

# 2009 Income and Affordability Study

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# 2009 Income and Affordability Study

## What's New

- ✓ New York City's economy grew by 0.3% in 2008, compared to a 3.3% increase during 2007.
- ✓ The City gained an average of 46,400 jobs in 2008, a 1.2% increase from 2007 in total employment levels.
- ✓ The unemployment rate rose to an average of 5.5% last year, up from 4.9% in 2007.
- ✓ Inflation averaged 3.9% in the metro area in 2008, up from 2.8% in the prior year.
- ✓ Inflation-adjusted wages increased 6.3% in 2007, compared to a 4.1% increase in 2006.
- ✓ In 2008, an average of 34,354 homeless people were staying in City shelters, down 2.2% from 2007.
- ✓ The average number of families temporarily sheltered each night decreased 3.5%, to 8,971 in 2008, compared to 9,296 a year earlier.
- ✓ The number of non-payment filings in Housing Court decreased 2.1% in 2008, to 246,147, while the number of evictions rose 1.3%.

## 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 first time in five years, New York City's economy did not generally improve as compared with the preceding year, with mixed economic indicators, including rising unemployment rates and stagnant Gross City Product, but rising employment levels and declining homeless levels. Citywide unemployment rates (on an annual basis) increased to 5.5% during 2008, after falling for the previous four years. And while the City's Gross City Product increased for the fifth consecutive year, the rate of growth annually fell to almost zero, and fell in the last three quarters of 2008. In addition, although cash assistance levels dropped, applications rose for the third consecutive year, increasing by more than 8%. The number of food stamp recipients is also on the rise, with rates increasing each month since March, as compared to the previous month. And for the third straight year, the number of evictions grew, by 1.3% despite less housing court filings.

However, there were indicators tracked in the I&A Study that showed a positive trend during 2008. Homeless levels were down on average in 2008, with the total number of individuals decreasing by 2.2%, and families by 3.5%. Real wages (which have a long lag time in reporting) increased significantly between 2006 and 2007, rising 6.3%. Preliminary findings from the *2008 Housing and Vacancy Survey* show that in real terms, the income of rent stabilized tenants increased 1.4% between 2004 and 2007, after dropping 8.6% between 2001 and 2004. In addition, cash assistance cases fell for the fourth year in a row, dropping more than 5% between 2007 and 2008. Average employment levels also rose during 2008, by 1.2%. In addition, housing court filings fell for the third consecutive year, falling by more than 2%.

But while on an annual basis, there were many positive indicators in 2008, some of these took a negative turn as the year progressed. For instance, homeless levels declined at a slower pace during the fourth quarter of 2008 (but nevertheless declined), and employment levels dropped during the same time period. And real wages during the second quarter of 2008 (the latest available figures), declined by 3.9%.

### Economic Conditions

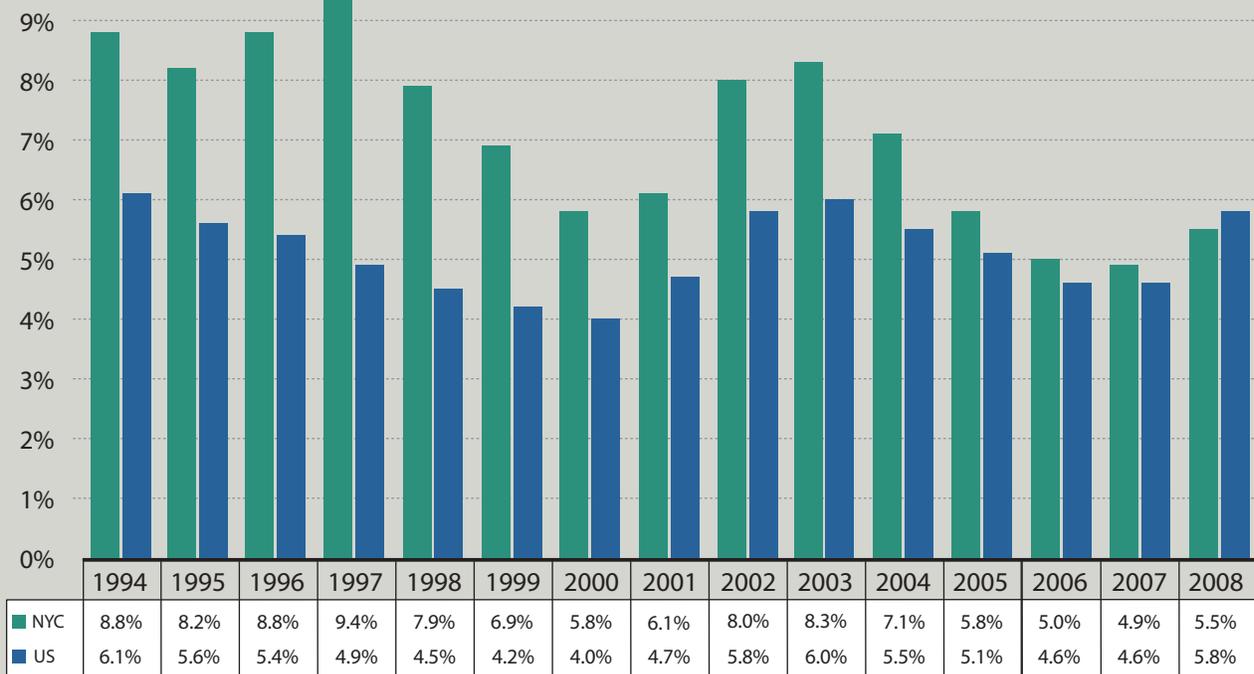
While posting minimal positive gains during 2008, the City's economic growth was nevertheless much slower than during the previous year. New York City's Gross City Product (GCP), which measures the total value of goods and services produced, increased by 0.3% during 2008 as compared to a 3.3% increase during the preceding year.<sup>1</sup> Growth began slowing during the second quarter of 2007 and has fallen every quarter since, including negative growth in the second, third,

and fourth quarters of 2008 when GCP fell 0.6%, 2.3%, and 4.6% respectively. The fourth quarter decrease of 4.6% is the largest decline since the fourth quarter of 2001, when GCP fell 6.4%.<sup>2</sup> For comparison, GCP increased at an annualized rate of 6.0% from 1994 through 2000. The analogous national number, United States Gross Domestic Product (GDP), has increased annually since 1992, including a 1.1% increase during 2008.<sup>3</sup> However, in the fourth quarter of 2008, GDP did decrease by the largest proportion in more than a quarter century, falling 6.3%, with experts predicting negative growth into at least the first half of 2009.<sup>4</sup>

