lead to forgone medical care and health problems. Focusing on singular forms of disadvantage fails to capture both the full extent of disadvantage and the relationships among different facets of disadvantages — but the Poverty Tracker is designed to capture this wider picture. In this section, we harness this comprehensive perspective and examine overlapping experiences of disadvantage in New York City.

**About half (49%) of New Yorkers faced at least one form of disadvantage in 2023. Although this was a decrease from the year prior, disadvantage remains far too common and is still higher than the low seen in 2021.**

Figure 3.1 shows the share of the population facing any form of disadvantage and breaks this population into the share facing one, two, or all three forms of disadvantage.

Figure 3.1

### Share of adult New Yorkers facing disadvantage (2015-2023)



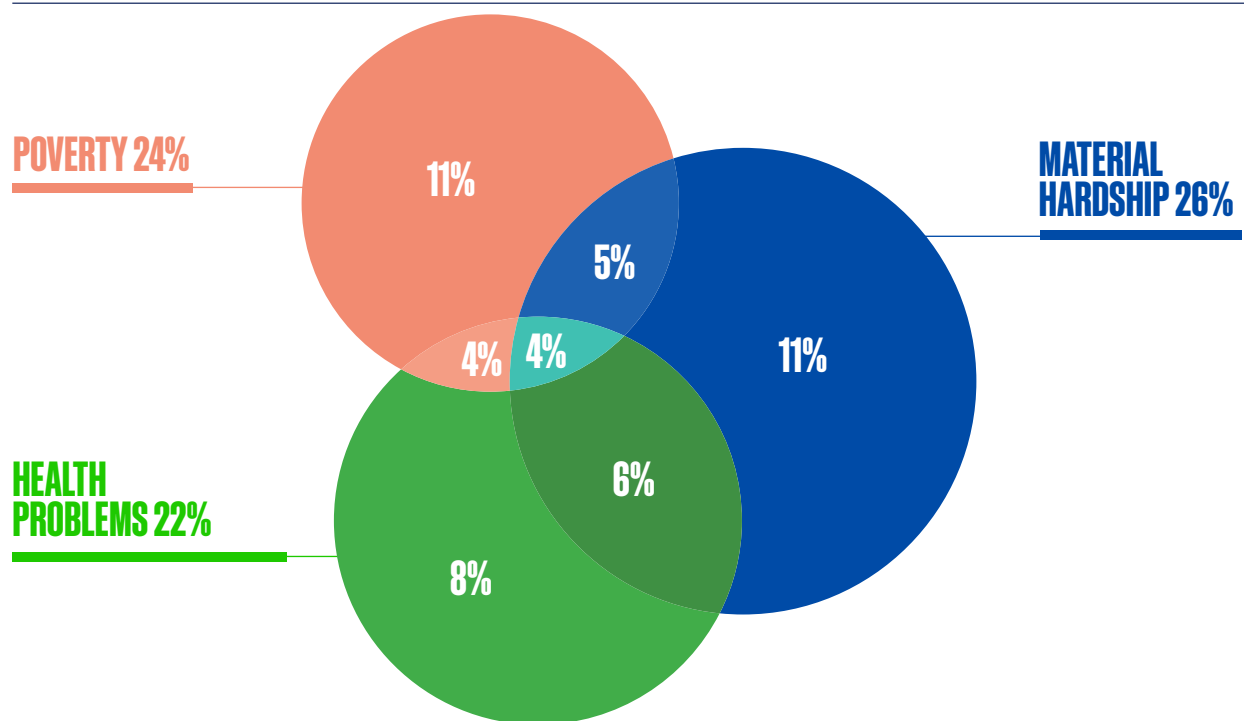
**Source:** Annual Poverty Tracker survey data, second through sixth Poverty Tracker cohorts.

**Note:** In 2020, the Poverty Tracker sampling design changed to include an oversample of New Yorkers of Chinese descent, including those who speak Mandarin. Thus, pre-2020 results are not directly comparable to results from 2020 to the present. See Appendix B for additional details.

Turning to the share of adults facing one, two, or three forms of disadvantage, the results show that the share of adults facing all three forms of disadvantage was relatively small in 2023, at 4%. However, this still translates to roughly 260,000 adult New Yorkers facing all these challenges. We also find that 14% of adults faced two forms of disadvantage and nearly one-in-three (31%) faced one. Figure 3.2 shows the overlap between these experiences — finding that of those facing two forms of disadvantage, the most common combination is facing material hardship and health problems (6%) followed by poverty and hardship (5%).

Figure 3.2

### Overlapping experiences of disadvantage among adult New Yorkers (2023)



**Source:** Annual Poverty Tracker survey data, second through sixth Poverty Tracker cohorts.

**Note:** Due to rounding, some totals may not correspond with the sum of the separate figures.

In the following results, we dig further into the relationships between these different forms of disadvantage. We begin by analyzing the intersections between poverty, hardship, and health problems, and analyzing rates of these disadvantages across the income distribution.



