

**POVERTY
TRACKER**

CENTER ON
POVERTY &
SOCIAL POLICY
at Columbia University

CPRC
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Research
Center

ROBIN HOOD

MONITORING POVERTY AND WELL-BEING IN NYC

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

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Poverty Tracker research group at Columbia University

Christian Baclao, Chantal Bannerman, Lily Bushman-Copp, Yiteng Cao, Chloé Cargill, Daniel Castillo, Alex Centeno, Eunho Cha, Sophie Collyer, Lolita Colon, Natalia Espinoza, Jose Fernandez Vargas, Qin Gao, Irwin Garfinkel, Alyssa Guerrero, Zachary Herzog, Sonia Huq, Yajun Jia, Anastasia Koutavas, Helen Leon, Jessica Liou, Xiaofang Liu, Morgan Lyons, Jessica McTeer, Angie Moran, Max Moran, Kathryn Neckerman, Tien Nguyen, Hailey Osborne, Pelumi Osinubi, Camilo Rincon, Gerardo de la Rosa, Annie Rose, Angelina Ross, Schuyler Ross, Daniel Salgado, Amber Shen, Julien Teitler, Ryan Vinh, Jane Waldfogel, Kahlen Washington, Christopher Wimer, Ho Yan Wong, Jieying Wu, Anke Yan, Christopher Yera

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INTRODUCTION AND KEY FINDINGS

- In 2022, nearly 500,000 more New Yorkers lived in poverty than the year prior. More than 1.5 million adult New Yorkers (23%) and nearly 420,000 children (25%) in New York City lived in poverty in 2022, up from 1.2 million adults (18%) and 260,000 children (15%) in 2021.
- The increase in poverty between 2021 and 2022 follows the expiration of historic pandemic-era policy interventions that helped stabilize rates of adult poverty and reduced child poverty to record lows during the pandemic.
- New Yorkers living below the poverty line were not the only ones struggling to get by in 2022 – more than 4.6 million New Yorkers (56%) had incomes below 200% of the poverty line in 2022 and a third (33%) classified as having low incomes, or incomes between 100-200% of the poverty line.
- New Yorkers with incomes below 200% of the poverty line were twice as likely to experience difficulty paying for housing, energy and telephone bills, and food than those above 200% of the line, with almost 1 in 5 (19%) reporting that they lived paycheck-to-paycheck in the past 12 months.
- Still, in 2022, government transfers and tax credits cut the adult poverty rate in New York City by 27% and the child poverty rate by 41%, keeping more than half a million adults and almost 300,000 children above the poverty line. These effects are less substantial than those in 2021, when government transfers and tax credits cut the adult poverty rate by 45% and the child poverty rate by 68%.
- Rates of material hardship in New York City also increased in 2022, as roughly 29% of adults and 31% of children experienced material hardship – up from 24% and 26% in 2021, respectively.
- In 2022, nearly a quarter (24%) of adult New Yorkers experienced a health problem, defined as reporting poor health or having a work-limiting health condition.
- More than half (52%) of adult New Yorkers faced at least one form of disadvantage (poverty, material hardship, or health problems) in 2022.

In 2022, New York City welcomed some changes to everyday life as restrictions associated with the pandemic eased and economic activity began picking up again. The city’s “return to normal,” however, was not without its difficulties, especially for low-income New Yorkers. The year also saw the sunset of pandemic-era policy reforms and income supports. These policy shifts, coupled with soaring rent prices and historically high levels of inflation, made affording the rising prices of basic necessities a challenge for all and impossible for many.

Rents in New York City were among the highest in the country in 2022¹ and New Yorkers were hit hard by steep increases in the costs of energy, transportation, recreation, and food.² Prices rose at the same time as many of the unprecedented policy reforms enacted in response to the pandemic – including stimulus payments, the historic expansion to the Child Tax Credit (CTC), and the eviction moratoria, among others – expired, contributing to rising poverty rates³ and economic hardships⁴ nationwide. For many New Yorkers, the economic precarity brought on by income losses and rising prices was exacerbated, but not new. About 1 in 5 New Yorkers lived below the poverty line before the pandemic, and while rates of poverty and hardship fell in response to pandemic-era policies, these measures of disadvantage returned to their pre-pandemic levels in 2022.

In this report, the sixth volume of the State of Poverty and Disadvantage in New York City, we use the latest data from the Poverty Tracker to examine how New Yorkers fared in 2022 as they faced the compounding effects of these economic shocks and policy changes. We examine income poverty, material hardship (i.e., chronic or acute inability to make ends meet), and health problems, measuring the prevalence of these forms of economic disadvantage, how they varied across subgroups, and the overlap between them.

Our results show a return to pre-pandemic levels of poverty and hardship in 2022, 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. The report also features a spotlight analysis on the affordability challenges faced by many New Yorkers, including those who are not in poverty. The results demonstrate that economic difficulties persist well above the poverty line, yet also highlight the continued need to support New Yorkers with the most limited resources.

The results presented here, and those we have published over the last year, reemphasize that many New Yorkers are consistently facing economic burdens, which are exacerbated by the absence of income supports provided by federal, state, and local policy.

¹ Lander et al., “New York by the Numbers Monthly Economic and Fiscal Outlook No. 70 – October 11th, 2022.”

² Office of Budget and Policy Analysis and Office of the State Deputy Comptroller for the City of New York, “Inflation in the New York City Metropolitan Area.”

³ Shrider and Creamer, “Poverty in the United States: 2022.”

⁴ Rabbitt et al., “Household Food Security in the United States in 2022.”

KEY FINDINGS

In 2022,

nearly
500,000 more New Yorkers lived in
poverty than the year prior.



More than
**1.5 million adult
New Yorkers (23%)**



and nearly
420,000 children (25%)



in New York City lived in poverty in 2022,
up from 1.2 million adults (18%) and 260,000
children (15%) in 2021.

The increase in poverty between 2021 and 2022 follows the expiration of historic pandemic-era policy interventions that helped stabilize rates of adult poverty and reduced child poverty to record lows during the pandemic.



New Yorkers living below the poverty line were not the only ones struggling to get by in 2022 – **more than 4.6 million New Yorkers (56%) had incomes below 200% of the poverty line** in 2022 and a third (33%) classified as having low incomes, or incomes between 100-200% of the poverty line.



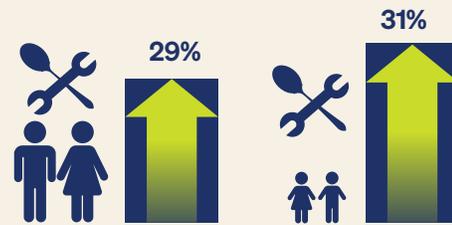
New Yorkers with incomes **below 200% of the poverty line** were twice as likely to experience difficulty paying for housing, energy and telephone bills, and food than those above 200% of the line, with almost **1 in 5 (19%) reporting that they lived paycheck-to-paycheck in the past 12 months.**



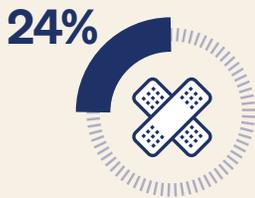
Still, in 2022, **government transfers and tax credits cut the adult poverty rate in New York City by 27% and the child poverty rate by 41%, keeping more than half a million adults and almost 300,000 children above the poverty line.** These effects are less substantial than those in 2021, when government transfers and tax credits cut the adult poverty rate by 45% and the child poverty rate by 68%.



Rates of **material hardship** in New York City also increased in 2022, as roughly **29% of adults and 31% of children** experienced material hardship – up from 24% and 26% in 2021, respectively.

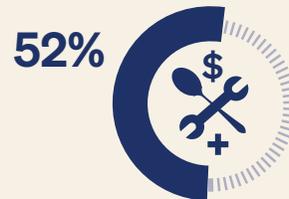


In 2022,



Nearly a quarter (24%)

of adult New Yorkers experienced a **health problem**, defined as reporting poor health or having a work-limiting health condition.



More than half (52%)

of adult New Yorkers faced at least **one form of disadvantage** (poverty, material hardship, or health problems) in 2022.

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 differ for New Yorkers of different demographic groups.

In section 3,

we spotlight the challenges faced by New Yorkers in affording a decent standard of living above the poverty line.

In section 4,

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



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

HIGHLIGHTS

INCOME POVERTY



- 2022 saw notable increases in poverty among both adults and children in New York City, with the adult poverty rate rising from 18% to 23% and the child poverty rate from 15% to 25%.
- The rising poverty rates between 2021 and 2022 coincided with the expiration of many pandemic-era policy reforms which had contributed to historically low poverty rates in 2021.
- In 2022, government transfers and tax credits cut the adult poverty rate in New York City by 27% and the child poverty rate by 41%, keeping more than half a million adults and nearly 300,000 children above the poverty line. These effects are less substantial than those in 2021, however, when government transfers and tax credits cut the adult poverty rate by 45% and the child poverty rate by 68%.

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 2022, 29% of adults in New York City experienced material hardship – marking a return to pre-pandemic levels after rates had fallen to 24% in 2021.
- Increases in the share of children facing material hardship were also notable – rising from 26% to 31% between 2021 and 2022.

HEALTH PROBLEMS AND PSYCHOLOGICAL DISTRESS



- In 2022, 24% of New Yorkers experienced a health problem, defined as reporting poor health or having a work-limiting health condition, and a third (33%) faced either a health problem or serious psychological distress.

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 2022 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.



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 2022, the SPM threshold for a two-adult, two-child family of renters in New York City was \$43,890. 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.

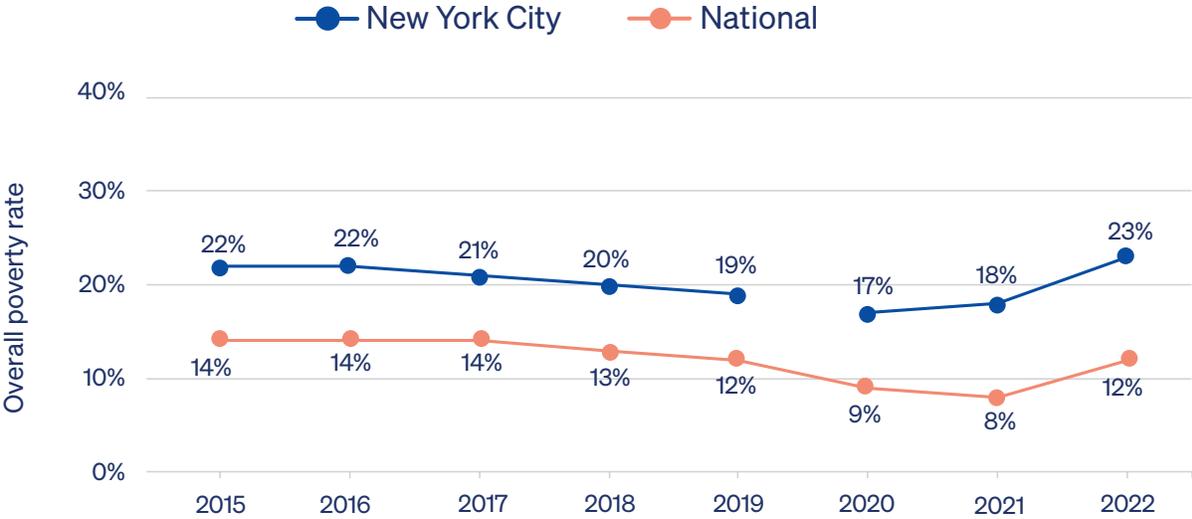
The Poverty Tracker measures poverty in New York City using the SPM. The New York City government also tracks trends in the city's poverty rate using the NYCgov Poverty Measure. There are slight differences between the construction of the SPM and the NYCgov Poverty Measure, thus they produce slightly different annual poverty rates. The differences between the NYCgov Poverty Measure and the SPM are discussed in the NYCgov Poverty Measure annual report.⁵

⁵ Learn more about the NYCgov Poverty Measure at <https://www1.nyc.gov/site/opportunity/index.page>.

In 2022, overall poverty rates both in New York City and nationally rose back to pre-pandemic levels, coinciding with the expiration of many of the historic – but temporary – policy interventions at the end of 2021.

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 as we discuss below, 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 recent years, poverty rates in New York City and nationally increased significantly in 2022, returning to pre-pandemic levels after the expiration of historic – but temporary – policy reforms at the end of 2021.

