

2011 Income and Affordability Study

March 31, 2011

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2011 Income and Affordability Study

What's New

- ✓ New York City's economy grew by 1.6% in 2010, compared to a 2.8% decrease during 2009.
- ✓ The City gained an average of 14,700 jobs in 2010, resulting in a 0.4% increase from 2009 in total employment levels.
- ✓ The unemployment rate rose for the third consecutive year, to an average of 9.5% last year, up from 9.3% in 2009.
- ✓ Inflation averaged 1.7% in the metro area in 2010, up from 0.4% in the prior year.
- ✓ Inflation-adjusted wages decreased 8.4% in 2009, following a 3.4% decrease in 2008.
- ✓ In 2010, an average of 36,175 homeless people were staying in City shelters, up 0.7% from 2009.
- ✓ The average number of families temporarily sheltered each night fell to 9,635 in 2010, a 0.9% decrease.
- ✓ The number of non-payment filings heard in Housing Court increased 3.4% in 2010, to 127,396, while the number of evictions fell 3.0%.

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

New York City's economy remained fairly stable during 2010 as compared with the preceding year, with most economic indicators only marginally negative, including barely rising unemployment rates and homeless levels, and some positive, such as increasing Gross City Product and employment levels. Negative indicators include Citywide unemployment rates increasing to 9.5% during 2010, a 0.2 percentage point increase from the prior year. In addition, cash assistance levels increased for only the third time since at least 1994, increasing by 1.0% between 2009 and 2010. The number of food stamp recipients is also on the rise, increasing for the eighth consecutive year, by 14.9% in 2010. Homelessness levels also rose marginally, increasing to an average of just over 36,000 persons a night, a 0.7% increase.

More positive indicators include the annual measure of Gross City Product, which increased in real terms by 1.6% in 2010, including quarterly increases seen in every quarter since the fourth of 2009. In addition, employment levels grew, increasing 0.4% in 2010, and inflation-adjusted wages increased 3.5% during the most recent 12-month period (the fourth quarter of 2009 through the third quarter of 2010). There was also a 3.0% decrease in evictions, despite the number of “calendered” non-payment filings in Housing Court rising 3.4%.

The most recent numbers suggest that the economy improved more rapidly in the latter part of last year, with homeless levels down in both the third and fourth quarters of 2010, GCP increasing almost 4% in the fourth quarter, and public assistance levels falling 0.7% in the fourth quarter. Food stamp levels, which have been rising rapidly in recent years, also grew at a slower pace as the year progressed, rising by 20% in the first quarter of 2010,

but by less than 11% in the fourth quarter. Citywide unemployment rates were also down in every month from June of 2010 through February of 2011, as compared with same months of the prior year. Employment levels also rose in the second, third, and fourth quarters of 2010, including a high of 1.3% growth during the fourth quarter.

Economic Conditions

Economic Output and Consumer Prices

New York City's economy expanded during 2010, following an almost 3% contraction during 2009. New York City's Gross City Product (GCP), which measures the total value of goods and services produced, increased by 1.6% during 2010.¹ There was

positive economic growth in each quarter since the last one of 2009, reaching a high of 3.8% growth during the fourth quarter of 2010. Prior to the growth in the fourth quarter of 2009, GCP had contracted in each of the preceding seven quarters. 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 2.9% during 2010, following a 2.6% decline during 2009. On a quarterly basis, GDP has increased every quarter since the third one of 2009, including a high of 5.0% in the fourth quarter of 2009 and a 2010 high of 3.7% during the first quarter.²

The Consumer Price Index (CPI), which measures the change in the cost of typical household goods, increased 1.7% in the NYC metropolitan area during 2010, a higher rate of inflation than seen in the previous year, when prices rose on average 0.4%.³ Following deflation for six months of 2009, prices in

NYC and U.S. Unemployment Rates, 1996-2010

NYC and U.S. Unemployment Rates Increase Slightly in 2010



Source: U.S. Bureau of Labor Statistics and NYS Dept. of Labor; Data is updated annually and may differ from that in prior reports.

every month of 2010 (with the exception of November and December) rose more rapidly than the same months of 2009. While prices increased more rapidly than the prior year, it was still the third lowest level of inflation since 1966. The U.S. CPI for urban consumers increased at an even faster rate between 2009 and 2010, up from -0.4% in 2009 to 1.6% in 2010. The rate of increase in the U.S. CPI was higher in every month of 2010 (with the exception of November and December) as compared to the prior year, but on an annual basis is still at the fourth lowest level since 1966.

Labor Statistics

For the third consecutive year, NYC's unemployment rate increased over the prior year, rising two-tenths of a percentage point, to 9.5% in 2010.⁴ The U.S. unemployment rate rose at slightly faster pace in 2010, climbing from 9.3% in 2009 to 9.6% in 2010.⁵ (See graph on previous page and Appendix 1) While the New York City rate was slightly lower than that of the nation as a whole, this is one of the smallest gaps between the two numbers since 1976 (the first year of data the RGB has access to), just a 0.1 percentage point difference, compared to a high of 4.5 percentage points in 1997. In the past 35 years, the NYC rate has been lower than that of the U.S. just four times, including 2010.

During the early months of 2011, unemployment rates in New York City and the nation remained near 2010 averages. The City jobless rate (not seasonally adjusted) stood at 9.4% in January 2011 and 9.2% in February, while the analogous national figures were 9.8% in January and 9.5% in February of this year.

Manhattan had the lowest unemployment rate of the boroughs, 8.0%, while Queens and Staten Island had virtually identical unemployment rates in 2010, at 8.5% for Queens and 8.7% for Staten Island. Brooklyn had the second-highest unemployment rate, at 10.2%, while the Bronx once again had the highest rate of the boroughs, 12.8%. Unemployment rates rose in Brooklyn, Staten Island, and the Bronx during 2010, by 0.1, 0.3, and 0.6 percentage points respectively. But rates did decrease in both Manhattan and Queens, by 0.5 and 0.1 percentage points respectively.

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 — decreased in 2010, to 60.3%, down from 60.6% in 2009.⁶ This remained lower than the U.S. rate, which decreased to 64.7% from 65.4% in 2009.⁷ 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 second consecutive year, falling 0.4 percentage points to 54.6%. The U.S. employment/population ratio also decreased over the same period, down from 59.3% in 2009 to 58.5% in 2010, the fourth consecutive year of decline.

