2019

Income and Affordability Study

April 4, 2019

Board Members

Chair:
David Reiss

Public Members:
Cecilia Joza • Alex Schwartz
German Tejeda • May Yu

Owner Members:
Scott Walsh • Vacant

Tenant Members:
Sheila Garcia • Leah Goodridge

Staff Members

Executive Director:
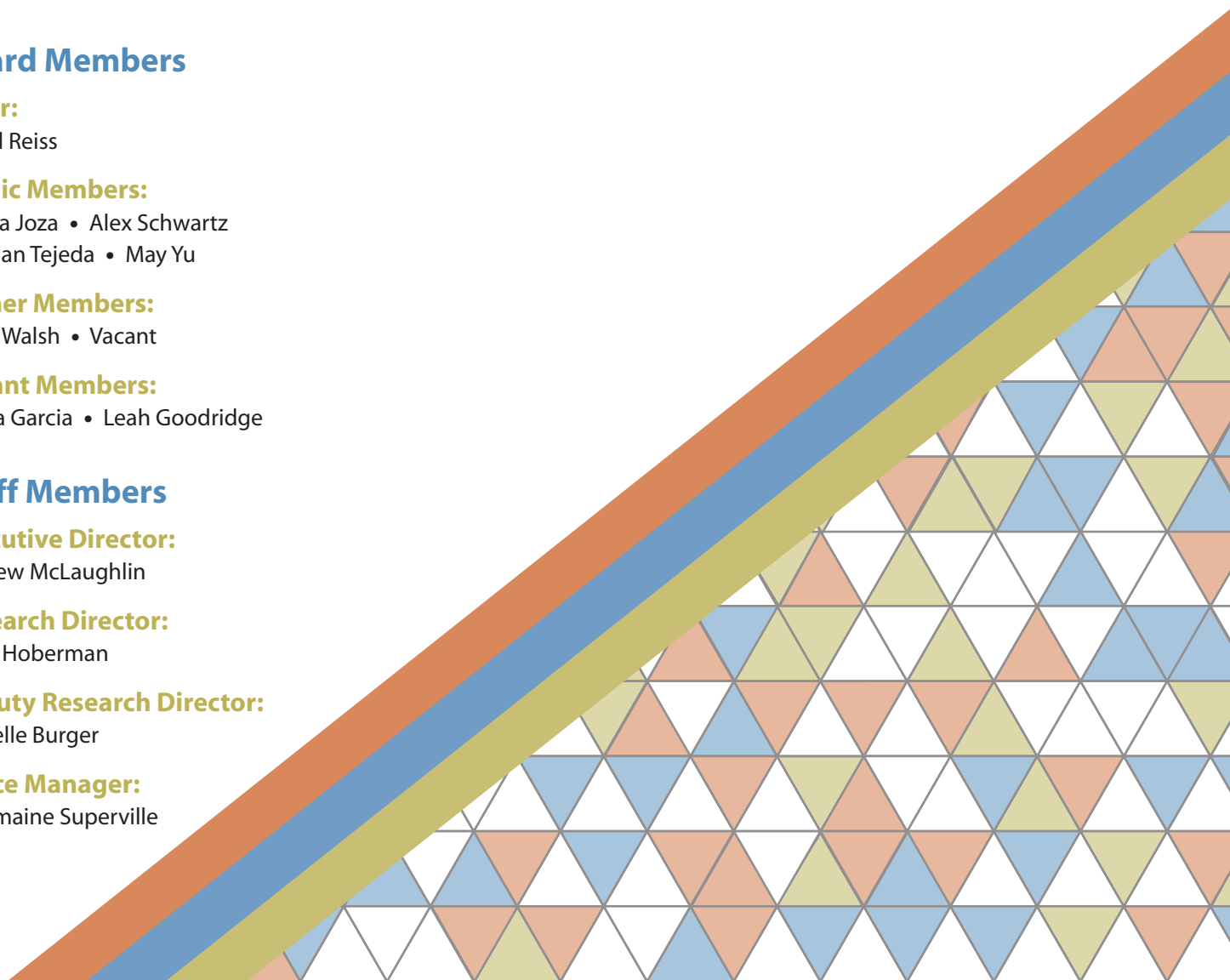Andrew McLaughlin

Research Director:
Brian Hoberman

Deputy Research Director:
Danielle Burger

Office Manager:
Charmaine Superville

New York City Rent Guidelines Board

New York City Rent Guidelines Board

2019 Income and Affordability Study

What's New

☑ Results from the *2017 American Community Survey* show that median renter income is $47,116, median gross rent is $1,379, and the median gross rent-to-income ratio is 31.7%.

☑ NYC's economy grew by an inflation-adjusted 3.0% in 2018.

☑ Inflation-adjusted wages were up 3.5% in the most recent time period studied (the fourth quarter of 2017 through the third quarter of 2018).

☑ The City gained 86,600 jobs in 2018, a 1.9% increase from 2017.

☑ The unemployment rate fell in 2018, to an average of 4.1%, down from 4.6% in 2017.

☑ An average of 60,028 persons were staying in NYC Department of Homeless Services shelters each night of 2018, up 0.9% from 2017.

☑ Non-payment filings in housing court decreased 4.7% in 2018, while cases actually heard decreased 10.5%. The number of tenant evictions fell 13.9%.

☑ Public assistance caseloads fell 2.8% in 2018, while the number of SNAP (food stamp) recipients fell 3.6%, and Medicaid enrollees fell by 7.8%.

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 the New York City (NYC) rental market.

The study highlights year-to-year changes in many of the major economic factors affecting NYC's tenant population and takes into consideration a broad range of market forces and public policies affecting housing affordability. Such factors include NYC'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 federal housing policies.

Overview

NYC's economy in 2018 showed many strengths as compared with the preceding year. Positive indicators include growing employment levels, which rose for the ninth consecutive year, increasing 1.9% in 2018. The unemployment rate also fell, declining by 0.5 percentage points, to 4.1%, the lowest level recorded in at least the last 43 years. Gross City Product (GCP) also increased for the ninth consecutive year, rising in inflation-adjusted terms by 3.0% in 2018.