Figure 1.1
Overall poverty rates in New York City and nationally (2015–2022)



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

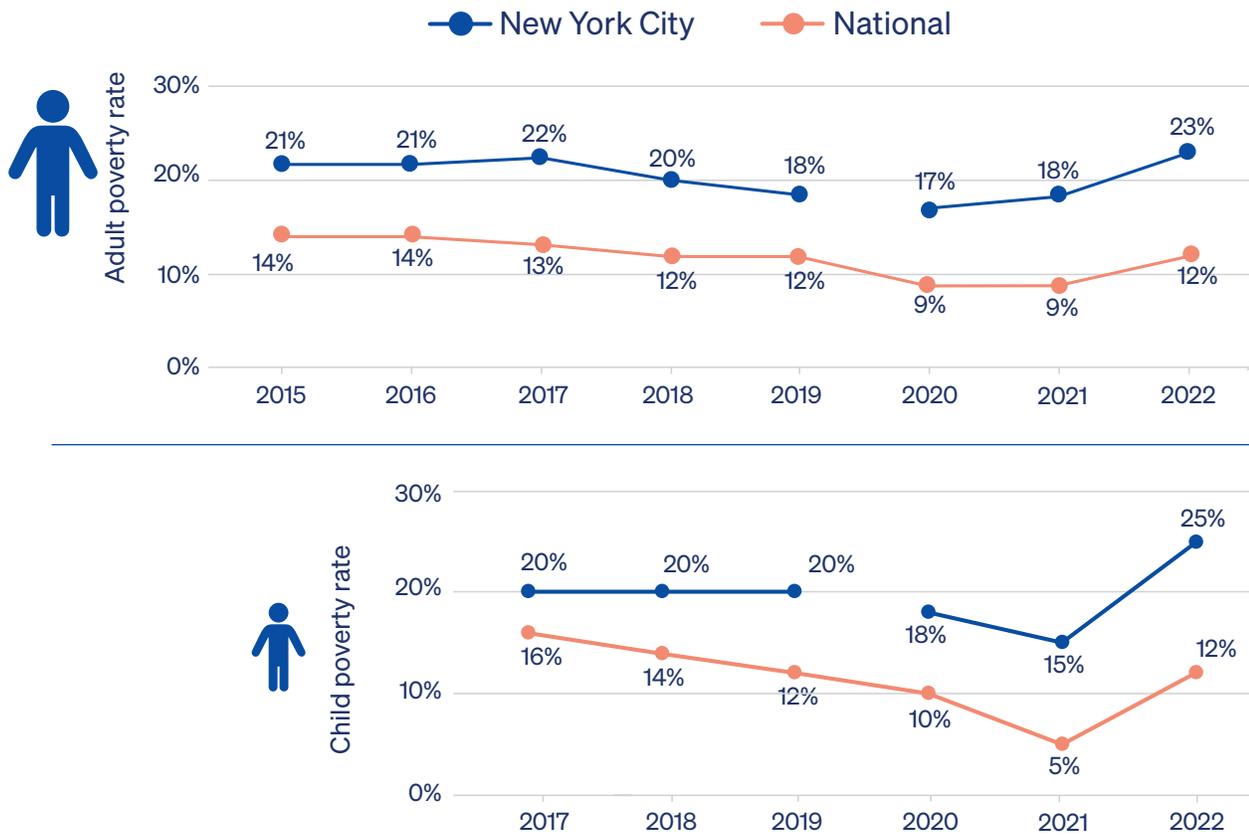
Note: In 2020, the Poverty Tracker sampling design changed to include an oversample of New Yorkers of Chinese descent, including those who speak Mandarin. Thus, pre-2020 results are not directly comparable to results from 2020 to the present, which we signify with a break in the New York City trend line.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

In 2022, 23% of adult New Yorkers and 25% of children in New York City lived in poverty. This is the highest annual child poverty rate observed in the Poverty Tracker data since 2015.

The increase in poverty among New Yorkers in 2022 is evident among both adults and children. As seen in Figure 1.2, the adult and child poverty rates in New York City have been persistently high and well above national rates since before the pandemic, with roughly 1 in 5 adults and children in New York City living in poverty (see Figure 1.2). Between 2021 and 2022, the adult poverty rate increased from 18% to 23% in New York City and from 9% to 12% nationally. The increase in poverty was even more pronounced among children, as the share of children in poverty increased from 15% to 25% in New York City and more than doubled nationally from a historic low of 5% to 12%.⁶

Figure 1.2

Adult and child poverty rates in New York City and nationally (2015–2022)



Source: New York City results based on annual Poverty Tracker survey data, second through fifth Poverty Tracker cohorts. National results based on authors' calculations using the Current Population Survey, retrieved from IPUMS-CPS, University of Minnesota, 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.

⁶ Shrider and Creamer, "Poverty in the United States: 2022."

Government transfer and tax credits kept almost 300,000 children and more than half a million adults above the poverty line in 2022.

Table 1.1 reports the number of New Yorkers kept out of poverty by government transfers and tax credits in 2021 and 2022. In 2022, these policies kept more than 500,000 adults and close to 300,000 children above the poverty line. The results point to the effective role policy can play in reducing poverty. Results from 2021 make this even clearer, as the temporary policy expansions under the 2021 American Rescue Plan (ARP) – alongside existing policy – kept more than 1.5 million New Yorkers (adults and children) above the poverty line.⁷

Table 1.1

Number of New York City adults and children kept out of poverty (2021 and 2022)

	2021		2022	
	Adults	Children	Adults	Children
Pre-tax credit/transfer, rate	33%	48%	31%	42%
Pre-tax credit/transfer, count	2,216,000	841,000	2,064,000	705,000
Post-tax credit/transfer, rate	18%	15%	23%	25%
Post-tax credit/transfer, count	1,209,000	263,000	1,531,000	419,000
% change from credits and transfers	-45%	-68%	-27%	-41%
N people kept out of poverty	1,007,000	578,000	533,000	286,000

Source: Annual Poverty Tracker survey data, second through fifth 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>.

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,⁸ 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 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.”⁹ The difference between these two rates translates to the effect of government policy on the poverty rate.

⁷ To learn more about the 2021 American Rescue Plan and its poverty-reducing effects among adults and children in New York City in 2021, see: Poverty Tracker Research Group at Columbia University, “The State of Poverty and Disadvantage in New York City, Volume 5.”

⁸ Note that income is totaled at the family level and compared to a poverty threshold that is adjusted for family size.

⁹ This is the poverty rate before accounting for the tax credits and government transfers discussed in the text box.

What policies, tax credits, and government transfers are counted when evaluating the effect of government policy on the poverty rate?

The results in Table 1.1 account for the role that the following government transfers and tax credits played in reducing the poverty rate in 2021 and 2022.

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.¹⁰

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 2022, which translates to \$40,680 for single adults and \$87,780 for a married 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 — **\$43,890** for a **family of four** living in rental housing in New York City in 2022 (see Figure 1.3). 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”¹¹ and, as shown in section 4 of this report, their experiences of material hardship are quite similar to those living below the poverty threshold.

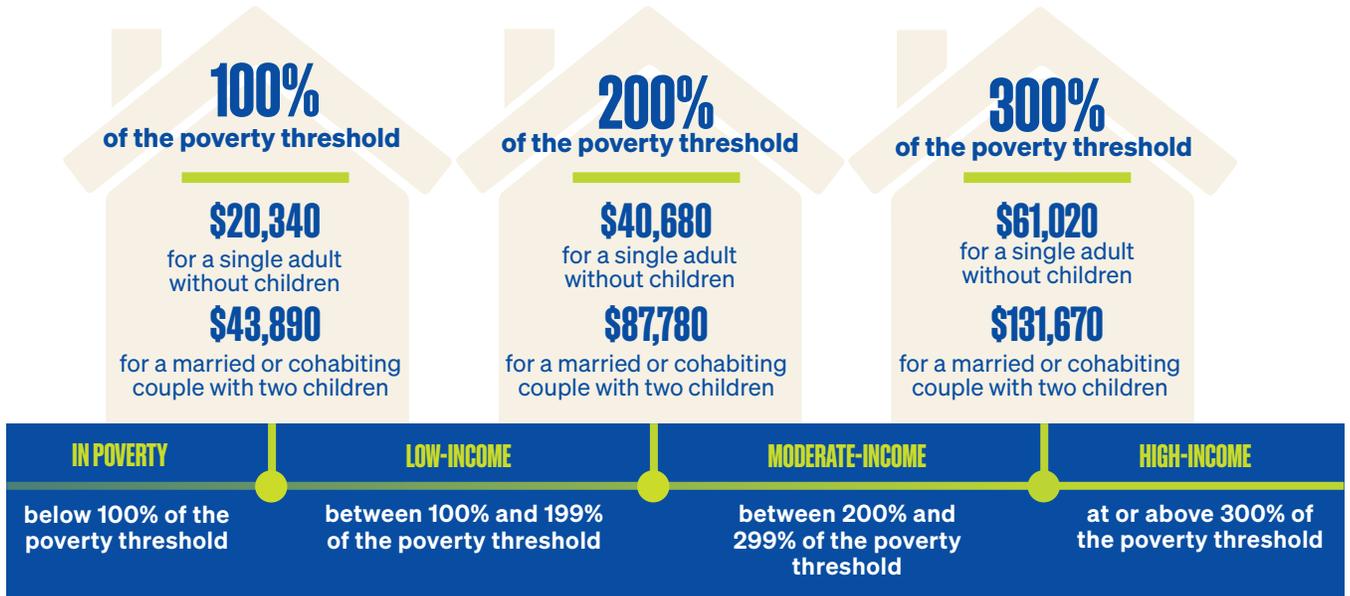
Approximately 1 in 3 (33%) New Yorkers fall into the category of “low-income,” and combined with those living below the poverty line, this amounts to more than half (56%) of the city’s population who are defined as either low-income or in poverty (see Figure 3.2). In our spotlight analysis in section 3, we further note the affordability challenges such New Yorkers experience and propose that 200% of the SPM poverty line can be used to better approximate what it takes to afford a more decent standard of living.

¹⁰ 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.

¹¹ Rodems, “Hidden Hardship in the United States: Material Well-Being Above the Poverty Line.”

Figure 1.3

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



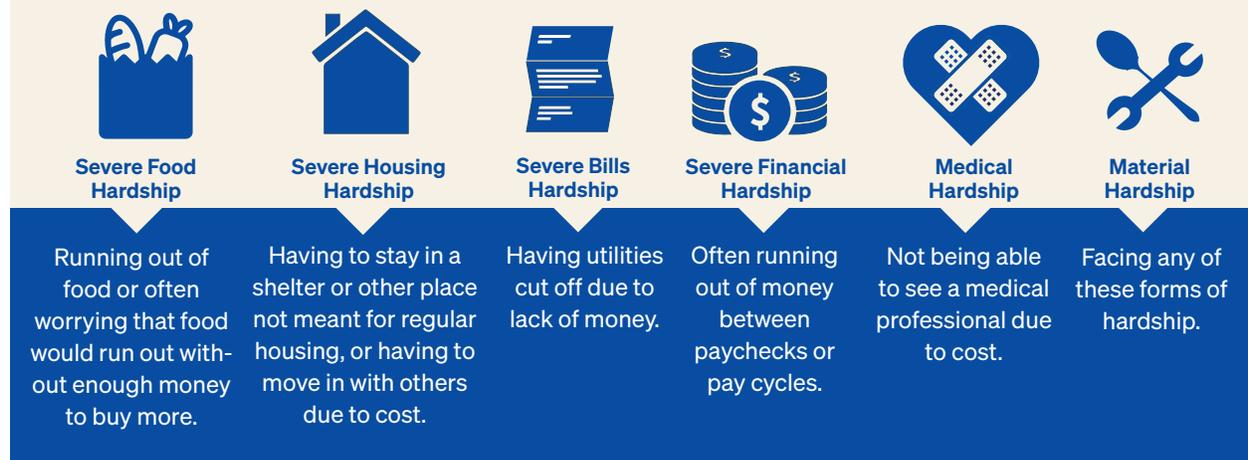
Note: These thresholds apply to families in rental housing and they are slightly lower for homeowners.

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).

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 2022, roughly 3 in 10 adults faced material hardship — a return to pre-pandemic levels and an increase from the year prior, when a quarter of adult New Yorkers experienced material hardship.