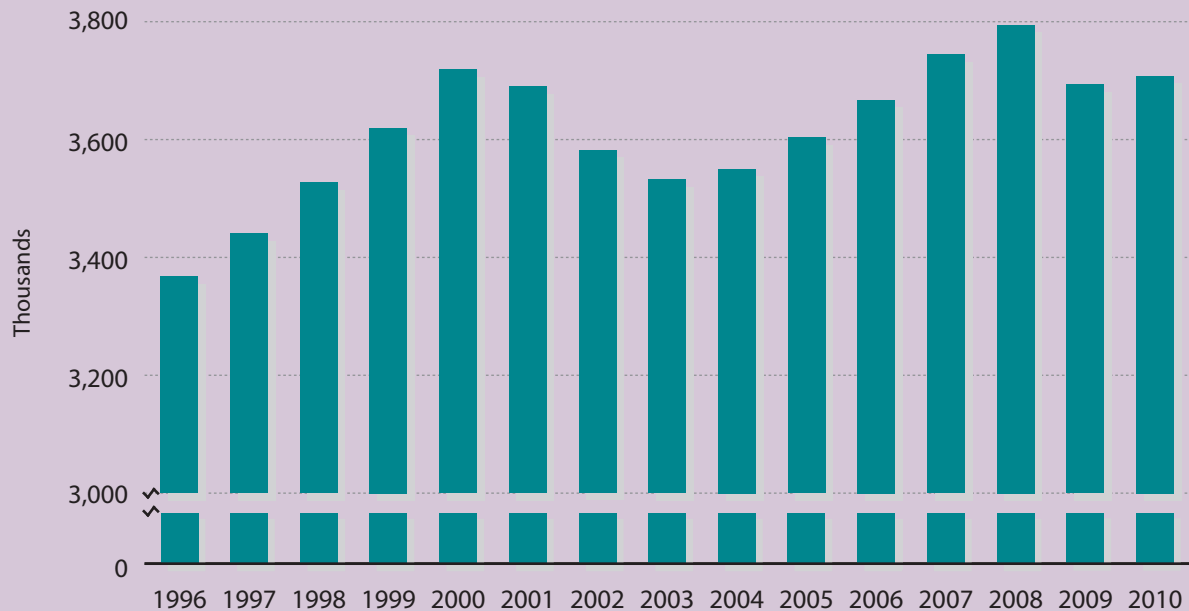
Correlating to relatively stable unemployment rates, the number of people employed in New York City increased, but only marginally (see graph on next page). Overall, among both city residents as well as those commuting into the city, New York City gained 14,700 jobs in 2010, a 0.4% increase from 2009.⁸

Following an atypical decline in 2009, the Leisure and Hospitality sector increased by the greatest proportion in 2010, rising 3.8% and adding 11,600 jobs. Educational and Health Services rose by the second greatest proportion, 2.6% (at least the twentieth consecutive gain in this sector), while Professional and Business Services rose by 1.4%. Smaller gains were seen in both Other Services and Trade, Transport, and Utilities.

In 2010, the largest proportional drop in employment was in the Construction sector, which fell 7.4%, shedding 8,900 jobs. The manufacturing sector saw the second largest proportional decline in jobs, down 6.2%, or 5,100 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 188,700 jobs in the 20-year period, a decline of 71%. The Government sector also dropped, by 1.6%, including a decline of 2.8% in State government positions and 2.2% in local government positions, both offsetting a 4.3% increase in federal positions. Financial Activities declined for the third

Average Annual Payroll Employment, NYC, 1996-2010

NYC Employment Levels Rise Slightly in 2010



Source: NYS Dept. of Labor

straight year, but by a much smaller proportion than the prior year, falling 1.3% and losing 5,600 jobs. Most of this loss was in the Finance and Insurance subsector, which accounted for 84% of the jobs lost. See Appendix 2 for a complete breakdown by industry.

During the first two months of 2011, total employment levels were up as compared to 2010, with employment in January up 1.0% as compared with January 2010, and levels in February up 1.0% 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 significant lag time in the reporting of income data. The most recent annual numbers, which cover the 2009 calendar year, reveal significant declines in both nominal and “real” wages (wages adjusted for inflation). After a decrease of 3.4% in 2008, real wages declined an additional 8.4% in 2009, falling from \$80,734 (in 2009 dollars) to \$73,917.⁹ Nominal wages (wages in current dollars) decreased by 8.0%

over the same time period, following a 0.4% increase in the prior year. Much of this decline was due to the impact of significant decreases in the high-income Finance and Insurance and Management of Companies sectors of 18% and 14% respectively. Had these sectors been left out of wage data, income over the year would have fallen in real terms by 1.7%. Comparing the third quarter of 2009 and the third quarter of 2010 (the most recent available data), real wages Citywide increased 2.6% and nominal wages increased by 4.0%.

Comparing the most recent 12-month period (the fourth quarter of 2009 through the third quarter of 2010) with the equivalent period of the preceding year, wages increased in nearly every sector, with overall wages increasing a nominal 5.3% and real wages increasing 3.5%. This compares favorably to steep declines in the previous 12-month period, when real wages fell 9.0%. Just as the Finance and Insurance and Management of Companies sectors dragged down wages in the previous 12-month period (with real

wages falling just 1.7% if these sectors were excluded), they helped create the rise during the most recent 12-month period. If these two sectors were excluded from the wage analysis of the most recent 12-month period, real wages would have risen only 0.1%, and nominal wages by 1.8%.

All sectors saw nominal increases in wages between the fourth quarter of 2009 and the third quarter of 2010, while only two sectors (Manufacturing and Trade) saw declines in real wages, in both cases by half a percent or less. The largest increase in real wages was in the Management of Companies sector, which rose 15.8% and \$25,000, to \$182,641. Finance and Insurance also rose by double digit proportions, rising 14.1% and more than \$32,000 to reach \$262,996. Also notable was the Unclassified sector, which rose 8.7% in real terms. All other industries rose more modestly, from between 0.4% and 4.7% in real terms. See Appendix 3 for a complete breakdown.

Bankruptcy Statistics

Staff also examined bankruptcy filings for New York City residents from 2000-2010. Between 20,000 and 30,000 persons filed for personal bankruptcy annually between 2000 and 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. Filings have increased every year since, by between 23% and 35% from 2007 to 2009, and by 3.9% in 2010, to 17,685. For the United States as a whole, filings have consistently risen at a more rapid pace than that of New York City, including an 8.8% increase during 2010.¹⁰

Poverty Statistics

The Census Bureau reports that the New York City poverty rate for all individuals was 18.7% in 2009, an increase from 18.2% in 2008 and 18.5% in 2007. This compares to 14.3% for the nation as a whole.¹¹ Poverty rates vary widely depending on borough. Rates range from a low of 11.2% in Staten Island, to 12.6% in Queens, 16.6% in Manhattan, 21.8% in Brooklyn, and 28.5% in the Bronx, consistently the highest rate of the

boroughs. In all boroughs but Manhattan, rates increased as compared to the prior year.