The Consumer Price Index (CPI), which measures the change in the cost of typical household goods, increased 3.9% during 2008 versus 2.8% during 2007 in the NYC metropolitan area, signifying a more rapid rise in the rate of inflation. This is the highest rate since 1991 and follows a slowing in the rate of inflation in 2006 and 2007.<sup>5</sup> The U.S. CPI for urban consumers

#### NYC and U.S. Unemployment Rates, 1994-2008

##### NYC and U.S. Unemployment Rates Rise in 2008



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

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also increased at a faster rate between 2007 and 2008, up to 3.8% in 2008 versus an increase of 2.8% in 2007. This is the second consecutive year that the New York and U.S. inflation rates have been virtually identical.

For the first time since 2003, NYC's unemployment rate increased over the prior year, rising six-tenths of a percentage point to 5.5% in 2008.<sup>6</sup> The U.S. unemployment rate rose at an even greater pace in 2008, climbing from 4.6% in 2007 to 5.8% in 2008.<sup>7</sup> (See graph on previous page and Appendix 1) Comparing unemployment rates since 1976 (the first year the RGB has access to), there have been only three years in which the NYC unemployment rate has been lower than that of that nation as a whole, including 2008. And the gap between the local and national unemployment rates is also at one of its lowest levels, 0.3 percentage points compared to a high of 4.5 percentage points in 1997. The 33-year average absolute difference between the two rates is 1.8 percentage points.

While unemployment rates rose only modestly for all of 2008, sharper increases occurred in the latter part of the year. Unemployment rates were the same or higher in 11 of 12 months in 2008 as compared to the same month in 2007. But the largest increases were seen in October, November and December, when rates rose 1.4, 1.9 and 2.4 percentage points respectively, with the year's highest unemployment rate of 7.2% in December of 2008.

During the early months of 2009, unemployment rates in New York City and the nation continued to climb. The City jobless rate stood at 7.3% in January 2009 and 8.4% in February, approximately two to three percentage points higher than the 2008 average rate of 5.5%. The national unemployment rate was 8.5% in January and 8.9% in February of this year, higher than the 2008 national average of 5.8%.

At the local level, unemployment rates rose in every borough over the past year, by 0.5-0.8 percentage points on average. Manhattan, Queens, and Staten Island all had virtually identical unemployment rates in 2008, at 4.9% for Manhattan and Queens, and 5.0% for Staten Island. Brooklyn had the second-highest unemployment rate, at 5.9%, while the Bronx once again had the highest rate of the boroughs, 7.4%. Unemployment rates in Queens rose

0.5 percentage points over 2007 levels, and rose 0.6 percentage points in Brooklyn and Staten Island. They also rose 0.7 percentage points in Manhattan, and 0.8 percentage points in the Bronx. Citywide unemployment rates are still at one of the lowest levels in at least 33 years (with only three years, including 2006 and 2007 recording lower annual unemployment rates). And rates are still significantly lower than those seen during the recession year of 1992, when Citywide unemployment was at 11.1% and Citywide and borough rates were approximately twice what they were in 2008.

Two other employment indices increased slightly in 2008. 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 2008, to 60.0%, up from 59.5% in 2007.<sup>8</sup> This remained lower than the U.S. rate, which remained at 66.0% for each of the two years.

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 — also increased, to 56.7% in 2008, up 0.2 percentage points from 2007. The U.S. employment/population ratio decreased over the same period, down from 63.0% in 2007 to 62.2% in 2008.

Despite increasing rates of unemployment, the number of persons employed in New York City actually rose over the year (see graph on next page), the fifth consecutive yearly increase in employment rates. Overall, among both city residents as well as those commuting into the city, New York City gained 46,400 jobs in 2008, a 1.2% increase from 2007.<sup>9</sup> However, employment levels began dropping as the year progressed, and continued into 2009. Total employment levels between the fourth quarter of 2007 and 2008 fell by 0.3%, with a 1.5% decline from January 2008 to January of 2009 and 2.1% from February to February. Most of these job losses were in the goods-producing sector, which accounts for only 6% of jobs in New York City, but declined by almost 11% in January and February of 2009 as compared to the same period of 2008. The service-producing sector declined 1.2% during this time period.

## Average Annual Payroll Employment, NYC, 1994-2008

### NYC Employment Levels Rise for Fifth Consecutive Year



Source: U.S. Bureau of Labor Statistics

Overall, almost all industries tracked in the I&A Study saw increases in employment, while just two saw a decrease in total employment levels. The manufacturing sector was the only sector to lose a significant amount of jobs in 2008, down 5.8%, or 5,900 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 170,100 jobs in the 18-year period, a decline of 64%. Financial Activities employment also decreased slightly, falling 0.5% during 2008, the first decline since 2003.

The largest increase in employment during 2008 was in Leisure and Hospitality, which rose 3.5% and gained 10,500 jobs to reach its highest historic level. The Construction, Natural Resources, and Mining sector also rose for the fourth straight year, gaining 4,200 jobs, a 3.3% increase. Other sectors saw more modest increases, such as Other Services, which rose 2.3%; Educational and Health Services, which rose 2.0%; and Professional and Business Services, which also rose 2.0%. The other sectors rose anywhere

between 0.6% and 1.3%. See Appendix 2 for a complete breakdown by industry.

During the first two months of 2009, employment levels in most sectors declined as compared to the first two months of 2008. Manufacturing fell by the greatest proportion, 12.3%, while Construction fell by 9.9%, and Financial Activities by 4.7%. Other sectors fell between 3.1% and 0.3%. Three sectors rose in employment levels over this time period, including Professional and Business Services, rising 3.2%, and both Educational and Health Services and Other Services rising by 1.8%.