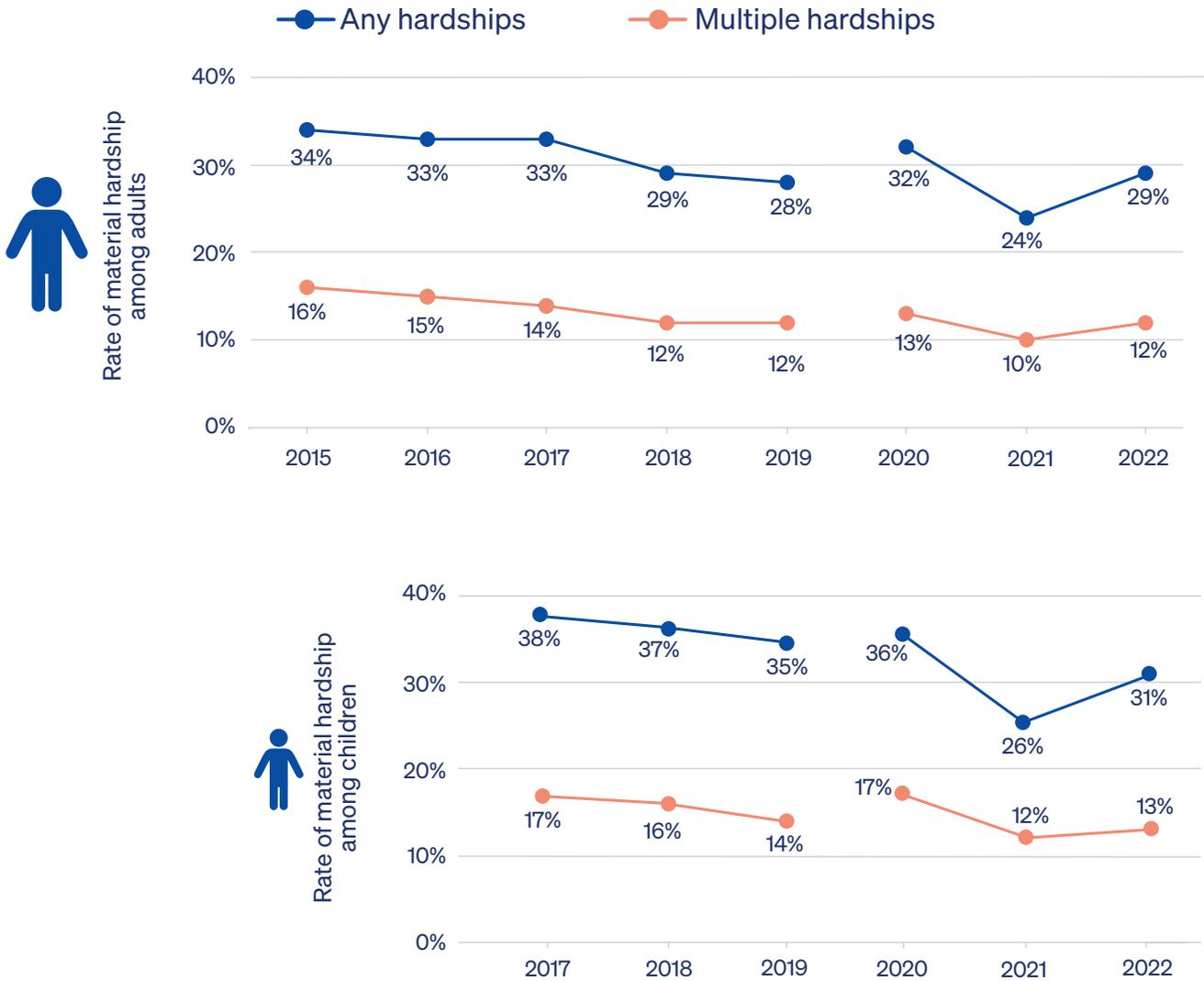
New York is a high-cost city, and many New Yorkers living above the poverty line also struggle to keep food on the table and rent paid. In the pre-pandemic years, roughly 3 in 10 adults in New York City faced at least one form of material hardship and more than 1 in 10 faced multiple forms of hardship (see Figure 1.4). In 2021, however, we saw the material hardship rate fall to 24% as historic policy expansions provided much needed cash-assistance to New Yorkers reeling from the pandemic's economic impacts. Despite this decline, rates of material hardship increased to pre-pandemic levels in 2022 as these policy expansions expired and New Yorkers grappled with record-high levels of inflation and increases in the cost of living.

In 2022, 29% of adults in New York City faced at least one form of material hardship and 12% faced multiple forms. The share of children in families facing material hardship also increased to pre-pandemic levels between 2021 and 2022, rising from 26% to 31% (see Figure 1.4).¹²

¹² We do not have data on this comprehensive set of hardships at the national level for comparison, but national estimates of food insecurity also show rates increasing in 2022 alongside increases in poverty. See: Hall, “Food Insecurity Increased in 2022, With Severe Impact on Households With Children and Ongoing Racial Inequities.”

Figure 1.4

Adult and child hardship rates in New York City (2015–2022)

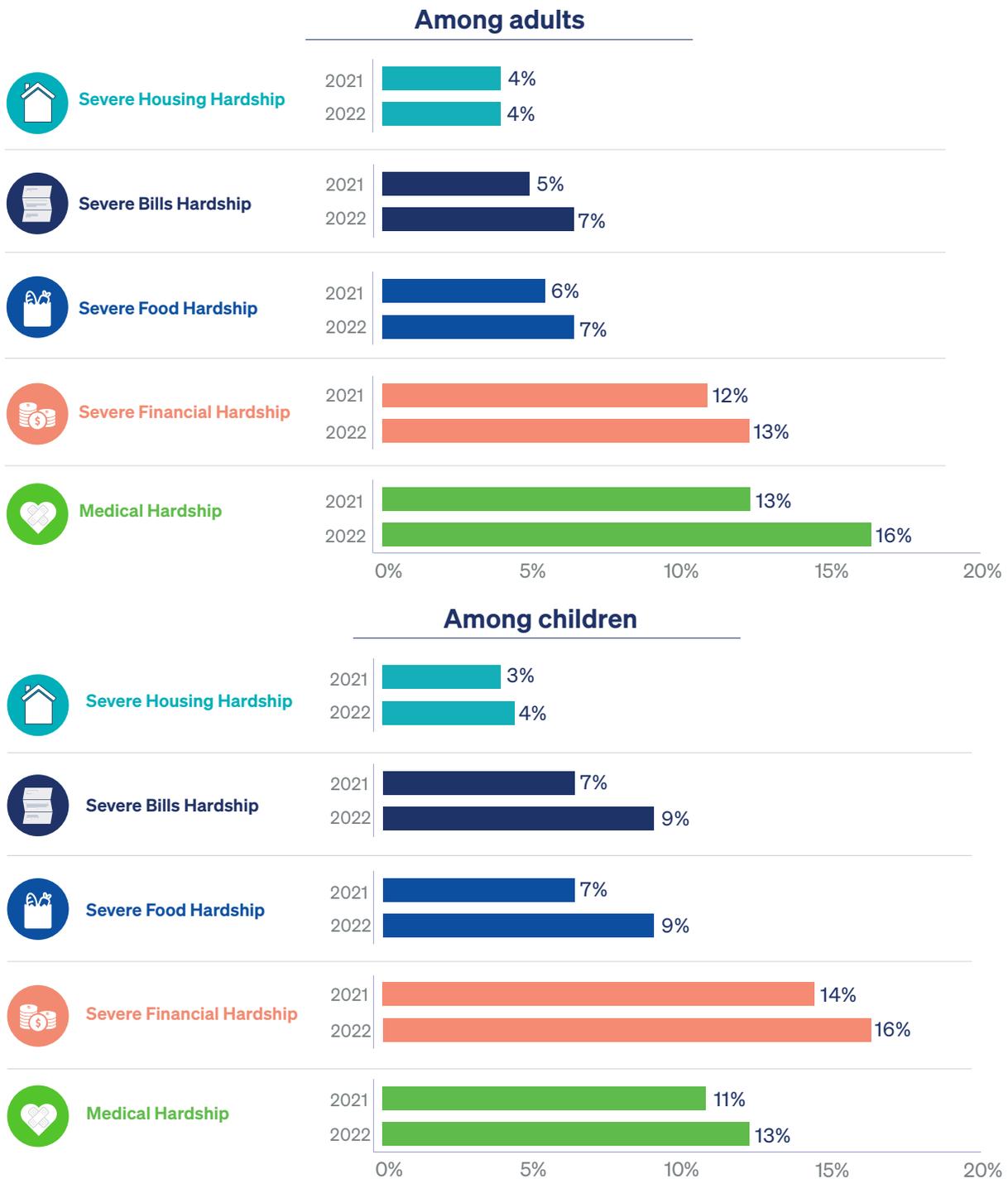


Source: Annual Poverty Tracker survey data, second through fifth Poverty Tracker cohorts. Note: Hardship rates for children from 2017-2019 are calculated using 3 years of data, while rates in 2020 forward are calculated using single years of data given the rapid changes in economic conditions and policy 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 1.5 shows rates of material hardship by domain for adults, as well as the share of children facing each form of hardship. **Between 2021 and 2022, we see increases in hardship across nearly all domains for both adults and children.**

Figure 1.5

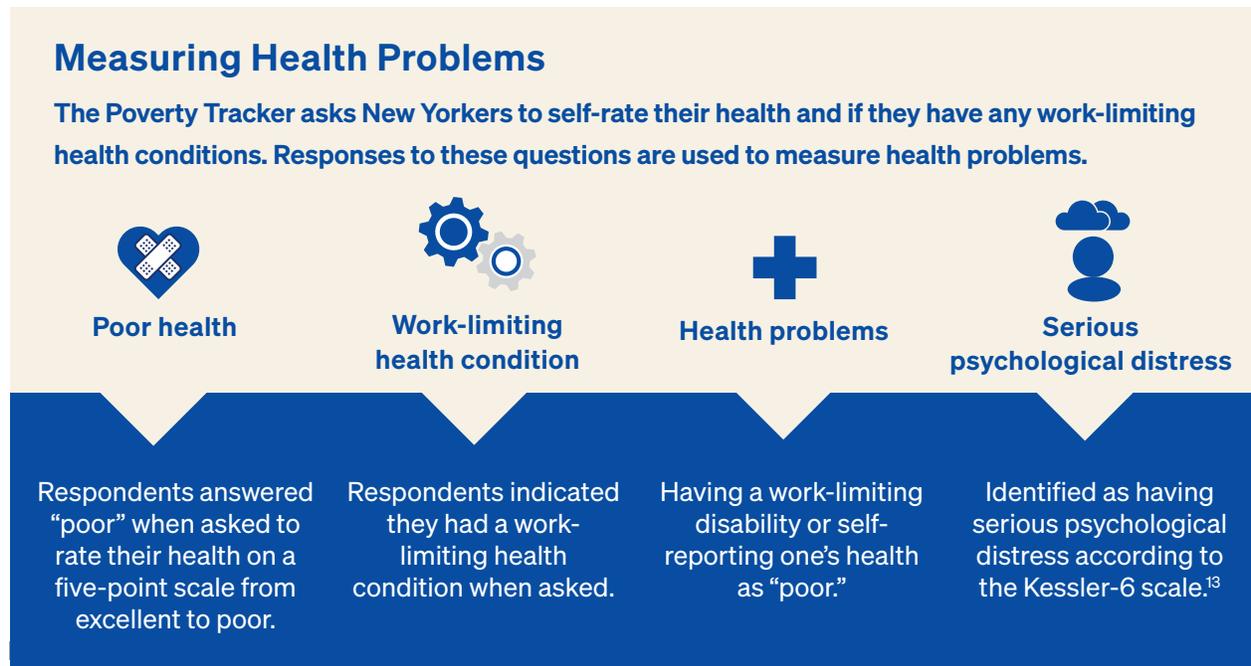
Prevalence of each form of material hardship among adults and children (2021 and 2022)



Source: Annual Poverty Tracker survey data, second, third, fourth, and fifth 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 across the city’s adult population.