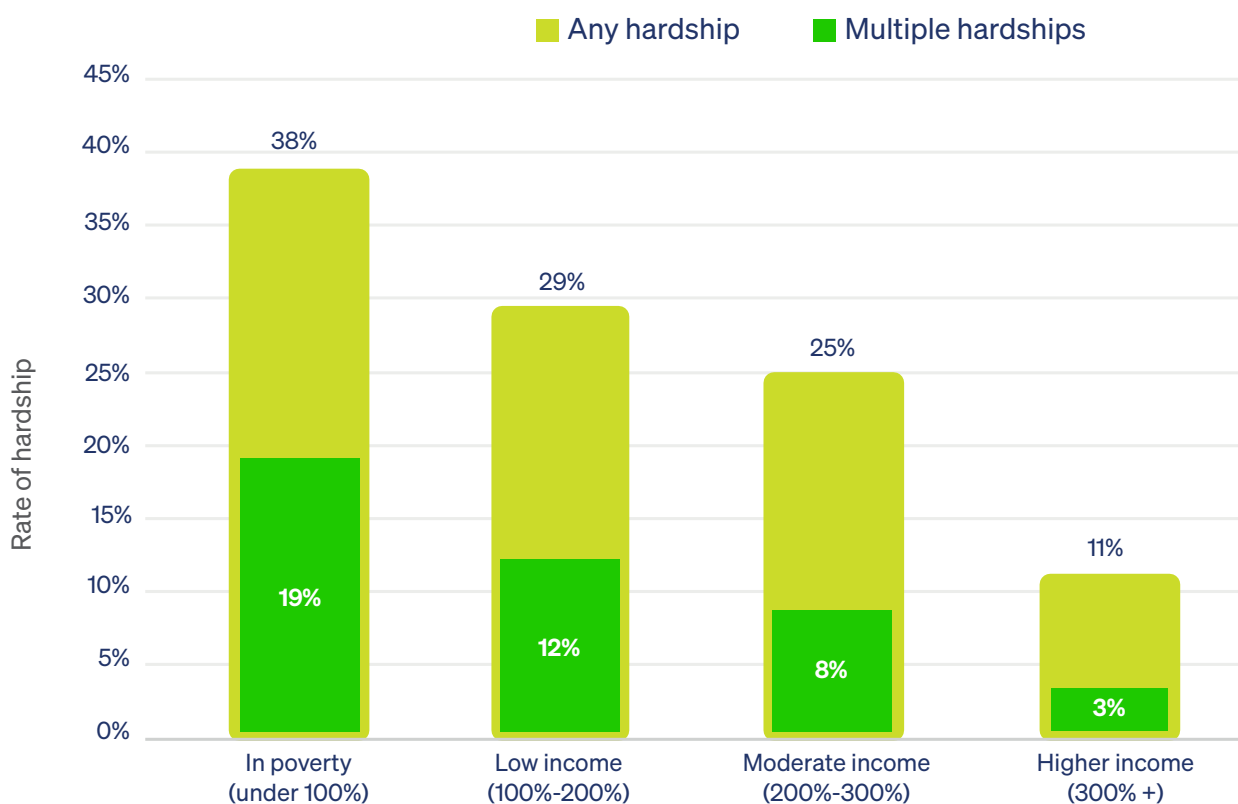
## MATERIAL HARDSHIP ACROSS THE INCOME DISTRIBUTION

Hardship persists across the income distribution but is most common among those living below 200% of the poverty line.

Figure 3.3 shows the intersection between material hardship and poverty, through rates of material hardship by income relative to the poverty line (see Figure 1.4 for more details about this income measure). Roughly two in five (38%) New Yorkers below the poverty line faced at least one form of hardship in 2023, as did 29% of those between 100% and 200% of the poverty line (i.e., New Yorkers with low incomes). Incidences of multiple hardships were also more common for New Yorkers with low incomes. A similar proportion of low-income New Yorkers and those in poverty experience multiple hardships (12% and 19%, respectively), compared to 8% of those with moderate incomes and 3% of those with incomes above 300% of the poverty line.

Figure 3.3

### Material hardship rates by income level



**Source:** Annual Poverty Tracker survey data, second through sixth Poverty Tracker cohorts.

**Note:** For a two-adult, two-child family in rental housing, 100% of the poverty line is \$47,190, 200% is \$94,380, and 300% is \$141,570.

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## HEALTH PROBLEMS ACROSS THE INCOME DISTRIBUTION

**Work-limiting health conditions were roughly twice as common among low-income New Yorkers and those in poverty compared to higher-income New Yorkers.**

There is an extensive literature documenting that low-income individuals are more likely to have health problems than those with higher incomes.<sup>19</sup> Income is a social determinant of health, in part due to policy choices, as policies that bolster income have been found to improve people's health.<sup>20</sup> Poverty Tracker data show that in New York City, these health disparities by income are significant: 34% of New Yorkers in poverty and 25% of low-income New Yorkers endured work-limiting health conditions in 2022 compared to 15% of moderate-income and 12% of higher-income New Yorkers (see Figure 3.4). While less common than work-limiting health conditions, rates of poor health are also elevated among low-income New Yorkers (4%) and those in poverty (7%), compared to those with moderate or higher incomes (2% and 1%, respectively).

In contrast, Poverty Tracker data shows that serious psychological distress is common across the income distribution. About 18% of New Yorkers in poverty experience serious psychological distress, along with 13% and 12% of those with low or moderate incomes, respectively (see Figure 3.4). It is, however, less common among the highest-income New Yorkers (6%). Overall, psychological distress affects New Yorkers across the city but is most acute among those struggling most to make ends meet in a high-cost environment.

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<sup>19</sup> See Phelan, Link, and Tehranifar, "Social Conditions as Fundamental Causes of Health Inequalities"; Braveman et al., "Socioeconomic Disparities in Health in the United States"; Brucker et al., "More Likely to Be Poor Whatever the Measure."

<sup>20</sup> Chetty et al., "The Association Between Income and Life Expectancy in the United States, 2001—2014."

Figure 3.4

### Health problems and psychological distress by income level (2023)



**Source:** Annual Poverty Tracker survey data, second through sixth Poverty Tracker cohorts.

**Note:** For a two-adult, two-child family in rental housing, 100% of the poverty line is \$47,190, 200% is \$94,380, and 300% is \$141,570.