Also reported is the poverty rate for persons under the age of 18 in New York City, which was 27.1% in 2009, while it was 16.0% for individuals 18 to 64, and 18.0% for persons 65 years and over. Furthermore, 15.8% of all families were living under the poverty line in 2009. For families containing related children under the age of 18, this figure rises to 22.3%, while for married-couple families the overall poverty rate is 9.2%, and for female-headed families it is 29.2%.

Poverty rates across all categories reported herein, with the exception of persons 65 years or older (which decreased by 0.6 percentage points), saw increases during 2009. For comparison, overall rates were as high as 26.4% in the mid-nineties.¹² The Census Bureau is also beginning work on 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.

Housing Affordability Issues

Government-Sponsored Surveys

Examining affordability of rental housing, the 2008 *Housing and Vacancy Survey* (the most recent of the triennial *HVS* surveys), 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. Rent stabilized tenants as a whole had a median of 31.7%, which decreased between 2005 and 2008, by 0.2 percentage points. This includes a drop of 0.5 percentage points in pre-war apartments, and an increase of 1.1 percentage points in post-war apartments.¹⁵ Generally, housing is

considered affordable when a household pays no more than 30% of their income in rent.¹⁶

More than a quarter (29.4%) of rental households pay more than 50% of their household income in gross rent. 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. More detailed *HVS* data can be found in the prior two *I&A Studies*, or in Appendix D of the *Housing NYC* books published annually by the Rent Guidelines Board. Preliminary data from the 2011 *HVS* should be released early next year.

Despite ongoing efforts by a number of government agencies and non-profit groups, housing affordability remains an issue in a city ranked 12th highest among 75 big cities in the nationwide 2009 American Community Survey of monthly rental costs (\$1,086), but only 25th highest in median household income (\$50,033).¹⁷ This survey also reports that between 2008 and 2009, median contract rents for all apartments in New York City increased a nominal 5.1%, median gross rents increased by 4.0%, and the median gross rent-to-income ratio increased half a percentage point, from 30.1% to 30.6%. This is the second consecutive year of increase in the gross rent-to-income ratio, and the highest level since 2005. The percentage of households paying more than 50% of their income towards rent in 2009 also increased, up to 27.5% from 26.9% in 2008.

The survey also provides mean household income for cities in quintiles. In New York City the top quintile in mean household income makes 25.02 times more than the lowest quintile, the third highest ratio among big cities, and an increase from 24.88 in 2008 and 23.78 in 2007. The lowest disparity is in Virginia Beach, Virginia with a ratio of 9.09. New York's ratio is behind only Atlanta and Washington D.C., which have ratios of 32.30 and 28.94 respectively. Other major cities, such as Los Angeles (19.63), Chicago (22.20), Houston (18.53), and Philadelphia (21.94), all have smaller differentials between income levels. While the ratio between the upper and lower quintiles was 25.02 for all of New York City, it was 39.47 in Manhattan, where the top quintile makes almost \$400,000 more annually than

the lowest quintile. This figure is somewhat lower 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.¹⁸ For the 42-year period since the inception of rent stabilization (from 1968 to 2010) the cost of rental housing in New York rose 642% and overall prices rose more slowly, at 567%. This is the converse of nationwide averages, where the cost of rental housing rose at a slower pace than overall costs (476% and 527% respectively).

Comparing the rise in rental costs in the New York area to other major metropolitan areas in the past year, rental costs rose at a faster pace than the U.S., as well as every other city studied. Between 2009 and 2010, rental costs rose 2.1% in the NYC area, versus an overall increase in regional prices of 1.7%. Comparatively, in the U.S. as a whole, rental costs rose 0.2% in 2010, versus a 1.6% overall rise in prices. In major cities like Atlanta, Boston, Los Angeles, and San Francisco, the cost of rental housing decreased during 2010, falling by 2.7%, 0.2%, 0.2%, and 0.1% respectively. But rental costs did increase in Philadelphia, Chicago, and Washington, D.C., by 0.4%, 1.5%, and 2.0% respectively. But while the cost of rental housing did increase in the New York area, it was at a slower pace than in recent years, including rate increases of 4.5% in 2007, 5.1% in 2008, and 3.9% in 2009. During the 2000s, rental costs rose a cumulative 56% in New York, versus an overall CPI increase of 34%.

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 increased by an average of 9.2% during 2010, following a 0.9% decrease during 2009. During the most recent 12-month period (April of 2010 through March of 2011), costs increased by 5.2% as compared to the same months of the previous year. For

comparison, during the previous 12-month period costs increased 2.0%.¹⁹

Another measure of affordability is the ACCRA Cost of Living Index, which tracks the cost of living in more than 300 urban areas, including Manhattan, Brooklyn, and Queens (the Bronx and Staten Island were not included in this survey). Based on more than 60 items, the survey collects more than 90,000 prices for housing, utilities, groceries, transportation, health care, and miscellaneous goods and services. In each of the first three quarters of 2010, Manhattan, Brooklyn, and Queens ranked as numbers one, two, and five respectively on the list of most expensive urban areas.²⁰ The study calculated that Manhattan was more than twice as expensive to live in as the national average, while Brooklyn was approximately 80% more expensive, and Queens was close to 60% more expensive.

This same study from the first three quarters of 2010 found that someone moving from Boston to Manhattan who makes \$55,979 a year (the 2009 median household income in Boston) would need to make \$91,552 to achieve the same standard of living, while paying 32% more for groceries, 22% more for utilities, and 153% more for housing. Moving to either Brooklyn or Queens would be somewhat more economical, requiring a salary of \$76,765 in Brooklyn and \$67,174 in Queens to achieve the same standard of living. As with Manhattan, the most inflated component in these outer boroughs is housing, which is approximately 108% more expensive in Brooklyn than in Boston, and 51% more expensive in Queens.²¹

While the study found that significantly more income is required to live in these boroughs with the same standard of living as in Boston, actual incomes across all boroughs fell short. Actual 2009 median household incomes were \$68,706 in Manhattan, \$43,166 in Brooklyn, and \$55,979 in Queens, a difference of 25.0%, 43.8%, and 16.7% respectively.²²

For those hoping to escape the price fluctuations of rental housing, another quarterly index, the Housing Opportunity Index (HOI), showed that during the fourth quarter of 2010 the New York metropolitan area was the least affordable area to buy a home for the eleventh straight quarter.²³ The survey found that approximately 25% of owner-occupied housing in the

metropolitan area was affordable to households earning the median income. While the least affordable buyer's market, substantially more homes were affordable than in recent years, such as in the first quarter of 2006 when only 6% of homes were considered affordable and just a year ago, the fourth quarter of 2009, when 20% were affordable.

