

2010 Income and Affordability Study

April 16, 2010

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2010 Income and Affordability Study

What's New

- ✓ New York City's economy shrunk by 3.0% in 2009, compared to a 1.2% increase during 2008.
- ✓ The City lost an average of 106,800 jobs in 2009, resulting in a 2.8% decrease from 2008 in total employment levels.
- ✓ The unemployment rate rose for the second consecutive year, to an average of 9.5% last year, up from 5.4% in 2008.
- ✓ Inflation averaged 0.4% in the metro area in 2009, down from 3.9% in the prior year.
- ✓ Inflation-adjusted wages decreased 3.4% in 2008, compared to a 6.3% increase in 2007.
- ✓ In 2009, an average of 35,915 homeless people were staying in City shelters, up 7.0% from 2008.
- ✓ The average number of families temporarily sheltered each night increased to 9,719 in 2009, a 9.7% increase.
- ✓ The number of non-payment filings in Housing Court increased 2.3% in 2009, to 251,871, while the number of evictions rose 7.5%.

Introduction

Section 26-510(b) of the Rent Stabilization Law requires the Rent Guidelines Board (RGB) to consider “relevant data from the current and projected cost of living indices” and permits consideration of other measures of housing affordability in its deliberations. To assist the Board in meeting this obligation, the RGB research staff produces an annual Income and Affordability Study, which reports on housing affordability and tenant income in New York City's rental market. The study highlights year-to-year changes in many of the major economic factors affecting New York City's tenant population and takes into consideration a broad range of market forces and public policies affecting housing affordability. Such factors include New York City's overall economic condition — unemployment rate, wages, Consumer Price Index and Gross City Product — as well as the number of eviction proceedings and the impact of welfare reform and federal housing policies on rents and incomes.

Summary

For the third consecutive year, New York City's economy did not generally improve as compared with the preceding year, with mostly negative economic indicators, including rising unemployment rates and homeless levels, and falling Gross City Product and employment levels. Citywide unemployment rates (on an annual basis) increased to 9.5% during 2009, a 4.1 percentage point increase from the prior year. And the annual measure of Gross City Product fell for the first time since 2003, declining by 3.0%, despite growth in the fourth quarter. In addition, cash assistance levels increased for only the second time since 1995, increasing by 1.5% between 2008 and 2009. The number of food stamp recipients is also on the rise, with rates increasing 20.0% in 2009. There was also a 7.5% increase in evictions, the largest proportional rise since 2002, and both non-payment filings in Housing Court and cases “calendered” both rose 2.3%. Homeless levels also rose, increasing to an average of almost 36,000 persons a night, a 7.0% increase. In addition, employment levels fell, decreasing 2.8% in 2009, and real wages in 2008 (the latest available annual data) fell 3.4%, and fell 2.3% during the third quarter of 2009 (the latest quarterly data).

As the economy struggled, inflation remained at historically low levels in New York. Costs rose on average just 0.4% in 2009, the lowest rate of inflation since the deflation of 1955. Gross City Product also increased during the fourth quarter of 2009, rising 0.9%, the first quarterly increase in real terms since the fourth quarter of 2007. Homeless levels also decreased slightly in both November and December of 2009 as compared to the prior month. And non-payment filings in Housing Court dropped 4.5% in the fourth quarter of 2009 as compared with the same quarter in 2008.

Economic Conditions

Economic Output and Consumer Prices

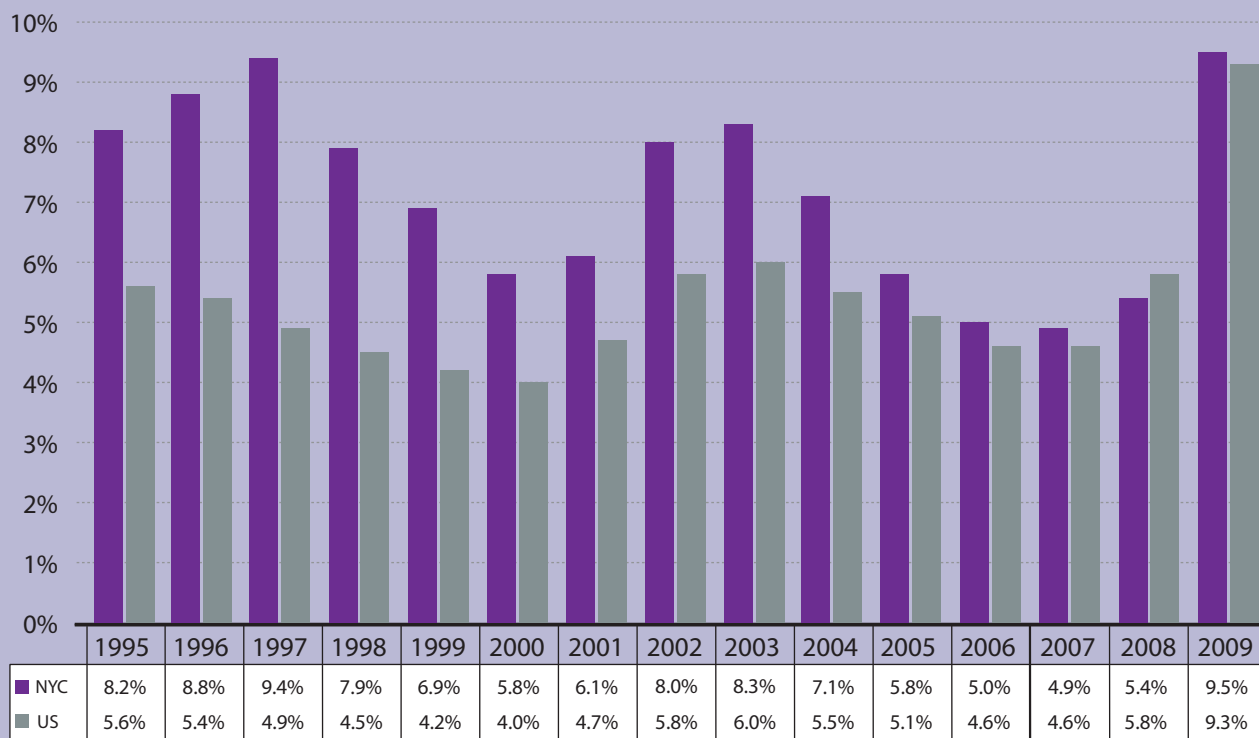
After posting minimal positive gains during 2008, in 2009 the City's economic growth, on an annual level, contracted for the first time since 2003. New York City's Gross City Product (GCP), which measures the total value of goods and services produced, decreased by 3.0% during 2009 as compared to a 1.2% increase during the preceding year.¹ There was negative economic growth in each quarter since the first of 2008 until the third of 2009, reaching a low of -6.0% during the first quarter of 2009. However, the economy did grow during the fourth quarter of 2009, increasing in real terms by 0.9%. For comparison, GCP increased at an annualized rate of 3.0% during the 1990s. The analogous national number, United States Gross

Domestic Product (GDP), increased annually from 1992 to 2008, but fell 2.4% in 2009. However, GDP did increase in both the third and fourth quarters of 2009, by 2.2% and 5.6% respectively.²

The Consumer Price Index (CPI), which measures the change in the cost of typical household goods, increased 0.4% during 2009 versus 3.9% during 2008 in the NYC metropolitan area, signifying a much less rapid rise in the rate of inflation. Deflation from May through October was offset by inflation rates of up to 2.3% in the other months of the year. On an annual basis, this is the lowest rate of inflation in the New York area since the deflation of 1955.³ The U.S. CPI for urban consumers decreased at an even faster rate between 2008 and 2009, down from 3.8% in 2008 to -0.4% in 2009. This is the first incidence of annual deflation on the national level since 1955 and includes deflation on a monthly basis in each month between March and October of 2009.

NYC and U.S. Unemployment Rates, 1995-2009

NYC and U.S. Unemployment Rates Surge in 2009



Source: U.S. Bureau of Labor Statistics and NYS Dept. of Labor

Labor Statistics

For the second consecutive year, NYC's unemployment rate increased over the prior year, rising more than four percentage points to 9.5% in 2009.⁴ The U.S. unemployment rate rose at slightly slower pace in 2009, climbing from 5.8% in 2008 to 9.3% in 2009.⁵ (See graph on previous page and Appendix 1) While the New York City rate was slightly higher than that of the nation as a whole, this is one of the smallest gaps between the two numbers since 1976 (the first year the RGB has access to), just a 0.2 percentage point difference, compared to a high of 4.5 percentage points in 1997. The 34-year average absolute difference between the two rates is 1.8 percentage points.

During the early months of 2010, unemployment rates in New York City and the nation exceeded 10%. The City jobless rate (not seasonally adjusted) stood at 10.5% in January 2010 and 10.2% in February, approximately five percentage points higher than the 2008 average rate of 5.4%. The analogous national figures were 10.6% in January and 10.4% in February of this year.