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 2007 calendar year, reveal an increase in both real and nominal wages. Real wages rose for the fourth straight year, and at the fastest pace in the last 15 years. Real wages climbed 6.3% in 2007, rising from \$75,340 (in

2007 dollars) to \$80,071.<sup>10</sup> Nominal wages (wages in current dollars) increased by 9.3% over the same time period. These are the largest increases seen since 1992, when real wages rose by 7.5% and nominal wages rose by 11.3%. Between the second quarter of 2007 and the second quarter of 2008 (the most recently available data), nominal wages Citywide rose by 1.4%, while real wages declined 3.9%.

Of the sectors tracked in this report, all but one had increases in real wages during 2007, and increases were in all cases larger than in the previous year. The most significant increase in real income was in the FIRE (Finance, Insurance, and Real Estate) sector, which rose in real terms by 13.5% over the year to reach \$227,889. Significant gains were also seen in Manufacturing, which rose 5.7%. Smaller increases were also seen in all but the Government sector, including a rise of 3.5% in Construction wages, 3.3% in Transportation, 2.3% among the Service sector, and 1.6% in Information. Government wages, which rose 2.5% in nominal terms, decreased in real terms by 0.3%.

For the first time, staff examined bankruptcy filings for New York City residents from 2000-2008. Between 20,000 and 30,000 persons filed for personal bankruptcy annually between 2000-2004, the number steadily rising each year, by 16.5% in 2001, 7.4% in 2002, 8.5% in 2003, and 7.4% in 2004. In April of 2005, major changes to the bankruptcy filing process were signed into law, to be effective beginning October 17, 2005. As a result, there was a rush to file for bankruptcy before the law changed, and in 2005, 42,852 New Yorkers filed for bankruptcy, a 44.6% increase. 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. Filings increased in both 2007 and 2008, by 35.5% and 23.5% respectively, rising to 13,319 filings in 2008, approximately half the level of the first half of the decade. For the United States as a whole, filings increased by 37.6% in 2007 and 30.6% in 2008, both more rapid increases than that seen in New York City.<sup>11</sup>

The Census Bureau reports that the New York City poverty rate for all individuals was 18.5% in 2007, a decline from 19.2% in 2006. This compares to 13.0% for the nation as a whole.<sup>12</sup> They also report that the poverty rate for persons under the age of 18 in New

York City was 27.3% in 2007, while it was 15.4% for individuals 18 to 64, and 18.4% for persons 65 years and over. Furthermore, 15.6% of all families were living under the poverty line in 2007, the same rate as the prior year. For families with related children under the age of 18, this figure rises to 22.3%, while for married-couple families the overall poverty rate is 9.0%, and for female-headed families it is 29.3%. According to Community Service Society reports, overall rates were as high as 26.4% in the mid-nineties.<sup>13</sup>

## New York City Renters

Preliminary results from the 2008 Housing and Vacancy Survey (HVS) were released in February of this year, and they reveal the continuation of a very tight New York City housing market.<sup>14</sup> This triennial survey of the housing and demographic characteristics of the City's residents found that the citywide vacancy rate was 2.88% 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 2.34%, translating into the availability of just 15,530 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 3.07%, Manhattan was 2.70%, 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 1.47%, while those renting for at least \$2,500 had a vacancy rate of 7.18%. (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 \$36,000, in real terms a 1.4% increase from 2004 levels.<sup>15</sup> Owner households earned substantially higher income, which in 2007 was \$70,000, 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 1.4%.

## 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 \$980 for post-war rent stabilized apartments (a 0.9% 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).<sup>16</sup>

Median gross rent, which includes fuel and utility payments, was \$1,054 for all renters (a 14.6% nominal increase and a 4.2% real dollar increase). Rent stabilized tenants on the whole paid a median gross rent of \$1,027 in 2008 (a 2.2% real increase), \$1,010 for pre-war rent stabilized apartments (a 2.0% real increase), and \$1,060 for post-war rent stabilized apartments (a 1.4% 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 9.0% real increase).<sup>17</sup>

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 55.8% rent for over \$1,000, including 21.8% that rent for more than \$1,500. A third (33.3%) of all rental units



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rent for between \$500-\$999.<sup>18</sup> (See graph on previous page for a further breakdown.)

## Affordability of Rental Housing

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.<sup>19</sup> 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 31.6%, with pre-war tenants at 31.7% and post-war at 31.5%. For rent stabilized tenants on the whole, this ratio decreased between 2005 and 2008, by 0.3 percentage points. It also decreased 0.5 percentage points in pre-war apartments, but increased 1.0 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 in the nationwide 2007 American Community Survey of monthly rental costs (\$985), but only 24th highest in median household income (\$48,631).<sup>20</sup> This survey also reports that between 2006 and 2007, median rents for all apartments in New York City increased 4.2%, but the median gross rent-to-income ratio fell, from 30.5% to 29.9%. The percentage of households paying more than 50% of their income towards rent in 2007 fell to 26.6% from 27.9% in the previous two years.

The survey also provides mean household income for cities in quintiles. In New York City the top quintile in mean household income makes 23.78 times more than the lowest quintile, the fourth highest ratio among big cities (cities with more than 250,000 persons). The lowest disparity is in Virginia Beach, Virginia with a ratio of 8.75. New York's ratio is only behind Atlanta, Boston, and Washington D.C., which have ratios of 30.79, 26.90, and 26.66 respectively. Other major cities, such as Los Angeles (20.54), Chicago (20.56), Houston (19.84), and Philadelphia (18.86), all have smaller differentials between income levels. While the ratio between the upper and lower quintiles was 23.78 for all of New York City, it was 39.83 in Manhattan where the top quintile makes \$375,000 more annually than the lowest quintile. These figures are fairly comparable with the prior year.

For the the second year, 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 increased by an average of 5.4% over the year beginning in April of 2008 as compared with the year beginning in April of 2007. The increase in the prior year was 8.2%.<sup>21</sup>

In an October 2008 report, the Working Poor Families Project analyzed 2006 Census data for all fifty states. They found that while New York State ranked near the top nationwide in some areas (i.e. 25% of working families have no health insurance, the seventh best statistic in the nation, and 17.9% of jobs pay below the poverty line, the 15th best in the nation), New York State ranks near the bottom in other areas. New York ranks last in income inequality, with the top quintile of earners making 11.5 times more than the bottom quintile. In addition, 69% of low-income working families spend more than 1/3 of their income on housing costs, a higher percentage than 39 other states.<sup>22</sup>

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."<sup>23</sup> The report details some of the challenges facing New Yorkers and explores reasons that the middle class is leaving the City. Among the findings, the study reports that between 2003 and 2007 real wages in the city rose, but primarily for Manhattan workers (wage data is reported by place of work, not place of residence).