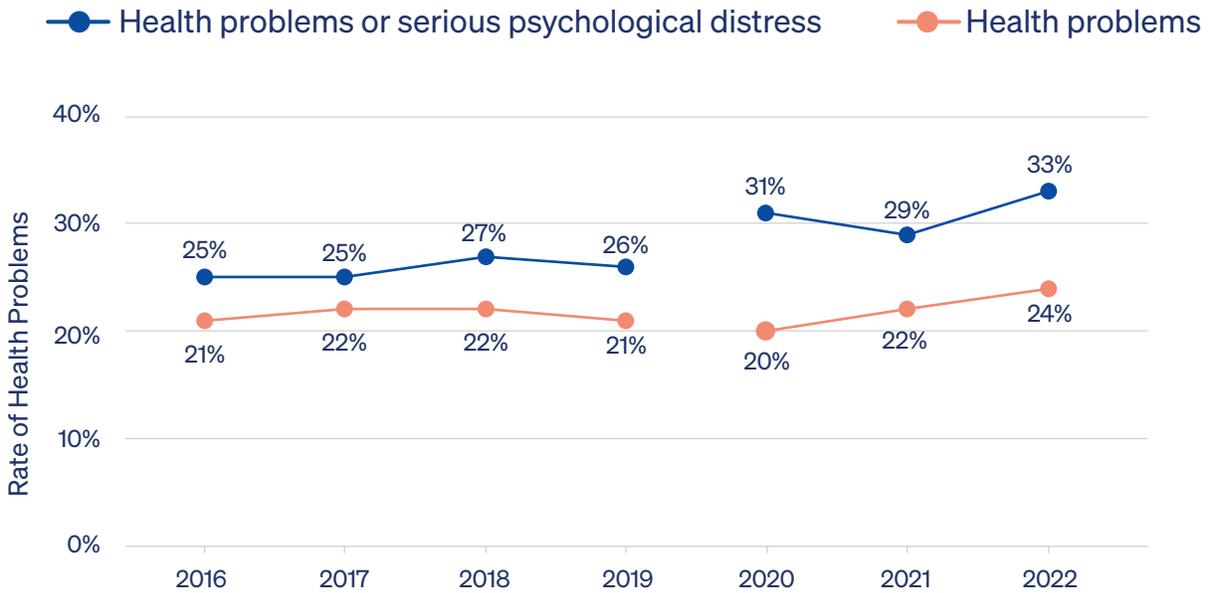
In 2022, roughly 1 in 4 adult New Yorkers faced a health problem, defined as reporting poor health or having a work-limiting health condition.

In 2022, about a quarter (24%) of adult New Yorkers reported having a health problem, and a third (33%) faced either a health problem or serious psychological distress (see Figure 1.6). The notable increases in the share of New Yorkers experiencing either a health problem or symptoms of depression and anxiety (serious psychological distress) coincides with the end of policy expansions in 2021 and historic increases in inflation and the cost of living in 2022 – indicating that these experiences may be the consequence of, or may have been exacerbated by, increased strains on income and experiences of hardship. These 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 4 of the report.

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

Figure 1.6

Rates of health problems and serious psychological distress among adults in New York City (2016–2022)



Source: Annual Poverty Tracker survey data, second through fifth 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, 2022 stands out. Despite promising developments in 2021, rates of poverty, hardship, and health problems increased back to pre-pandemic levels in 2022. Rates of material hardship returned to levels seen before 2020, and increases in poverty were especially pronounced for children and their families. The share of New Yorkers experiencing health problems were also similar to pre-pandemic levels (though somewhat elevated), and, as we will show in the next section, substantial disparities in exposure to economic disadvantage along racial and ethnic lines and between other population subgroups persist. Taken together, the 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 2022, 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.
- Latino New Yorkers were twice as likely to live in poverty compared to white New Yorkers (26% vs. 13%), and rates were similarly elevated among Asian and Black New Yorkers (24% and 23%, respectively).
- Female New Yorkers experienced higher rates of all forms of disadvantage than male New Yorkers, and histories of gender-based income and social inequity may provide some explanation for these significant differences.
- 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 location, with experiences of all forms of disadvantage being highest in the Bronx.

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.¹⁴ 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 lowering disadvantage.

In Figure 2.1, we document inequities in rates of poverty, hardship, and health problems in 2022 across racial and ethnic groups.¹⁵ 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 be erased due to barriers to collecting data about smaller racial and ethnic groups such as the American Indian or Alaska Native (AIAN) population, who face high levels of poverty at the national level.¹⁶

In 2022, 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. Latino New Yorkers were twice as likely to live in poverty compared to white New Yorkers (26% vs. 13%), and rates were similarly elevated among Asian and Black New Yorkers (24% and 23%, respectively). Beyond poverty, in 2022, 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 (35%, 22%, and 16%, respectively). In terms of health, white and Asian New Yorkers had a similar prevalence of health problems, 18% 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.

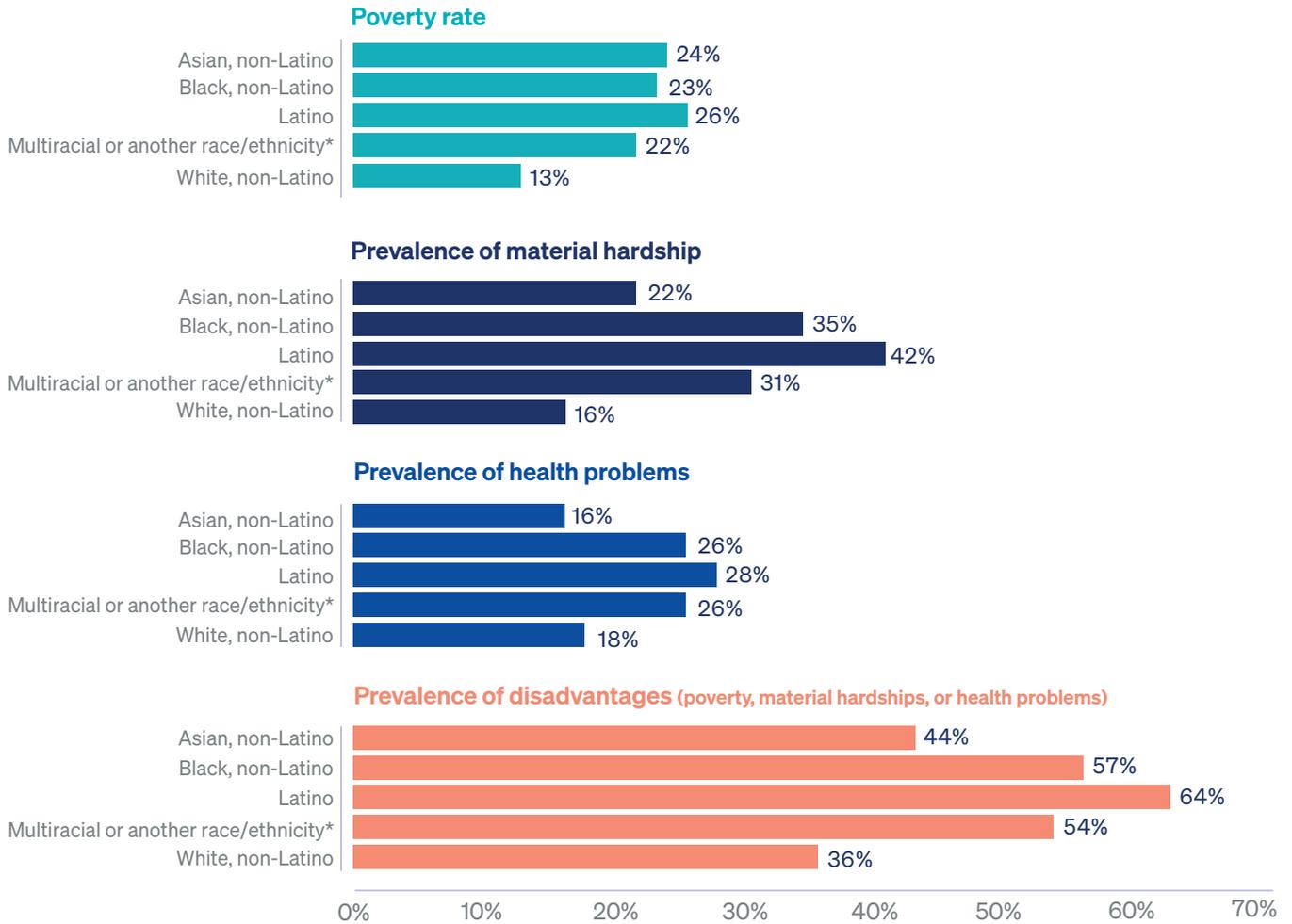
¹⁴ Recent work from the Poverty Tracker and the New York City Department of Social Services shows how changes in the “public charge” designation during citizenship applications led to a significant drop off in SNAP enrollment among non-citizens and increased use of food pantries, which, while providing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

¹⁵ See Appendix A for details on how the Poverty Tracker identifies respondents’ race and ethnicity.

¹⁶ See Shrider and Creamer, “Poverty in the United States: 2022.”

Figure 2.1

Rates of poverty, hardship, health problems, and disadvantage by race/ethnicity (2022)



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

Note: Results for subgroups based on three-year average of 2018, 2019, and 2022 data. *Interpret with caution due to sample size constraints.

The portrait of disadvantage in 2022 (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.¹⁷

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.¹⁸

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. 18%). Poverty rates are also higher among New Yorkers over age 65 compared to working-age New Yorkers (24% vs 18%), though material hardship is more common among working-age New Yorkers than those age 65 and older (31% vs 18%).

Differences in the levels of disadvantage among New Yorkers are also present across boroughs. The poverty rate is highest in the Bronx (23%), although Queens (22%) and Brooklyn (20%) also experience higher rates of poverty than Manhattan (18%). Similarly, residents of the Bronx experience much higher rates of material hardship than residents across the other boroughs, at 35%. More than 1 in 4 residents of Brooklyn, Manhattan, and Queens faced material hardship (27%, 27%, and 29%, respectively), as did more than 1 in 5 Staten Island residents (22%). The prevalence of health problems is also notably higher in the Bronx than in other boroughs. Roughly a quarter of Bronx residents (26%) experience health problems; this rate is 7 percentage points higher than in Queens (19%), 3 percentage points higher than in Manhattan (23%), and 2 percentage points higher than in Brooklyn (24%).

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.

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

¹⁷ 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. Due to the recent addition of this survey question, small sample size constraints and anonymity concerns inhibit us from including this data in our report.

¹⁸ Markides and Rote, "Immigrant Health Paradox."

PORTRAIT OF DISADVANTAGE IN NEW YORK CITY IN 2022

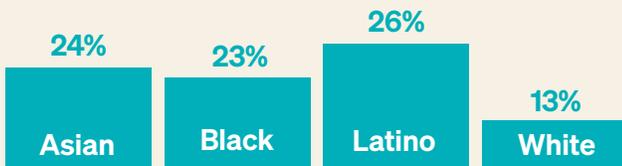


In 2022, 23% of adults in New York City lived in poverty, 29% faced at least one form of material hardship, and 24% experienced health problems; 52% endured one or more of these forms of disadvantage.



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. (24%, 23%, and 26%, vs. 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. (16%, 35%, 42%)



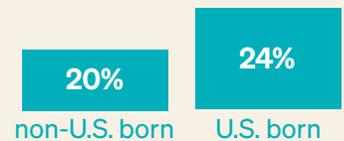
Female New Yorkers were more likely than males to face all forms of DISADVANTAGE.

POVERTY rates for females were 5 percentage points higher than for males (23%, 18%), the rate of MATERIAL HARDSHIP was 7 percentage points higher (32%, 25%), and the rate of HEALTH PROBLEMS was 5 percentage points higher (25%, 20%).



New Yorkers born in another country had higher POVERTY rates and HARDSHIP rates than New Yorkers born in the U.S. (25% vs. 17% and 30% vs. 28%)

New Yorkers born in another country were less likely to experience HEALTH PROBLEMS than New Yorkers born in the U.S. (20% 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 (32% vs. 10%).



MATERIAL HARDSHIP was also more common among New Yorkers with a high school degree or less than those with a college degree (35% vs. 20%), as were HEALTH PROBLEMS (32% vs. 14%).

Note: Results for subgroups based on three-year average of 2018, 2019, and 2022 data.



POVERTY rates in New York City vary by age group, with adults 65 years old and over experiencing higher rates than working-age New Yorkers (those ages 18 to 64).
(24% vs. 18%)



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



Conversely, rates of MATERIAL HARDSHIP for New Yorkers age 65 and over are lower than those of working-age New Yorkers. **(18% 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 Manhattan.