Also during 2018, the number of non-payment filings in Housing Court fell by 4.7%, calendared cases by 10.5%, and tenant evictions by 13.9%. There was also a decrease in cash assistance caseloads of 2.8%, while SNAP caseloads fell 3.6% and Medicaid enrollees fell 7.8%. Inflation also rose at a slightly slower pace, with the Consumer Price Index rising 1.9% in 2018, 0.1 percentage points slower than 2017. In addition, following two years of stagnation, inflation-adjusted wages rose during the most recent 12-month period for which data is

available (the fourth quarter of 2017 through the third quarter of 2018), rising 3.5% over the corresponding time period of the prior year.

Negative indicators include personal bankruptcy filings, which rose 8.2% in New York City in 2018. In addition, homeless levels rose for the tenth consecutive year, although at a slowing rate, by 0.9%.

The most recent numbers, from the fourth quarter of 2018 (as compared to the fourth quarter of 2017), show many positive indicators, including cash assistance levels down 1.5%; SNAP recipients down 3.5%; GCP rising, by 3.0% in real terms; employment levels up 1.7%; the unemployment rate down 0.3 percentage points; and in Housing Court, the number of cases heard (calendared) down 3.2%[1] and the number of non-payment filings down 2.7%.[2] However, homeless rates were up 1.0% during the fourth quarter of 2018.

Economic Conditions

Economic Output and Consumer Prices

NYC's economy expanded during 2018, growing for the ninth consecutive year. NYC's Gross City Product (GCP), which measures the total value of goods and services produced, increased by 3.0% in inflation-adjusted ("real") terms during 2018, following an increase of 2.6% in 2017.[3] There has been positive economic growth in real terms in all but two quarters since the beginning of 2009. During 2018, the greatest growth was during the fourth quarter, a 3.9% annualized rise. For comparison, GCP increased in real terms by an annualized average of 1.7% per year between 2000 and 2009 and 2.8% in the 1990s. The analogous national number, United States Gross Domestic Product (GDP), increased a "real" 2.9% during 2018, compared to an increase of 2.2% during 2017.[4]

The Consumer Price Index (CPI), which measures the change in the cost of typical household goods, increased 1.9% in the NYC metropolitan area during 2018, a slightly slower rate of inflation than seen in the previous year, when prices rose on average 2.0%.[5] Inflation was lower than that of urban consumers in the U.S. as a

whole, with prices rising 2.4%, following an increase of 2.1% during 2017.

Unemployment Statistics

NYC's unemployment rate fell for the sixth consecutive year, declining 0.5 percentage points, to 4.1%.[6] This is the lowest unemployment rate in at least the last 43 years[7] (the first year for which data is available), besting the second lowest rate of 4.6% in 2017 and the third lowest rate of 5.0% in both 2006 and 2007. The U.S. unemployment rate also declined by 0.5 percentage points, falling from 4.4% in 2017 to 3.9% in 2018.[8] (See graph on this page and Appendix 1.)
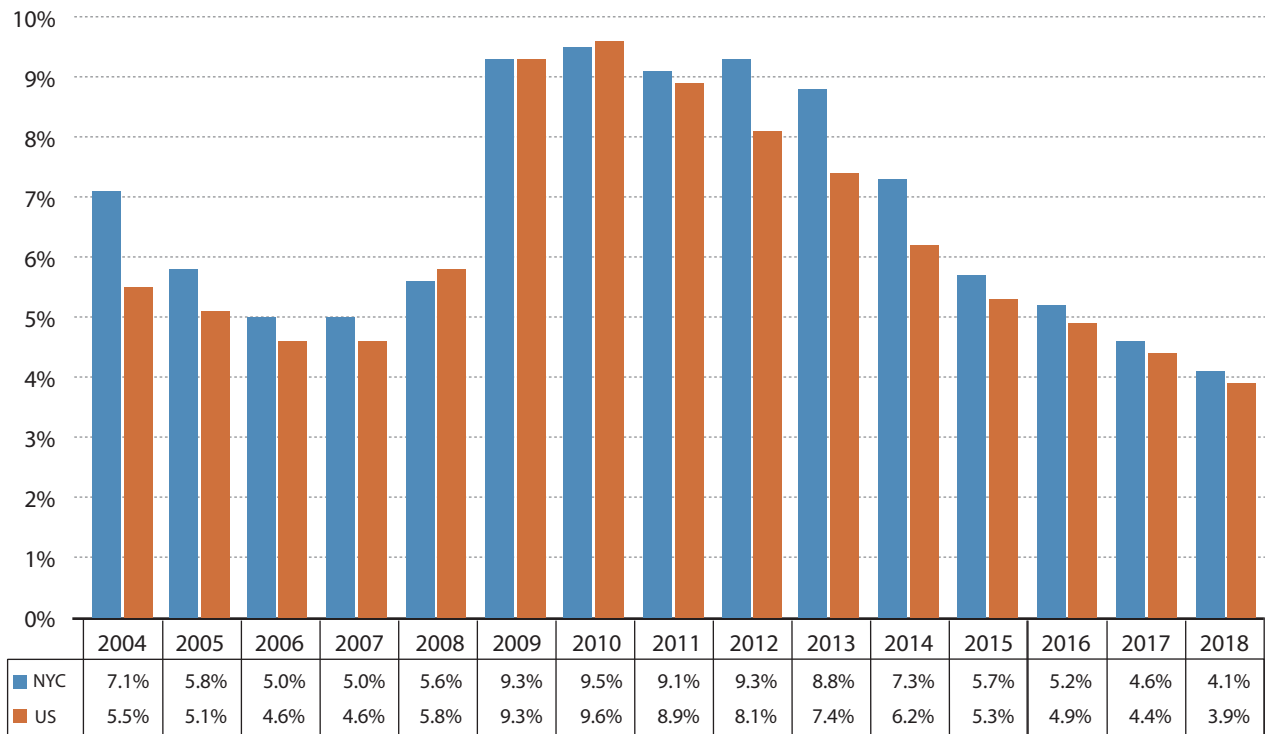
In January and February of 2019, the most recently available data, the unemployment rate for NYC (4.9% and 4.6%, respectively) was equal to or higher than that of the same months of the previous year, with the rate 0.3 percentage points higher in January and an equal rate in February. The analogous national figure was 4.4% in January of 2019 and 4.1% in February, 0.1 percentage points lower than January of 2018 and 0.3 percentage points lower than the previous February.