# SPOTLIGHT ON CPRAC POLICY RECOMMENDATIONS: A PROFILE OF FAMILIES THAT STAND TO BENEFIT AND THE ECONOMIC CHALLENGES THEY FACE

*Sophie Collyer, Yajun Jia, Anastasia Koutavas, Schuyler Ross, Ryan Vinh, Christopher Wimer, and Christopher Yera*

## HIGHLIGHTS

- **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 of CPRAC beneficiaries (34%) 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.
  - **In 2023, 43% of families that could benefit from CPRAC’s recommendations could not cover a \$400 expense with cash on hand** or an equivalent.
  - **The majority (73%) of parents in these families** had to **reduce their savings** in recent years to cope with rising prices, and nearly **one in three (31%) said they took on an additional job** or more work to cope with inflation.
  - **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** and address the far too prevalent experiences of economic disadvantage documented throughout this report.

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# 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.<sup>21</sup> 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.<sup>22</sup> 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).<sup>23</sup>

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**

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<sup>21</sup> 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).

<sup>22</sup> Child Poverty Reduction Advisory Council, “2024 Progress Report with Initial Recommendations.”

<sup>23</sup> 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.”

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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<sup>24</sup> 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**<sup>25</sup> 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 C.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 4.1 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.**<sup>26</sup> 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.

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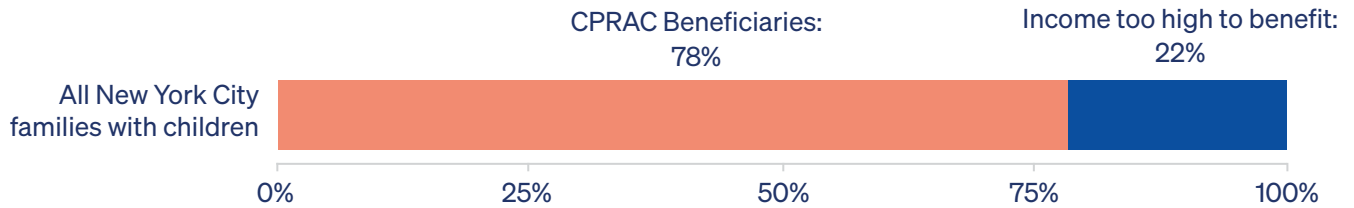
<sup>24</sup> This is described as "Package 1" in CPRAC's, "2024 Progress Report with Initial Recommendations."

<sup>25</sup> 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>.

<sup>26</sup> See Appendix C for information on how we identified the population that might benefit from the CPRAC recommendations in the Poverty Tracker data.

Figure 4.1

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

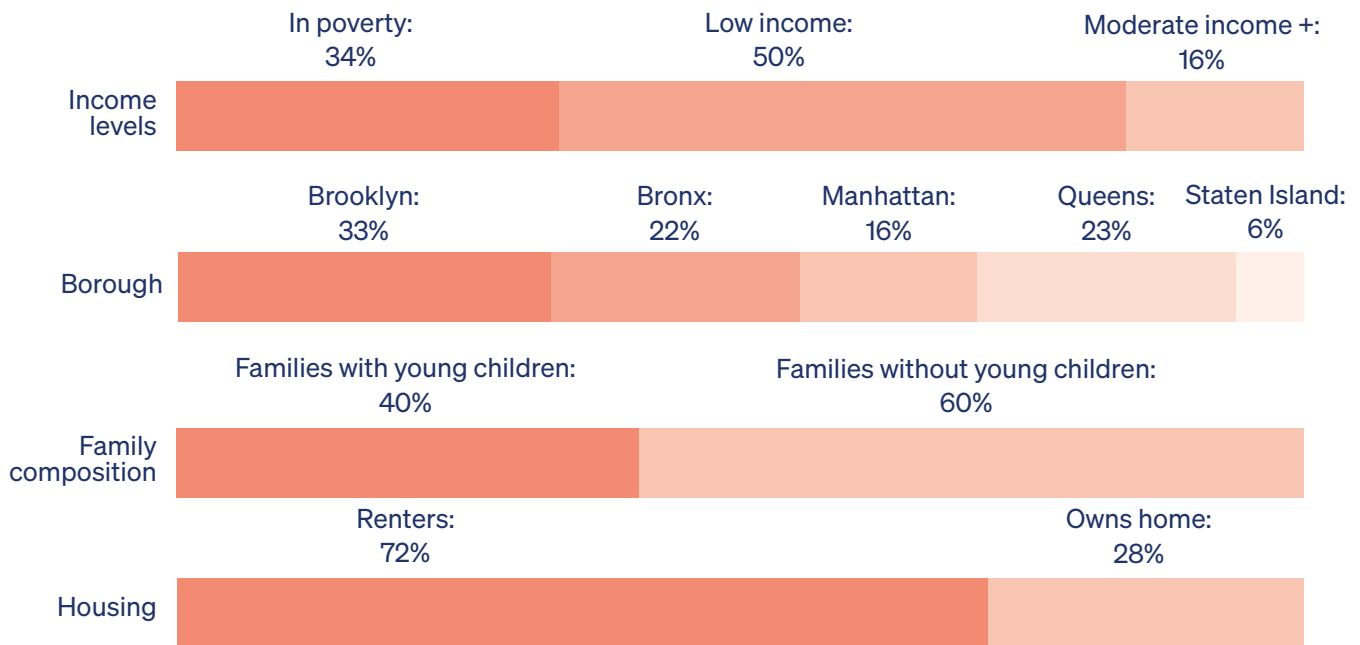


Source: Poverty Tracker cross-sectional data representative of 2023.