Manhattan, Queens, and Staten Island all had virtually identical unemployment rates in 2009, at 8.5% for Manhattan, 8.6% for Queens, and 8.4% for Staten Island. Brooklyn had the second-highest unemployment rate, at 10.1%, while the Bronx once again had the highest rate of the boroughs, 12.2%. At the local level, unemployment rates rose in every borough over the past year, by 3.5-4.9 percentage points on average. Staten Island rose 3.5 percentage points over 2008 levels, by 3.7 percentage points in Queens, by 3.8 percentage points in Manhattan, by 4.3 percentage points in Brooklyn, and 4.9 percentage points in the Bronx. Although the Bronx was the borough with the highest unemployment rate, and the greatest percentage point increase in borough-level unemployment rates, it rose by the smallest proportional level, increasing 67.1% versus 80.9% in Manhattan, the borough with the largest proportional increase. Citywide unemployment rates are now at their highest annual level since 1993.

Two other employment indices are tracked in the I&A Study. The New York City labor force participation rate — which measures the proportion of all non-

institutionalized people, aged 16 and over, who are employed or actively looking for work — increased in 2009, to 60.7%, up from 59.9% in 2008.⁶ This remained lower than the U.S. rate, which decreased to 65.4% from 66.0% in 2008. In addition, the New York City employment/population ratio — which measures the proportion of those who are actually employed as a ratio of all non-institutionalized people age 16 or over — decreased for the first time since 2003, falling 1.3 percentage points to 55.3%. The U.S. employment/population ratio also decreased over the same period, down from 62.2% in 2008 to 59.3% in 2009.⁷

Correlating to rising unemployment rates, the number of people employed in New York City fell for the first time since 2003 (see graph on next page). Overall, among both city residents as well as those commuting into the city, New York City lost 106,800 jobs in 2009, a 2.8% decrease from 2008.⁸

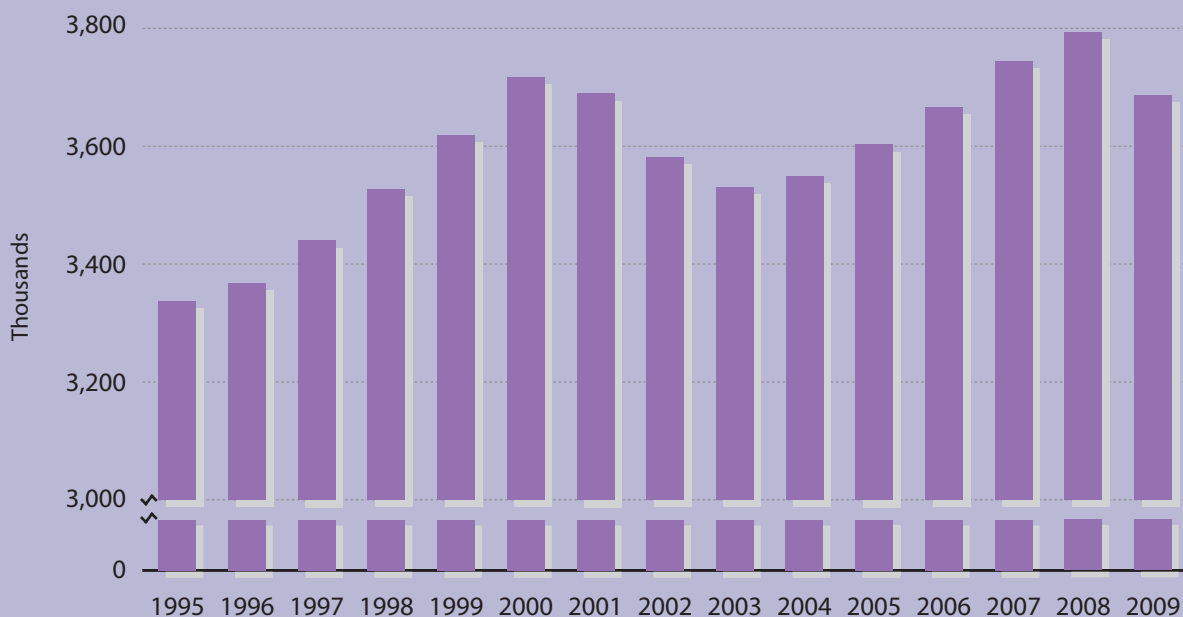
All but two employment sectors saw decreases in employment in 2009. The largest gain was in the Educational and Health Services sector, which increased 2.1%, with a gain of 14,800 jobs. The only other sector to gain employment, Government, rose only marginally, adding 900 jobs for a 0.2% increase. Gains in local government offset declines in both State and Federal employment.

The manufacturing sector once again saw the largest proportional decline in jobs, down 13.6%, or 13,000 jobs. With the exception of 1997, manufacturing levels have decreased each year since at least 1990 (the first year for which data is available), dropping 182,600 jobs in the 19-year period, a decline of 69%. The second highest decline was in Construction, which fell 9.2% and 12,200 jobs over the year. Financial Activities, which declined by 6.5%, had the second largest net job loss of all the industries, 30,100 persons over the year. Professional and Business Services also saw a significant decline, falling 5.4% and shedding 32,800 jobs. Other industries saw somewhat smaller declines in employment including Trade, Transport, and Utilities, which declined by 4.4%; Information, down 3.6%; and Leisure and Hospitality and Other Services, both down 0.7%. See Appendix 2 for a complete breakdown by industry.

During the first two months of 2010, total

Average Annual Payroll Employment, NYC, 1995-2009

NYC Employment Levels Drop for First Time Since 2003



Source: NYS Dept. of Labor

employment levels were down as compared to 2009, with employment in January down 2.7% as compared with January 2009, and levels in February down 2.5% as compared with the same month of the prior year.

This report also examines wage data of employees working in New York City (regardless of where they live), though the analysis is limited by the fact that there is a one-year lag in the reporting of income data. The most recent numbers, which cover the 2008 calendar year, reveal a small increase in nominal wages, but a decline in “real” wages (wages adjusted for inflation). After an increase of more than 6% in 2007, real wages declined in 2008 by 3.4%, falling from \$83,213 (in 2008 dollars) to \$80,378.⁹ Nominal wages (wages in current dollars) increased by 0.4% over the same time period, following a 9.3% increase in the prior year. Comparing the third quarter of 2008 and the third quarter of 2009 (the most recently available data), real wages Citywide declined 2.3% and nominal wages declined by 3.2%. Comparing the most recent 12-month period (the fourth quarter of

2008 through the third quarter of 2009) with the equivalent period of the preceding year, nominal wages declined by 8.3% and real wages by 9.0%. The largest decrease was seen during the first quarter of 2009, when both real and nominal wages fell 20.9%. Much of this decrease can be attributed to the FIRE (Finance, Insurance, and Real Estate) sector, which decreased in real terms by 35.3% during the first quarter of 2009. If the FIRE sector were excluded from wage calculations, real wages would have decreased by 5.7% during the first quarter of 2009 and by 2.4% over the most recent 12-month period.

Only one sector tracked in this report saw an increase in real wages between 2007 and 2008. Real wages in the Construction Industry have increased in each of the past three years, including a 1.2% increase in 2008. All other sectors declined, including the FIRE sector, which fell by the greatest proportion, 5.7%. In addition, the Trade sector fell by 4.7%; Manufacturing by 3.7%; Transportation by 3.2%; Government by 1.9%; Information by 0.6%; and Services by 0.4%.