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They found that while wages rose 21.8% in Manhattan, they rose only 0.4% in Staten Island, 0.6% in Brooklyn, 1.4% in Queens, and 2.5% in the Bronx. Between 1975 and 2007, inflation adjusted wages almost doubled in Manhattan, while rising in the single digits in the other boroughs. It is important to note that approximately two-thirds of all of New York City employment is located in Manhattan.<sup>24</sup>

Looking towards the future, the report also 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.

The Center for an Urban Future report also analyzes the ACCRA Cost of Living Index, which tracks the cost of living in many urban areas, including Manhattan and Queens. ACCRA data found that Manhattan is 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. And in the third quarter of 2008, 10.6% of housing in the metro area was considered affordable to people earning the median area income, the lowest share nationwide. However, according to a recent news story, this ratio increased to 13.9% in the fourth quarter of 2008, although it was still the lowest ratio in the nation.<sup>25</sup>

Every year the National Low Income Housing Coalition (NLIHC) issues a study to determine whether rents are affordable to the lowest wage earners. The 2009 study has not been released at the time of publication, but using the NLIHC's methodology,<sup>26</sup> in order to afford a two-bedroom apartment at the City's Fair Market Rent (\$1,313 a month<sup>27</sup>), as determined by the U.S. Department of Housing and Urban

Development, a full-time worker must earn \$25.25 per hour, or \$52,520 a year. Alternately, those who earn minimum wage would have to work the equivalent of 141 hours a week (or two people residing together would each have to work 70.5 hours a week) to be able to afford a two-bedroom unit priced at Fair Market Rent.

In August of 2008, the Community Service Society released "Unheard Third 2008: Economic Insecurity and Federal Priorities,"<sup>28</sup> a survey of 1,523 New York City residents conducted in June 2008, 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 "middle-income and high-income," who make more than 200% of the poverty line. The federal poverty line is currently \$14,000 for a family of two, \$17,600 for a family of three, and \$21,200 for a family of four.<sup>29</sup>

When asked if it was harder to make "ends meet" over the past five years, 80% of poor, near poor, and middle-income households responded that it was harder, with 61% responding that it was a "lot harder." When asked to choose one issue they were most worried about, 23% of low-income respondents chose "keeping up with housing costs or losing your home," the highest rate among the choices. In comparison, among the group making 400% or more of the poverty guidelines, only 7% chose this as their greatest worry. In addition, 29% of poor respondents, and 19% of near-poor respondents, reported that they had fallen behind on their rent or mortgage in the past year, while this figure rises to 40% for low-income working families with children.

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.<sup>30</sup> These increased funding levels led to a 111% increase in the number of families placed in Section 8 housing between Fiscal Years 2006 and 2007, and another 129% increase between 2007 and 2008. But while the waiting list decreased from 126,000 persons in FY 2006 to 100,000 in FY 2007, it increased to 136,000 in FY 2008. There were also less applicants placed in Section 8 housing in the first

four months of FY 2009 as compared to FY 2008, a 3.4% drop. However, there are now 8,000 more Section 8 units than in 2007.<sup>31</sup>

## Cash Assistance Programs

For the fourth consecutive year, the total number of cash assistance cases (formerly known as public assistance) decreased, falling by more than 5% between 2007 and 2008.<sup>32</sup> Cash assistance caseloads declined by an average of 5.3% over the year, almost three percentage points slower than the 8.2% rate of decline in the prior year (see graph on this page). However, the rate of decline was less rapid in the latter part of 2008. While the number of recipients declined by 6.9% in the first quarter of 2008 as compared to the same period of 2007, they declined by 3.6% in the fourth quarter. And comparing December of 2007 and 2008, caseloads fell by 1.9%. Over the last

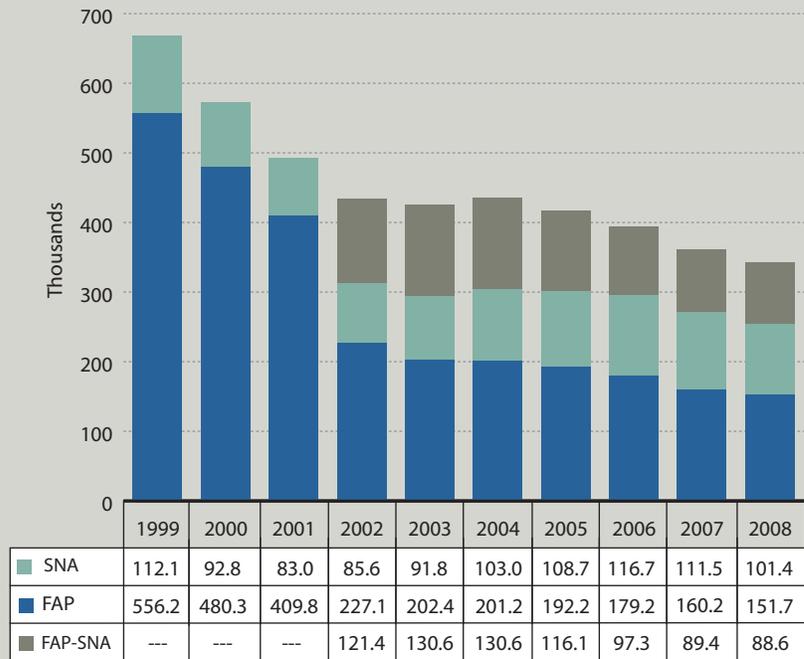
14 years the number of cash assistance recipients has dropped significantly, falling 70.4% since March 1995, when the City's welfare reform initiative began and 1,161,000 recipients were on the rolls.

