



# NEW YORKERS IN NEED

The COVID-19 pandemic had devastating health, economic and social consequences. Yet for many, hardships existed long before that time; millions of New Yorkers face daily challenges to make ends meet as a result of living at or near the federal poverty level, resulting in painful choices related to basic needs such as food, shelter, health care and transportation. The consequences, particularly for young children, can be devastating, leading to deterioration in mental health, physical well-being, and the ability to succeed at school or work; for children, cognitive development may also be affected.

The Office of the State Comptroller issued five major reports examining “New Yorkers in Need.” The first described poverty trends in New York State; the second examined food insecurity; and the last covered the crisis of housing insecurity. Subsequent analyses updated the data on food insecurity and took a critical look at child poverty. These publications provide a fact base for understanding the local and demographic variations in need; explain the implications of lived poverty, food insecurity and housing instability; and make recommendations for bolstering the federal safety net and improving State efforts.

Overall, the evidence indicates that the extraordinary federal response to the COVID-19 pandemic to expand the safety net was successful in keeping millions of people out of poverty, and helped many households remain housed and fed. While it was appropriate to make some of these efforts temporary, others, such as the enhancements to the Child Tax Credit, should be continued. The findings and recommendations are concisely summarized below, and the full reports and other resources can be found at [osc.ny.gov/nyin](https://osc.ny.gov/nyin).

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## A Look at Poverty Trends in NYS for the Last Decade

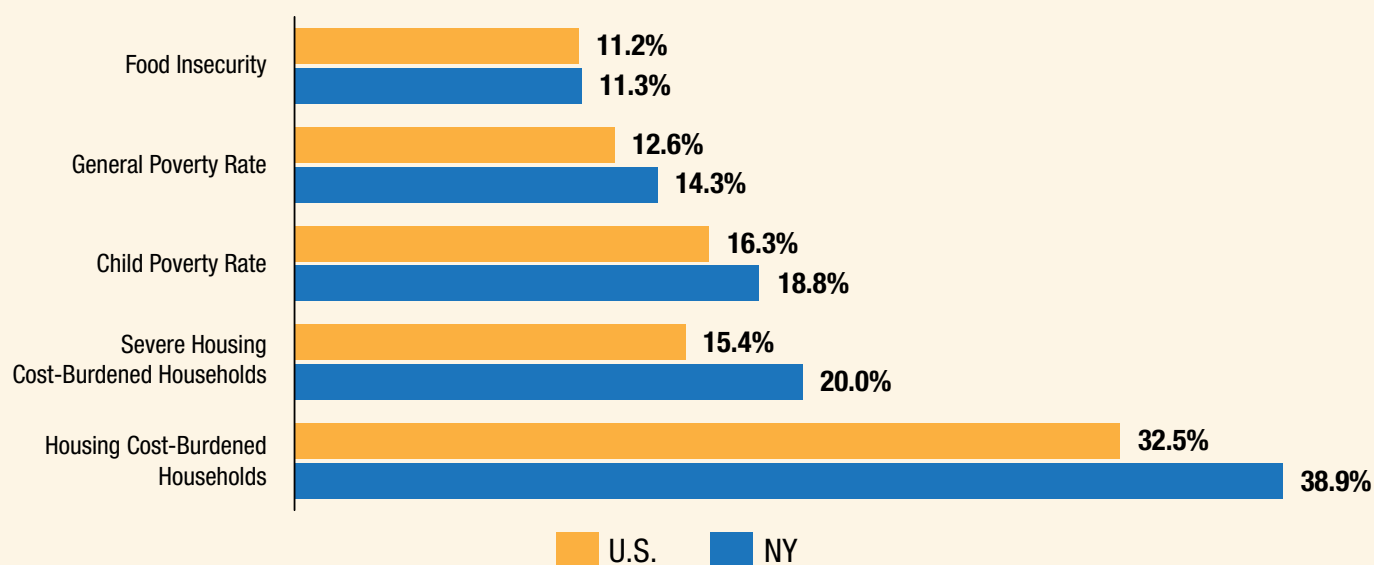
Under the Official Poverty Measure (OPM), 13.9 percent of New Yorkers—or nearly 2.7 million people—lived in poverty in 2021, compared to 12.8 percent of all Americans. Poverty rates in New York have surpassed the nation since 2014; New York had the 13th highest poverty rate among states in 2021, and had a higher rate than neighboring states and most large states.