Bankruptcy and Poverty Statistics

Staff also examined bankruptcy filings for New York City residents from 2000-2009. Between 20,000 and 30,000 persons filed for personal bankruptcy annually between 2000-2004, before surging to 42,852 in 2005 as bankruptcy laws were set to change. In the following year, with new laws in place making it more difficult to file for bankruptcy, only 7,961 persons filed for personal bankruptcy, an 81.4% decline. Since then filings have been steadily increasing. Filings increased in 2007, 2008, and 2009, rising by 35.5%, 23.5%, and 27.8% respectively, reaching 17,018 during 2009. For the United States as a whole, filings increased by 37.6% in 2007, 30.6% in 2008, and 31.5% in 2009, all more rapid increases than that seen in New York City.¹⁰

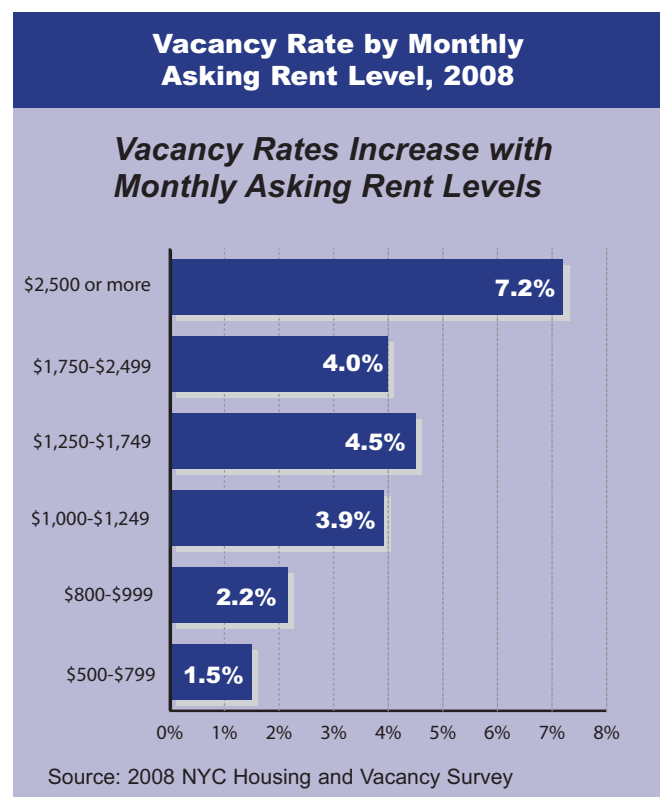
The Census Bureau reports that the New York City poverty rate for all individuals was 18.2% in 2008, a decline from 18.5% in 2007 and 19.2% in 2006. This compares to 13.2% for the nation as a whole.¹¹ Poverty rates vary widely depending on borough. Rates range from a low of 10.0% in Staten Island, to 12.1% in Queens, 16.9% in Manhattan, 21.1% in Brooklyn, and 27.6% in the Bronx, the highest rate of the boroughs. They also report that the poverty rate for persons under the age of 18 in New York City was 26.5% in 2008, while it was 15.2% for individuals 18 to 64, and 18.6% for persons 65 years and over. Furthermore, 15.3% of all families were living under the poverty line in 2008. For families with related children under the age of 18, this figure rises to 21.9%, while for married-couple families the overall poverty rate is 8.9%, and for female-headed families it is 28.8%.

With the exception of persons 65 years old or older (which increased by 0.2 percentage points), all categories saw declines in the poverty rate during 2008. According to Community Service Society reports, overall rates were as high as 26.4% in the mid-nineties.¹² Beginning in 2011, the Census Bureau will begin releasing a "Supplemental Poverty Measure," an additional measure of poverty that will include more factors in estimating income resources.¹³ Using this new methodology, the NYC Center for Economic Opportunity (CEO) calculated household poverty rates from 2005-2008 and found

poverty rates higher than those officially released by the Census Bureau.¹⁴ For instance, the official household poverty rate in 2005 was 19.1% and the CEO estimate was 20.6%. In 2007 and 2008 the difference was wider, with official rates of 17.7% and 17.6% respectively and CEO estimates of 22.2% and 22.0% respectively.

New York City Renters

Results from the 2008 *Housing and Vacancy Survey (HVS)* were released in July of 2009, and they reveal the continuation of a very tight New York City housing market.¹⁵ This triennial survey of the housing and demographic characteristics of the City's residents found that the citywide vacancy rate was 2.91% in 2008, well below the 5% threshold required for rent regulation to continue under state law. Brooklyn had the lowest vacancy rate in the city, at 2.35%, translating into the availability of just 15,600 rentals in a borough with more than 663,000 rental apartments. Queens, by contrast, had the highest vacancy rate in 2008, at 3.32%. Of the remaining boroughs, the Bronx



had a vacancy rate of 3.12%, Manhattan was 2.76%, and the small sample size in Staten Island made the rate too inaccurate to report.

The HVS found vacancy rates varying significantly among different asking rents. As might be expected, apartments renting for the least had the lowest vacancy rates, while those apartments renting at the high end had substantially higher vacancy rates. Apartments with an asking rent of between \$500 and \$799 had a vacancy rate of just 1.50%, while those renting for at least \$2,500 had a vacancy rate of 7.20%. (See graph on previous page for a further breakdown.)

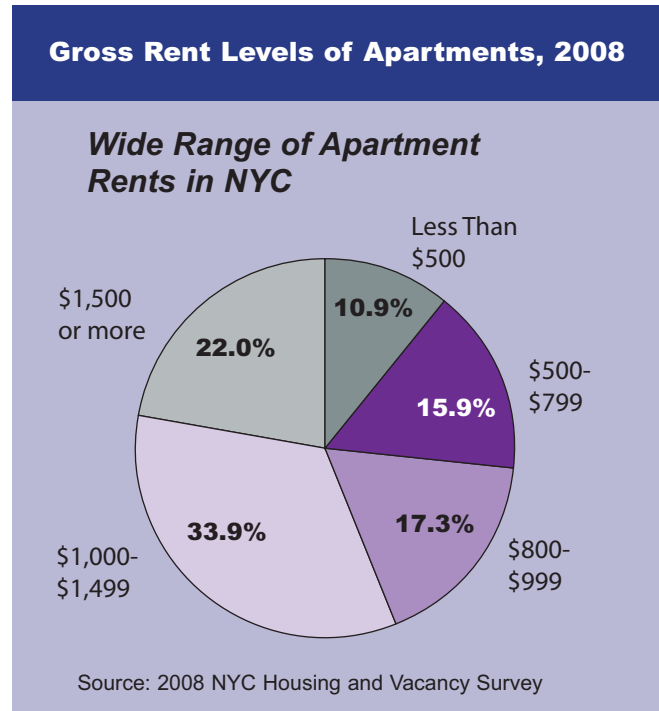
Income

According to the 2008 HVS, which reflects household income for 2007, the median income for rental households was \$36,200, in real terms a 2.0% increase from 2004 levels.¹⁶ Owner households earned substantially higher income, which in 2007 was \$70,000, almost double the average income of renters.

The 2008 HVS found different income levels among those living in units that were rent controlled, rent stabilized, or unregulated. Rent controlled tenants continued to have the lowest household income, earning a median of \$24,000 in 2007, a decrease in real terms of 2.4%. Tenants living in stabilized buildings built prior to 1947 (“pre-war”) had a median income of \$35,000 (a decrease of 1.4%), and post-46 (“post-war”) tenants earned a median income level of \$38,000 (a decrease of 1.6%). Stabilized tenants on the whole had a median income of \$36,000, an increase of 1.4%. Those tenants in unregulated apartments earned a median of \$50,000 in 2007, a 7.5% increase, which helped increase all renter incomes by 2.0%.

Rent

The HVS also examines rent levels, and it revealed that in 2008, the median monthly contract rent, which excludes any additional tenant payments for fuel and utilities, for all rental units was \$950 (an 11.8% nominal increase from 2005 and a 1.6% real dollar increase). Rent stabilized tenants paid, on average, less



than the typical rental tenant, with a median contract rent of \$925 for all rent stabilized tenants in 2008 (a 0.4% real decrease), \$900 for pre-war rent stabilized apartments (a 1.0% real increase), and \$985 for post-war rent stabilized apartments (a 0.4% real decrease). Rent controlled tenants paid the least in contract rent, a median of \$721 (a 19.0% real increase), and tenants living in private nonregulated rentals paid \$1,200 (a 9.1% real increase).¹⁷

Median gross rent, which includes fuel and utility payments, was \$1,057 for all renters (a 14.9% nominal increase and a 4.4% real dollar increase). Rent stabilized tenants on the whole paid a median gross rent of \$1,030 in 2008 (a 2.5% real increase), \$1,010 for pre-war rent stabilized apartments (a 2.0% real increase), and \$1,065 for post-war rent stabilized apartments (a 1.9% real increase). Rent controlled tenants also paid the least in gross rent, a median of \$813 (a 14.0% real increase), and tenants living in private nonregulated rentals paid \$1,350 (a 9.1% real increase).¹⁸

The HVS also breaks down the distribution of renter occupied housing by gross rent level. Of the 2.08 million rental units in New York City that report cash rent, 10.9% rent for less than \$500, while 55.9% rent for over \$1,000, including 22.0% that rent for more than \$1,500. A third (33.2%) of all rental units

rent for between \$500-\$999.¹⁹ (See graph on previous page for a further breakdown.)

Housing Affordability Issues

Government-Sponsored Surveys

Examining affordability of rental housing, the 2008 HVS reported that the median gross rent-to-income ratio for all renters was 31.5%, meaning that half of all households residing in rental housing pay more than 31.5% of their income in gross rent, and half pay less. Furthermore, more than a quarter (29.4%) of rental households pay more than 50% of their household income in gross rent. Generally, housing is considered affordable when a household pays no more than 30% of their income in rent.²⁰ Both the overall gross rent-to-income ratio and the proportion of households paying more than 50% of income towards rent increased from the 2005 HVS, which reported proportions of 31.2% and 28.8% respectively.