For all of 2018, Queens had the lowest unemployment rate of the boroughs, 3.6%, with Manhattan's rate just slightly higher, at 3.7%; Staten Island at 4.1%; Brooklyn, at 4.2%; and the Bronx, consistently the borough with the highest unemployment rate, averaging 5.7%. Unemployment rates fell in every borough during 2018, declining 0.4 percentage points in Manhattan and Queens, 0.5 percentage points in Brooklyn, and 0.6 percentage points in both the Bronx and Staten Island.

NYC and U.S. Unemployment Rates, 2004-2018

NYC & U.S. Unemployment Rates Fall in 2018

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
NYC	7.1%	5.8%	5.0%	5.0%	5.6%	9.3%	9.5%	9.1%	9.3%	8.8%	7.3%	5.7%	5.2%	4.6%	4.1%
US	5.5%	5.1%	4.6%	4.6%	5.8%	9.3%	9.6%	8.9%	8.1%	7.4%	6.2%	5.3%	4.9%	4.4%	3.9%

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

Employment Statistics

For the ninth consecutive year, the number of people employed in NYC increased, following gains in all but one year since 2003 (see graph on this page). Overall, among both City residents as well as those commuting into the City, NYC gained 86,600 jobs in 2018, a 1.9% increase from 2017.[9]

Employment levels rose in all but two industries, rising by the greatest proportion in the Education and Health Services sector, which grew by 4.6% (44,300 jobs) during 2018. The Construction sector also grew, rising by 3.5% (5,300 jobs), and the Professional and Business Services sector grew by 2.6% (19,300 jobs). In the Manufacturing sector, which has declined in all but five years since 1990 (the first year for which data is available), employment fell by 3.6% (2,600 jobs), and is down more than 73% as compared with 1990. The Trade, Transport and Utilities sector also fell slightly, declining by 0.05% (300 jobs). All other sectors rose from between 0.6% and 1.9%. (See Appendix 2 for more detailed employment data.)

During the first two months of 2019, total employment levels were up as compared to the same months of 2018, with levels 2.1% higher in January and 1.7% higher in February of 2019 as compared with 2018. Employment levels were up in all but two sectors in January, and three in February (with Manufacturing and Leisure and Hospitality employment levels down in both months).

Two other employment indices are tracked in the *I&A Study*. The NYC labor force participation rate measures the proportion of all non-institutionalized people, age 16 and older, who are employed or actively looking for work. This ratio increased in 2018, to 60.9%, up from 60.8% in 2017, the highest ratio since at least 1990 (the first year for which data is available).[10] This was lower than the U.S. rate, which remained at 62.9% in both 2017 and 2018.[11] A

Average Annual Payroll Employment, NYC, 2002-2018

NYC Employment Levels Rise for Ninth Consecutive Year
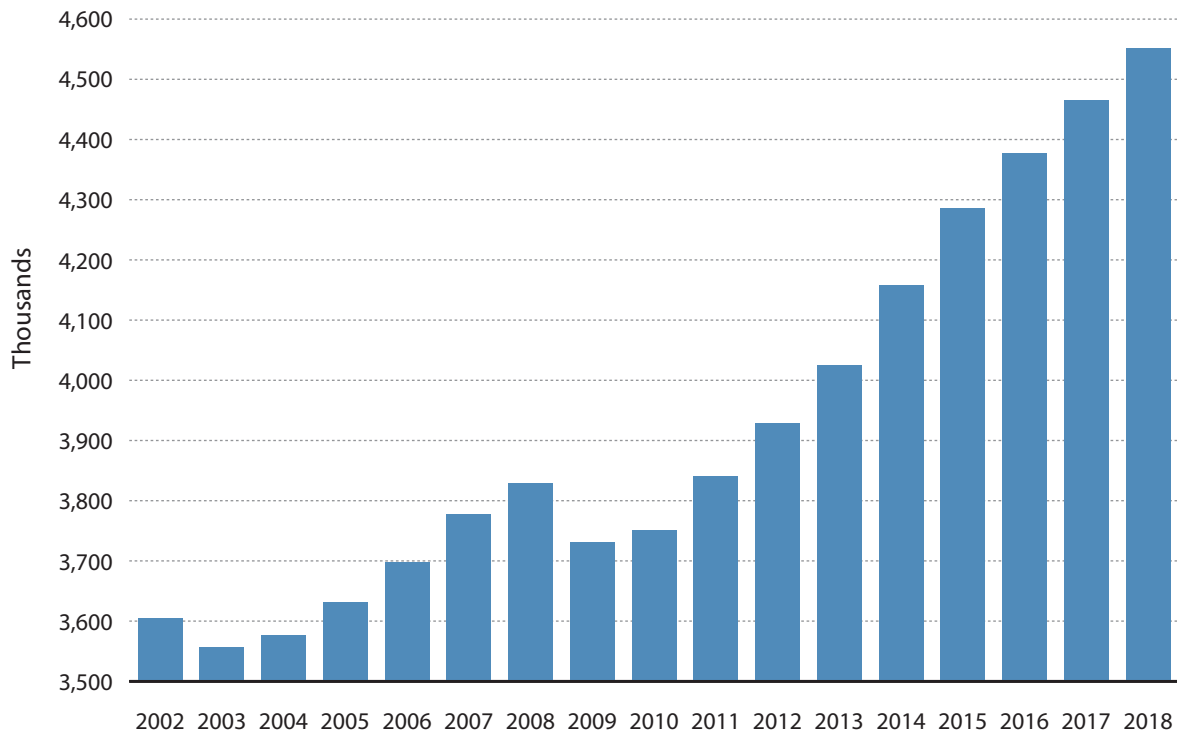
Source: NYS Department of Labor

related statistic, the NYC employment/population ratio, measures the proportion of those who are actually employed as a ratio of all non-institutionalized people age 16 or older. This rate rose for the sixth consecutive year, from 57.9% in 2017 to 58.1% in 2018. This is the highest ratio since at least 1990 (the first year for which data is available). The U.S. employment/population ratio also rose in 2018, rising 0.3 percentage points from 2017, to reach 60.4%.