Every year the National Low Income Housing Coalition (NLIHC) issues a study to determine whether rents are affordable to the lowest wage earners. The 2011 study has not been released at the time of this publication, but using the NLIHC's methodology,²⁴ in order to afford a two-bedroom apartment at the City's Fair Market Rent (\$1,403 a month²⁵), as determined by the U.S. Department of Housing and Urban Development, a full-time worker must earn \$26.98 per hour, or \$56,120 a year. Alternately, those who earn minimum wage would have to work the equivalent of 149 hours a week (or two people residing together would each have to work 74.5 hours a week) to be able to afford a two-bedroom unit priced at Fair Market Rent. This is a 3.2% increase in necessary wages as compared to the previous year.

In October of 2010, the Community Service Society released "The Unheard Third 2010,"²⁶ a survey of 1,414 New York City residents conducted in July 2010, 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 in 2010 was \$14,570 for a family of two, \$18,310 for a family of three, and \$22,050 for a family of four.²⁷

When asked about the top problems facing the City, employment and finances were the top responses, with 52% of poor and near-poor, 47% of moderate-income, and 34% of higher-income households citing these two issues as their top worries. Affordable housing was ranked as the top issue facing the city for 6% of the poor and near-poor, 5% of the moderate-income group, and 7% of the higher income households, all slight drops from the previous year. And when asked which government benefits would help their family get ahead the most, 12% of poor, 10%

of near-poor, and 5% of moderate-income households cited “housing assistance.” This was the fourth most popular response, with “lower taxes,” “health insurance,” and “job training” ranking higher across all income groups.

When asked about top personal worries, 8% of poor and near-poor, 5% of moderate-income households, and 6% of higher-income households cited “housing.” This was down five percentage points from 2009 among the poor and near-poor, as “finding or keeping a job” and “health care and prescription drugs” became more of a priority. The top worries for the highest income group included “health care and prescription drugs” followed by “retirement security.” In addition, 29% of poor respondents, and 27% of near-poor respondents, reported that they had fallen behind on their rent or mortgage in the past year (about the same proportion as the preceding year), while this figure falls to 15% for moderate-income respondents, and 5% for higher-income respondents.

The survey also reports that 9%-11% of poor and near-poor respondents had been threatened with foreclosure or eviction in 2010, and 14%-21% had at least one utility disconnected because of non-payment (all decreases from the prior year). However, there was an uptick in poor respondents reporting having lost a job, with 27% of poor, and 18% of near-poor respondents facing this hardship. Among the moderate-income respondents, the proportion experiencing a lost job declined between 2009 and 2010, falling from 17% to 14% (higher-income survey results were not published in 2009).

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 1994.²⁸ These expanded funding levels led to significant increases in the number of Section 8 occupied units (which increased from 82,801 in FY 2007 to 100,570 in FY 2010, a 21.5% increase), as well as an increase in the number of people placed through Section 8 vouchers, which increased from

5,164 in FY 2007 to more than 12,000 in FY 2009, before falling to 7,523 in FY 2010.²⁹

There are currently 124,000 people on the Section 8 waiting list, and significantly fewer people were placed in the beginning of FY 2011 than in the previous year, falling from 4,824 placements in the first four months of FY 2010 to 227 placements during the same time period of FY 2011.

Cash Assistance Programs

For the second consecutive year, the total number of cash assistance cases (formerly known as public assistance) increased, rising by 1.0% between 2009 and 2010.³⁰ This follows an increase of 1.5% in the prior year (see graph on next page). Caseloads increased over the year despite near stagnation during the second, third, and fourth quarters of 2010, which were outweighed by an increase of 3.8% during the first quarter. Over the last 15 years the number of cash assistance recipients has dropped significantly, falling 69.6% 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 2010, rising 1.3% over 2009 levels. For comparison, applications increased by 3.2% in 2009, 5.6% in 2008 and 7.6% in 2007.³¹ The number of reported job placements among cash assistance recipients (excluding placements through the Workforce Investment Act) remained virtually the same in 2010, rising just 37 jobs, a 0.05% increase.³²

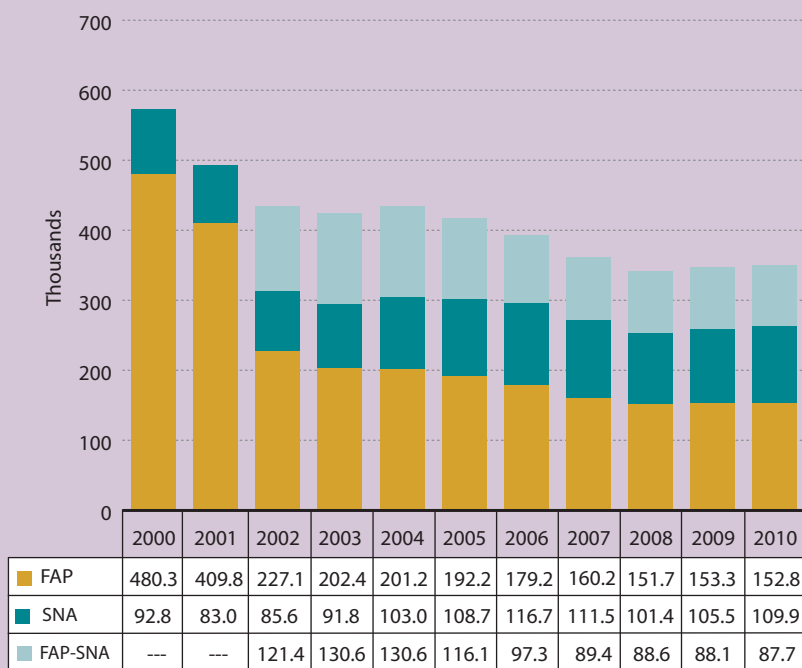
The number of food stamp recipients also increased for the eighth straight year, rising 14.9% to an average of 1.74 million in 2010. The average number of food stamp recipients increased each month from March of 2008 until December of 2010, rising from 1.21 million to 1.81 million, an increase of 50%.³³ The number of Medicaid enrollees also increased, by 4.9% during 2010, to almost 2.9 million.³⁴