Looking specifically at the composition of the population that stands to benefit (Figure 4.2), we find that **CPRAC beneficiaries<sup>27</sup> 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 4.2). 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 4.2

Who makes up the population of CPRAC beneficiaries?



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

<sup>27</sup> We use the term “CPRAC beneficiaries” in reference to all families with children that could benefit from CPRAC’s recommendations.

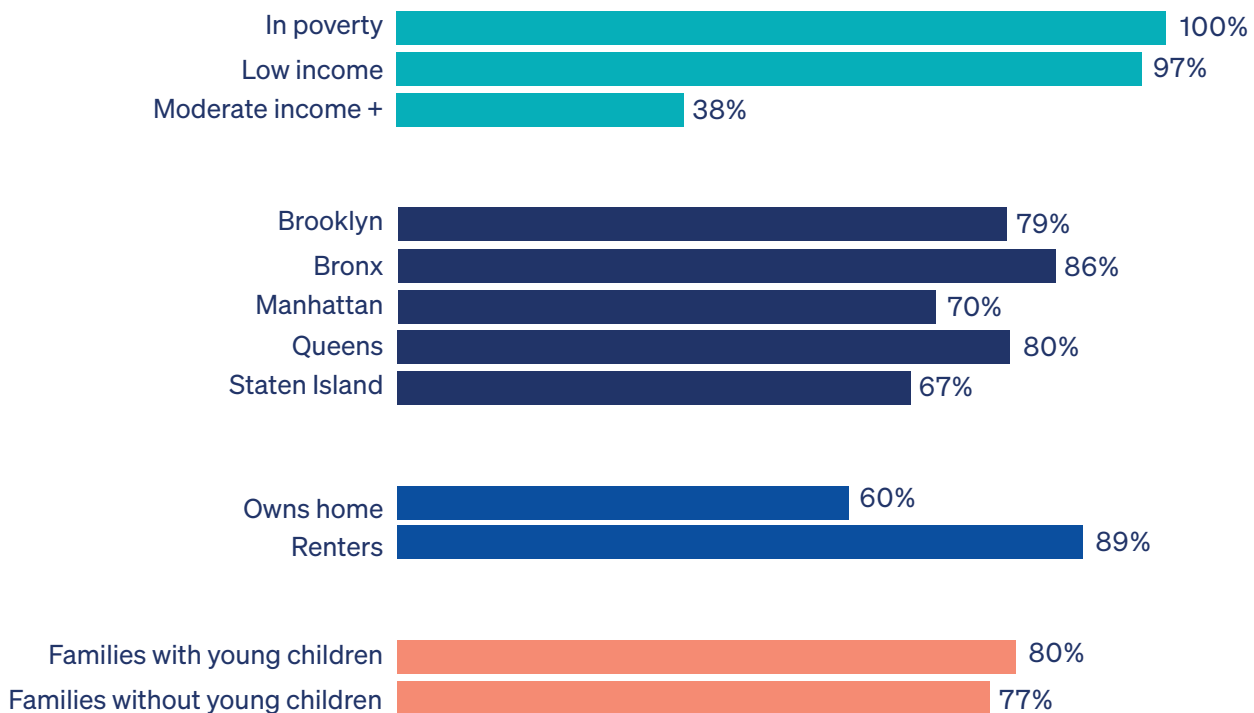


While reaching the majority of New York City families with children, families facing economic struggles would benefit the most from the CPRAC policies (Figure 4.3). Figure 4.3 shows that essentially all families with children in poverty would benefit from these policy recommendations, as would nearly all of those that are low-income (defined as living below 200% of the poverty line).<sup>28</sup> A larger share of families in the Bronx, Queens, and Brooklyn would benefit than in Manhattan and Staten Island, as economic disadvantage is more concentrated in these boroughs (see section 2 of this report). 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 4.3**

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



Share of New York City families with children that could benefit from CPRAC's recommendations

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

<sup>28</sup> See section 1 of this report for additional information on these classifications.

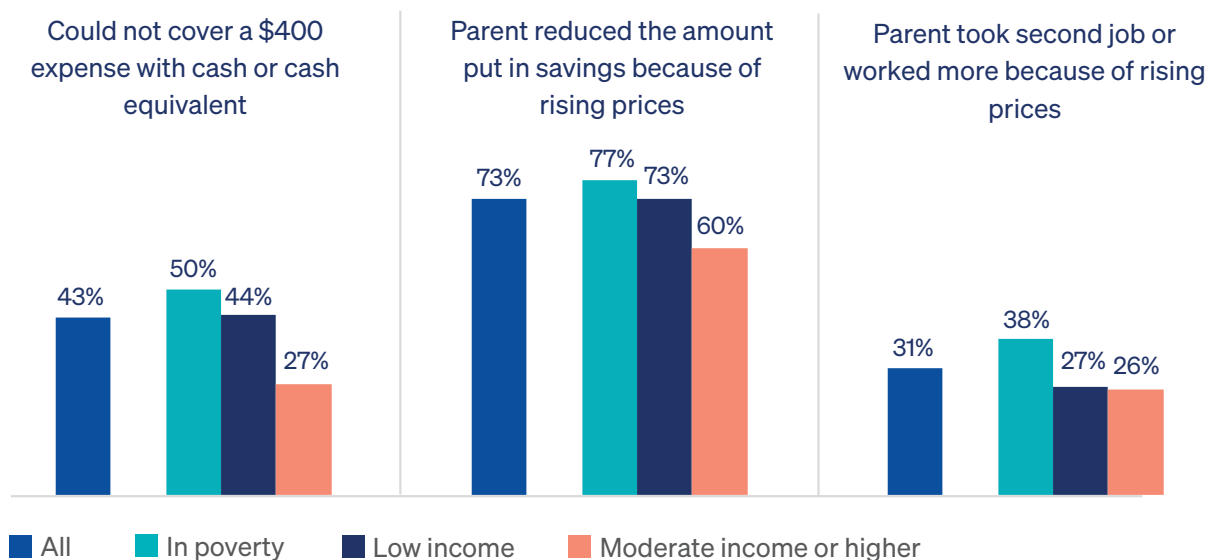
## The broader economic challenges endured by CPRAC beneficiaries

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 4.4).** 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.**<sup>29</sup>

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.