While the number of cash assistance recipients went down during 2008, the number of applications for cash assistance increased for the third consecutive year, rising by 8.1%. During the last quarter of 2008, applications rose 11.6% over the corresponding period of 2007.<sup>33</sup> For the second consecutive year, the number of reported job placements among cash assistance recipients (excluding placements through the Workforce Investment Act) increased, with placements rising 3.9% in 2008. However, placements are still almost 5% lower than in 2005.<sup>34</sup>

Because of a change in the way that food stamp recipients are being calculated beginning in January of 2008, data from 2008 is not comparable to prior years. Comparing the first quarter of 2008 with the fourth

### Cash Assistance Programs, 1999-2008, in Thousands

#### Cash Assistance Caseloads Decline



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

quarter of 2008 shows an 11.0% increase in the number of recipients, reaching a high of 1.35 million in December of 2008. On a monthly basis, in each month since March of 2008 caseloads have risen over the prior month's levels.<sup>35</sup>

## 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 2008 calendar year, New York City received \$812.2 million from federally funded programs. These programs included \$276.9 million in a Community Development Block Grant (CDBG), which funds housing and community development programs; \$112.0 million for the HOME Investment Partnership Program, which helps preserve existing housing stock; \$8.0 million for the Emergency Shelter Grant (ESG) program, which is used for

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homeless programs; and \$56.8 million for Housing Opportunities for Persons with AIDS (HOPWA). In 2009, the City expects to receive \$776.4 million for federally funded programs, which represents a 4.4% nominal decrease over 2008 levels, and a 5.9% decrease in inflation-adjusted dollars.<sup>36</sup> Funding levels for 2009 represent the sixth consecutive decrease in federal housing aid for New York City, with levels since 2003 declining by 18% in nominal terms and 31% in real terms.

## **Evictions & Homelessness**

### **Homelessness & Emergency Assistance**

Homelessness in the City, based on visits to City shelters, decreased during 2008, following large increases the prior year.<sup>37</sup> Each night, an average of 34,354 persons stayed in City shelters during 2008, down 770 persons, or 2.2%, from a year earlier, but still up considerably from the average of 20,000-25,000 found in the 1990s. The subcategory of number of families sheltered each night also declined on average during 2008, falling 3.5% over the year. This included a 4.7% decline in the number of adults in families, but a 0.2% increase in the number of children in families. Homeless levels continue to decline in the last quarter of 2008, although at a slower pace than in the earlier months of the year, falling 1.0% in the fourth quarter of 2008 versus an annual rate of decline of 2.2% and 2.6% in the first three quarters of 2008.

The number of families relocated to permanent housing increased dramatically in 2008, to a total of 8,145, 29.6% higher than during 2007. Much of this increase was due to the various Advantage programs, the placements of which increased by almost 200% over 2007 levels. This program replaces the Housing Stability Plus program (which had no placements in 2008, compared to more than 1,800 in 2007). Consisting 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, the program pays most or all of recipient's rents for up to two years.<sup>38</sup> Two-thirds of all

permanent housing placements for families in 2008 were through Advantage programs. The number of single adults placed in permanent housing also increased, but at a slower pace than families, rising 10.0% during 2008 to 10,679.

The average number of days families spent in temporary housing decreased in 2008, by an average of 15 less days, to an average of 46.6 weeks. The number of days single adults spent in temporary housing, 22 days on average, remained the same from 2007 levels. However, after falling last year, the number of individuals entering the Department of Homeless Services shelter system for the first time increased, by 9.0% between 2007 and 2008, to an annual total of 17,728 persons, or an average of 1,477 new persons per month.

In 2004 Mayor Bloomberg announced that through a number of initiatives, including expanded drop-in centers and coordination of City services, they hoped to cut the number of homeless people in shelters by 25,000 persons by 2009.<sup>39</sup> As of December, 2008, levels were only 1,281 persons less than in September, 2004, when the initiative was announced.

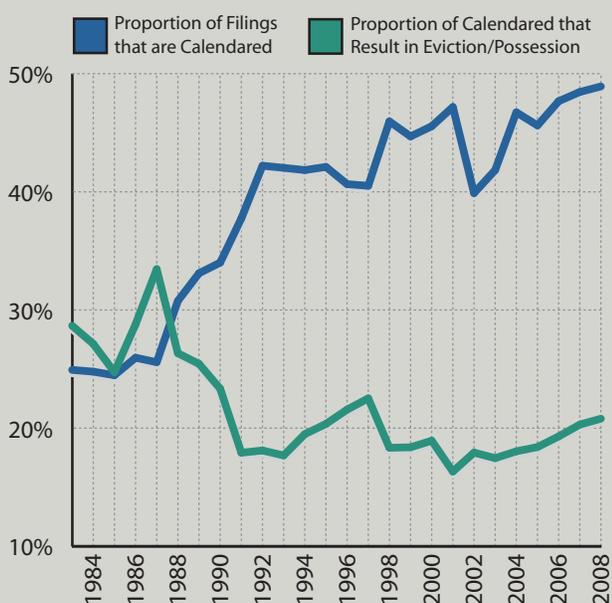
### **Housing Court**

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 the most severe affordability problems, evictions are also tracked.

For the fifth time in six years, the number of non-payment filings in Housing Court fell, declining by 2.1% in 2008, to reach 246,147.<sup>40</sup> Of note, approximately a quarter of all non-payment filings are against tenants in New York City Housing Authority buildings.<sup>41</sup> While court filings decreased in 2008, the proportion of cases resulting in an actual court appointment ("calendared") increased slightly, up to 48.9% from 48.4% last year, the highest proportion the RGB has ever recorded (see graph on next page and Appendix 7). During the mid-to-late 1980s, an average of 27.1% of non-payment filings were calendared.

## Housing Court Statistics, 1983-2008

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



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

The proportion of non-payment proceedings citywide that resulted in an eviction/possession ruling in 2008 increased for the fifth consecutive year. It is now at its highest level in eleven years, up from 20.3% in 2007 to 20.8% in 2008. This translates to 25,027 court decisions ruled for the tenant's eviction from a total of 120,420 non-payment proceedings calendared.<sup>42</sup> The increase was due to a 1.3% increase in the number of evictions/possessions in 2008, despite a decrease of 1.1% 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 2008, New York City had mixed economic indicators, including increased unemployment rates, stagnant Gross City Product, and rising bankruptcy

filings and food stamp levels. But total employment increased, and homeless levels fell, as did cash assistance cases and housing court filings. And 2008 HVS data, released earlier this year, showed that between 2005 and 2008, rent stabilized tenants had modest growth in real income and a decline in inflation-adjusted contract rent.