Poverty Rates

BRONX:	23%
BROOKLYN:	20%
MANHATTAN:	18%
QUEENS:	22%
STATEN ISLAND:	16%*

Rates of Material Hardship

BRONX:	35%
BROOKLYN:	27%
MANHATTAN:	27%
QUEENS:	29%
STATEN ISLAND:	22%*

Rates of Health Problems

BRONX:	26%
BROOKLYN:	24%
MANHATTAN:	23%
QUEENS:	19%
STATEN ISLAND:	21%*

Overall Disadvantage

BRONX:	57%
BROOKLYN:	49%
MANHATTAN:	49%
QUEENS:	48%
STATEN ISLAND:	46%*

*Interpret with caution due to sample size constraints.

Note: Results for subgroups based on three-year average of 2018, 2019, and 2022 data.



SPOTLIGHT ON AFFORDABILITY

HIGHLIGHTS

- For a renting household with two adults and two children in New York City, the SPM poverty line is \$43,890, which represents what is needed to afford a minimal basic standard of need, but which many would argue is too low to capture what is needed to actually afford a more decent standard of living. While there is no “magic income line” for guaranteeing a person will be able to afford and access stable food, housing, and other necessities, there are compelling reasons to use 200% of the poverty line to approximate this threshold.
- New Yorkers below the 200% poverty line are twice as likely to experience difficulty paying for housing, energy and telephone bills, and food than those above 200%, with almost 1 in 5 reporting that they lived paycheck-to-paycheck in the past 12 months.
- 56% of New Yorkers (more than 1.1 million children and 3.5 million adults) live below 200% of the poverty line.
- One in three New Yorkers live between 100% and 200% of the poverty line. This population experiences high rates of material hardship across the board, yet many are ineligible for income transfers and safety net programs like SNAP and the EITC.
- Government transfers reduce the share of New Yorkers that fall below 50% of the poverty line by 10 percentage points (18% to 8%), moving 886,000 people above the 50% threshold, but only move 378,000 above the 200% threshold, just a 5-percentage point decrease (from 61% to 56%).

For over a decade, the Poverty Tracker has focused on tracking the levels of income poverty, material hardship, and health challenges among representative groups of adults in New York City. Key to this focus is the measurement of income poverty, or how many New Yorkers have total incomes or resources that fall below a specified level of need, often called the poverty line. As Section 1 of this report notes, in New York City, a family of four (with two adults and two children) who rent their home would need more than \$43,890 in income to be considered out of poverty in 2022. As many New Yorkers would attest, however, four people getting by on just \$43,890 in an expensive city like New York is incredibly challenging.

The concept of poverty, however, is not meant to convey what it takes to fully make ends meet or get by with what might be considered a more “decent” standard of living. According to a recent National Academies of Sciences, Engineering, and Medicine (NAS) report on measuring poverty:

Poverty statistics are essential for determining the size and composition of the population whose basic needs are unmet, and for tracking changes in conditions for this group over time. Poverty reflects economic inequalities that exclude a portion of the population from the social mainstream to the extent that their experienced deprivation pushes them below what is viewed as a basic standard of living (Sen, 1997).¹⁹

Under this definition, poverty levels are meant to capture incomes that are too low to afford a minimal basic standard of living. In most places, affording not just a basic but a *decent* standard of living today requires considerably more income than what is represented by the poverty line.

What do we mean when we refer to a decent standard of living? With respect to housing, this might mean not just a roof over everyone’s head but housing with sufficient and quality space for all family members. With respect to food, this might mean not just avoiding hunger but having access to a high-quality nutritious diet. It might also mean the ability to accrue a bit of savings and to be able to withstand modest shocks to one’s income that drive people back into poverty. While there is no “magic line” above which all of this is guaranteed, many recognize that having an income just above the poverty line leaves families often too far away from being able to afford a decent standard of living.

In this spotlight, we propose that 200% of the SPM poverty line can be used to approximate what it takes to afford a more decent standard of living, quantify how many New Yorkers are falling below this higher benchmark, and also provide evidence on the degree to which policy helps New Yorkers achieve this more adequate standard of living. Our goal is to illuminate the degree to which policy could better help New Yorkers afford not just basic needs and protect against the most severe levels of disadvantage and suffering, but also afford a more decent standard of living in New York City.

¹⁹ National Academies of Sciences, Engineering, and Medicine, “An Updated Measure of Poverty: (Re)Drawing the Line”

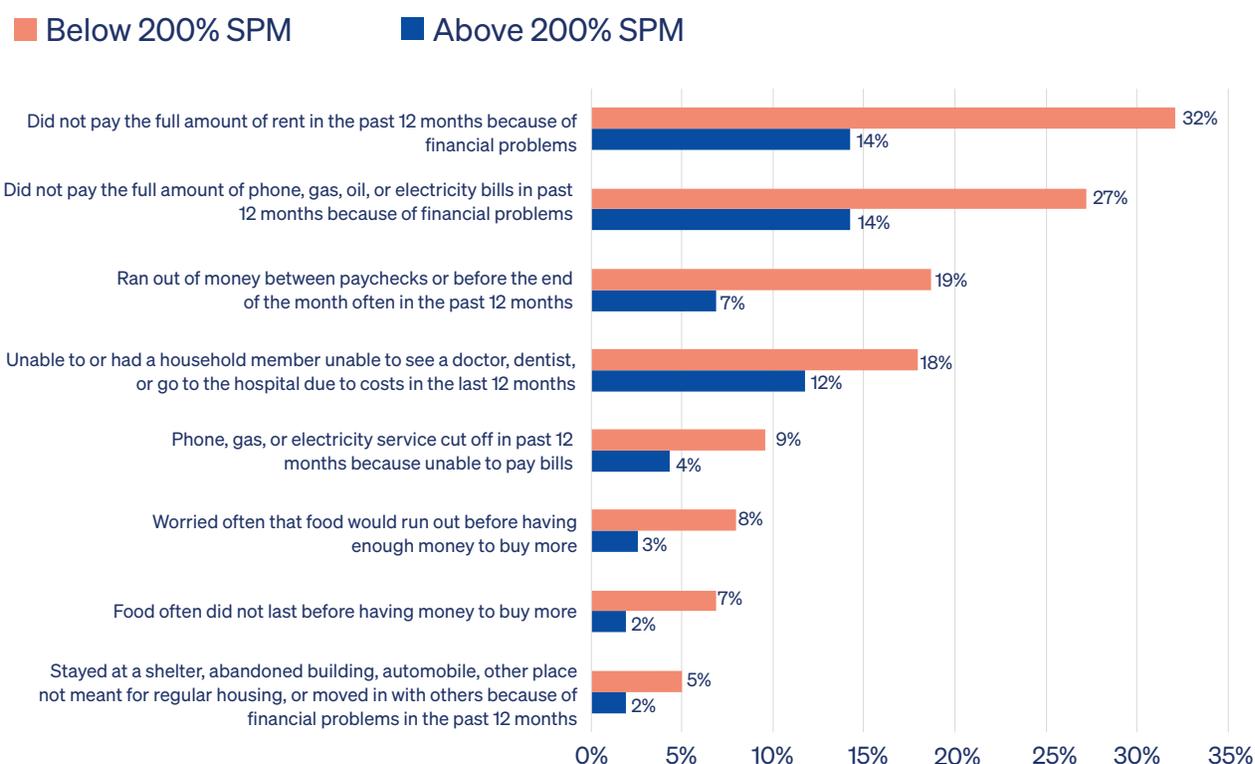
The 200% poverty line as an affordability measure for a more decent standard of living

Unlike the basic standard of need captured by poverty measures, there is no official or agreed upon measure of a decent living standard. However, prior work with the Poverty Tracker suggests that 200% of the SPM poverty line may align more closely with such a benchmark. For example, the housing component of the SPM threshold for a two-adult, two-child family in New York City amounts to roughly \$21,000 annually, or about \$1,750 for monthly rent. This is nearly \$600 lower than the monthly 2022 Fair Market Rent for a two-bedroom apartment in the New York metro area.²⁰ Twice this amount, on the other hand, could help a family of this size secure more stable and spacious housing for all four of the people in their family.

Material hardship rates also suggest that 200% of the SPM poverty line is a meaningful benchmark. New Yorkers across all income levels report experiencing material hardships, but the Poverty Tracker shows that hardship rates begin to tail off notably above 200% of the poverty line.²¹ Comparing rates of material hardship between those above and below 200% of the poverty line reveals substantial differences.

Figure 3.1

Material hardship rates for New Yorkers above and below 200% of the poverty line (2022)



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

²⁰ 2022 FMRs taken from HUD's FMR data portal (<https://www.huduser.gov/portal/datasets/fmr.html#year2022>)

²¹ Poverty Tracker Research Group at Columbia University, "The State of Poverty and Disadvantage in New York City, Volume 5."

Figure 3.1 compares the rates of hardship between these income groups in affording food, housing, medical care, finances, and bills. Strikingly, and consistent with past work using the Poverty Tracker, those below 200% of the poverty line are about twice as likely, if not more, to experience most of the hardships measured by the tracker. In other words, these hardship rates reinforce the idea that it is not until New Yorkers have substantially higher incomes than the poverty line that their risk of experiencing hardship begins to markedly decline.²²

A number of research groups have also devised alternative measures to poverty intended to capture the full array of needs faced by workers or families. These standards are substantially higher than would be embodied in a poverty line and they typically align closer to 200% of the SPM threshold.²³ Groups like the Poor People’s Campaign also use the 200% threshold to describe the population it considers in need of assistance.²⁴ In addition, the likelihood of falling into poverty is also significantly higher among those between 100% and 200% of the poverty line compared to those above the 200% threshold.²⁵ In short, the poverty line is too low to fully capture what it means to afford a more “decent” minimum standard of living. This may be particularly true in places like New York City, where we know the costs of living (and raising children) are significantly higher than in other places across the country. We argue that 200% of the poverty line better captures what it takes to secure such a standard of living.

Understanding how many New Yorkers are living below 200% of the poverty line also has implications for public policy. Though upper-middle class and affluent families benefit from a host of policies such as low tax rates on wealth and tax breaks and deductions throughout the tax code,²⁶ income transfers and safety net programs like SNAP, housing vouchers, and the EITC usually target those with the lowest incomes in order to help them afford their most basic needs. These safety-net policies are essential, but they do not reach everyone in need and are only designed to help people afford just minimal basic needs and avoid the worst suffering. In the next section, we quantify how many New Yorkers fall below 200% of the poverty line, which is followed by an analysis of the extent to which safety-net and income transfer policies reach New Yorkers at different income levels.

How many New Yorkers are living below 200% of the poverty line?

For a renting household with two adults and two children, the SPM poverty line is \$43,890, meaning that 200% of the poverty line translates to \$87,780 (see Figure 1.3 in Section 1 for additional details).

Figure 3.2 shows that 56% of New Yorkers (more than 4.6 million) live below 200% of the poverty line and likely struggle to afford a decent living standard. This includes more than 1.1 million children and more than 3.5 million adults. The share of children living below 200% of the poverty line is even higher, at 66%. When using twice the poverty line as our measure of a more decent standard of living in the city, the share of New Yorkers with incomes insufficient to meet this standard more than doubles, and for children nearly

²² Appendix Table C.1 shows hardship rates broken out for narrower income groups. While those with incomes between 100% and 200% of the SPM poverty line generally have lower hardship rates than those in poverty, these remain substantially elevated relative to those above twice the poverty line.

²³ For additional measures, see the Economic Policy Institute’s Family Budget Calculator (<https://www.epi.org/resources/budget/>), the Massachusetts Institute of Technology’s Living Wage Calculator (<https://livingwage.mit.edu/>), the University of Washington’s Self-Sufficiency Standard (<https://selfsufficiencystandard.org/>), or the ALICE Household Survival Budget (<https://www.unitedforalice.org/>).

²⁴ Learn more about the Poor People’s Campaign at <https://www.poorpeoplescampaign.org/about/our-demands/>

²⁵ Wimer et al, “The State of Poverty and Disadvantage in New York City, 2018.”