Rent controlled tenants are the tenants facing the highest financial burden, with a median gross rent-to-income ratio of 35.5%, meaning a majority of rent controlled tenants are not able to afford their apartments, based on the HUD benchmark for housing affordability. Unregulated tenants had the second highest gross rent-to-income ratio, 31.9%, and rent stabilized tenants as a whole had a median of 31.7%, with pre-war tenants at 31.7% and post-war at 31.6%. For rent stabilized tenants on the whole, this ratio decreased between 2005 and 2008, by 0.2 percentage points. It also decreased 0.5 percentage points in pre-war apartments, but increased 1.1 percentage points in post-war apartments.

Despite ongoing efforts by a number of government agencies and non-profit groups, housing affordability remains an issue in a city ranked 11th highest among 71 big cities (cities with more than 250,000 persons) in the nationwide 2008 American Community Survey of monthly rental costs (\$1,044), but only 21st highest in median household income (\$51,116).²¹ This survey also reports that between 2007 and 2008, median rents for all apartments in New York City increased a nominal 6.0%, and the median gross rent-to-income ratio increased slightly from 29.9% to 30.1%. The

percentage of households paying more than 50% of their income towards rent in 2008 also increased slightly, up to 26.9% from 26.6% in 2007.

The survey also provides mean household income for cities in quintiles. In New York City the top quintile in mean household income makes 24.88 times more than the lowest quintile, the fifth highest ratio among big cities, and an increase from 23.78 in 2007. The lowest disparity is in Santa Ana, California with a ratio of 8.63. New York's ratio is only behind Atlanta, Washington D.C., New Orleans, and Boston, which have ratios of 30.55, 28.13, 26.20, and 25.38 respectively. Other major cities, such as Los Angeles (21.25), Chicago (22.06), Houston (18.43), and Philadelphia (19.16), all have smaller differentials between income levels. While the ratio between the upper and lower quintiles was 24.88 for all of New York City, it was 42.02 in Manhattan where the top quintile makes more than \$400,000 more annually than the lowest quintile. These figures are somewhat higher than the prior year.

One of the many prices tracked in the federal Consumer Price Index (CPI) is the cost of rental housing. While not specific to New York City (the local CPI area extends into Northern New Jersey and Long Island), the CPI can provide a useful comparison of the rise of housing costs to those of other components of the price index.²² For instance, in the 1970s overall inflation in the New York area was 92.4%, while rental costs rose at a slower pace, 77.9%. In the 1980s and 1990s costs were more comparable between the two indices, with overall inflation in the 1980s at 77.2% and rental inflation at 86.0%, and overall inflation in the 1990s at 35.5% and rental inflation at 38.4%. But in the 2000s rental costs rose at a much faster pace than overall inflation, seeing a 56.2% rise in costs versus an overall inflation rate of 33.8%. For the entire 40-year period in New York, overall prices rose 518% and the cost of rental housing rose 615%.

Comparing the rise in rental costs in the New York area to other major metropolitan areas in the 2000s, rental costs rose at a slower pace than those in Los Angeles, which saw a 65.0% increase in prices and Washington, DC, which saw a 59.5% rise. But New York costs rose at a faster pace than many other areas, such as Atlanta (17.5%), Chicago (36.1%), San

Francisco (39.6%), Philadelphia (39.8%), and Boston (44.7%). For the U.S. as a whole, rental costs over the 40-year period were comparable to overall price increases, with overall prices rising 457% and rental costs rising 485%. Notably, just as in the New York area, rental costs in the U.S. as a whole rose at a significantly faster rate than overall prices during the 2000s, rising 40.2% versus a 28.8% increase in all prices.

Other Measures of Affordability

Staff also calculated electricity costs for a typical rental household. Assuming usage of 300 kWh and supply via Con Edison, the average renter's bill would have decreased by an average of 1.3% during 2009. During the most recent 12-month period (April of 2009 through March of 2010), costs increased by 1.6% as compared to the same months of the previous year.²³

An April 2009 report studied housing affordability nationwide for people with disabilities who receive federal Supplemental Security Income (SSI) benefits. The report examined 2008 income from SSI benefits as compared to HUD Fair Market Rents in metropolitan areas nationwide. The report found that 253 metropolitan areas had one-bedroom fair market rents that were higher than monthly SSI payments. Of these 253 areas, New York City ranked 18th highest, with rents for one-bedroom apartments exceeding SSI payments by 63%. This was an increase from the 55% that rent exceeded SSI payments by in 2006, when New York ranked 19th highest of 162 areas. Rents for studio apartments ran 51% higher than monthly SSI payments, an increase from 43% in 2006.²⁴

In February of 2009, the Center for an Urban Future released "Reviving the City of Aspiration: A study of the challenges facing New York City's middle class."²⁵ In part, the report found that of the 10 occupations that are expected to have the largest number of annual job openings through 2014, only two have median wages higher than \$28,000 a year. They also extensively analyze the ACCRA Cost of Living Index, which tracks the cost of living in more than 300 urban areas, including Manhattan and Queens. ACCRA data from the third quarter of 2008 found that Manhattan was the most expensive urban area in the United States, with a cost of living index of

224.2, more than double the national average of 100. Queens, with an index score of 156.2, was the fifth most expensive urban area. For comparison, someone moving from Houston to Manhattan who makes \$50,000 a year would need to make \$123,322 to achieve the same standard of living, while paying 68% more for groceries, 447% more for housing, and 54% more for utilities. Electricity bills and groceries in New York City are second highest in the nation, behind only Honolulu; and telephone rates, the fourth highest in the nation, rose 36% between 2000 and 2006. Taxes are also the highest in the nation, approximately 50% more than the average in other large cities.

The most recently available ACCRA data shows that in the third quarter of 2009, Manhattan's index was 214.7 (the highest in the nation), Brooklyn (added to the survey in 2009) had the second highest index, 177.2, and Queens, at 156.3, was fifth highest in the nation.²⁶

Another quarterly index, the Housing Opportunity Index (HOI), showed that during the fourth quarter of 2009 the New York area was the least affordable housing market for the seventh straight quarter.²⁷ The survey found that approximately 20% of housing in the metropolitan area was affordable to households earning the median income. While the least affordable housing market, substantially more homes were affordable than in recent years, such as in the first quarter of 2006 when only 6.1% of homes were considered affordable.²⁸

Every year the National Low Income Housing Coalition (NLIHC) issues a study to determine whether rents are affordable to the lowest wage earners. The 2010 study has not been released at the time of publication, but using the NLIHC's methodology,²⁹ in order to afford a two-bedroom apartment at the City's Fair Market Rent (\$1,359 a month³⁰), as determined by the U.S. Department of Housing and Urban Development, a full-time worker must earn \$26.13 per hour, or \$54,360 a year. Alternately, those who earn minimum wage would have to work the equivalent of 144 hours a week (or two people residing together would each have to work 72 hours a week) to be able to afford a two-bedroom unit priced at Fair Market Rent.

In October of 2009, the Community Service Society released "Unheard Third 2009,"³¹ a survey of 1,212 New York City residents conducted in July 2009, approximately one-third of whom are considered "poor"

(making less than 100% of the poverty line), another one-third who are “near-poor” (earning between 100% and 200% of the poverty line), and the last one-third who are “moderate-income and higher-income,” who make more than 200% of the poverty line. The federal poverty line is currently \$14,570 for a family of two, \$18,310 for a family of three, and \$22,050 for a family of four.³²

When asked if they think affordable housing was “headed in the right direction,” 22% of poor and near-poor households thought that it was, compared to 13% in 2005. But the current recession seems to be weighing heavily on the minds of all New Yorkers surveyed. When asked about the top problems facing the City, employment and finances were the top responses, with 46% of poor and near-poor, 48% of moderate-income, and 37% of higher-income households citing these two issues as their top worries. In fact, among the moderate- and higher-income group of respondents, 22% cited lack of jobs as the biggest problem facing New York City, up from 4% in 2007, and 11% in 2008. Affordable housing was ranked as the top issue facing the city for 9% of the poor and near-poor, 7% of the moderate-income group, and 6% of the higher income households.

When asked about top personal worries, 13% of poor and near-poor, 8% of moderate-income households, and 5% of higher-income households cited “housing.” This was the third highest response among the poor and near-poor, but was one of the lowest ranked concerns for the higher-income households whose top priority (24%) was retirement security followed by health care (17%). In addition, 30% of poor respondents, and 26% of near-poor respondents, reported that they had fallen behind on their rent or mortgage in the past year (both increases from the prior year), while this figure rises to 41% for low-income working single mothers. For the moderate-income households, 22% reported falling behind on rent or mortgage, but only 6% had at least one utility turned off in the past year, compared to 26% of poor respondents and 17% of near-poor respondents.