Looking forward, on March 9th of this year the New York City Comptroller's Office released a report on the City's budget and financial plan, including forecasts about New York City's economy.<sup>43</sup> The Comptroller estimated that in 2009, GCP will decline by 4.6%, more than 120,000 jobs will be lost, wages will decline by 5.8% and the unemployment rate will reach 8.8%. They predict modest improvements in 2010, with an estimated GCP decline of 2.9%, job losses of more than 80,000, and the unemployment rate declining to 8.5%. The Independent Budget Office, also on March 9, testified that they predict a job loss of 270,000 through the second quarter of 2010.<sup>44</sup> □

## Endnotes

1. Quarterly data from the NYC Comptroller's Office as of February, 2009.
2. 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 2000 chained dollars.
3. Bureau of Economic Analysis. <http://www.bea.gov/national/index.htm#gdp>
4. "Jobless claims set new record; GDP down more in 4Q," *Associated Press*, March 26, 2009.
5. Bureau of Labor Statistics; <http://www.bls.gov>; Data accessed Feb '09
6. NYS Dept. of Labor; <http://www.labor.state.ny.us>; Data accessed March 2009. Data is revised annually and may not match data reported in prior years. In the *2008 I&A Study*, 2007 Citywide unemployment was reported to be 5.0% and was revised to 4.9% this year.
7. Bureau of Labor Statistics; <http://www.bls.gov>; Data accessed Feb '09.
8. 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.
9. New York State Dept. of Labor; <http://www.labor.state.ny.us>; Data accessed March 2009.
10. New York State Dept. of Labor; <http://www.labor.state.ny.us>; Data accessed March 2009.

11. Data obtained from The Administrative Office of the U.S. Courts in early 2009.
12. Poverty statistics were researched on the Census Bureau's Factfinder Site: <http://factfinder.census.gov> in February of 2009.
13. 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.
14. 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. 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.
15. Total household income in the HVS includes wages, salaries, and tips; self-employment income; interest dividends; pensions; and other transfers and in-kind payments.
16. 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.
17. 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 2009 from 2008 HVS raw data, and was converted into "current" dollar figures using the same methodology as in the "Selected Initial Findings" report.
18. There were 35,644 units which did not report a cash rent.
19. 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)
20. 2007 American Community Survey, U.S. Census Bureau. <http://factfinder.census.gov> (Based on places with a population of more than 250,000).
21. 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. The year to year increase was based on years beginning in April through March of the following year.
22. "Still Working Hard, Still Falling Short." The Working Poor Families Project, October 2008. Per the report a low-income working family is defined as, "a family earning less than 200 percent of the poverty income threshold as defined by the U.S. Census Bureau for 2006, which was \$41,228 for a family of four."
23. "Reviving the City of Aspiration: A study of the challenges facing New York City's middle class." Center for An Urban Future, February 2009.
24. According to NYS Dept. of Labor Statistics, in 2007 64.8% of New York City's 3,640,055 employees worked in Manhattan. In 1975, this figure was 63.3%. The report also relies on national inflation figures to adjust wages, while the RGB adjusts wages based on inflation in the New York City area. For comparison, had NYC-area inflation data been used to adjust for real wages, the increase in wages for Manhattan workers between 2003 and 2007 would have been 19.8% instead of the reported 21.8%. In Staten Island, the rate would have dropped from 0.4% to -1.5%; in Brooklyn, a drop from 0.6% to -1.1%; in Queens, a drop from 1.4% to -0.3%; and in the Bronx, a drop from the reported 2.5% to 0.8%.
25. "Most affordable city in the nation," CNNMoney.com, February 19, 2009.
26. The methodology that the National Low Income Housing Coalition uses is at: <http://nlihc.org/oor/oor2008/appendixa.pdf>
27. Fair Market Rents are published annually by the U.S. Dept. of Housing and Urban Development. <http://www.huduser.org/datasets/fmr.html>
28. "Unheard Third 2008: Economic Insecurity and Federal Priorities." Community Service Society. August 21, 2008.
29. 2008 Federal Poverty Guidelines can be found at: <http://aspe.hhs.gov/poverty/08poverty.shtml>
30. 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.
31. Preliminary FY 2009 Mayor's Management Report.
32. New York City Human Resources Administration. Cash Assistance Recipients Trend Chart: [http://www.nyc.gov/html/hra/html/statistics/trend\\_charts.shtml](http://www.nyc.gov/html/hra/html/statistics/trend_charts.shtml)
33. Data directly from the Human Resource Administration's Office of Legal Affairs. March 2, 2009.
34. New York City Human Resources Administration. Job Placements (FA & SNA) Trend Chart: [http://www.nyc.gov/html/hra/html/statistics/trend\\_charts.shtml](http://www.nyc.gov/html/hra/html/statistics/trend_charts.shtml)
35. New York City Human Resources Administration. Food Stamp Recipients Trend Chart: [http://www.nyc.gov/html/hra/html/statistics/trend\\_charts.shtml](http://www.nyc.gov/html/hra/html/statistics/trend_charts.shtml)
36. Consolidated Plan 2008 and Consolidated Plan 2009, NYC Dept. of City Planning.
37. Source: NYC Dept. of Homeless Services, Critical Activity Reports. <http://www.nyc.gov/html/dhs/html/statistics/statistics.shtml>
38. Program description on Dept. of Homeless Services website: <http://www.nyc.gov/html/dhs/html/rent/rentprog.shtml>.
39. "Bloomberg Sets Detailed Plan to Cut Number of Homeless," *The New York Times*, Leslie Kaufman. September 23, 2004.
40. Civil Court of the City of New York data.
41. 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.
42. NYC Department of Investigation, Bureau of Auditors data.
43. "The Comptroller's Comments on the Preliminary Budget for FY 2010 and the Financial Plan for FYs 2009-2013." Office of the NYC Comptroller, March 2009.
44. "Testimony of Ronnie Lowenstein To the New York City Council Finance Committee On the 2010 Preliminary Budget and Four-Year Financial Plan." The City of New York Independent Budget Office, March 9, 2009.