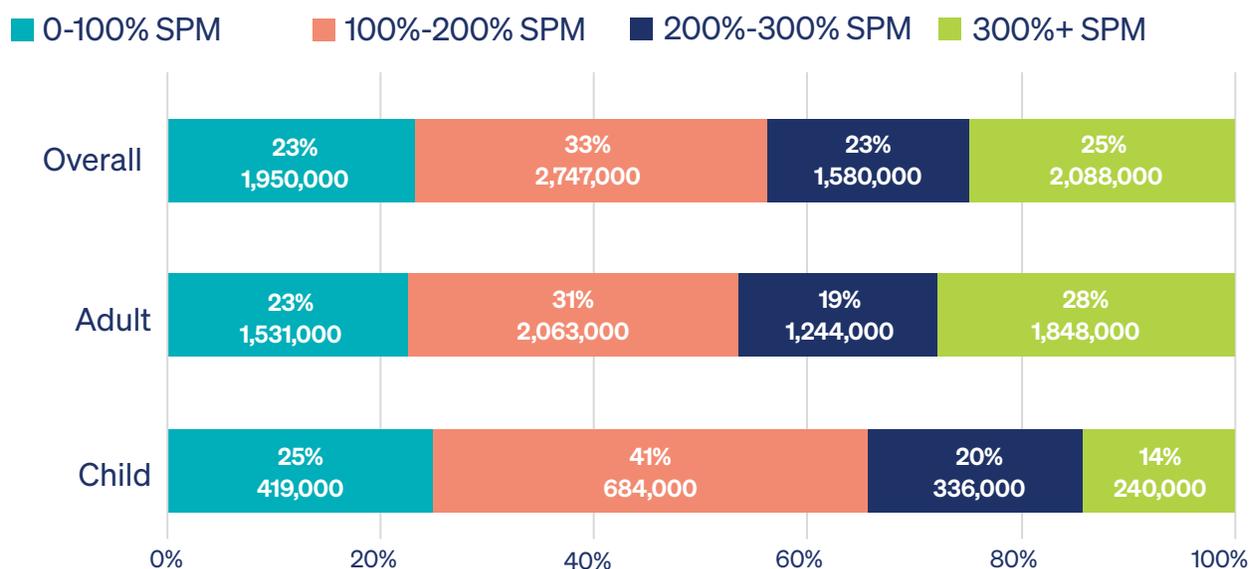
²⁶ Gale and Vignaux, “The difference in how the wealthy make money – and pay taxes.”

triples. This suggests that many more New Yorkers are financially vulnerable than what the poverty statistics alone would suggest.

Notably, the highest proportion of New Yorkers live between 100% and 200% of the poverty line, accounting for nearly 1 in 3 adults and 2 in 5 children. This is particularly striking because income transfers and safety net programs tend to target those below or just above the poverty line, meaning that many New Yorkers living between 100% and 200% of the poverty line are ineligible for assistance from programs like SNAP or the EITC. As we will show next, this leads to situations in which families find themselves in the difficult position of facing high levels of material hardship, yet are unable to access the social programs meant to alleviate them.

Figure 3.2

Distribution of New Yorkers at different levels of the SPM poverty line (2022)



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

How do policy effects vary with respect to the poverty line?

Comparing family resources before and after government transfers reveals the role of social policies in helping families afford basic needs. Here, we show the role that government transfers play in increasing New Yorkers' resources depending on their income level, as well as how effective these policies are at raising New Yorkers above different threshold levels, with a particular focus on 200% of the poverty line.

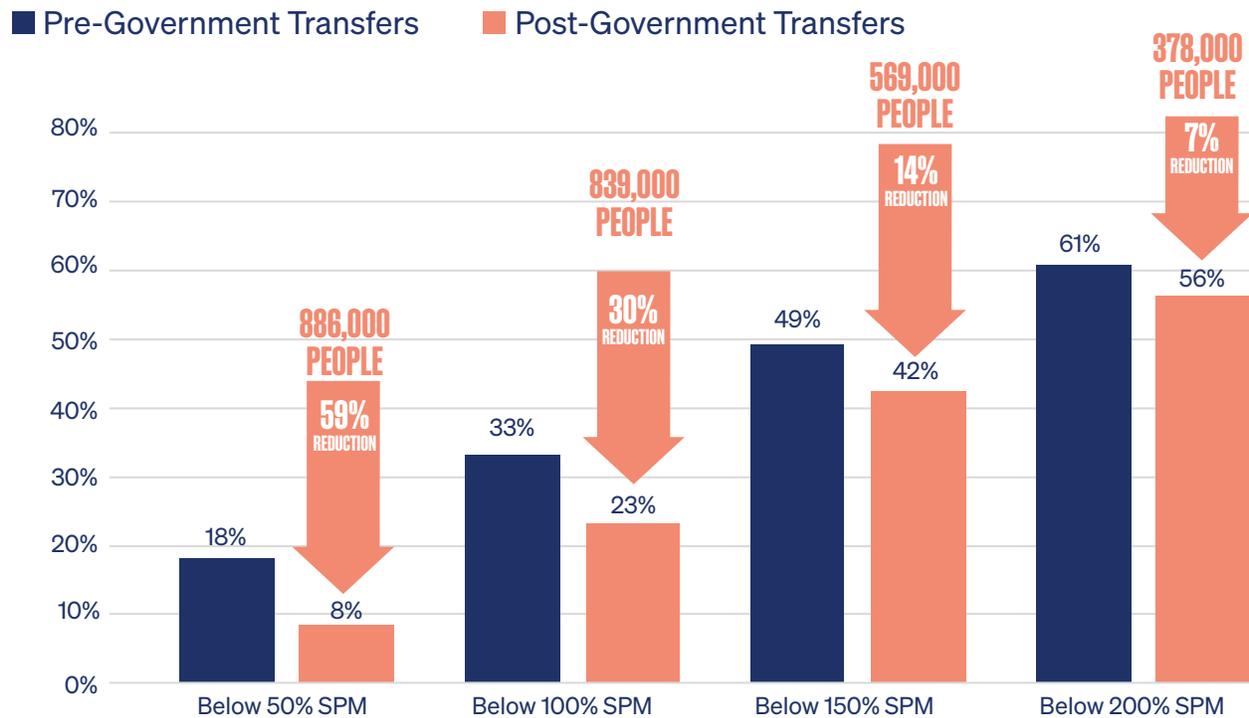
Figure 3.3 shows the share of New Yorkers (both adults and children) below different thresholds of the poverty line, before and after counting income from government transfers, which include tax credits, cash transfers such as welfare and unemployment insurance, and in-kind transfers such as the Supplemental Nutrition Assistance Program (SNAP). These results demonstrate how government transfers have a much greater anti-poverty effect on the lowest-income households (those in the 50% to 100% SPM threshold range) than those in the 150% to 200% range.

For example, government transfers reduce the share of New Yorkers that fall below 50% of the poverty line by 10 percentage points (18% to 8%), moving 886,000 people above the 50% threshold, but only move 378,000 above the 200% threshold, just a 5 percentage point decrease (from 61% to 56%).

This would not necessarily be a policy problem if the data suggested people living above the poverty line were able to afford their needs without government supports, but as the previous sections demonstrated, **that's not the case.** Many safety net and income transfer policies are targeted only towards those with the fewest resources. As a result, many New Yorkers in the 100% to 200% range are ineligible for government transfers like the EITC and programs like SNAP, despite evidence that shows these households still experience food and other forms of hardship.

Figure 3.3

Percent of the overall population falling below different levels of the SPM poverty line before and after government transfers (2022)



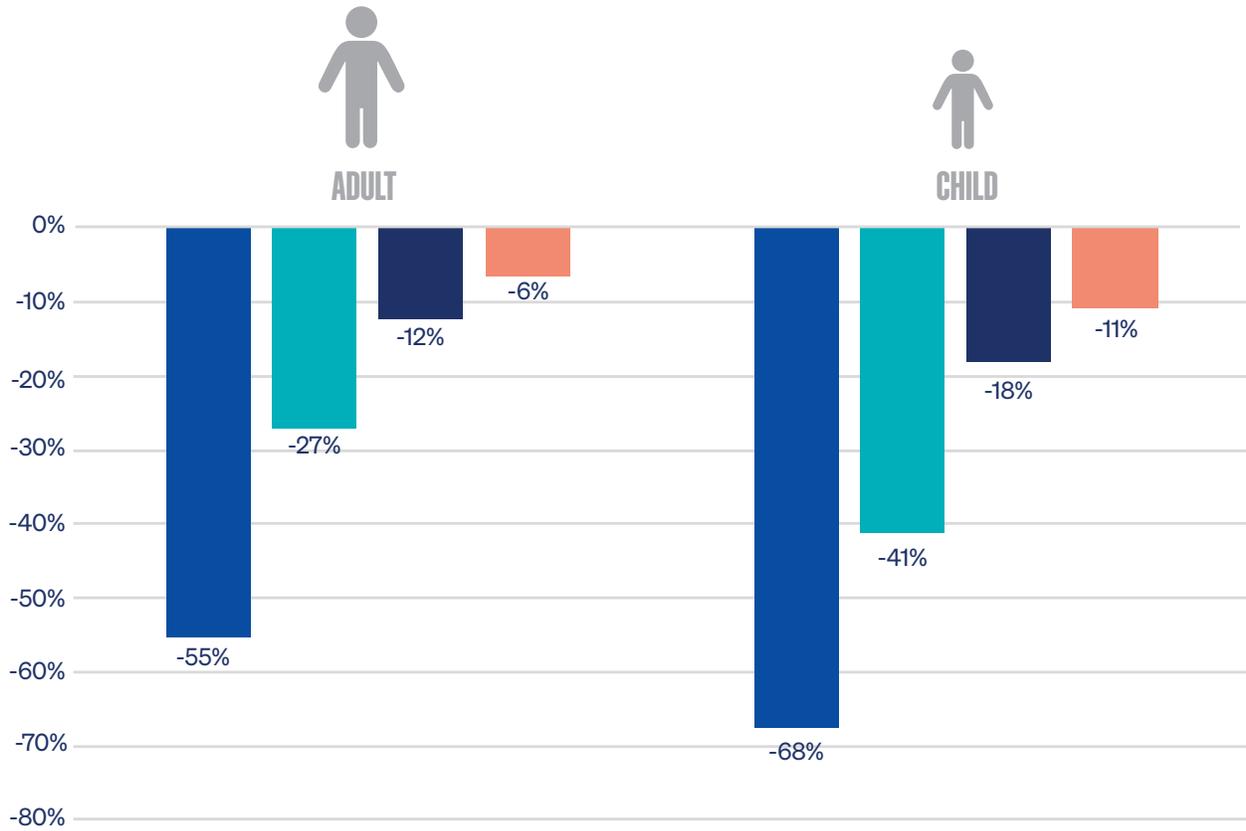
Source: Annual Poverty Tracker survey data, second through fifth Poverty Tracker cohorts.

Figure 3.4 shows the relative reduction in the share of adults and children falling below different levels of the poverty line after accounting for resources from government transfers. Again, we see that the effects of government transfers decrease at higher levels of the income distribution. Policies reduce deep poverty (or falling below half the poverty line) among adults and children by over half (55% and 68%, respectively), while policies only reduce the population falling below twice the poverty line by a small margin (6% for adults and 11% for children). These results also highlight the critical role that government transfers play in providing assistance to children: government transfers lead to larger relative reductions in poverty for children compared to adults at every point in the distribution.

Figure 3.4

Relative reductions in the share of adults and children below different levels of the SPM poverty line due to income from government transfers (2022)

■ Below 50% SPM ■ Below 100% SPM ■ Below 150% SPM ■ Below 200% SPM



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

Tying it all together

In this analysis, we find that the majority of New Yorkers (more than 1.1 million children and 3.5 million adults) fall below 200% of the poverty line. While striking in and of itself, this figure is rendered even more sobering when examining the rates of material hardship faced by this population, lending credence to the idea that this benchmark captures the ability to afford a more decent standard of living. Across almost every measure of material hardship in the Poverty Tracker, New Yorkers below 200% of the poverty line are twice as likely to experience difficulty paying for housing, energy and telephone bills, and food compared to those above 200%, with almost 1 in 5 reporting that they lived paycheck-to-paycheck in the past 12 months. Yet, despite these high rates of material hardship, we also find that government transfer policies have a reduced effect for those below 200% but above 100% of the poverty line. While government transfer policies remain critical for providing assistance to those in deep poverty, reducing the share of New Yorkers that fall below 50% of the poverty line by more than half, a large population remains ineligible for assistance while simultaneously facing severe hardship. Taken together, these findings continue to highlight the challenges faced by low-income New Yorkers and point to the need for policy to do more to make the city broadly affordable to the majority of New Yorkers struggling to attain a decent standard of living.