Section 8 Housing

Following increased funding in 2007 to the Section 8 housing voucher program (which allows recipients to

live in privately owned housing, paying 30% of their income towards rent), the New York City Housing Authority opened the waiting list for the first time since 1994.³³ These increased funding levels led to a 111% increase in the number of families placed in Section 8 housing between Fiscal Years (FY) 2006 and 2007, another 129% increase between FY 2007 and 2008, and a 4% increase between FY 2008 and 2009. The number of families on the waiting list also decreased and now stands at 126,000, 7% less than a high of 136,000 during FY 2008. There are now almost 100,000 occupied Section 8 apartments, 16,000 more units than FY 2007.³⁴ At the same time, the Section 8 program came under fire recently when more than 2,000 people newly authorized for Section 8 vouchers had the vouchers revoked because of budget shortfalls.³⁵ And NYCHA recently reported that a \$45 million budget deficit may necessitate the revocation of vouchers for up to 10,500 additional Section 8 recipients or a reduction of the value of vouchers to compensate for the shortfall.³⁶

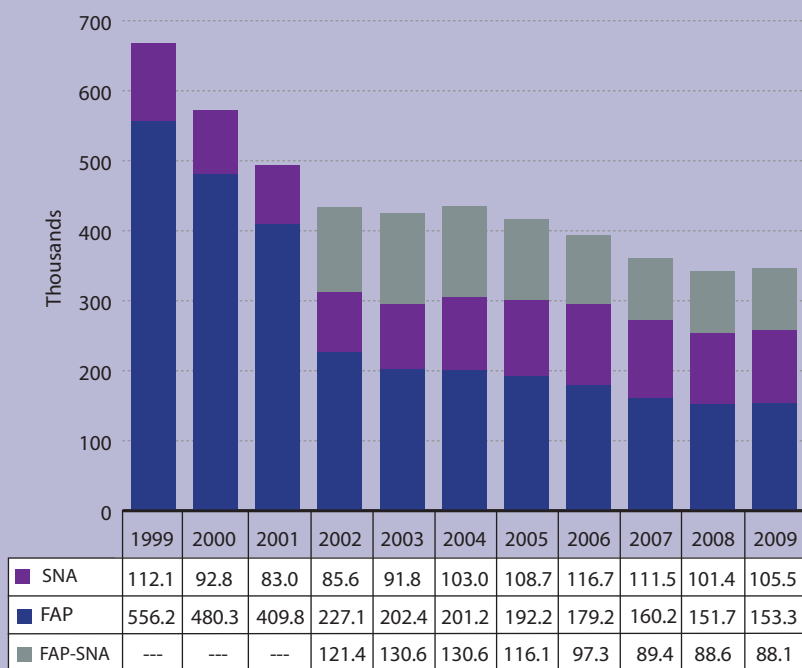
Cash Assistance Programs

For the first time since 2004, the total number of cash assistance cases (formerly known as public assistance) increased, rising by 1.5% between 2008 and 2009.³⁷ This follows a decrease of 5.3% in the prior year (see graph on next page). Caseloads increased over the year despite decreases during the first two quarters of 2009. Caseloads decreased 1.4% during the first quarter and 0.2% during the second quarter as compared to the same quarters of the prior year, but increased 3.0% during the third quarter and 4.7% during the fourth quarter. Over the last 14 years the number of cash assistance recipients has dropped significantly, falling 69.1% since March 1995, when the City’s welfare reform initiative began and 1,161,000 recipients were on the rolls.

The number of applications for cash assistance also increased during 2009, rising 3.2% over 2008 levels. For comparison, applications increased by 5.6% in 2008 and 7.6% in 2007.³⁸ The number of reported job placements among cash assistance recipients (excluding placements through the Workforce Investment Act) decreased in 2009, with placements

Cash Assistance Programs, 1999-2009, in Thousands

Cash Assistance Caseloads Rise



Source: Human Resources Administration website

Note: FAP-SNA refers to welfare recipients who were converted from the Family Assistance Program to the Safety Net Assistance Program

falling 6.4% since 2008 and 11.0% as compared to 2005 levels.³⁹

The number of food stamp recipients also increased sharply, rising 20.0% to an average of 1.51 million in 2009. The average number of food stamp recipients has increased each month since March of 2008, rising from 1.21 million then, to 1.66 million in February of 2010, an increase of 38%.⁴⁰ The number of Medicaid enrollees also increased by 5.7% during 2009, to more than 2.7 million.⁴¹

Housing Policy

New York City receives funding for a variety of housing programs from the U.S. Department of Housing and Urban Development (HUD). In the 2009 fiscal year, New York City received \$965.2 million from federally funded programs. These programs included \$263.7 million in a Community

Development Block Grant (CDBG), which funds housing and community development programs; \$124.7 million for the HOME Investment Partnership Program, which helps preserve existing housing stock; \$7.9 million for the Emergency Shelter Grant (ESG) program, which is used for homeless programs; and \$52.7 million for Housing Opportunities for Persons with AIDS (HOPWA). NYCHA also received \$331.9 million for its modernization program. As compared to Fiscal Year 2008, federal funding increased by 19.4% in nominal terms and 17.5% in inflation-adjusted terms. While many federally-funded programs received less money in FY 2009, such as CDBG and HOPWA, funding through HUD Competitive Programs skyrocketed by 634%, increasing from \$24.5 million to \$180.1 million. Almost all of this funding was used for supportive housing and rental assistance

programs for the homeless.⁴²

Evictions & Homelessness

Homelessness & Emergency Assistance

Homelessness in the City, based on visits to City shelters, increased during 2009, following a small decrease in the prior year.⁴³ Each night, an average of 35,915 persons stayed in City shelters during 2009, up 2,361 persons, or 7.0%, from a year earlier, and up considerably from the average of 20,000-25,000 found in the 1990s. The subcategory of average number of families sheltered each day also rose in 2009. Beginning this year, the Dept. of Homeless Services now splits families into two groups – families with children and adult families (generally spouses and domestic partners). Approximately 85% of “families”

are families with children. The number of families with children sheltered each night rose 10.1% during 2009, to reach an average of 8,395. The number of adult families sheltered each night in 2009 increased 7.8% over the year, to an average of 1,324. The number of single adults sheltered also rose during 2009, increasing 3.6%, to an average of 6,764 persons.

While more families were in shelters during 2009, many more families were also being relocated to permanent housing. Among families with children, there was a 20.8% increase in permanent housing placements, following a 27.7% increase during 2008. But among adult families, placements declined by 3.3%, and among single adults they declined 19.8%. The vast majority of placements for families (including more than 75% of families with children) are through the various Advantage programs. The program pays most or all of recipient's rents for up to two years and consists of separate programs for homeless individuals who work at least part-time; who have children and active Administration for Children's Services cases; and those receiving Social Security disability insurance.⁴⁴

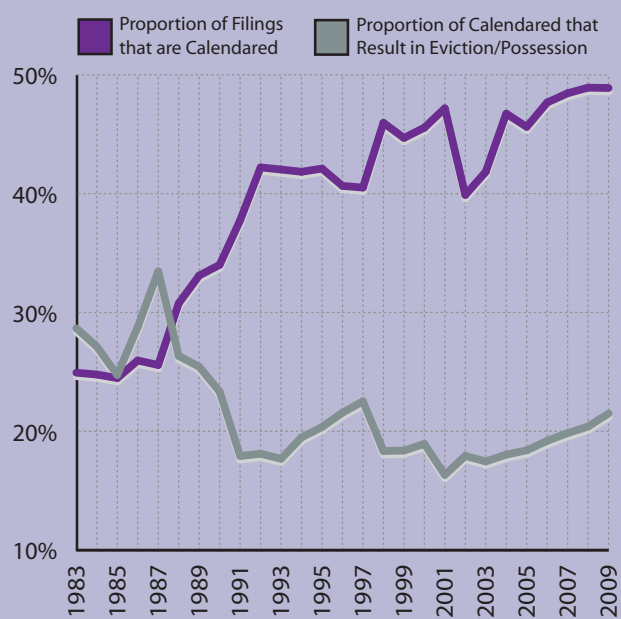
Other homeless indicators include the average amount of time spent in temporary housing, which declined among all categories in 2009, falling by 51 days for families with children (to 256 days), by 104 days for adult families (to 334 days), and by 17 days for single adults (to 254 days). And the number of families who return to homeless facilities within two years has stayed relatively constant over the past few years, with 3.5% of families with children returning within one year, and 9.9% returning within two. However, the number of new clients (that is individuals or families who have never before utilized a City shelter) increased for the second consecutive year, rising 17.0% in 2009 to a total of 20,696 over the year (or an average of 1,725 clients per month).