# Appendices

## 1. Average Annual Employment Statistics by Area, 1997-2008

Unemployment Rate	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Bronx	11.7%	9.9%	8.2%	7.2%	7.4%	9.8%	10.0%	9.2%	7.5%	6.7%	6.9%	7.4%
Brooklyn	10.7%	9.3%	8.0%	6.4%	6.6%	8.7%	9.0%	7.6%	6.2%	5.4%	5.5%	5.9%
Manhattan	7.8%	6.7%	5.9%	5.1%	5.7%	7.7%	7.5%	6.2%	5.0%	4.3%	4.4%	4.9%
Queens	8.5%	6.9%	6.1%	5.3%	5.4%	7.2%	7.4%	6.3%	5.2%	4.5%	4.5%	4.9%
Staten Island	8.4%	6.9%	5.8%	5.1%	5.2%	7.0%	7.4%	6.4%	5.2%	4.5%	4.6%	5.0%
<b>NYC</b>	<b>9.4%</b>	<b>7.9%</b>	<b>6.9%</b>	<b>5.8%</b>	<b>6.1%</b>	<b>8.0%</b>	<b>8.3%</b>	<b>7.1%</b>	<b>5.8%</b>	<b>5.0%</b>	<b>4.9%</b>	<b>5.5%</b>
<b>U.S.</b>	<b>4.9%</b>	<b>4.5%</b>	<b>4.2%</b>	<b>4.0%</b>	<b>4.7%</b>	<b>5.8%</b>	<b>6.0%</b>	<b>5.5%</b>	<b>5.1%</b>	<b>4.6%</b>	<b>4.6%</b>	<b>5.8%</b>
<u>Labor Force Participation Rate</u>												
NYC Ø	58.6%	58.7%	59.0%	59.0%	58.7%	59.3%	58.8%	58.5%	58.7%	59.0%	59.5%	60.0%
U.S.	67.1%	67.1%	67.1%	67.1%	66.8%	66.6%	66.2%	66.0%	66.0%	66.2%	66.0%	66.0%
<u>Employment-Population Ratio</u>												
NYC Ø	53.1%	54.0%	54.9%	55.6%	55.2%	54.6%	54.0%	54.3%	55.3%	56.1%	56.5%	56.7%
U.S.	63.8%	64.1%	64.3%	64.4%	63.7%	62.7%	62.3%	62.3%	62.7%	63.1%	63.0%	62.2%
<u>Gross City Product (NYC)</u>												
(billions, in 2000 \$)	370.3	394.7	415.3	437.8	431.8	415.4	405.3	415.9	431.3	446.6	461.05	462.18
% Change	5.35%	6.59%	5.22%	5.42%	-1.37%	-3.80%	-2.43%	2.62%	3.70%	3.55%	3.24%	0.25%
<u>Gross Domestic Product (U.S.)</u>												
(billions, in 2000 \$)	8,703.5	9,066.9	9,470.3	9,817.0	9,890.7	10,048.8	10,301.0	10,675.8	10,989.5	11,294.8	11,523.9	11,652.7
% Change	4.50%	4.17%	4.45%	3.66%	0.75%	1.60%	2.51%	3.64%	2.9%	2.8%	2.0%	1.1%

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.

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

## 2. Average Payroll Employment by Industry for NYC, 1999-2008 (in thousands)

Industry Employment	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2007-2008 Change
Manufacturing	186.8	176.8	155.5	139.4	126.6	120.8	113.9	106.1	101.0	95.1	-5.8%
Construction, Natural Resources & Mining Ø	112.5	120.5	122.1	115.8	112.7	111.8	113.3	118.5	127.3	131.5	3.3%
Trade, Transport & Utilities	556.3	569.6	557.4	536.5	533.6	539.3	547.5	558.3	569.7	573.2	0.6%
Leisure & Hospitality	243.7	256.7	260.1	255.3	260.3	270.1	276.7	284.9	297.8	308.3	3.5%
Financial Activities	481.0	488.8	473.6	445.1	433.6	435.5	445.1	458.3	467.6	465.1	-0.5%
Information	172.8	187.3	200.4	176.9	163.9	160.2	162.8	164.6	165.5	167.7	1.3%
Professional & Business Svcs.	552.9	586.5	581.9	550.4	536.6	541.6	555.6	571.8	593.2	605.0	2.0%
Educational & Health Svcs.	604.4	615.2	627.1	646.0	658.2	665.3	678.8	694.7	705.1	719.3	2.0%
Other Services	141.5	147.4	148.7	149.7	149.1	150.5	153.2	154.3	157.7	161.4	2.3%
<b>Total Private Sector</b>	<b>3,051.9</b>	<b>3,148.8</b>	<b>3,126.7</b>	<b>3,015.0</b>	<b>2,974.5</b>	<b>2,995.0</b>	<b>3,046.9</b>	<b>3,111.4</b>	<b>3,184.8</b>	<b>3,226.6</b>	<b>1.3%</b>
Government ‡	567.0	568.9	562.4	566.2	556.6	554.4	555.6	555.2	559.0	563.6	0.8%
City of New York	453.3	451.8	450.8	456.2	448.3	447.9	449.8	450.4	453.9	458.1	0.9%
<b>Total</b>	<b>3,618.8</b>	<b>3,717.7</b>	<b>3,689.1</b>	<b>3,581.1</b>	<b>3,531.1</b>	<b>3,549.4</b>	<b>3,602.5</b>	<b>3,666.6</b>	<b>3,743.8</b>	<b>3,790.2</b>	<b>1.2%</b>

Notes: Totals may not add up due to rounding. Categories and figures have been revised from prior years due to new classification system used by the US Bureau of Labor Statistics and the NYS Department of Labor. Total excludes farm employment but includes unclassified jobs.