Figure 4.4

### 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 C 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.

<sup>29</sup> 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,**<sup>30</sup> including 82% of those in poverty, and close to half (48%) of those in low-income families (Table 4.1, left panel).

Table 4.1

### 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 4.1 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 4.5, top panel).

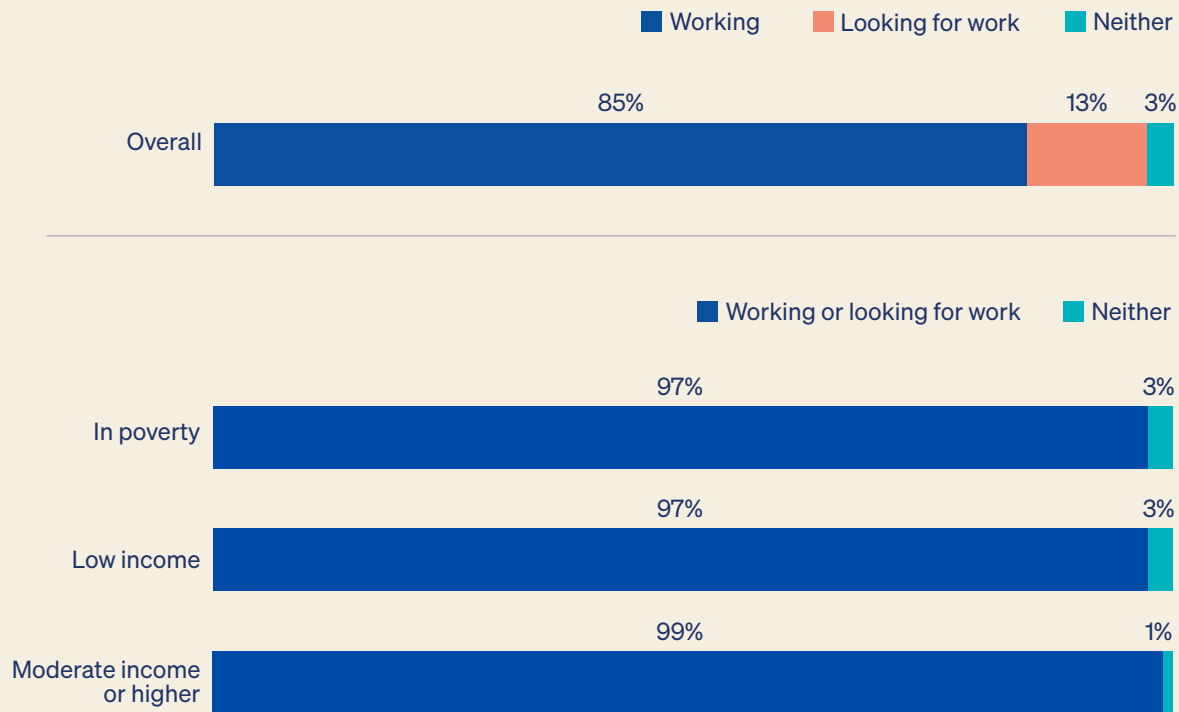
Figure 4.5 (top panel) shows, for families that could benefit from the CPRAC recommendations, the share where at least one parent is working or looking for work, which totals to 98% of families having a parent who falls into one of these categories.<sup>31</sup> This holds true for families in poverty, with low incomes, and with moderate incomes (Figure 4.5, 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.

<sup>30</sup> 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.

<sup>31</sup> 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 4.5

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



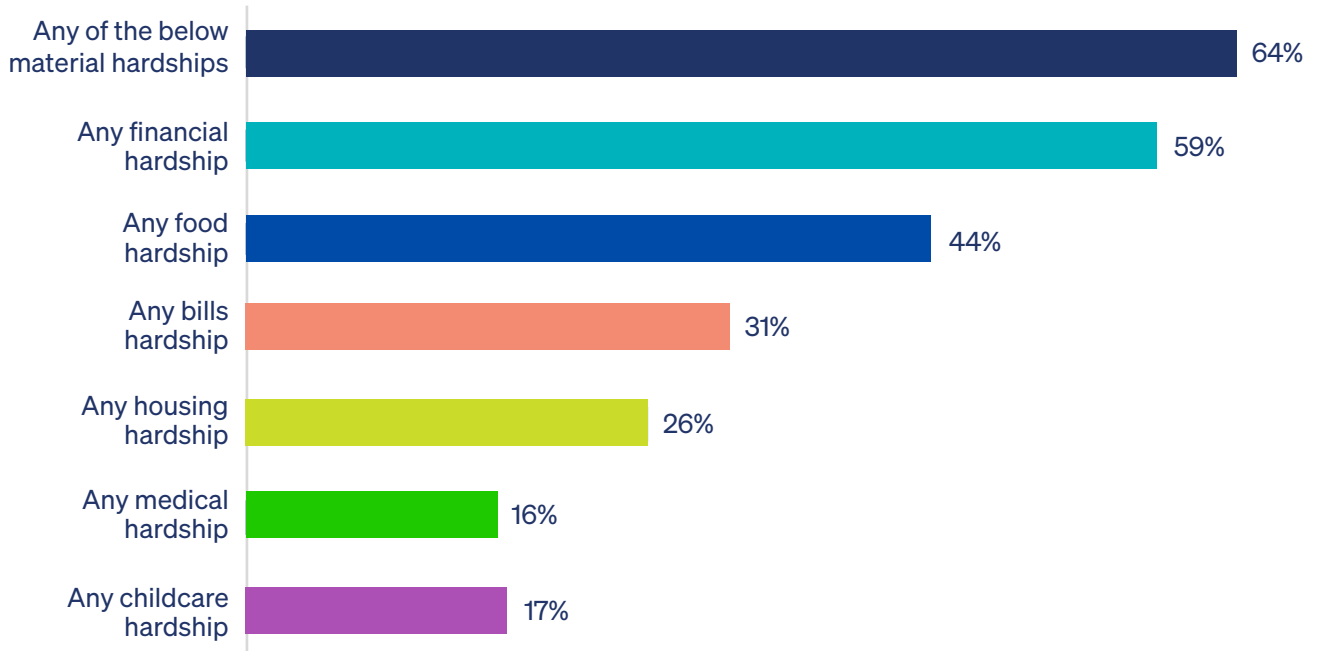
Source: Poverty Tracker cross-sectional data representative of parents in New York City in 2023