Housing Court

Another useful way to assess the impact of economic conditions on New York City's renters is to examine housing court data. Specifically, Housing Court actions are reviewed to determine the proportion of tenants who are unable to meet their rental payments. To measure the number of households experiencing

Housing Court Statistics, 1983-2009

Over Time, Non-Payment Cases Heard Increase, but Proportion of Evictions Decrease



Source: Civil Court of NYC and NYC Dept. of Investigations

the most severe affordability problems, evictions are also tracked.

Non-payment filings in Housing Court increased by 2.3% during 2009, rising by the highest proportion since 2002.⁴⁵ Of note, approximately a quarter of all non-payment filings are against tenants in New York City Housing Authority buildings.⁴⁶ Because the number of cases resulting in an actual court appointment ("calendared") also increased by 2.3% in 2009, the proportion of cases which resulted in an appearance remained at 48.9%, the highest proportion the RGB has ever recorded (see graph on this page and Appendix 7). During the mid-to-late 1980s, an average of 27.1% of non-payment filings were calendared.

The proportion of non-payment proceedings citywide that resulted in an eviction/possession ruling in 2009 increased for the sixth consecutive year. It is now at its highest level in twelve years, up from 20.4% in 2008 to 21.5% in 2009. This translates to 26,449 court decisions ruled for the tenant's eviction

from a total of 123,149 non-payment proceedings calendared.⁴⁷ The increase was due to a 7.5% rise in the number of evictions/possessions in 2009, despite a more moderate increase of 2.3% in the number of calendared cases. This proportion remains lower than that found in the mid- to late-1980s, when typically a quarter to a third of cases reaching court resulted in an order of eviction or possession.

Conclusion

In 2009, almost all economic indicators for New York City were negative, including increased unemployment rates, bankruptcy filings, housing court filings, cash assistance levels, and homelessness, along with falling Gross City Product and employment levels.

Looking forward, various City agencies have made predictions about the future health of the New York City economy. Among their predictions, they estimate that in 2010 the City will lose anywhere between 45,000 and 102,000 jobs and unemployment will rise to 10.2%, but GCP will increase somewhere between 1.1% and 2.2% and wages will rise by as much as 5.1%. They also see the economy brightening by 2011, with decreasing unemployment rates, job gains, and a rise in both wage growth and GCP.⁴⁷ □

Endnotes

1. Data from the NYC Comptroller's Office as of March, 2010. GCP figures are adjusted annually by the New York City Comptroller's Office. The figures in this report are the latest available estimate from that office, based on inflation adjusted 2005 chained dollars. Prior year's GCP was revised to a greater extent than typically in 2010. For instance, GCP growth for 2006 was revised from 3.5% to 5.9%; for 2007 was revised from 3.3% to 6.2%; and for 2008 was revised from 0.3% to 1.2%.
2. Bureau of Economic Analysis. <http://www.bea.gov/national/index.htm#gdp>
3. Bureau of Labor Statistics; <http://www.bls.gov>; Data accessed March, 2010
4. NYS Dept. of Labor; <http://www.labor.state.ny.us>; Data accessed March 2010. Data is revised annually and may not match data reported in prior years.
5. Bureau of Labor Statistics; <http://www.bls.gov>; Data accessed March, 2010.
6. The NYC labor force participation rate and employment/population ratio are derived from unpublished data from the U.S. Bureau of Labor Statistics. Note that prior years' data are annually revised, and may differ from figures reported in prior years' Income and Affordability Studies.
7. Bureau of Labor Statistics; <http://www.bls.gov>; Data accessed March, 2010.
8. New York State Dept. of Labor; <http://www.labor.state.ny.us>; Data accessed March 2010.
9. New York State Dept. of Labor; <http://www.labor.state.ny.us>; Data accessed March 2010.
10. Data obtained from The Administrative Office of the U.S. Courts in March, 2010.
11. Poverty statistics were researched on the Census Bureau's Factfinder Site: <http://factfinder.census.gov> in March of 2010.
12. The Community Service Society of New York uses Census Data to compute their own poverty statistics. Studies average two consecutive years of census data in calculating poverty rates.
13. "Census Bureau to Develop a Supplemental Poverty Measure." March 2, 2010. U.S. Dept. of Commerce Press Release.
14. "The CEO Poverty Measure, 2005-2008." March 2010. New York City Center for Economic Opportunity.
15. The New York City Housing and Vacancy survey (HVS) is sponsored by the NYC Department of Housing Preservation and Development (HPD) and conducted by the U.S. Census Bureau. With the exception of a very few statistics (see Endnote 17), all HVS data reported herein is from "Selected Initial Findings of the 2008 New York City Housing and Vacancy Survey," prepared by Dr. Moon Wha Lee of HPD. HVS data was preliminarily released in the Spring of 2009, and a final, revised, dataset was released in July of 2009. Data may differ from what was reported in the 2009 *Income and Affordability Study*. Selected tables and raw data can be found on the Census Bureau's HVS Site: <http://www.census.gov/hhes/www/housing/nychvs/nychvs.html>
16. Total household income in the HVS includes wages, salaries, and tips; self-employment income; interest dividends; pensions; and other transfers and in-kind payments.
17. Private non-regulated units consist of units which were never rent controlled or rent stabilized, units which were decontrolled, and unregulated rentals in cooperatives or condominium buildings.
18. Gross rent statistics were not reported in "Selected Initial Findings of the 2008 New York City Housing and Vacancy Survey." (see Endnote 14). Data was run in March of 2010 from 2008 HVS raw data, and was converted into "current" dollar figures using the same methodology as in the "Selected Initial Findings" report.
19. There were 35,402 units which did not report a cash rent.
20. The HUD benchmark for housing affordability is a 30% rent-to-income ratio. Source: Basic Laws on Housing and Community Development, Subcommittee on Housing and Community Development of the Committee on Banking Finance and Urban Affairs, revised through December 31, 1994, Section 3.(a)(2)
21. 2008 American Community Survey, U.S. Census Bureau. <http://factfinder.census.gov> (Based on places with a population of more than 250,000).
22. Bureau of Labor Statistics; <http://www.bls.gov>; Data accessed March, 2010

23. A typical bill was calculated using rate schedules published on the Con Edison website at <http://www.coned.com/rates>. The rates used were for Service Classification #1, Residential and Religious, at a usage rate of 300kWh, per averages stated by a representative from Con Edison.
24. "Price Out in 2008" and "Priced out in 2006." Technical Assistance Collaborative. April 2009.
25. "Reviving the City of Aspiration: A study of the challenges facing New York City's middle class." Center for An Urban Future, February 2009.
26. ACCRA Cost of Living Index Press Release. Third Quarter 2009. The Council for Community and Economic Research. <http://www.coli.org/pdf/MediaRelease2009Q3.pdf>
27. "Housing Affordability Hovers Near Record-High Level for Fourth Consecutive Quarter." National Association of Home Builders. February 17, 2010.
28. "Most affordable housing markets," CNNMoney.com, May 19, 2006.
29. The methodology that the National Low Income Housing Coalition uses is at: <http://nlihc.org/oor/oor2009/appendixa.pdf>
30. Fair Market Rents are published annually by the U.S. Dept. of Housing and Urban Development. <http://www.huduser.org/datasets/fmr.html>
31. "The Unheard Third 2009: Job Loss, Economic Insecurity, and a Decline in Job Quality ." Community Service Society. October, 2009.
32. 2009 Federal Poverty Guidelines can be found at: <http://aspe.hhs.gov/poverty/09poverty.shtml>
33. Press Release, Mayor's Office. "Mayor Bloomberg and NYCHA Chairman Hernandez Announce that Section 8 Voucher List Will Open For First Time in Twelve Years," January 29, 2007.
34. Preliminary FY 2010 Mayor's Management Report and FY 2009 Mayor's Management Report.
35. "Council's Angry Over Housing, but That Doesn't Pay the Rent." *City Limits*. February 11, 2010.
36. "Thousands in City May Lose Rental Vouchers." *New York Times*. April 6, 2010.
37. New York City Human Resources Administration. Cash Assistance Recipients Trend Chart: http://www.nyc.gov/html/hra/html/statistics/trend_charts.shtml
38. Data directly from the NYS Office of Temporary and Disability Assistance, April 2010.
39. New York City Human Resources Administration. Job Placements (FA & SNA) Trend Chart: http://www.nyc.gov/html/hra/html/statistics/trend_charts.shtml
40. New York City Human Resources Administration. Food Stamp Recipients Trend Chart: http://www.nyc.gov/html/hra/html/statistics/trend_charts.shtml
41. New York City Human Resources Administration. Medicaid Enrollees Trend Chart: http://www.nyc.gov/html/hra/html/statistics/trend_charts.shtml
42. Consolidated Plan 2008 and Consolidated Plan 2009 Annual Performance Reports, NYC Dept. of City Planning.
43. NYC Dept. of Homeless Services. Data prior to 2009 may have been revised by the Dept. of Homeless Services and will not match statistics reported in prior year's reports.
44. Program description on Dept. of Homeless Services website: <http://www.nyc.gov/html/dhs/html/rent/rentprog.shtml>.
45. Civil Court of the City of New York data.
46. The New York City Housing Authority is required by law to begin non-payment proceedings 14 days after the rent due date when rent goes unpaid.
47. NYC Department of Investigation, Bureau of Auditors data. Data from 2006-2008 was updated by the Dept. of Investigation in 2009 and does not match data provided in previous year's reports.
48. "Analysis of the Mayor's Preliminary Budget for 2011." NYC Independent Budget Office, March 26, 2010. And "Comments on New York City's Preliminary Budget for Fiscal Year 2011 and Financial Plan for Fiscal Years 2010-2014." NYC Comptroller's Office, March 4, 2010.