OVERLAPPING EXPERIENCES OF DISADVANTAGE IN NEW YORK CITY

HIGHLIGHTS

- More than half (52%) of New Yorkers faced at least one form of disadvantage in 2022. This is also the largest year-to-year increase in disadvantage in recent years, up from 46% in 2021.
- 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 roughly twice as common among low-income New Yorkers and those in poverty versus higher-income New Yorkers.
- Work-limiting health conditions were significantly more common among New Yorkers facing material hardship than those who were not: roughly 1 in 3 New Yorkers facing material hardship also reported a work limiting health problem.



Disadvantage

(income poverty or material hardships or health problems)

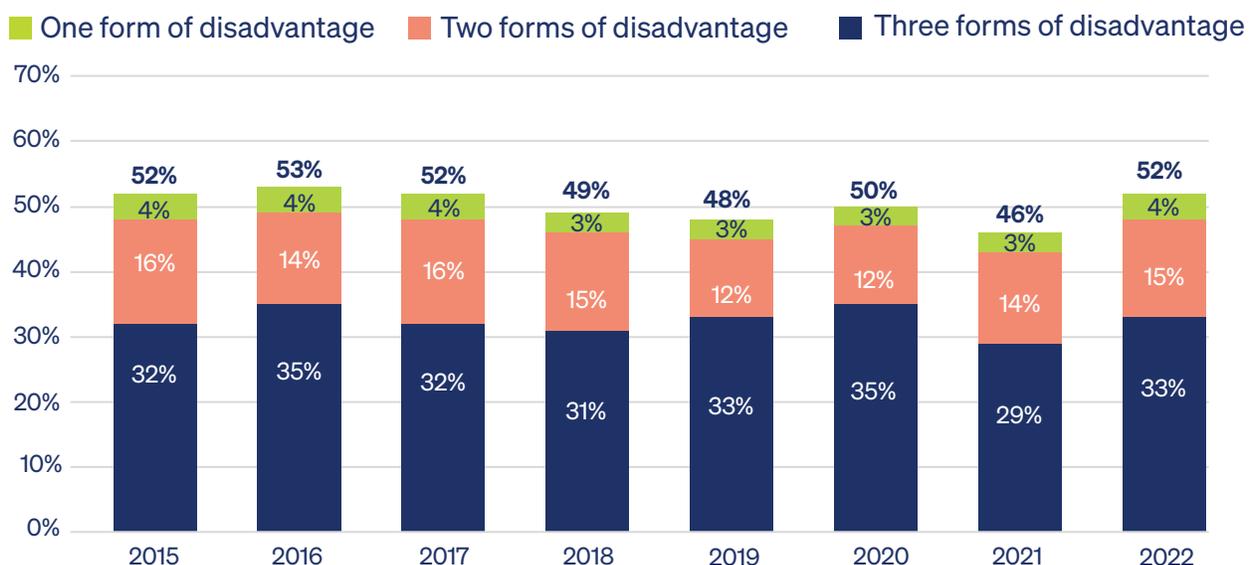
The Poverty Tracker measures three forms of disadvantage: income poverty, material hardship, and health problems. Disadvantage is thus multidimensional and experiences of disadvantage are interrelated: health problems can spur income losses just as income loss can lead to forgone medical care and health 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.

More than half (52%) of New Yorkers faced at least one form of disadvantage in 2022, meaning disadvantage was far too common. This is also the largest year-to-year increase in disadvantage in recent years, increasing from 46% in 2021.

Figure 4.1 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 4.1

Share of adult New Yorkers facing disadvantage (2015–2021)



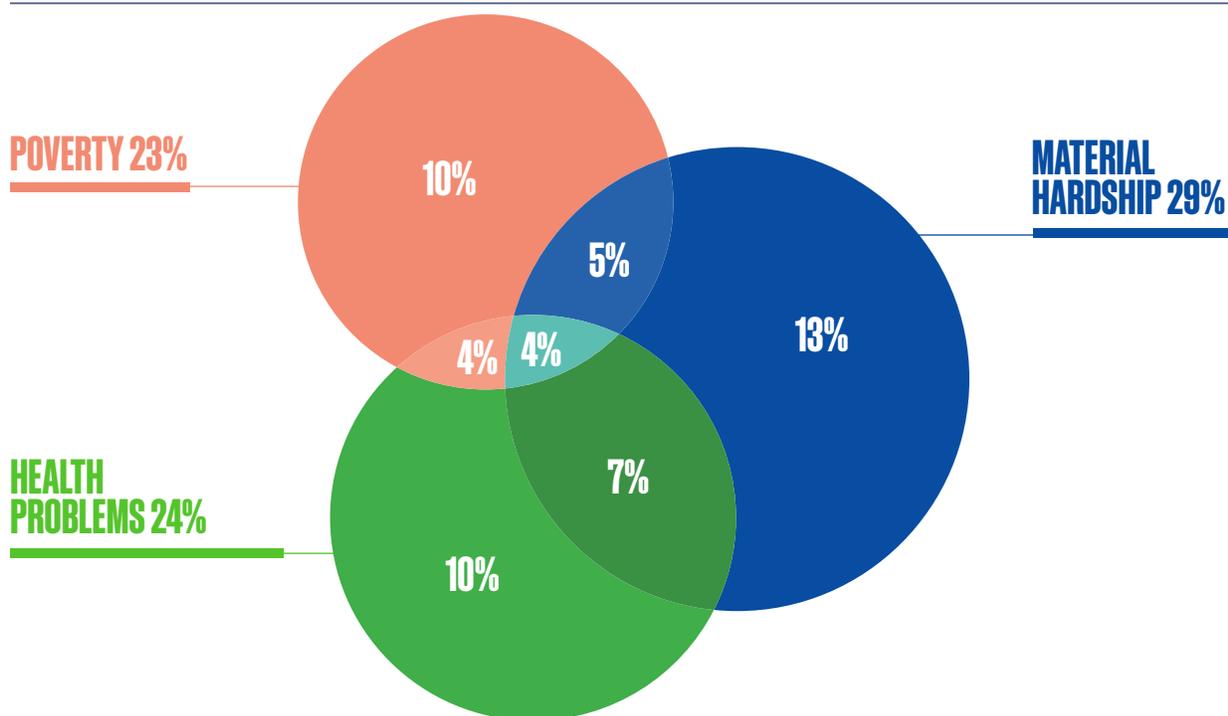
Source: Annual Poverty Tracker survey data, second through fifth Poverty Tracker cohorts.

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, these results show that the share of adults facing all three forms of disadvantage was relatively small in 2022, at 4%. But this still translates to roughly 250,000 adults facing all of these challenges; 15% of adults faced two forms of disadvantage and 33% faced one. Figure 4.2 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 (7%) followed by poverty and hardship (5%).

Figure 4.2

Overlapping experiences of disadvantage among adult New Yorkers (2022)



Source: Annual Poverty Tracker survey data, second through fifth 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. We then turn to examine the relationship between health problems and hardships.

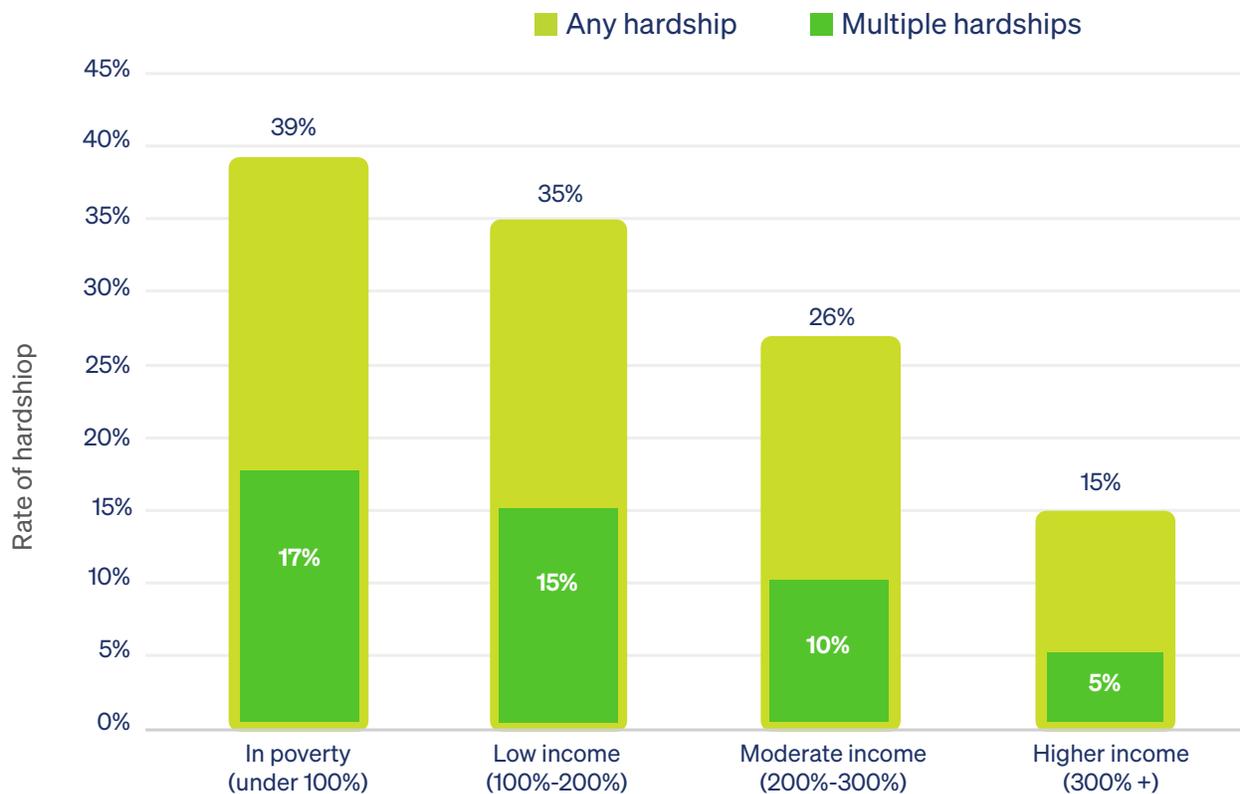
Material hardship across the income distribution

Hardship persists across the income distribution but is most common among those living below 200% of the poverty line.²⁷

Figure 4.3 shows the intersection between material hardship and poverty, through rates of material hardship by income relative to the poverty line (see Figure 1.3 for more details about this income measure). Roughly 40% of New Yorkers in poverty faced at least one form of hardship in 2022, as did 35% of those between 100% and 200% of the poverty line (i.e., New Yorkers with low incomes). Incidences of multiple hardships are also more common for New Yorkers with low incomes. A similar proportion of low-income New Yorkers and those in poverty experience multiple hardships (15% and 17%, respectively), compared to 10% of those with moderate incomes and 5% of those with incomes above 300% of the poverty line.

Figure 4.3

Hardship rates by income level



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

Note: For a two-adult, two-child family in rental housing, 100% of the poverty line is \$43,890, 200% is \$87,780, and 300% is \$131,670.

²⁷ Note that we use the term “poverty line” to describe the poverty threshold.