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 4.6, see text box for the definitions of material hardship,<sup>32</sup> and note that here we use a wider definition of material hardship than described in section 1 of this report). 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 C.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.

<sup>32</sup> See Appendix Table C.2 for the rates of each of the individual experiences of hardships that make up the categories in Figure 4.6

Figure 4.6

## 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

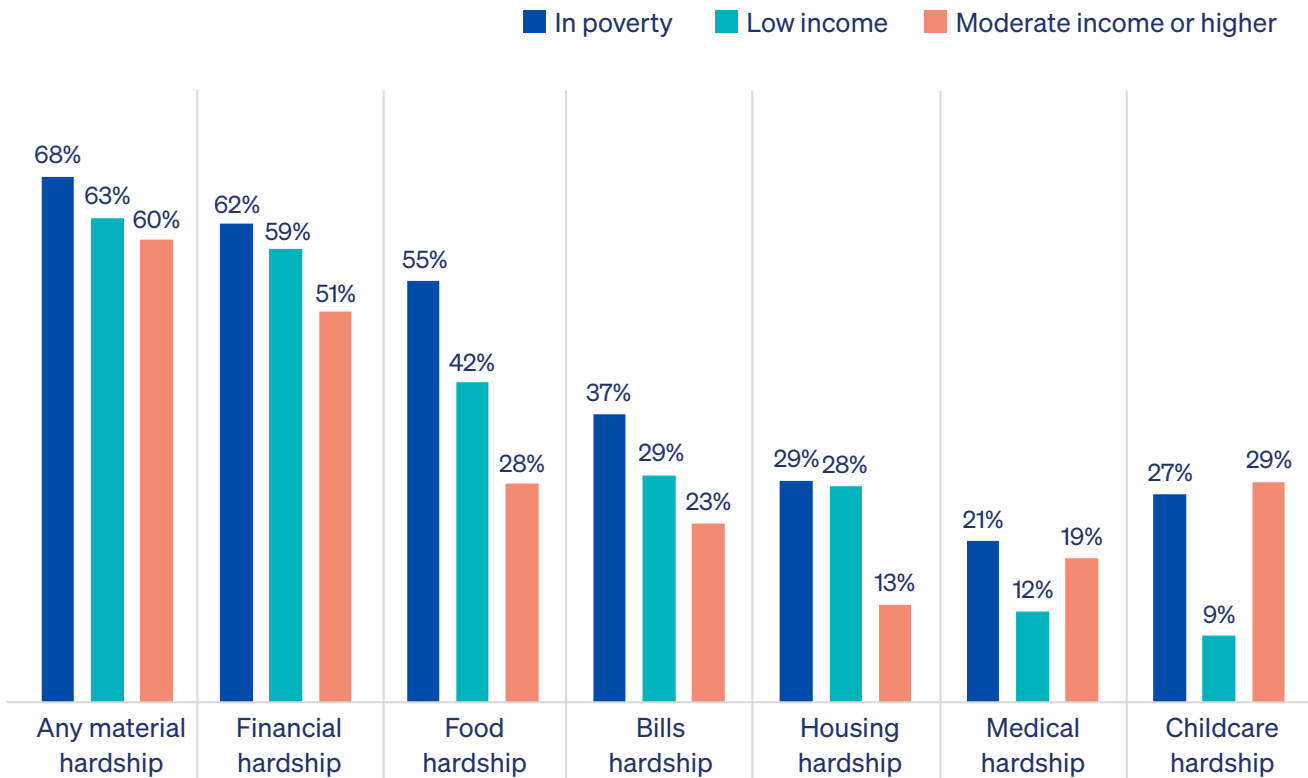
For this analysis, we look at a broader set of material hardships than those examined in section 1 of this report. Below, we define the hardship experiences that fall within the categories examined in this spotlight analysis.