Appendices

1. Average Annual Employment Statistics by Area, 1998-2009

Unemployment Rate	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Bronx	9.9%	8.2%	7.2%	7.4%	9.8%	10.0%	9.2%	7.5%	6.6%	6.6%	7.3%	12.2%
Brooklyn	9.3%	8.0%	6.4%	6.6%	8.7%	9.0%	7.6%	6.2%	5.3%	5.3%	5.8%	10.1%
Manhattan	6.7%	5.9%	5.1%	5.7%	7.7%	7.5%	6.2%	5.0%	4.3%	4.2%	4.7%	8.5%
Queens	6.9%	6.1%	5.3%	5.4%	7.2%	7.4%	6.3%	5.2%	4.5%	4.4%	4.9%	8.6%
Staten Island	6.9%	5.8%	5.1%	5.2%	7.0%	7.4%	6.4%	5.2%	4.5%	4.4%	4.9%	8.4%
NYC	7.9%	6.9%	5.8%	6.1%	8.0%	8.3%	7.1%	5.8%	5.0%	4.9%	5.4%	9.5%
U.S.	4.5%	4.2%	4.0%	4.7%	5.8%	6.0%	5.5%	5.1%	4.6%	4.6%	5.8%	9.3%
<u>Labor Force Participation Rate</u>												
NYC ∅	58.7%	59.0%	59.0%	58.7%	59.3%	58.8%	58.5%	58.7%	59.1%	59.4%	59.9%	56.2%
U.S.	67.1%	67.1%	67.1%	66.8%	66.6%	66.2%	66.0%	66.0%	66.2%	66.0%	66.0%	63.1%
<u>Employment-Population Ratio</u>												
NYC ∅	54.0%	54.9%	55.6%	55.2%	54.6%	54.0%	54.4%	55.3%	56.2%	56.5%	56.6%	55.3%
U.S.	64.1%	64.3%	64.4%	63.7%	62.7%	62.3%	62.3%	62.7%	63.1%	63.0%	62.2%	59.3%
<u>Gross City Product (NYC)</u>												
(billions, in 2005 \$)	416.8	438	459	477.5	471.4	466.9	477.2	497	526.4	558.9	565.4	548.2
% Change	5.41%	5.09%	4.79%	4.03%	-1.28%	-0.95%	2.21%	4.15%	5.92%	6.17%	1.16%	-3.04%
<u>Gross Domestic Product (U.S.)</u>												
(billions, in 2000 \$)	10,283.5	10,779.8	11,226.0	11,347.2	11,553.0	11,840.7	12,263.8	12,638.4	12,976.2	13,254.1	13,312.2	12,990.3
% Change	4.36%	4.83%	4.14%	1.08%	1.81%	2.49%	3.57%	3.1%	2.7%	2.1%	0.4%	-2.4%

Notes: The New York City Comptroller's Office revises the Gross City Product periodically. The GCP & GDP figures presented here may not be the same as those reported in prior years. Note that GCP and GDP figures are preliminary.

Sources: U.S. Bureau of Labor Statistics; U.S. Bureau of Economic Analysis, U.S. Dept. of Commerce; NYS Dept. of Labor; NYC Comptroller's Office.

∅ Unpublished data from the Bureau of Labor Statistics. These figures are revised periodically.

2. Average Payroll Employment by Industry for NYC, 2000-2009 (in thousands)

Industry Employment	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2008-2009 Change
Manufacturing	176.8	155.5	139.4	126.6	120.8	113.9	106.1	101.0	95.6	82.6	-13.6%
Construction, Natural Resources & Mining ∅	120.5	122.1	115.8	112.7	111.8	113.3	118.5	127.3	132.7	120.5	-9.2%
Trade, Transport & Utilities	569.6	557.4	536.5	533.6	539.3	547.5	558.3	569.7	573.7	548.6	-4.4%
Leisure & Hospitality	256.7	260.1	255.3	260.3	270.1	276.7	284.9	297.8	310.2	307.9	-0.7%
Financial Activities	488.8	473.6	445.1	433.6	435.5	445.1	458.3	467.6	465.0	434.9	-6.5%
Information	187.3	200.4	176.9	163.9	160.2	162.8	164.6	165.5	167.1	161.1	-3.6%
Professional & Business Svcs.	586.5	581.9	550.4	536.6	541.6	555.6	571.8	593.2	605.4	572.6	-5.4%
Educational & Health Svcs.	615.2	627.1	646.0	658.2	665.3	678.8	694.7	705.1	719.0	734.6	2.2%
Other Services	147.4	148.7	149.7	149.1	150.5	153.2	154.3	157.7	160.8	159.7	-0.7%
Total Private Sector	3,148.8	3,126.7	3,015.0	2,974.5	2,995.0	3,046.9	3,111.4	3,184.8	3,229.5	3,122.5	-3.3%
Government ‡	568.9	562.4	566.2	556.6	554.4	555.6	555.2	559.0	564.1	565.0	0.2%
City of New York	451.8	450.8	456.2	448.3	447.9	449.8	450.4	453.9	458.5	460.1	0.3%
Total	3,717.7	3,689.1	3,581.1	3,531.1	3,549.4	3,602.5	3,666.6	3,743.8	3,793.6	3,687.5	-2.8%

Notes: Totals may not add up due to rounding. Figures may have been revised from prior years by the NYS Department of Labor. Total excludes farm employment but includes unclassified jobs.

∅ Beginning in 2005, Construction and Natural Resources & Mining are no longer two separate employment sectors. Prior year figures reflect that change.

‡ Government includes federal, state, and local (City of New York) jobs located in New York City. Local government figures have been revised from prior years to include those employed by the City of New York as well as city-based public corporations such as the HHC (Health and Hospitals Corporation) and the MTA.

Source: NYS Department of Labor

3. Average Real Wage Rates by Industry for NYC, 2000-2008 (2008 dollars)

NAICS CLASSIFICATION SYSTEM										
Industry	2000	2001	2002	2003	2004	2005	2006	2007	2008	2007-08 % Change
Construction	\$67,388	\$69,763	\$68,910	\$68,653	\$65,845	\$64,642	\$65,247	\$67,488	\$68,310	1.2%
Manufacturing	\$46,141	\$48,091	\$49,628	\$50,929	\$51,879	\$53,559	\$51,776	\$54,761	\$52,752	-3.7%
Transportation	\$49,966	\$51,389	\$51,636	\$50,461	\$49,278	\$47,394	\$47,187	\$48,717	\$47,160	-3.2%
Trade	\$49,915	\$50,142	\$49,940	\$49,683	\$49,335	\$49,419	\$49,448	\$50,447	\$48,088	-4.7%
FIRE	\$184,472	\$187,350	\$166,358	\$161,251	\$180,723	\$185,878	\$208,587	\$237,212	\$223,618	-5.7%
Services	\$55,431	\$55,118	\$54,079	\$54,296	\$54,927	\$55,084	\$55,639	\$56,929	\$56,715	-0.4%
Information	\$97,120	\$99,127	\$96,207	\$100,508	\$102,399	\$103,094	\$104,658	\$106,357	\$105,721	-0.6%
Private Sector	\$79,528	\$80,230	\$75,841	\$74,484	\$77,534	\$78,521	\$82,322	\$88,080	\$84,911	-3.6%
Government	\$58,712	\$58,695	\$58,461	\$58,631	\$59,230	\$57,344	\$55,847	\$55,673	\$54,617	-1.9%
Total Industries	\$76,358	\$76,928	\$73,058	\$71,956	\$74,642	\$75,222	\$78,275	\$83,213	\$80,378	-3.4%

Note: The New York State Department of Labor revises the statistics annually. Real wages reflect 2008 dollars and differ from those found in this table in prior years.

Source: New York State Department of Labor, Research and Statistics Division.