Health problems across the income distribution

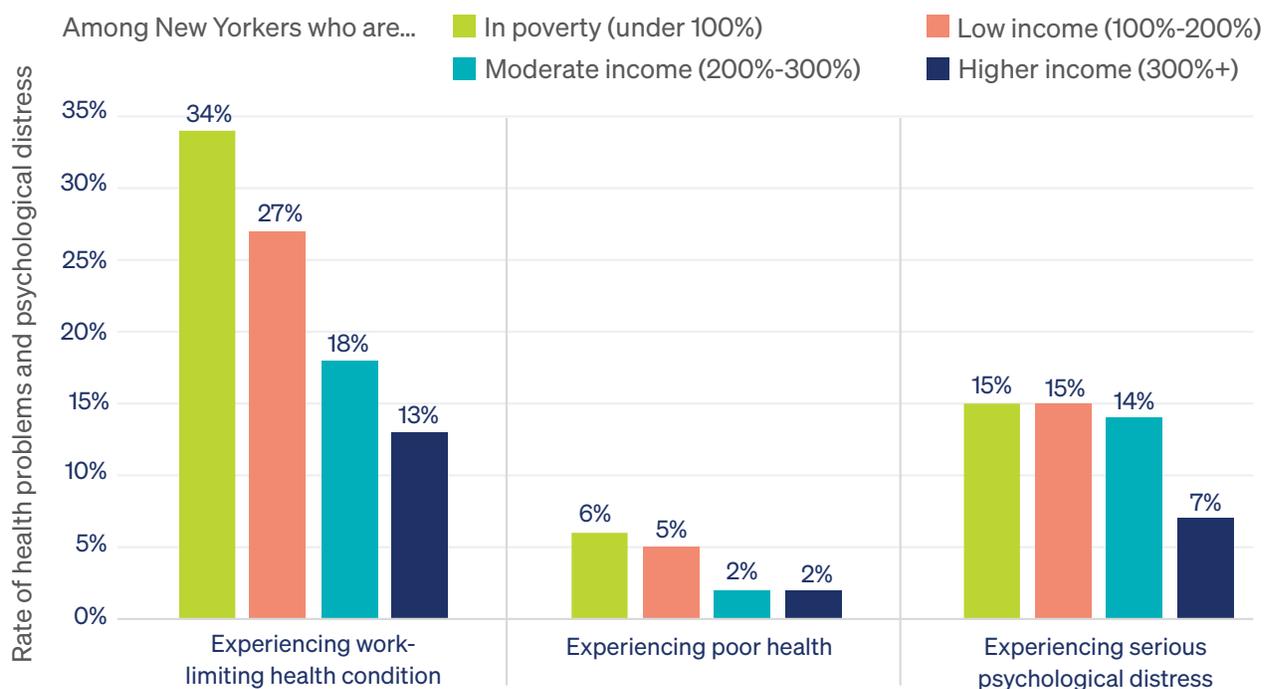
Work-limiting health conditions were roughly twice as common among low-income New Yorkers and those in poverty compared to higher-income New Yorkers.

There is an extensive literature documenting that low-income individuals are more likely to have health problems than those with higher incomes.²⁸ 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.²⁹ Poverty Tracker data show that in New York City, these health disparities by income are significant: 34% of New Yorkers in poverty and 27% of low-income New Yorkers endured work-limiting health conditions in 2022 compared to 18% of moderate-income and 13% of higher-income New Yorkers (see Figure 4.4). While less common than work-limiting health conditions, rates of poor health are also elevated among low-income New Yorkers (5%) and those in poverty (6%), compared to those with moderate or higher incomes (2% and 2%, respectively).

In contrast, Poverty Tracker data shows that serious psychological distress is common across the income distribution. About 15% of New Yorkers in poverty and with low incomes experience serious psychological distress, along with 14% of those with moderate incomes (see Figure 4.4). It is, however, less common among the highest-income New Yorkers (7%). Overall, psychological distress affects New Yorkers across the city but is most acute among those also struggling to make ends meet in a high-cost environment.

Figure 4.4

Health problems and psychological distress by income level (2022)



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

Note: For a two-adult, two-child family in rental housing, 100% of the poverty line is \$43,890, 200% is \$87,780, and 300% is \$131,670.

²⁸ 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.”

²⁹ Chetty et al., “The Association Between Income and Life Expectancy in the United States, 2001–2014.”

The overlap between health problems and experiences of material hardship

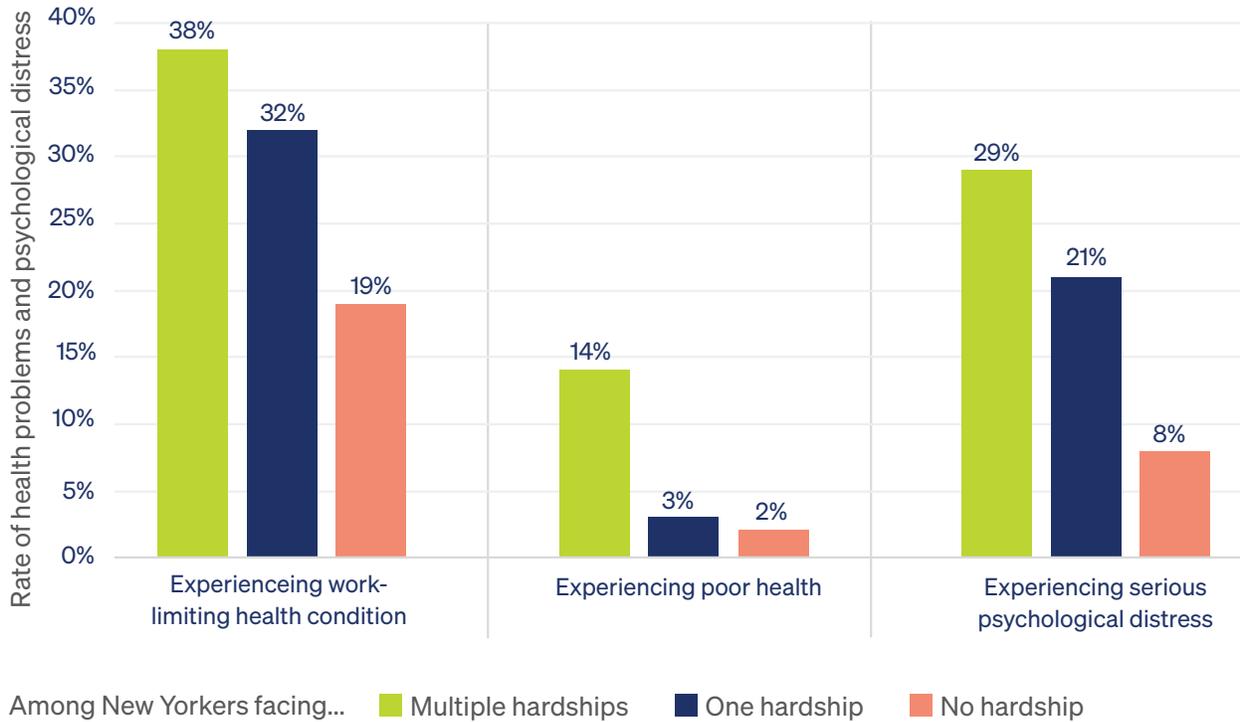
While much has been written about the relationship between income and health and income and hardship, less has been written on the relationship between experiences of material hardship and health problems. However, like income, there are many ways by which experiences of hardship can cause or exacerbate health problems or vice versa.

Health problems are significantly more common among New Yorkers facing material hardship than those who are not: roughly 1 in 3 (34%) New Yorkers facing material hardship have a work-limiting health condition.

Figure 4.5 shows the rate of various health problems among New Yorkers depending on the level of hardship they experienced. Results show that 38% of those facing multiple forms of material hardship and 32% of those experiencing one form of hardship also have work-limiting health conditions. The prevalence of such conditions among those not facing hardship was much lower at roughly 19%. New Yorkers facing multiple hardships are also much more likely to be in poor health than those facing one or no forms of material hardship (14%, 3%, and 2%, respectively). Serious psychological distress is also more common among those facing hardship, where 29% of New Yorkers with multiple hardships and 21% of those facing one hardship experience serious psychological distress, compared to 8% of New Yorkers not in hardship. These results clearly show that New Yorkers facing hardship are at high risk of health problems and suggest that alleviating hardships may be one avenue to reduce health problems in the city, just as improving health may be a method for addressing hardship.

Figure 4.5

Health problems and psychological distress among New Yorkers facing different levels of hardship (2022)



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

The Poverty Tracker is designed to capture a more complete picture of economic disadvantage in New York City. Looking across all three indicators of disadvantage, one realizes how widespread and overlapping experiences of disadvantage are in the city. The results call for policies and interventions that are holistic and that can reduce the breadth of economic challenges faced by New Yorkers.

CONCLUSIONS AND WHAT TO EXPECT GOING FORWARD

This report examines the state of poverty and disadvantage among New Yorkers in 2022. The sharp increase in poverty and hardship compared to 2021 was not unexpected, as 2022 saw the expiration of historic policies and income supports implemented under the 2021 American Rescue Plan (ARP) that helped individuals and families through the economic impacts of the pandemic. In turn, these policies kept adult poverty rates in 2021 from rising significantly and drove the child poverty rate to a record low both nationally and in New York City. Now, in 2022, rates of adult poverty and material hardship have returned to pre-pandemic levels.

Poverty Tracker data shows that more than half of adult New Yorkers lived below 200% of the poverty line, and 1 in 4 children lived in poverty in 2022. Yet economic difficulty was not limited to the domain of poverty; other indicators, such as material hardship and health problems, also increased in 2022. Almost 3 in 10 (29%) adult New Yorkers endured some form of material hardship, and almost 1 in 4 (24%) struggled with poor health or a work-limiting health condition – both increases from the year prior. More than half of New Yorkers (52%) experienced at least one of these three forms of disadvantage.

The notable rises in poverty, hardship, and health problems in 2022 provide a clear example of what happens when social policy expansions are only temporary, emphasizing the need for more long-lasting solutions. Permanently expanding tax credits such as the Child Tax Credit and New York State's Empire State Child Credit has the potential to significantly reduce child poverty and help lower-income families better navigate child care within the city. In terms of housing, efforts to both increase the supply of affordable housing and help tenants afford rent and avoid eviction could lessen housing-related hardships and thus overall hardship in the city. Zoning reforms that allow for the development of more affordable housing, along with expanding rental assistance vouchers, are examples of resources that can assist New Yorkers with the high cost of living in the city. Although pandemic-era policy reforms have expired and we have returned to pre-pandemic levels of poverty, targeted policy solutions can work to reduce poverty and hardship across the city, and make 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.³⁰ 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 origin³¹
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.

³⁰ 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."

³¹ With these groupings, New Yorkers who indicate that they are of "Hispanic, Latino, or of Spanish origin" are grouped together, regardless of their response to the question about their race. The majority of New Yorkers who identify as Hispanic, Latino, or of Spanish origin (62%) do not identify with a particular racial group (i.e., they respond "something else" when asked about their race). Roughly 25% identify as white and 13% identify as Black.

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.³² 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.

³² *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.”)*

APPENDIX B. SUPPLEMENTAL INFORMATION

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.³³ 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.³⁴ 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).³⁵ 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.³⁶ 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 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).

³³ Rothbaum and Bee, “Coronavirus Infects Surveys, Too: Survey Nonresponse Bias and the Coronavirus Pandemic.”

³⁴ See: Song, “Researching Asian Poverty in New York.”

³⁵ 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. including a convenience sample of New Yorkers who visited Robin Hood funded social service agencies.

³⁶ 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.

APPENDIX C. SUPPLEMENTAL RESULTS

Table C.1: Material hardship rates at different SPM threshold levels

	0-100% SPM	100-200% SPM	200-300% SPM	300%+ SPM
Which of these statements best describes the food eaten in your household?				
Enough of the kinds of food we want to eat	44%	53%	65%	82%
Enough, but not always the kinds of food we want to eat	41%	37%	30%	17%
Sometimes not enough to eat	13%	9%	5%	1%
Often not enough to eat	2%	1%	1%	0%
I/We worried whether my food would run out before I/we got money to buy more				
Often	10%	6%	5%	0%
Sometimes	35%	31%	24%	8%
Never	54%	64%	71%	91%
The food I/we bought just didn't last and I/we didn't have money to get more.				
Often	7%	7%	2%	2%
Sometimes	33%	24%	19%	6%
Never	61%	69%	79%	92%
In the past 12 months, did you not pay the full amount of rent or mortgage because there wasn't enough money?				
No	68%	68%	85%	87%
Yes	32%	32%	15%	13%
In the past 12 months, did you move in with other people even for a little while because of financial problems?				
No	97%	95%	98%	98%
Yes	3%	5%	2%	2%
In the past 12 months, did you stay at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing, even for one night?				
No	99%	99%	100%	100%
Yes	1%	1%	0%	0%
In the past 12 months, did you not pay the full amount of your phone, gas, oil or electricity bill because there wasn't enough money?				
No	71%	74%	80%	91%
Yes	29%	26%	20%	9%

In the past 12 months, was your phone, gas, or electricity service ever cut off, because there wasn't enough money to pay the bills?				
No	87%	93%	94%	97%
Yes	13%	7%	6%	3%
In the past 12 months, how often did you run out of money between paychecks or before the end of the month?				
Often	20%	18%	11%	3%
Sometimes	39%	38%	33%	16%
Never	41%	44%	55%	80%
In the past 12 months, was there a time when you or anyone else in your household needed to see a doctor, a dentist, or go to the hospital but couldn't go because of the cost?				
No	82%	82%	86%	90%
Yes	18%	18%	14%	10%

ROBIN HOOD

826 BROADWAY, 9TH FLOOR NEW YORK, NY
10003

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