Ø 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, 2000-2007 (2007 dollars)

Industry	SIC SYSTEM	NAICS CLASSIFICATION SYSTEM									2006-07 % Change
	2001	2000	2001	2002	2003	2004	2005	2006	2007		
Construction	\$58,001	\$64,861	\$67,147	\$66,326	\$66,079	\$63,376	\$62,218	\$62,800	\$64,976	3.5%	
Manufacturing	\$64,990	\$44,411	\$46,288	\$47,767	\$49,019	\$49,933	\$51,551	\$49,834	\$52,687	5.7%	
Transportation	\$59,129	\$48,093	\$49,462	\$49,700	\$48,568	\$47,430	\$45,616	\$45,418	\$46,924	3.3%	
Trade	\$37,465	\$48,043	\$48,261	\$48,068	\$47,820	\$47,485	\$47,566	\$47,594	\$48,553	2.0%	
FIRE	\$161,388	\$177,554	\$180,325	\$160,120	\$155,204	\$173,945	\$178,907	\$200,765	\$227,889	13.5%	
Services	\$50,000	\$53,352	\$53,051	\$52,051	\$52,260	\$52,867	\$53,018	\$53,552	\$54,758	2.3%	
Information	Ω	\$93,478	\$95,409	\$92,600	\$96,739	\$98,559	\$99,228	\$100,733	\$102,383	1.6%	
Private Sector	\$67,306	\$76,545	\$77,221	\$72,997	\$71,690	\$74,626	\$75,576	\$79,235	\$84,753	7.0%	
Government	\$49,240	\$56,510	\$56,494	\$56,269	\$56,432	\$57,009	\$55,193	\$53,753	\$53,581	-0.3%	
<b>Total Industries</b>	<b>\$74,045</b>	<b>\$73,495</b>	<b>\$74,044</b>	<b>\$70,318</b>	<b>\$69,258</b>	<b>\$71,843</b>	<b>\$72,401</b>	<b>\$75,340</b>	<b>\$80,071</b>	<b>6.3%</b>	

Note: The New York State Department of Labor revises the statistics annually. Real wages reflect 2007 dollars and differ from those found in this table in prior years.

Ω Statistic not available. These categories were created when the NYS Dept. of Labor began tracking wages with the NAICS Classification System in 2000.

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

### 4. Average Nominal Wage Rates by Industry for NYC, 2000-2007

Industry	SIC SYSTEM	NAICS CLASSIFICATION SYSTEM									2006-07 % Change
	2001	2000	2001	2002	2003	2004	2005	2006	2007		
Construction	\$54,863	\$52,160	\$55,359	\$56,085	\$57,594	\$57,193	\$58,314	\$61,073	\$64,976	6.4%	
Manufacturing	\$61,474	\$35,714	\$38,162	\$40,392	\$42,725	\$45,062	\$48,316	\$48,464	\$52,687	8.7%	
Transportation	\$55,930	\$38,675	\$40,779	\$42,026	\$42,332	\$42,803	\$42,754	\$44,169	\$46,924	6.2%	
Trade	\$35,438	\$38,635	\$39,789	\$40,646	\$41,680	\$42,852	\$44,581	\$46,285	\$48,553	4.9%	
FIRE	\$152,658	\$142,785	\$148,668	\$135,397	\$135,275	\$156,975	\$167,681	\$195,245	\$227,889	16.7%	
Services	\$47,295	\$42,904	\$43,738	\$44,014	\$45,549	\$47,710	\$49,691	\$52,080	\$54,758	5.1%	
Information	Ω	\$75,173	\$78,660	\$78,302	\$84,317	\$88,944	\$93,002	\$97,963	\$102,383	4.5%	
Private Sector	\$63,665	\$61,556	\$63,665	\$61,726	\$62,485	\$67,346	\$70,834	\$77,056	\$84,753	10.0%	
Government	\$46,576	\$45,444	\$46,576	\$47,581	\$49,186	\$51,447	\$51,730	\$52,275	\$53,581	2.5%	
<b>Total Industries</b>	<b>\$61,046</b>	<b>\$59,103</b>	<b>\$61,045</b>	<b>\$59,461</b>	<b>\$60,365</b>	<b>\$64,834</b>	<b>\$67,858</b>	<b>\$73,268</b>	<b>\$80,071</b>	<b>9.3%</b>	

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

Ω Statistic not available. These categories were created when the NYS Dept. of Labor began tracking wages with the NAICS Classification System in 2000.

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

## 5. New York City Population Statistics, 1900-2008

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%
2008	1,391,903	2,556,598	1,634,795	2,293,007	487,407	8,363,710	4.3% <sup>Ø</sup>

Note: 1900-1990 figures as of April 1 of each year. 2000-2008 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 2000-2008. Source: U.S. Census Bureau, Population Division

## 6. Consumer Price Index for All Urban Consumers, NY-Northeastern NJ, 1998-2008

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
March	173.0	175.5	181.5	186.4	191.1	197.1	203.4	212.4	218.2	224.6	233.1
June	173.1	176.8	182.0	188.3	191.5	196.9	206.0	210.7	222.6	228.3	238.6
September	174.4	178.2	184.4	188.0	193.3	199.6	205.9	215.8	222.9	228.3	240.1
December	174.7	178.6	184.2	187.3	193.1	199.3	206.8	214.2	221.3	229.4	233.0
Quarterly Average	173.8	177.3	183.0	187.5	192.3	198.2	205.5	213.3	221.3	227.6	236.2
Yearly Average	173.6	177.0	182.5	187.1	191.9	197.8	204.8	212.7	220.7	226.9	235.8

### 12-month percentage change in the CPI

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
March	1.35%	1.45%	3.42%	2.70%	2.52%	3.14%	3.20%	4.42%	2.73%	2.91%	3.82%
June	1.64%	2.14%	2.94%	3.46%	1.70%	2.82%	4.62%	2.28%	5.65%	2.54%	4.52%
September	1.57%	2.18%	3.48%	1.95%	2.82%	3.26%	3.16%	4.81%	3.29%	2.43%	5.16%
December	1.63%	2.23%	3.14%	1.68%	3.10%	3.21%	3.76%	3.58%	3.31%	3.66%	1.58%
Quarterly Average	1.55%	2.00%	3.24%	2.45%	2.53%	3.11%	3.68%	3.77%	3.74%	2.88%	3.77%
Yearly Average	1.64%	1.96%	3.11%	2.52%	2.57%	3.07%	3.54%	3.86%	3.76%	2.83%	3.90%

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

## 7. Housing Court Actions, 1987-2008

Year	Filings	Calendared	Evictions & Possessions	Year	Filings	Calendared	Evictions & Possessions
1987	301,000	77,000	25,761	1998	278,156	127,851	23,454
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	23,669
1996	278,000	113,000	24,370	2007	251,390	121,793	24,696
1997	274,000	111,000	24,995	2008	246,147	120,420	25,027

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.

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

## 8. Homeless Statistics, 1982-2008

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	6,988	14,559	9,296	35,124
<b>2008</b>	<b>6,809</b>	<b>14,595</b>	<b>8,971</b>	<b>34,354</b>

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

Source: New York City Department of Homeless Services