4. Average Nominal Wage Rates by Industry for NYC, 2000-2008

NAICS CLASSIFICATION SYSTEM										
Industry	2000	2001	2002	2003	2004	2005	2006	2007	2008	2007-08 % Change
Construction	\$52,160	\$55,359	\$56,085	\$57,594	\$57,193	\$58,314	\$61,073	\$64,957	\$68,310	5.2%
Manufacturing	\$35,714	\$38,162	\$40,392	\$42,725	\$45,062	\$48,316	\$48,464	\$52,707	\$52,752	0.1%
Transportation	\$38,675	\$40,779	\$42,026	\$42,332	\$42,803	\$42,754	\$44,169	\$46,890	\$47,160	0.6%
Trade	\$38,635	\$39,789	\$40,646	\$41,680	\$42,852	\$44,581	\$46,285	\$48,556	\$48,088	-1.0%
FIRE	\$142,785	\$148,668	\$135,397	\$135,275	\$156,975	\$167,681	\$195,245	\$228,316	\$223,618	-2.1%
Services	\$42,904	\$43,738	\$44,014	\$45,549	\$47,710	\$49,691	\$52,080	\$54,794	\$56,715	3.5%
Information	\$75,173	\$78,660	\$78,302	\$84,317	\$88,944	\$93,002	\$97,963	\$102,369	\$105,721	3.3%
Private Sector	\$61,556	\$63,665	\$61,726	\$62,485	\$67,346	\$70,834	\$77,056	\$84,777	\$84,911	0.2%
Government	\$45,444	\$46,576	\$47,581	\$49,186	\$51,447	\$51,730	\$52,275	\$53,585	\$54,617	1.9%
Total Industries	\$59,103	\$61,045	\$59,461	\$60,365	\$64,834	\$67,858	\$73,268	\$80,092	\$80,378	0.4%

Note: The New York State Department of Labor revises the statistics annually.

Source: New York State Department of Labor, Research and Statistics Division.

5. New York City Population Statistics, 1900-2009

Year	Bronx	Brooklyn	Manhattan	Queens	Staten Island	Citywide	Citywide Change from Prior Decade
1900	200,507	1,166,582	1,850,093	152,999	67,021	3,437,202	--
1910	430,980	1,634,351	2,331,542	284,041	85,969	4,766,883	38.7%
1920	732,016	2,018,356	2,284,103	469,042	116,531	5,620,048	17.9%
1930	1,265,258	2,560,401	1,867,312	1,079,129	158,346	6,930,446	23.3%
1940	1,394,711	2,698,285	1,889,924	1,297,634	174,441	7,454,995	7.6%
1950	1,451,277	2,738,175	1,960,101	1,550,849	191,555	7,891,957	5.9%
1960	1,424,815	2,627,319	1,698,281	1,809,578	221,991	7,781,984	-1.4%
1970	1,471,701	2,602,012	1,539,233	1,986,473	295,443	7,894,862	1.5%
1980	1,168,972	2,230,936	1,428,285	1,891,325	352,121	7,071,639	-10.4%
1990	1,203,789	2,300,664	1,487,536	1,951,598	378,977	7,322,564	3.5%
2000	1,334,381	2,466,952	1,539,610	2,231,845	445,562	8,018,350	9.5%
2009	1,397,287	2,567,098	1,629,054	2,306,712	491,730	8,391,881	4.7% ^Ø

Note: 1900-1990 figures as of April 1 of each year. 2000-2009 figures is of July 1 of that year. Percent population change between 1990 and 2000 has not been adjusted to take into account the increased number of households surveyed for the 2000 Census.

Ø Percentage change is from 2000-2009. Source: U.S. Census Bureau, Population Division

6. Consumer Price Index for All Urban Consumers, NY-Northeastern NJ, 1999-2009

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
March	175.5	181.5	186.4	191.1	197.1	203.4	212.4	218.2	224.6	233.1	235.1
June	176.8	182.0	188.3	191.5	196.9	206.0	210.7	222.6	228.3	238.6	237.2
September	178.2	184.4	188.0	193.3	199.6	205.9	215.8	222.9	228.3	240.1	238.6
December	178.6	184.2	187.3	193.1	199.3	206.8	214.2	221.3	229.4	233.0	238.4
Quarterly Average	177.3	183.0	187.5	192.3	198.2	205.5	213.3	221.3	227.6	236.2	237.3
Yearly Average	177.0	182.5	187.1	191.9	197.8	204.8	212.7	220.7	226.9	235.8	236.8

12-month percentage change in the CPI

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
March	1.45%	3.42%	2.70%	2.52%	3.14%	3.20%	4.42%	2.73%	2.91%	3.82%	0.83%
June	2.14%	2.94%	3.46%	1.70%	2.82%	4.62%	2.28%	5.65%	2.54%	4.52%	-0.59%
September	2.18%	3.48%	1.95%	2.82%	3.26%	3.16%	4.81%	3.29%	2.43%	5.16%	-0.63%
December	2.23%	3.14%	1.68%	3.10%	3.21%	3.76%	3.58%	3.31%	3.66%	1.58%	2.32%
Quarterly Average	2.00%	3.24%	2.45%	2.53%	3.11%	3.68%	3.77%	3.74%	2.88%	3.77%	0.47%
Yearly Average	1.96%	3.11%	2.52%	2.57%	3.07%	3.54%	3.86%	3.76%	2.83%	3.90%	0.44%

Source: U.S. Bureau of Labor Statistics; Base Period: 1982-1984=100

7. Housing Court Actions, 1988-2009

Year	Filings	Calendared	Evictions & Possessions	Year	Filings	Calendared	Evictions & Possessions
1988	299,000	92,000	24,230	1999	276,142	123,399	22,676
1989	299,000	99,000	25,188	2000	276,159	125,787	23,830
1990	297,000	101,000	23,578	2001	277,440	130,897	21,369*
1991	302,000	114,000	20,432	2002	331,309	132,148	23,697
1992	289,000	122,000	22,098	2003	318,077	133,074	23,236
1993	295,000	124,000	21,937	2004	261,085	121,999	22,010
1994	294,000	123,000	23,970	2005	261,457	119,265	21,945
1995	266,000	112,000	22,806	2006	256,747	122,379	23,491
1996	278,000	113,000	24,370	2007	251,390	121,793	24,171
1997	274,000	111,000	24,995	2008	246,147	120,420	24,600
1998	278,156	127,851	23,454	2009	251,871	123,149	26,449

Note: "Filings" reflect non-payment proceedings initiated by rental property owners, while "Calendared" reflect those non-payment proceedings resulting in a court appearance. "Filings" and "Calendared" figures prior to 1998 were rounded to the nearest thousand. *Note: 2001 Evictions and Possessions data is incomplete as it excludes the work of one city marshal who died in May 2001 and whose statistics are unavailable. Evictions and Possessions Data for 2006-2008 was revised by the Department of Investigations in August of 2009.

Sources: NYC Civil Court, First Deputy Chief Clerk for Housing; NYC Department of Investigations, Bureau of City Marshals.

8. Homeless Statistics, 1982-2009

Year	Single Adults	Children	Families (inc. children)	Total Individuals
1982	3,786	2,507	1,005	7,584
1983	5,061	4,887	1,960	12,468
1984	6,228	7,432	2,981	17,491
1985	7,217	9,196	3,688	21,154
1986	8,890	10,493	4,286	24,896
1987	9,628	11,163	4,986	27,225
1988	9,675	11,401	5,091	27,646
1989	9,342	8,614	4,105	23,254
1990	8,535	6,966	3,591	20,131
1991	7,689	8,867	4,581	22,498
1992	6,922	9,607	5,270	23,494
1993	6,413	9,760	5,626	23,748
1994	6,235	9,610	5,629	23,431
1995	6,532	9,927	5,627	23,950
1996	7,020	9,945	5,692	24,554
1997	7,090	8,437	4,793	22,145
1998	6,875	8,054	4,558	21,277
1999	6,778	8,826	4,965	22,575
2000	6,934	9,290	5,192	23,712
2001	7,479	11,427	6,154	27,799
2002	7,750	14,952	8,071	34,576
2003	8,199	16,705	9,203	38,310
2004	8,612	15,705	8,922	37,319
2005	8,174	13,534	8,194	33,687
2006	7,662	12,597	8,339	32,430
2007 ^Ø	6,942	14,060	9,075	34,109
2008 ^Ø	6,530	14,327	8,856	33,554
2009^Ø	6,764	15,326	9,719	35,915

Note: Data presented are the annual averages of the homeless shelter population.
Street homelessness is not quantified in this data.

^Ø Data from 2007 and 2008 was updated for the Rent Guidelines Board by the Dept. of Homeless Services and differs from data presented in earlier years. Additionally, "Single Adult" and "Children" data for 2007, 2008, and 2009 was incorrectly reported in the April 16, 2010 version of this report. It is accurate as of June 3, 2010.

Source: New York City Department of Homeless Services