Wage Data

This report also examines wage data of employees working in NYC (regardless of where they live). Highly accurate wage data can be derived from the NYS Department of Labor's Quarterly Census of Employment and Wages (QCEW), though the analysis is limited by the fact that there is a significant lag time in the reporting of wage data. The most recent annual numbers cover the 2017 calendar year and show an increase in both nominal wages (wages in current dollars), as well as in "real" wages (wages adjusted for inflation). "Real" wages increased by 2.5% in 2017, following a decrease of 0.9% in the prior year. "Real" wages rose from $87,650 in 2016 (in 2017 dollars) to $89,836 in 2017, with wages rising in most sectors. This includes an 8.3% increase in the Financial and Insurance sector, the sector with the highest average wages, as well as the largest proportion of overall wages.[12] Nominal wages increased by 4.5% over the same time period, following a 0.2% increase in the prior year.

QCEW data is submitted by employers quarterly to New York State and released to the public approximately six months later. Due to this lag time, as of the publication of this report, QCEW data is current only through the third quarter of 2018 (note that 2018 data is preliminary). In order to present the most recent statistics possible, staff has formulated a "year" of QCEW data that comprises the four most recent quarters (in this case, the fourth quarter of 2017 through the third quarter of 2018). This "year" was then compared with the equivalent period of the preceding "year," which in this most recent time period showed that overall wages increased by 3.5% in real terms and

by 5.4% in nominal terms. This compares to increases in the preceding 12-month period of 0.1% in real terms and 2.0% in nominal terms. (See Appendices 3 and 4, and graph on this page.)

Wages in the Finance and Insurance sector, which account for just over a quarter of all wages during the most recent time period, increased by a "real" 4.4% during the most recent 12-month time period. This compares to an increase of 2.6% in the prior 12-month period. The sector with the second greatest weight, Administrative, Waste, Educational, and Health Services (accounting for 16% of all wages), rose by a "real" 2.2% during this time period. The Professional and Technical Services sector (accounting for 13% of all wages) rose by a "real" 2.1%. The Government sector, with 11% of all wages, rose by the largest proportion of any sector, 10.9% in real terms. The only decrease in "real" wages was in the Transportation sector, which declined 1.4%, but accounts for less than 2% of all wages. (See Appendices 3 and 4 for more detailed wage data.)

On a quarterly basis, "real" wages as reported by the QCEW rose by 1.6% in the first quarter of 2018, 3.5% in the second quarter, and 3.0% in the third

Both Nominal and "Real" Wages Increase in 2018
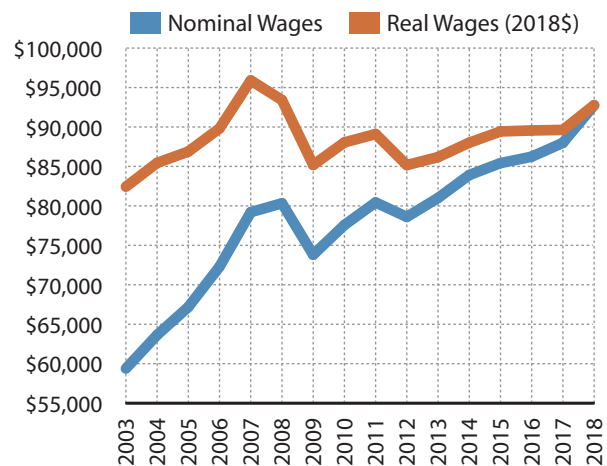
Source: NYS Department of Labor

Note: Each "year" consists of the first three quarters of that year, and the fourth quarter of the preceding year.

quarter. "Yearly" wage growth also includes the fourth quarter of 2017, when wages rose 6.5% in real terms.

Each year this report estimates "yearly" QCEW wage growth absent the impact of the Finance and Insurance sector. Overall wages are often pulled higher or lower as a result of this sector, which has both the largest proportion of overall wages, as well as the highest average wages. However, in 2018, this sector had no impact on overall wage growth. If the Finance and Insurance sector were removed from the analysis, wages would have risen by 3.5% in real terms and 5.4% in nominal terms, the same growth rate as with this sector included.

The U.S. Bureau of Labor Statistics (BLS) also tracks wage data, as part of its Current Employment Statistics (CES) survey.[13] While both data sets track wages, they differ in their methodologies. Unlike the QCEW, which is based on quarterly tax filings of all employers in New York State, the CES is a monthly survey of approximately one-third of employers conducted by the BLS. CES data cannot be analyzed for specific industries (and does not include wages for government employees). In addition, while the CES is more current than that of the QCEW, it is based on a much smaller sample size. Also, unlike the QCEW, CES data does not include certain types of monetary compensation such as bonuses and sums received when exercising stock options, so it is therefore less variable on a quarterly basis than data from the QCEW.

According to the CES survey, weekly wages rose by a "real" 1.2% in NYC in 2018, just lower than the rate of growth in 2017 of 1.3%, but higher than that of the nation as a whole in 2018 (an increase of 0.8%). In nominal terms, weekly wages rose by 3.1% in NYC and 3.3% for the nation as a whole between 2017 and 2018. On a quarterly basis, the CES data shows that NYC weekly wages (in real terms) rose in each quarter of 2018, by the most in the third quarter (2.0%) and by the least in the second quarter (0.5%).

Bankruptcy Statistics

Staff examined bankruptcy filings for NYC residents from 2000-2018. 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 then increased every year through 2010, reaching a high of 17,685, before generally starting to decline. In 2018, for the third consecutive year, personal bankruptcy filings rose among NYC residents. Filing reached 10,578, an 8.2% increase and the highest level since 2013. Filings in the U.S. as a whole declined for the eighth consecutive year, by 1.9%.[14]

Poverty Statistics

The most recently available data from the Census Bureau's *American Community Survey (ACS)* reports that the NYC poverty rate for all individuals was 18.0% in 2017, 0.9 percentage points lower than in 2016. This compares to 13.4% for the nation as a whole, a decline from 14.0% in 2016.[15] Poverty rates vary widely depending on borough. Rates range from a low of 11.8% in Staten Island, to 12.1% in Queens, 16.2% in Manhattan, 19.8% in Brooklyn, and 28.0% in the Bronx, consistently the highest rate of the boroughs. As compared to the prior year, rates fell in every borough, by as much as 1.4 percentage points. (See Appendix 8.)