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 2010 fiscal year,

Cash Assistance Programs, 2000-2010, in Thousands

Cash Assistance Caseloads Rise Slightly



Source: Human Resources Administration

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

New York City received \$802.8 million from federally funded programs. These programs included \$256.2 million in a Community Development Block Grant, which funds housing and community development programs; \$124.8 million for the HOME Investment Partnership Program, which helps preserve existing housing stock; \$7.9 million for the Emergency Shelter Grant program, which is used for homeless programs; and \$54.7 million for Housing Opportunities for Persons with AIDS. NYCHA also received \$327.1 million for its modernization program. As compared to Fiscal Year 2009, federal funding decreased by 16.8% in nominal terms and 18.3% in inflation-adjusted terms, bringing levels to just below where they were in FY 2008. Much of this decrease can be attributed to the loss of a \$180 million HUD Competitive Grant received in FY 2009, which was used for supportive housing and rental assistance programs for the homeless. Other federally

funded housing programs resources remained relatively stable.³⁵

Evictions & Homelessness

Homelessness & Emergency Assistance

Homelessness in the City, based on data from the Dept. of Homeless Services (DHS), increased marginally during 2010, following a 7.0% increase in the prior year.³⁶ Each night, an average of 36,175 persons stayed in City shelters during 2010, up 260 persons, or 0.7%, from a year earlier, and up considerably from the average of 20,000-25,000 found in the 1990s. However, the subcategory of average number of families sheltered each day fell in 2010.³⁷ The number of families with children sheltered each night fell 0.7% during 2010, to reach an average of 8,336. The number of adult families sheltered each night in 2010 decreased 1.8%

over the year, to an average of 1,299. But the number of single adults sheltered rose during 2010, increasing 15.7%, to an average of 7,825 persons.

While fewer families were in shelters during 2010, fewer families were also being relocated to permanent housing. Among families with children, there was a 5.1% decrease in permanent housing placements, following increases of more than 20% in each of the two previous years. Among adult families, placements declined by 23.6%, and among single adults they declined 5.4%. The vast majority of placements for families (including more than 82% of families with children) are through the various Advantage programs. The most recent Advantage program was designed to pay between 30%-40% of recipient's rents for up to two years and required at least 20 hours of work per week.³⁸ Prior to August of 2010, under a previous incarnation of the Advantage program, all but \$50 of rent was paid by DHS.³⁹

The DHS announced in mid-March that because of State budget cuts, the Advantage program was being terminated and no new rent payments would be made as of April 1, 2011.⁴⁰ The program subsidizes rents for 15,000 families and the DHS estimates that the elimination of the program will cause the family shelter census to increase by 50% by June of 2012. The Coalition for the Homeless, despite calling the program a “failure” and advocating instead for a Section-8 style of housing assistance,⁴¹ is suing the City to ensure that Advantage payments for present recipients continue to be made.⁴² No decision in that lawsuit has been made as of publication of this report.

Other homeless indicators include the average amount of time spent in temporary housing, which for at least the third consecutive year declined among all categories, falling by 11 days for families with children (to 245 days), by 5 days for adult families (to 329 days), and by 11 days for single adults (to 243 days). And the number of families who return to homeless facilities within two years has stayed relatively constant over the past few years, with 3.7% of families with children returning within one year, and 10.1% returning within two. Also on a positive note, the number of new clients (that is, individuals or families who have never before utilized a City shelter) decreased during 2010, falling 3.1% to a total of 20,051 over the year (or an average of 1,671 clients per month).

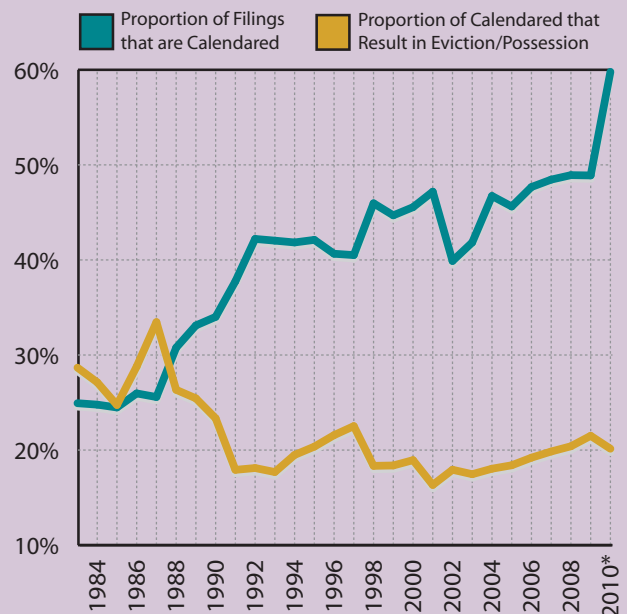
Housing Court

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 the most severe affordability problems, evictions are also tracked.

Non-payment filings in Housing Court fell by 15.4% during 2010, declining to the lowest levels recorded since at least 1983 (the first year data is available).⁴³ Of note, in past years approximately a quarter of all non-payment filings were against tenants in New York City Housing Authority (NYCHA) buildings, where administrative rules required NYCHA

Housing Court Statistics, 1983-2010

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



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

* See explanation in “Housing Court” section of text

to file in housing court against any tenant who was 14 days late on their rent. In 2010, the grace period was extended to one month and 14 days, resulting in a drop of 53% (almost 36,000 cases) in non-payment filings against NYCHA tenants. Much, if not all, of the drop in total non-payment filings can be attributed to this administrative change. Because of the large drop in non-payment filings, although the number of cases resulting in an actual court appointment (“calendared”) increased by 3.4% in 2010, the proportion of cases which resulted in an appearance increased by 10.9 percentage points, to 59.8%, by far the highest proportion the RGB has ever recorded (see graph on this page and Appendix 6). 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 2010 fell for the first time since 2003, declining

from 21.5% in 2009 to 20.1% in 2010. This translates to 25,655 court decisions ruled for the tenant's eviction from a total of 127,396 non-payment proceedings calendared.⁴⁴ The decrease was due to the fact that the number of cases calendared rose by 3.4%, while the number of evictions simultaneously fell, by 3.0%. 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 2010, economic indicators for New York City were mixed, including increased unemployment rates, cash assistance levels, and homelessness, but rising 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 2011 the City will gain anywhere between 32,000 and 43,000 jobs, unemployment will fall to 9.1%, GCP growth will potentially increase to 2.5%, and wages will rise by as much as 2.3%. They also see the economy brightening even more by 2012, with decreasing unemployment rates, job gains, and a rise in both wage growth and GCP.⁴⁵ □