Rates were highest in some large cities: 1 in 4 people lived in poverty in Syracuse, Rochester and Buffalo. Rates of child poverty were alarmingly high in these cities: between 40 and 46 percent of children in Syracuse, Rochester and Buffalo were in poverty in 2022,

some of the highest rates in the nation. Across the state, nearly 1 in 5 New York children lived in poverty in 2022. If New York were to reduce its rates to that of the national average, about 100,000 fewer children would be in poverty.

The demographic disparities were stark. Black, Native Hawaiian and Other Pacific Islander and American Indian New Yorkers experienced poverty at twice the rate of White New Yorkers, 20 percent or more compared to 10 percent, respectively, in 2021. Similarly, poverty rates were more than double for Hispanic New Yorkers compared to White, non-Hispanics.

## Key Indicators for New York, 2022



Note: Food insecurity rates are an average of three calendar years, 2020 to 2022. Housing cost-burdened households include renter and owner units, and rates exclude units for which burdens were not computed. Burdened households are those with housing costs greater than 30 percent of income; severely burdened are those with housing costs greater than 50 percent of income.

Sources: U.S. Census Bureau; U.S. Department of Agriculture

## Food Insecurity and Nutritional Assistance Programs



Systematic or chronic lack of access to food is commonly referred to as hunger; however, government definitions center on the concepts of food security and insecurity. The U.S. Department of Agriculture (USDA) defines food insecurity as households unable at times to acquire adequate food for one or more household members because they had insufficient money and other resources for food.

In 2019-21, approximately 1 in 10 (or about 800,000) New York households experienced food insecurity. In the 2019-21 period, New York's rate of food insecurity, 10.3 percent, was 3.0 percentage points lower than it was 10 years ago and 4.1 percentage points lower than the peak of 14.4 recorded in the 2012-2014 survey period.

According to the USDA, 32.1 percent of households with annual incomes below the official poverty line were food insecure nationally in 2021. The USDA also reported 2021 national rates of food insecurity were significantly higher than the national average (10.2 percent) for households with children (12.5 percent); households headed by African Americans (19.8 percent) and Hispanics (16.2 percent); and households headed by single mothers (24.3 percent) and single fathers (16.2 percent).

Despite the harsh economic effects of the pandemic, food insecurity declined in the 2019-2021 period due to robust federal relief packages enacted during the pandemic that included increased monetary assistance and improvements to food benefit programs. As these programs lapsed, food insecurity increased, as growth in food and other household costs peaked in 2022 and remained elevated, placing strain on many households. In the 2020-2022 period, an average of 1 in 9 or 11.3 percent of New York households (about 875,000 families) experienced food insecurity. The average annual percentage of households self-reporting food insufficiency—that is, being sometimes or often without enough to eat—grew from 10.5 in 2021 to 11.6 percent in 2022 and 2023.

# The Housing Insecurity Crisis

Housing insecurity is the absence of or limited or uncertain availability of safe, stable, adequate and affordable housing. Cost burdens are the primary driver of housing insecurity in New York: 2.9 million—or almost 39 percent of—households paid 30 percent or more of their income for housing in 2022. Approximately 1 in 5 percent of New York households were severely cost-burdened, paying more than 50 percent of their income for housing. New York consistently ranks as one of the states with the highest cost burdens for both owners (3rd in 2022) and renters (13th in 2022).

The share of New York's renters who are cost burdened (52.4 percent) is far greater than the share of homeowners (28.0 percent). High rental burdens are a problem in regions across the state, but are more prevalent in urban areas. Rates of rental cost burden have increased across all income groups since 2012. Renters tend to be less affluent than homeowners, and renters earning less than the median tend to be most burdened: while 9 in 10 renter households with incomes below \$35,000

experienced a cost burden, 16 percent of households with incomes greater than \$75,000 were burdened in 2022.

Physically inadequate housing appears less prevalent than cost burdens. Statewide, only 5 percent lived in crowded housing and less than 1 percent lived in housing with inadequate plumbing or kitchen facilities between 2016 and 2020.

Significant racial disparities exist among households suffering from housing insecurity. In New York, 55 percent of households headed by a Hispanic person (any race), 50 percent of households headed by a Black or African American person and 48 percent of households headed by an Asian person had at least one housing insecurity problem, compared with 31 percent of households headed by a White person. People experiencing homelessness were also disproportionately Black and Hispanic or Latino.

Evictions have been higher

in New York than the national average, spiking in 2002 and 2009 after the dot-com and Great Recessions. State and federal moratoriums on evictions, combined with resources to help tenants recover from rental arrears through the Emergency Rental Assistance Program, resulted in a decline in evictions filed in New York in 2020 and further in 2021. Evictions grew almost threefold in 2022, and then again in 2023.