 Any financial hardship includes	 Any food hardship includes	 Any bills hardship includes	 Any housing hardship includes	 Any medical hardship includes	 Any child care hardship includes
Sometimes or often running out of money before the end of the month or between paychecks.	Sometimes or often running out of food without money for more or worrying food would run out without money for more.	Falling behind on utility bills because there was not enough money or having utilities shut off because of back payments.	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.	Being unable to see a doctor because of cost.	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.** As is further discussed in Section 3 of this report, material hardship is hardly limited to New Yorkers living below the poverty line. Figure 4.7 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, bills 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 4.7 clearly shows that the **families above the poverty line that could benefit from these policies are also struggling to make ends meet, and that the CPRAC policies would benefit them and address these hardships as well.**

Figure 4.7

Material hardship among CPRAC beneficiaries by income level, 2023



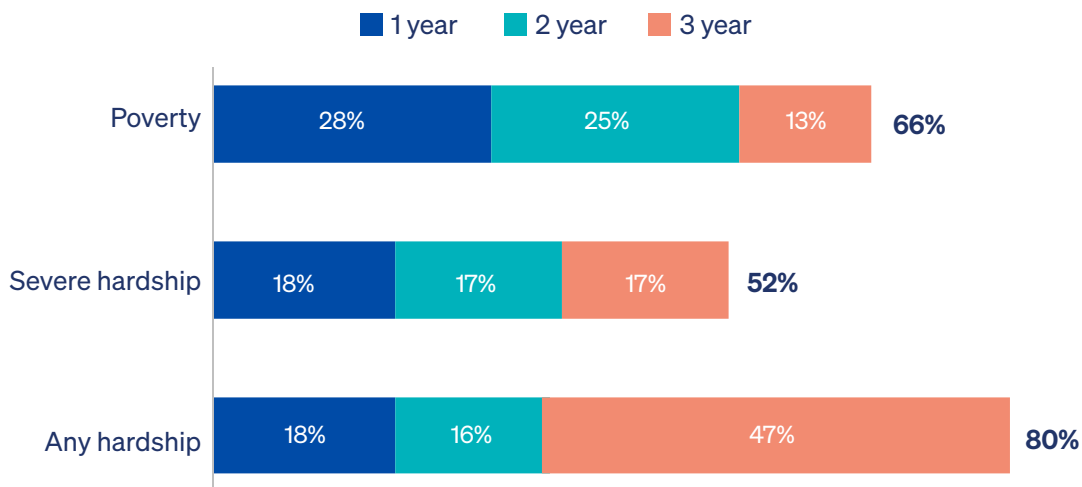
**Source:** Poverty Tracker cross-sectional data representative of families in New York City in 2023.

**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 4.8 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 section 1 for definitions) or any hardship (see textbox on page 43) at any point across this three-year period. **Looking over multiple years, more than 60% of these families in the Poverty Tracker sample<sup>33</sup> 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 43.

Figure 4.8

### 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.








<sup>33</sup> 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 4.2). 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 all forms 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 4.2

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.



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# 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,<sup>34</sup> those same policies also led to significant declines in material hardship among families with children in New York City.<sup>35</sup> 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.

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<sup>34</sup> Creamer et al., “Poverty in the United States: 2021.”

<sup>35</sup> 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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# CONCLUSION

This report examines the state of poverty and disadvantage among New Yorkers in 2023. The continued increase in poverty was not unexpected, as data from 2022 showed that New Yorkers struggled with affordability amid the expiration of many pandemic-era economic supports and an increasing cost of living. In this report, we show that persistently high rates of disadvantage in 2023 point to the continuation of a status quo where many New Yorkers are struggling economically without sufficient options for additional support.

Poverty Tracker data shows that, in 2023, nearly one in four adults (24%) and more than one in four children (26%) lived in poverty. When looking at the population that lived below 200% of the poverty line, these numbers were even higher, with over half of adults (55%) and over two in three children (68%) considered low-income. This is especially relevant because economic difficulty was not just limited to the domain of poverty; while there was a slight decline in material hardship in 2023, over a quarter (26%) of New Yorkers still experienced difficulty making ends meet. In regards to health, more than one in five (22%) New Yorkers reported a health problem, such as a work-limiting health condition, and nearly one in three (30%) experienced either a health problem or severe psychological distress. Notably, this level of combined health problems and serious psychological distress is higher than it was prior to the pandemic. Altogether, roughly half of New Yorkers (49%) experienced at least one form of disadvantage: poverty, hardship, or health problems.

The continued prevalence of poverty and disadvantage in 2023 provides a clear example of the gaps in income that social policies can be designed to fill. The expiration of many pandemic-era income supports and policy expansions contributed to the rise in poverty in New York City since 2021, reemphasizing the impactful role that social programs play in the lives of those who are eligible. However, city, state and federal policy proposals aimed at alleviating poverty and disadvantage, especially among children, can be prioritized further to improve New Yorkers' economic circumstances. Expansions to New York State's Empire State Child Credit, as well as the state's cash assistance program, have been discussed as avenues that could significantly reduce child poverty. Additionally, proposals to expand state housing vouchers and develop a statewide food benefit program — which were also included in the state-level CPRAC agenda to cut child poverty in half — could help lower-income families better navigate the rising cost of living in the city. Combined, these policies have the ability to both alleviate poverty among New Yorkers and improve affordability for families across the income distribution. Although pandemic-era policy reforms have expired and we have returned to pre-pandemic levels of poverty, targeted policy solutions can still be effective at reducing poverty and hardship, making the city a truly more affordable place to live for all its residents.

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# APPENDIX A.

## 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 U.S. Census Bureau on various population-level surveys.<sup>36</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>37</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>36</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, "Race & Origin Questions."

<sup>37</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 (37%) do not identify with a particular racial group (i.e., they respond "something else" when asked about their race). Roughly 35% identify as white and 22% 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>38</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 the white race, and invites white people 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>38</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, “The Complexity of the ‘x’ in Latinx.”).*

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# APPENDIX B.

## 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>39</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 are not comparable to earlier years of data. For this reason, we 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.