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.
2. Bureau of Economic Analysis. <http://www.bea.gov/national/index.htm#gdp>; Data accessed March, 2011
3. Bureau of Labor Statistics; <http://www.bls.gov>; Data accessed March, 2011
4. NYS Dept. of Labor; <http://www.labor.state.ny.us>; Data accessed March 2011. 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, 2011
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, 2011.
8. New York State Dept. of Labor; <http://www.labor.state.ny.us>; Data accessed March 2011. Data is revised annually and may not match data reported in prior years.
9. New York State Dept. of Labor; <http://www.labor.state.ny.us>; Data accessed March 2011.
10. Data obtained from The Administrative Office of the U.S. Courts in March, 2011.
11. Poverty statistics were researched on the Census Bureau's Factfinder Site: <http://factfinder.census.gov> in March of 2011.
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, 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. Selected tables and raw data can be found on the Census Bureau's HVS Site: <http://www.census.gov/hhes/www/housing/nyc/vs/nycvvs.html>
16. 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)
17. 2009 American Community Survey, U.S. Census Bureau. <http://factfinder.census.gov> (Based on places with a population of more than 250,000).
18. Bureau of Labor Statistics; <http://www.bls.gov>; Data accessed March, 2011
19. 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. One component of this calculation, the Market Supply Charge (MSC), was not calculated for the entire month of March because of time constraints. The March data includes the MSC from March 1-March 28th, and should not be statistically significantly different than if the MSC were calculated through March 31.
20. ACCRA Cost of Living Index Press Release. First, Second, and Third Quarters of 2010. The Council for Community and Economic Research. <http://www.coli.org/PressClippings.asp>
21. ACCRA cost of living report. <https://www.coli.org/compare.asp>.
22. 2009 American Community Survey, U.S. Census Bureau. <http://factfinder.census.gov>
23. National Association of Home Builders. Various tables on website: http://www.nahb.com/reference_list.aspx?sectionID=135; Data accessed March 2011.

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24. The methodology that the National Low Income Housing Coalition uses is at: <http://nlihc.org/oor/oor2010/appendixa.pdf>
 25. Fair Market Rents are published annually by the U.S. Dept. of Housing and Urban Development.
<http://www.huduser.org/datasets/fmr.html>
 26. "The Unheard Third 2010." Community Service Society. October-December, 2010. http://cssny.org/research/unheard_third/
 27. 2010 Federal Poverty Guidelines can be found at:
<http://aspe.hhs.gov/poverty/10poverty.shtml>
 28. 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.
 29. Preliminary FY 2011 Mayor's Management Report and FY 2010 Mayor's Management Report.
 30. New York City Human Resources Administration. Cash Assistance Recipients Trend Chart:
http://www.nyc.gov/html/hra/html/statistics/trend_charts.shtml
 31. Data directly from the NYS Office of Temporary and Disability Assistance, March 2011.
 32. New York City Human Resources Administration. Job Placements (FA & SNA) Trend Chart:
http://www.nyc.gov/html/hra/html/statistics/trend_charts.shtml
 33. New York City Human Resources Administration. Food Stamp Recipients Trend Chart:
http://www.nyc.gov/html/hra/html/statistics/trend_charts.shtml
 34. New York City Human Resources Administration. Medicaid Enrollees Trend Chart:
http://www.nyc.gov/html/hra/html/statistics/trend_charts.shtml
 35. Consolidated Plan 2009 Annual Performance Report and Consolidated Plan 2010 Annual Performance Report, NYC Dept. of City Planning.
 36. NYC Dept. of Homeless Services Critical Activities Reports:
<http://www.nyc.gov/html/dhs/html/about/car.shtml>
 37. Beginning last year, the Dept. of Homeless Services (DHS) now splits families into two groups – families with children and adult families (generally spouses and domestic partners). Approximately 87% of "families" are families with children.
 38. Program description on Dept. of Homeless Services website:
http://www.nyc.gov/html/dhs/html/rent/advntNY_about.shtml
 39. See the *2008 Income and Affordability Study* for a more detailed description of the Advantage Program prior to August of 2010.
 40. "Fighting for Advantage," NYC Dept. of Homeless Services.
http://www.nyc.gov/html/dhs/html/press/advantage_031111.shtml
 41. "A Better, More Cost-Effective Alternative to the Failed "Advantage" Program," Coalition for the Homeless. March 14, 2011.
<http://www.coalitionforthehomeless.org/pages/a-better-more-cost-effective-alternative-to-the-failed-advantage-program>
 42. Mayor Bloomberg's Unlawful, Irresponsible Threat to Displace 15,000 Formerly-Homeless Families," March 17, 2011:
<http://www.coalitionforthehomeless.org/blog/entry/mayor-bloombergs-unlawful-irresponsible-threat-to-displace-15000-formerly-h/>.
 43. Civil Court of the City of New York data.
 44. NYC Department of Investigation, Bureau of Auditors data.
 45. "Analysis of the Mayor's Preliminary Budget for 2012" NYC Independent Budget Office, March 2011. And "The State of the City's Economy and Finances." NYC Comptroller's Office, December 15, 2010.