New York's rate of homelessness, at about 5 per 1,000 people, was highest among states and more than double the national rate of about 2 homeless per 1,000 people in January 2023. The number of homeless has increased significantly over time and grew by more than 39 percent in the most recent year alone, due in part to the influx of asylum seekers in New York City.



## Recommendations

More than \$115 billion in federal, State and local government assistance is provided annually to individuals and families in need in New York. As the level of government with the broadest tax base, the federal government provides the backbone of the safety net, and State, and to a lesser extent local, efforts supplement this funding. The unprecedented economic disruption caused by the pandemic prompted a robust expansion in the safety net that resulted in documented reductions in poverty nationally. Specifically, income supports provided through economic impact payments, commonly known as “stimulus checks,” and refundable tax credits, such as the Child Tax Credit, yielded significant reductions.

Alleviating poverty in a sustained manner must be an intergovernmental effort, with the federal government continuing to play the largest and most important part as the level of government best equipped to intervene effectively. The Comptroller's reports make several recommendations, including:

- 1. Evaluate and update poverty measures as necessary to capture need and modern living standards more accurately.**
- 2. Continue effective interventions that have demonstrated a meaningful reduction in poverty, such as the enhanced Child Tax Credit.**
- 3. Assess current programs for potential improvements, including in the adequacy of benefit amounts and flexibility in local administration.** In particular, eligibility levels for federal food programs such as the Supplemental Nutrition Assistance Program and Special Supplemental Nutrition Program for Women, Infants and Children should be expanded to at least 200 percent of the federal poverty level. Greater funding is also needed to increase the number of Housing Choice Vouchers available and to provide additional Low-Income Housing Tax Credits and Private Activity Bonds—two critical tools in incentivizing the development of affordable housing.



The State supplements federal efforts and is responsible for ensuring those eligible for assistance are aware of, and can easily access, program services and/ or assistance. Recommendations for the State actions include:

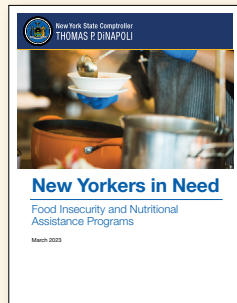
- 1. Make poverty reduction a cross-agency priority.** The State has set a goal to reduce child poverty by 50 percent and established the Child Poverty Reduction Advisory Council in pursuit of that objective. Recommendations should be guided based on evidence and analysis of greatest potential effectiveness, and the Council should deliberate and advance the ideas that present the most cost-effective and sustainable solutions to child poverty. A statewide focus on poverty reduction should be cultivated through a formalized, cross-agency effort that involves data-sharing, improved evaluation and reporting, and coordinated management.
- 2. Commit to greater equity in State services in order to target resources to those who need them most, and improve the outreach and access to make it easier to apply and recertify for programs.**

- 3. Improve transparency and effectiveness of current resources and programs, particularly for housing.** First, the State must greatly enhance reporting around resources; in the case of housing, metrics should include targets and goals for spending, geographic distribution, and actual spending, subsidy and/or completion rates on a per-unit basis. Second, the State must better administer and assess the programs it is currently operating, as documented by the audits by the Office of the State Comptroller.
- 4. Promote effective programs, including state nutritional programs such as Nourish NY and Hunger Prevention and Nutrition Assistance Program, and continue to pursue innovative approaches, including through the use of incentives, technology and greater discretion in use of federal funding.**
- 5. Focus on increasing the supply and diversity of housing in our state and assisting renters, including through mitigating evictions and homelessness.** This includes actions to spur and approve action at the local level.

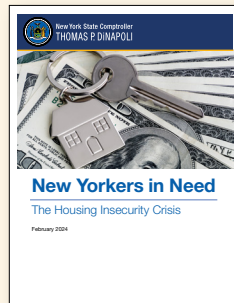
## NEW YORKERS IN NEED REPORTS



▲ A Look at Poverty Trends in New York State for the Last Decade, December 2022



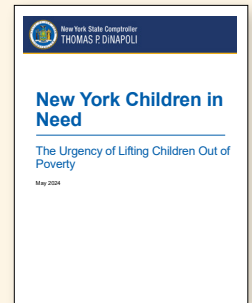
▲ Food Insecurity and Nutritional Assistance Programs, March 2023



▲ The Critical Crisis of Housing Insecurity, February 2024



▲ Food Insecurity Persists Post-Pandemic, May 2024



▲ The Urgency of Lifting Children Out of Poverty, May 2024

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