Also reported are poverty rates by age. The poverty rate for persons under the age of 18 in NYC was 25.2% in 2017. The rate was 15.6% for individuals 18 to 64 and 18.0% for persons 65 years and over. For families, 14.7% were living under the poverty line in 2017. This includes 21.3% of families in rental units (the lowest proportion since at least 2005, the first year for which data is available) and 4.2% of families in owner-occupied units. For families containing related children under the age of 18, the figure is higher than that of all families, 21.2%. For married-couple families, the overall poverty rate was 8.9% in 2017, while for female- and male-headed families (i.e., no spouse present) it was 27.3% and 12.8%, respectively. Rates fell for every category noted here, as compared to the prior year, by as much as 2.2 percentage points.

The Census Bureau has begun work on a "Supplemental Poverty Measure," an additional measure of poverty that includes more components (such as non-cash benefits and location, among other factors) in estimating income and expenses.[16] Using a similar methodology, the NYC Center for Economic Opportunity (CEO) calculated household poverty rates for NYC from 2005-2016 and found poverty rates higher than official rates released by the Census Bureau.[17] For instance, the official household poverty rate in 2016 was 17.6% and the CEO estimate was 19.5%. The gap between official and CEO estimates has been as high as 3.0 percentage points over the 12 years studied by the CEO.

2017 Housing & Vacancy Survey

Preliminary results from the *2017 Housing and Vacancy Survey (HVS)* were released in February of 2018.[18] This triennial survey provides data on the housing and demographic characteristics of NYC residents, including affordability of housing, rents, incomes, and vacancy rates for both tenants and owners. It is also the only survey that is able to provide data specifically for rent stabilized tenants.

Affordability of Rental Housing

Generally, housing is considered affordable when a household pays no more than 30% of its income in gross rent.[19] Gross rent includes contract rent (the rent paid to the owner of the apartment by either a tenant or a subsidizing agency) plus additional payments for fuel and/or utilities. The *2017 HVS* reported that the median gross rent-to-income ratio for all renters was 33.7%, meaning that half of all households residing in rental housing pay more than 33.7% of their income in gross rent, and half pay less. This is the third consecutive survey in which the median gross rent-to-income ratio has remained virtually unchanged, declining just 0.1 percentage points from both 2011 and 2014. Furthermore, a third (32.4%) of rental households pay more than 50% of their household income in gross rent (down from 33.5% in 2014). The contract rent-to-income ratio was 31.3% for all renters in 2017, up 0.1 percentage points from 2014, and the highest ratio ever reported by the HVS.

Rent stabilized tenants are reported to have a median gross rent-to-income ratio of 36.0%, meaning a majority of rent stabilized tenants are not able to afford their apartments, based on the U.S. Department of Housing and Urban Development (HUD) benchmark for housing affordability of a 30% gross rent-to-income ratio. This figure includes those tenants in pre-war apartments, who are facing a median rent burden of 36.8%, and tenants in post-war units, with a median ratio of 34.4% in 2017. Median ratios decreased 0.4 percentage points for rent stabilized tenants as a whole, 0.2 percentage points for tenants in pre-war units, and 0.3 percentage points in post-war units from 2014.

It is important to note that an analysis done by RGB staff of the last four triennial HVS surveys found that officially reported rent-to-income ratios were somewhat high due to an anomaly in the way rents for tenants receiving Section 8 are recorded by the HVS. While generally paying no more than 30% of their income towards rent, tens of thousands of rent stabilized tenants receiving Section 8 are recorded with gross rent-to-income ratios in excess of 100%. An RGB analysis of *2017 HVS* data found that the gross rent-to-income ratio for rent stabilized tenants not receiving Section 8 was 33.5%, a difference of 2.5 percentage points from the overall rent stabilized rate of 36.0%. Similarly, rates for rent stabilized tenants not receiving Section 8 were 2.7 percentage points lower than overall rent stabilized rates in 2014, when the rate was also 33.5%. The estimated "out of pocket" gross rent-to-income ratio for rent stabilized tenants as a whole in 2017 was 31.5%, a 0.7 percentage point decrease from 2014.

Rent controlled tenants had a median gross rent-to-income ratio of 43.1% (a 7.6 percentage point rise), unregulated tenants paid a median of 31.4% in 2017 (a decrease of 1.6 percentage points), and tenants in "other" regulated units, such as public housing and Mitchell-Lama, paid a median of 33.8% (an increase of 3.5 percentage points).

Income

According to the *2017 HVS*, which reflects household income for 2016, the median income for rental households was $47,200, an inflation-

adjusted ("real") increase of 10.9% from 2013.[20] Owner households earned substantially higher income, which in 2016 was a median of $87,000, almost double the income of renters, and a "real" increase of 6.0% from 2013.

The *2017 HVS* found different income levels among those living in units that were rent controlled, rent stabilized, unregulated, or part of some other regulation program. The lowest median income was found among those tenants in "other" regulated units, which at $18,792 was a "real" increase of 0.1% from 2013. Those in rent controlled units had a median household income of $28,260 in 2016, a "real" decrease of 5.0%. Tenants living in stabilized buildings built prior to 1947 ("pre-war") had a median income of $42,000, and post-46 ("post-war") tenants earned a median income level of $50,000, "real" increases of 2.4% and 6.0%, respectively. Stabilized tenants on the whole had a median income of $44,560 (a "real" increase of 7.0%), while those tenants in unregulated[21] apartments earned a median of $67,000 in 2016 (a "real" increase of 12.6%).