Appendices

1. Average Annual Employment Statistics by Area, 1999-2010

Unemployment Rate	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Bronx	8.2%	7.2%	7.4%	9.8%	10.0%	9.2%	7.5%	6.7%	6.6%	7.3%	12.2%	12.8%
Brooklyn	8.0%	6.4%	6.6%	8.7%	9.0%	7.6%	6.2%	5.4%	5.3%	5.8%	10.1%	10.2%
Manhattan	5.9%	5.1%	5.7%	7.7%	7.5%	6.2%	5.0%	4.3%	4.2%	4.7%	8.5%	8.0%
Queens	6.1%	5.3%	5.4%	7.2%	7.4%	6.3%	5.2%	4.5%	4.3%	4.9%	8.6%	8.5%
Staten Island	5.8%	5.1%	5.2%	7.0%	7.4%	6.4%	5.2%	4.5%	4.4%	4.9%	8.4%	8.7%
NYC	6.9%	5.8%	6.1%	8.0%	8.3%	7.1%	5.8%	5.0%	4.9%	5.4%	9.3%	9.5%
U.S.	4.2%	4.0%	4.7%	5.8%	6.0%	5.5%	5.1%	4.6%	4.6%	5.8%	9.3%	9.6%
<u>Labor Force Participation Rate</u>												
NYC Δ	59.0%	59.1%	58.8%	59.4%	58.9%	58.6%	58.5%	59.0%	59.3%	59.8%	60.6%	60.3%
U.S.	67.1%	67.1%	66.8%	66.6%	66.2%	66.0%	66.0%	66.2%	66.0%	66.0%	65.4%	64.7%
<u>Employment-Population Ratio</u>												
NYC Δ	54.9%	55.6%	55.2%	54.6%	54.0%	54.5%	55.2%	56.1%	56.4%	56.6%	55.0%	54.6%
U.S.	64.3%	64.4%	63.7%	62.7%	62.3%	62.3%	62.7%	63.1%	63.0%	62.2%	59.3%	58.5%
<u>Gross City Product (NYC)</u> (billions, in 2005 \$)	438	459	477.5	471.4	466.9	477.2	497	526.4	558.5	564.7	549.0	557.7
% Change	5.09%	4.79%	4.03%	-1.28%	-0.95%	2.21%	4.15%	5.92%	6.10%	1.11%	-2.78%	1.59%
<u>Gross Domestic Product (U.S.)</u> (billions, in 2005 \$)	10,779.8	11,226.0	11,347.2	11,553.0	11,840.7	12,263.8	12,638.4	12,976.2	13,228.9	13,228.8	12,880.6	13,248.2
% Change	4.83%	4.14%	1.08%	1.81%	2.49%	3.57%	3.1%	2.7%	1.9%	0.0%	-2.6%	2.9%

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.

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

2. Average Payroll Employment by Industry for NYC, 2001-2010 (in thousands)

Industry Employment	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2009-2010 Change
Manufacturing	155.5	139.4	126.6	120.8	113.9	106.1	101.0	95.6	81.6	76.5	-6.2%
Construction, Natural Resources & Mining Δ	122.1	115.8	112.7	111.8	113.3	118.5	127.3	132.7	120.8	111.9	-7.37%
Trade, Transport & Utilities	558.4	537.2	534.1	539.9	548.2	559.0	570.5	574.5	552.2	557.4	0.9%
Leisure & Hospitality	260.1	255.3	260.3	270.1	276.7	284.9	297.8	310.2	308.5	320.1	3.8%
Financial Activities	473.6	445.1	433.6	435.5	445.1	458.3	467.6	465.0	434.2	428.6	-1.3%
Information	200.4	176.9	163.9	160.2	162.8	164.9	166.9	169.5	164.5	163.8	-0.4%
Professional & Business Svcs.	581.9	550.4	536.6	541.6	555.6	571.4	591.8	602.9	569.6	577.4	1.4%
Educational & Health Svcs.	627.1	646.0	658.2	665.3	678.8	694.7	705.1	719.0	734.6	753.7	2.6%
Other Services	148.7	149.7	149.1	150.5	153.2	154.3	157.7	160.8	160.3	160.6	0.2%
Total Private Sector	3,127.7	3,015.7	2,975.1	2,995.6	3,047.6	3,112.1	3,185.6	3,230.2	3,126.2	3,150.0	0.8%
Government \ddagger	562.4	566.2	556.6	554.4	555.6	555.2	559.0	564.1	567.0	558.0	-1.6%
City of New York	450.8	456.2	448.3	447.9	449.8	450.4	453.9	458.5	462.1	452.0	-2.2%
Total	3,690.1	3,581.9	3,531.7	3,550.0	3,603.3	3,667.3	3,744.6	3,794.3	3,693.2	3,707.9	0.4%

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.

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

\ddagger 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, 2002-2010 (2010 dollars)

Industry	2002	2003	2004	2005	2006	2007	2008	2009	2010	2009-10 % Change
Construction	\$70,709	\$69,528	\$68,024	\$65,873	\$65,283	\$67,597	\$69,028	\$69,645	\$70,062	0.6%
Manufacturing	\$50,027	\$51,427	\$52,269	\$55,254	\$52,577	\$54,885	\$53,960	\$52,443	\$52,170	-0.5%
Transportation	\$52,745	\$51,825	\$50,267	\$48,978	\$48,014	\$49,590	\$47,324	\$47,487	\$48,035	1.2%
Trade	\$50,968	\$50,336	\$50,395	\$50,218	\$50,083	\$51,417	\$49,569	\$47,469	\$47,273	-0.4%
Finance & Insurance	\$213,035	\$196,533	\$225,148	\$236,377	\$264,554	\$303,791	\$287,776	\$230,591	\$262,996	14.1%
Real Estate	\$58,325	\$57,290	\$58,715	\$59,471	\$60,475	\$65,282	\$63,377	\$59,583	\$59,850	0.4%
Admin & Waste/Edu/Health	\$46,241	\$46,577	\$47,040	\$47,304	\$47,049	\$47,802	\$47,761	\$48,056	\$48,478	0.9%
Arts, Entertainment & Rec	\$63,967	\$64,847	\$64,801	\$64,561	\$63,514	\$67,178	\$63,184	\$62,398	\$63,006	1.0%
Accommodation & Food Svcs.	\$29,355	\$29,192	\$29,466	\$29,435	\$29,361	\$29,816	\$29,585	\$28,301	\$28,478	0.6%
Other Svcs.	\$40,192	\$40,683	\$41,199	\$41,306	\$41,624	\$42,613	\$43,310	\$43,075	\$44,416	3.1%
Professional & Tech Svcs	\$104,281	\$103,169	\$103,663	\$106,275	\$105,089	\$108,254	\$109,834	\$107,066	\$107,461	0.4%
Management of Companies	\$198,472	\$169,726	\$176,800	\$175,480	\$178,727	\$196,224	\$183,856	\$157,693	\$182,641	15.8%
Information	\$97,534	\$100,744	\$104,438	\$104,531	\$106,120	\$108,905	\$108,011	\$103,407	\$106,154	2.7%
Utilities	\$97,229	\$99,165	\$99,035	\$97,650	\$96,015	\$99,757	\$95,740	\$91,037	\$95,341	4.7%
Unclassified/Agri/Mining	\$44,849	\$36,419	\$34,217	\$37,220	\$36,684	\$39,534	\$39,384	\$34,532	\$37,542	8.7%
Private Sector	\$78,297	\$75,005	\$78,349	\$79,991	\$83,236	\$89,563	\$87,074	\$78,322	\$81,424	4.0%
Government	\$59,412	\$60,207	\$59,501	\$58,461	\$57,335	\$56,837	\$55,643	\$56,438	\$56,821	0.7%
Total Industries	\$75,288	\$72,632	\$75,343	\$76,612	\$79,237	\$84,598	\$82,359	\$74,978	\$77,634	3.5%