## Note on experiences of Asian New Yorkers

Understanding the experiences of Asian New Yorkers is essential to developing a comprehensive view of poverty and disadvantage in New York City. However, this group is often underrepresented in other data resources on the city’s population, and has historically been underrepresented in the Poverty Tracker data as well.<sup>40</sup> In 2020, the Poverty Tracker made an effort to change this by starting to oversample in neighborhoods with a high concentration of New Yorkers of Chinese origin via Random Digit Dial (RDD) sampling, which was later augmented with a small non-probability sample recruited through social media-based sources (i.e., WeChat community groups).<sup>41</sup> This change in sampling methodology is signified throughout this report by a break in time-series data visualizations.

In 2020, we also began to interview respondents in Mandarin to increase data representativeness of the Asian population and the research capacity to conduct comparative analyses with other racial and ethnic groups.<sup>42</sup> Prior to 2020, the Poverty Tracker sample contained only Asian New Yorkers who were able to complete surveys in English or Spanish. We recognize that the Asian community is diverse and multilingual — however, Mandarin is the most common Asian language spoken in the city, and Mandarin-speaking New Yorkers form the largest group within the city’s Asian community. The inclusion of the Chinese-origin

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<sup>39</sup> Rothbaum and Bee, “Coronavirus Infects Surveys, Too: Survey Nonresponse Bias and the Coronavirus Pandemic.”

<sup>40</sup> See Song, “Researching Asian Poverty in New York.”

<sup>41</sup> The sampling design with a small non-probability sample has established precedence in the Poverty Tracker, with previous cohorts (2012 and 2015) including a convenience sample of New Yorkers who visited Robin Hood funded social service agencies.

<sup>42</sup> As for phone interviews, respondents of Chinese origin have the option to take the surveys in either Mandarin or English. As for online surveys, respondents of Chinese origin have the option to take the surveys in Simplified Chinese, Traditional Chinese, or English.

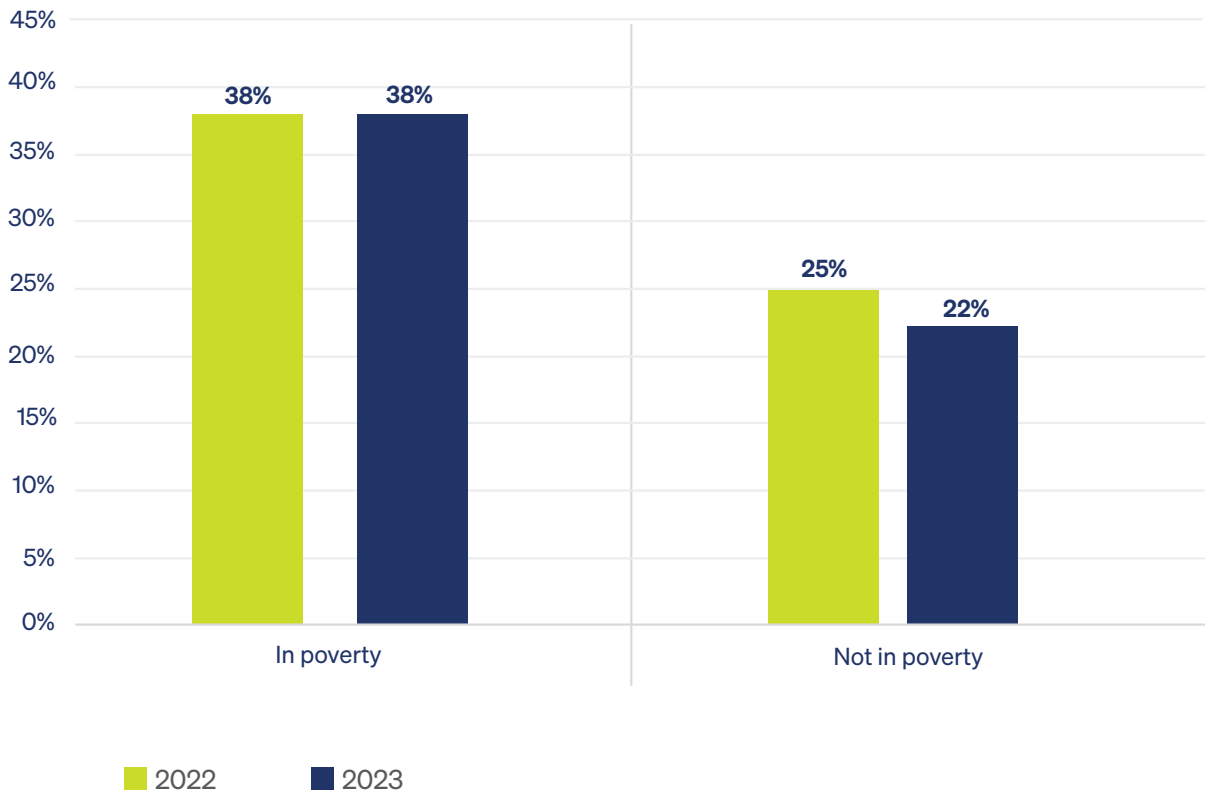


oversample thus represents a major improvement in the Poverty Tracker's ability to evaluate the experiences of poverty, material hardship, and health problems among Asian New Yorkers (and, in particular, the city's Chinese community).

## Supplemental information on material hardship

Figure B.1

Adult hardship rates by poverty status, 2022 and 2023



**Source:** Poverty Tracker cross-sectional data representative of 2022 and 2023.

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# APPENDIX C.

## 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 C.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,<sup>43</sup> 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 C.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.

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<sup>43</sup> 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 C.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).

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 phase out when a family's adjusted gross income rose above \$75,000 (in the case of head of household filers<sup>44</sup>) 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.

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 earned 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."*

<sup>44</sup> Heads of household filers are individuals with dependents who are not married.

Table C.2

## Material hardship among families with children, 2023

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

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

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