Rent

The HVS also examines rent levels, and it revealed that in 2017, the median monthly contract rent for all rental units was $1,337, an inflation-adjusted ("real") increase of 8.1% from 2014. Rent stabilized tenants on the whole paid less ($1,269) in median contract rent, including $1,225 for pre-war rent stabilized apartments, and $1,400 for post-war rent stabilized apartments. These are "real" increases in median rents from 2014 of 2.6% for rent stabilized units as a whole, and 3.1% and 4.5% for pre- and post-war units, respectively. Among the other categories of rental units, rent controlled tenants paid a median of $915 (a 1.4% "real" decrease), tenants living in unregulated rentals paid a median of $1,700 (a "real" increase of 10.0%), and tenants living in "other" regulated units paid the least in median contract rent, $610 (a "real" increase of 1.5%).

Median gross rent was $1,450 for all renters, a "real" increase of 6.2%. Rent stabilized tenants on the whole paid a median gross rent of $1,375 in 2017, including $1,343 for pre-war rent stabilized apartments, and $1,485 for post-war rent stabilized

Wide Range of Apartment Rents in NYC
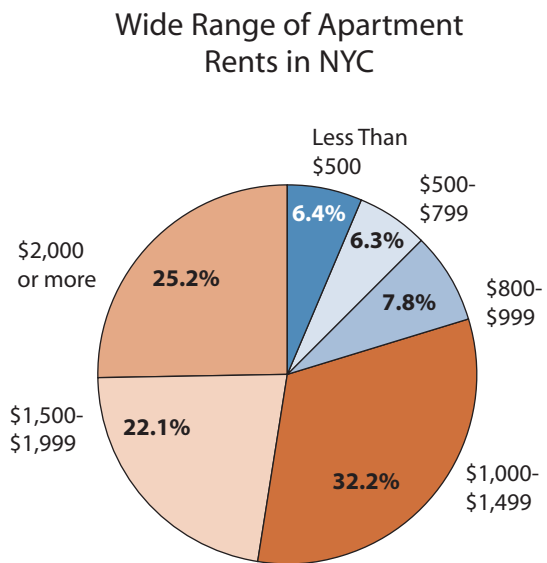
Source: 2017 NYC Housing and Vacancy Survey

apartments. Adjusting for inflation, that is an increase from 2014 of 2.6% for all rent stabilized units over the three-year period, and increases of 2.9% and 2.0%, respectively, for pre- and post-war rent stabilized units. Rent controlled tenants paid less than the average rent stabilized tenant, with a median gross rent of $1,039 in 2017 (a "real" decrease of 1.2%), while those in unregulated units paid the most, a median of $1,830 (a "real" increase of 9.3%). Those in "other" regulated units paid the least, a median of $649 in gross rent (a "real" increase of 5.8%).

The HVS also breaks down the distribution of renter occupied housing by gross rent level. Of the more than two million rental units in New York City that report cash rent, 6.4% rent for less than $500, and 14.1% rent for between $500-$999. The vast majority of rental units (79.6%) rent for over $1,000, including 25.2% that rent for more than $2,000.[22] (See the pie chart on this page for a further breakdown.)

Vacancy Rates

The HVS also surveys vacancy rates, with 2017 data revealing the continuation of a very tight New York

Vacancy Rates Vary with Monthly Asking Rent Levels

Monthly Asking Rent	Vacancy Rate
$2,500 or more	8.7%
$2,000 to $2,499	5.2%
$1,500 to $1,999	4.1%
$1,250 to $1,499	2.9%
$1,000 to $1,249	2.2%
$800 to $999	2.1%
Less than $800	1.2%
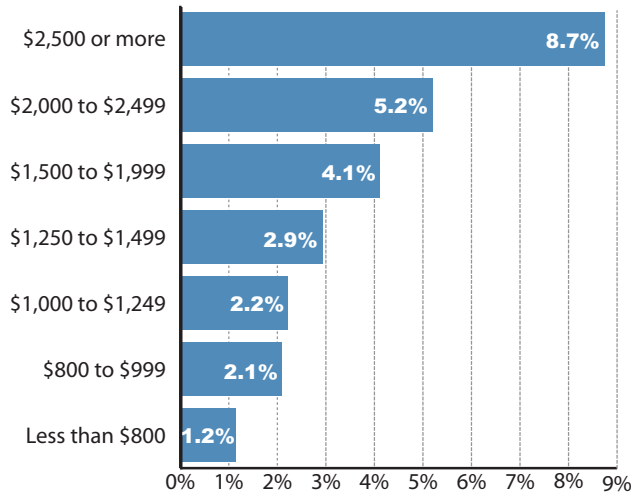
Source: 2017 NYC Housing and Vacancy Survey

City housing market.[23] The survey found that the Citywide vacancy rate was 3.63% in 2017, well below the 5% threshold required for rent regulation to continue under State law, but higher than that found during the last HVS, 3.45%.[23] The Bronx had the lowest vacancy rate in the City, at 2.71%, translating into the availability of just 10,558 rentals in a borough with 389,310 rental apartments. Manhattan, by contrast, had the highest vacancy rate in 2017, at 4.73%. Of the remaining boroughs, Brooklyn had a vacancy rate of 3.28%, Queens was at 3.50%, 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 less than $800 had a vacancy rate of just 1.15%, while those renting for at least $2,500 had a vacancy rate of 8.74%. (See graph on this page for a further breakdown.)

Other Measures of Income & Affordability

American Community Survey

In addition to the triennial *HVS*, the Census Bureau also publishes an annual study, the *American Community Survey (ACS)*. Unlike the *HVS*, the *ACS* cannot provide data specifically for rent stabilized tenants, but does provide in-depth data on rents and incomes for renters as a whole. According to the most recent survey, the *2017 ACS*, NYC's median gross rent-to-income ratio ranks 26th highest among 84 big cities (those with populations of at least 250,000).[24] At 31.7%, the median gross rent-to-income ratio in NYC fell 0.2 percentage points from 2016 levels (see graph on this page). By borough, rates ranged from a low of 27.3% in Manhattan, to 32.2% in Queens, 32.7% in Brooklyn, 33.4% in Staten Island, and 36.8% in the Bronx. This ratio fell in Queens, Manhattan, and Staten Island as compared to the prior year (by 1.0, 0.8, and 0.4 percentage points, respectively), while rising in both Brooklyn and the Bronx (by 0.4 and 1.9 percentage points, respectively).