Note: Each year refers to the first three quarters of that year, and the fourth quarter of the prior year. The New York State Department of Labor revises the statistics annually. Real wages reflect 2010 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, 2002-2010

Industry	2002	2003	2004	2005	2006	2007	2008	2009	2010	2009-10 % Change
Construction	\$56,110	\$56,851	\$57,501	\$57,812	\$59,638	\$63,363	\$67,369	\$68,486	\$70,062	2.3%
Manufacturing	\$39,698	\$42,050	\$44,183	\$48,493	\$48,031	\$51,447	\$52,663	\$51,571	\$52,170	1.2%
Transportation	\$41,855	\$42,376	\$42,491	\$42,985	\$43,862	\$46,484	\$46,187	\$46,697	\$48,035	2.9%
Trade	\$40,445	\$41,158	\$42,599	\$44,073	\$45,753	\$48,196	\$48,378	\$46,680	\$47,273	1.3%
Finance & Insurance	\$169,051	\$160,699	\$190,319	\$207,452	\$241,679	\$284,762	\$280,861	\$226,755	\$262,996	16.0%
Real Estate	\$46,283	\$46,844	\$49,632	\$52,194	\$55,246	\$61,193	\$61,854	\$58,592	\$59,850	2.1%
Admin & Waste/Edu/Health	\$36,694	\$38,085	\$39,763	\$41,516	\$42,980	\$44,807	\$46,614	\$47,256	\$48,478	2.6%
Arts, Entertainment & Rec	\$50,760	\$53,023	\$54,777	\$56,661	\$58,022	\$62,970	\$61,666	\$61,360	\$63,006	2.7%
Accommodation & Food Svcs.	\$23,294	\$23,869	\$24,908	\$25,833	\$26,822	\$27,948	\$28,874	\$27,830	\$28,478	2.3%
Other Svcs.	\$31,894	\$33,265	\$34,826	\$36,251	\$38,025	\$39,944	\$42,269	\$42,358	\$44,416	4.9%
Professional & Tech Svcs.	\$82,751	\$84,358	\$87,627	\$93,270	\$96,002	\$101,473	\$107,195	\$105,285	\$107,461	2.1%
Management of Companies	\$157,495	\$138,780	\$149,450	\$154,007	\$163,273	\$183,933	\$179,438	\$155,070	\$182,641	17.8%
Information	\$77,397	\$82,375	\$88,282	\$91,740	\$96,944	\$102,083	\$105,415	\$101,687	\$106,154	4.4%
Utilities	\$77,155	\$81,084	\$83,715	\$85,701	\$87,713	\$93,508	\$93,439	\$89,522	\$95,341	6.5%
Unclassified/Agri/Mining	\$35,590	\$29,779	\$28,924	\$32,666	\$33,512	\$37,058	\$38,438	\$33,958	\$37,542	10.6%
Private Sector	\$62,132	\$61,329	\$66,229	\$70,203	\$76,039	\$83,953	\$84,982	\$77,019	\$81,424	5.7%
Government	\$47,146	\$49,229	\$50,297	\$51,307	\$52,377	\$53,277	\$54,306	\$55,499	\$56,821	2.4%
Total Industries	\$59,744	\$59,389	\$63,688	\$67,237	\$72,386	\$79,299	\$80,380	\$73,731	\$77,634	5.3%

Note: Each year refers to the first three quarters of that year, and the fourth quarter of the prior year. The New York State Department of Labor revises the statistics annually.

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

5. Consumer Price Index for All Urban Consumers, NY-Northeastern NJ, 2000-2010

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
March	181.5	186.4	191.1	197.1	203.4	212.4	218.2	224.6	233.1	235.1	240.1
June	182.0	188.3	191.5	196.9	206.0	210.7	222.6	228.3	238.6	237.2	240.8
September	184.4	188.0	193.3	199.6	205.9	215.8	222.9	228.3	240.1	238.6	241.5
December	184.2	187.3	193.1	199.3	206.8	214.2	221.3	229.4	233.0	238.4	241.9
Quarterly Average	183.0	187.5	192.3	198.2	205.5	213.3	221.3	227.6	236.2	237.3	241.1
Yearly Average	182.5	187.1	191.9	197.8	204.8	212.7	220.7	226.9	235.8	236.8	240.9

12-month percentage change in the CPI

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
March	3.42%	2.70%	2.52%	3.14%	3.20%	4.42%	2.73%	2.91%	3.82%	0.83%	2.14%
June	2.94%	3.46%	1.70%	2.82%	4.62%	2.28%	5.65%	2.54%	4.52%	-0.59%	1.54%
September	3.48%	1.95%	2.82%	3.26%	3.16%	4.81%	3.29%	2.43%	5.16%	-0.63%	1.22%
December	3.14%	1.68%	3.10%	3.21%	3.76%	3.58%	3.31%	3.66%	1.58%	2.32%	1.45%
Quarterly Average	3.24%	2.45%	2.53%	3.11%	3.68%	3.77%	3.74%	2.88%	3.77%	0.47%	1.58%
Yearly Average	3.11%	2.52%	2.57%	3.07%	3.54%	3.86%	3.76%	2.83%	3.90%	0.44%	1.71%

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

6. Housing Court Actions, 1989-2010

Year	Filings	Calendared	Evictions & Possessions	Year	Filings	Calendared	Evictions & Possessions
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
1999	276,142	123,399	22,676	2010	213,066**	127,396	25,655

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. **Due to an administrative change at NYCHA relating to their handling of late rent payments, the number of non-payment filings decreased dramatically. If not for this change, the drop in non-payment filings between 2009 and 2010 would have been significantly less, or nonexistent.

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

7. Homeless Statistics, 1982-2010

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	6,942	14,060	9,075	34,109
2008	6,530	14,327	8,856	33,554
2009	6,764	15,326	9,719	35,915
2010	7,825	14,788	9,635	36,175

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