The proportion of households Citywide paying 50% or more of their income towards gross rent fell

Gross Rent-to-Income Ratio Falls for Third Consecutive Year
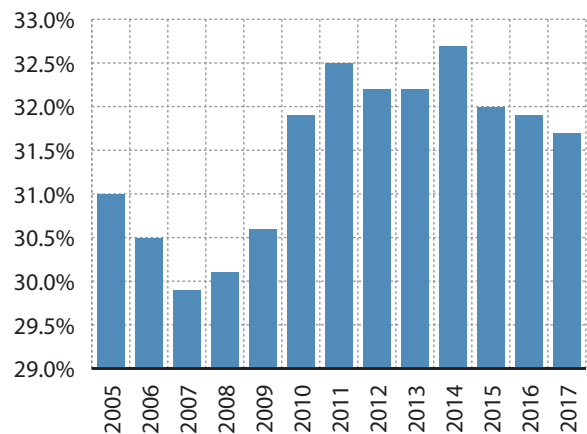
Source: American Community Survey, 2005-2017

for the third consecutive year, decreasing from 29.3% to 28.4%. At the borough level, rates ranged from 21.3% of households paying at least 50% of their income towards gross rent in Manhattan, to 27.9% in Queens; 30.3% in Brooklyn; 32.5% in Staten Island; and 35.3% of households in the Bronx.

This survey also reports that the median contract rent in NYC was $1,263, and the median gross rent was $1,379 in 2017 (see graph on this page). Between 2016 and 2017, median monthly contract rents for all apartments in NYC increased an inflation-adjusted ("real") 0.3% and median gross rents increased by 0.1%. In nominal terms the increases were 2.3% and 2.1%, respectively. Inflation-adjusted gross rents rose by 1.3% in both Queens and Staten Island, and by 1.6% in the Bronx. However, they fell 0.2% in Brooklyn and 5.5% in Manhattan.

During 2017, median household income rose both nominally and in real terms, by 3.4% and 1.5% respectively, to $60,879. Unlike the previous year, median household income for owners rose by a greater proportion than that of renter households, rising by a "real" 4.0% and 1.0%, respectively. Since the inception of this survey in 2005, renter income has fluctuated in "real" 2017 dollars from a low of

Highest Quintiles Grow at a Faster Pace than Lowest Quintiles
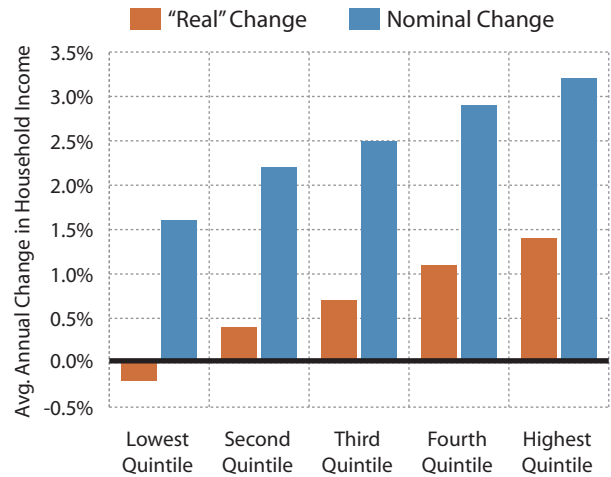
Source: American Community Survey, 2006-2017

$41,073 in 2011 to a high of $47,116 in 2017.

Measuring income inequality, the survey also provides average household income for cities in quintiles. In NYC the top quintile (i.e., the average of the top 20% of household incomes) makes 28.61 times more than the lowest quintile (i.e., the lowest 20%), the sixth highest ratio among big cities, and an increase from 27.49 in 2016. While New York's income disparity ratio does rank near the top nationwide, it lags behind Philadelphia, with a ratio of 55.17, the highest disparity among big cities. Other major cities, such as Los Angeles (21.88), Houston (22.16), Chicago (23.88), and San Francisco (24.35), all have smaller differentials between income levels than NYC. Not including the aforementioned Philadelphia, the cities ranking higher than NYC are Washington, DC; Boston; Atlanta; and New Orleans, which have ratios ranging from between 28.91 and 31.88. The smallest disparity among big cities is in Santa Ana, California, with a ratio of 9.16. For the U.S. as a whole, the ratio is 16.59, a slight increase from the 16.54 ratio in 2016. While the ratio between the upper and lower quintiles was 28.61 for all of NYC, it was 43.70 in Manhattan, where the top quintile makes an

Inflation-Adjusted Contract and Gross Rents Climb Annually
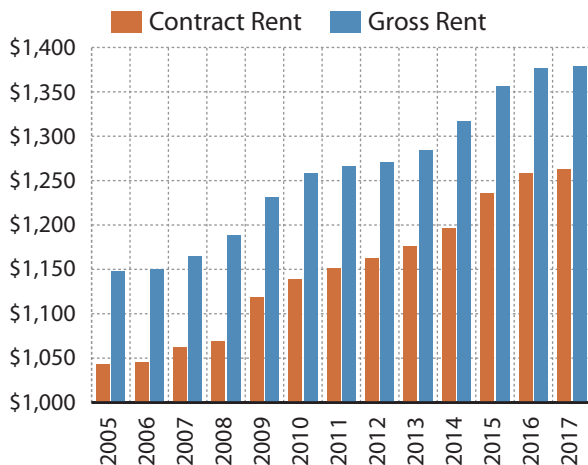
Source: American Community Survey, 2005-2017

average in excess of $460,000 more annually than the lowest quintile.

Looking at household income by quintiles can also provide an insight into how quickly or slowly income in each of the categories is growing over time. While not necessarily true in each individual year, over the time period of 2006-2017 (the earliest and latest time periods available for analysis), income grew at faster pace for those in the higher quintiles versus those in the lower quintiles. Point-to-point comparisons show that for the lowest quintile (the bottom 20% of income levels), household income fell 2.6% in inflation-adjusted ("real") terms, 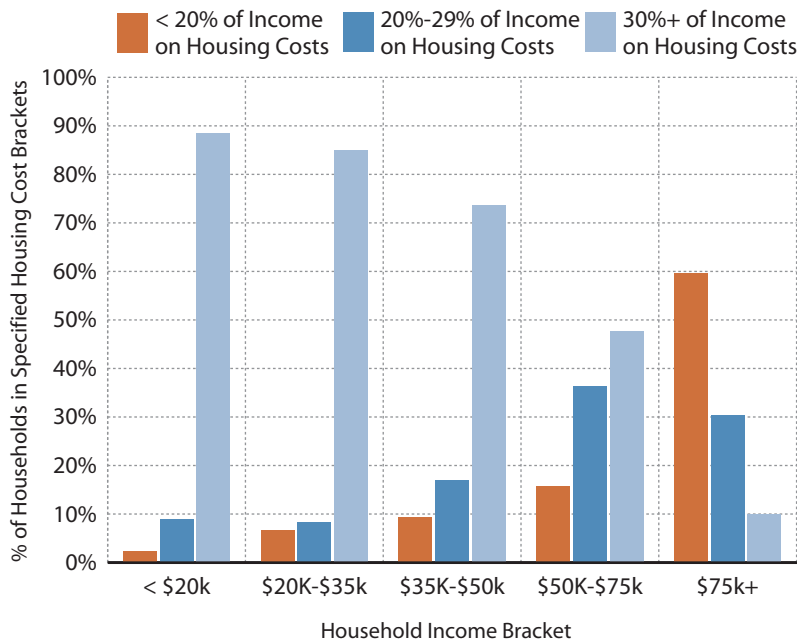and rose by 18.5% in nominal terms from 2006 to 2017. For those households in the highest quintile (the top 20% of income levels), household income in 2017 rose 16.3% in real terms and 41.5% in nominal terms, as compared to 2006. Looking at the change in income on a year-to-year basis between 2006 and 2017, in real terms

household income fell by an average of 0.2% each year for the lowest quintile and rose by an average of 1.4% annually for the highest quintile (see graph on the previous page).

Also reported is the percentage of income spent on monthly housing costs for different household income categories. Approximately 95% of all renters report both paying rent and earning income, and among those renters, 24% make less than $20,000 a year. For this lowest household income category, 88.6% spend at least 30% of their household income on housing costs and 2.4% spend less than 20%. As income levels increase, the proportion of renters who spend at least 30% of their household income on housing costs decreases, while the proportion paying less than 20% increases (see graph on this page). At the highest income category provided by the ACS, those households earning $75,000 or more (34% of all renters), 10.0% spend at least 30% of their income on housing costs, while 59.7% spend less than 20%.

Consumer Price Index

One of the many prices tracked in the federal Consumer Price Index (CPI) is the cost of rental housing. While not specific to NYC (the local CPI area extends into the suburbs of the City), the CPI can provide a useful comparison of the rise of housing costs to those of other components of the price index.[25] For the 50-year period since the inception of rent stabilization (from 1968 to 2018) the cost of rental housing in the New York area rose 819% and overall prices rose more slowly, at 658%. Over this same time period, in the U.S. as a whole, rent and overall prices rose at roughly the same rate, by 637% and 622%, respectively.

In 2018, rental costs rose 2.0% in the NYC area, versus an

Renter Housing Costs as a Percentage of Household Income, 2017

The Greater the Income, the More Affordable the Housing

Source: American Community Survey, 2017

overall increase in the CPI of 1.9%. This is lower than the 2017 rent increase of 2.5% and is the lowest proportional increase in the NYC area since 1966.

In the U.S. as a whole, rental costs rose at a faster pace than the NYC area, rising by 3.6% in 2018. Rental costs in the NYC metropolitan area rose more slowly than all of the seven cities selected for comparison, including San Francisco, where rents rose 5.3%, and Boston and Los Angeles, where rents rose by 4.9%.[26]

Section 8 Housing Availability

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 NYC Housing Authority (NYCHA) opened the waiting list for the first time since 1994.[27] These expanded funding levels led to increases in the number of Section 8 occupied units funded by NYCHA (which increased from 82,801 in Fiscal Year (FY) 2007 to a high of 100,570 in FY 2010), as well as significant increases in the number of people placed through Section 8 vouchers during those years. The number of Section 8 apartments has since fallen, to 85,117 units (the most current data, as of the first four months of FY 2019, and a 0.4% increase from the same period of the prior year).[28] NYCHA also tracks the number of applicants newly placed through the program. Following three consecutive years of increase, placements fell in FY 2018, falling from 2,758 in FY 2017 to 1,735 in FY 2018. But placements rose in the first four months of FY 2019 as compared to the first four months of FY 2018, from 458 to 613. There are approximately 141,000 persons currently on the NYCHA Section 8 waiting list.

The NYC Department of Housing Preservation and Development (HPD) also maintains a Section 8 program, although as opposed to NYCHA, applicants must fall within specific HPD preference categories or special admission programs, and applications are not accepted from the general public.[29] As of December of 2018, HPD was funding 39,623 Section 8 vouchers, approximately the same number as the previous year. Over the last 10 years the number of HPD Section 8 vouchers has increased by nearly 8,000. Notably, 47.1% of HPD's Section 8 vouchers are utilized by tenants with disabilities. And among all HPD Section 8 rentals, the average tenant share of rent is $403, with an average income level of $17,263.[30]

Non-Government Sources of Affordability Data

Each year, Con Edison reports on the average cost of electricity bills for residential customers using 300kWh of electricity per month. Per their data, electricity costs rose 3.8% during 2018, following an increase of 0.7% during 2017.[31] New Yorkers pay some of the highest electricity bills in the nation, with the average cost per kWh in 2017 just less than two times that of the nation as a whole.[32]

Another measure of affordability is the Council for Community and Economic Research's Cost of Living Index (COLI), which tracks the cost of living in 270 urban areas, including Manhattan, Brooklyn, and Queens. Based on 60 different items, the survey collects more than 90,000 prices for housing, utilities, groceries, transportation, health care, and miscellaneous goods and services on a quarterly basis. During the first three quarters of 2018, the COLI found that Manhattan, Brooklyn, and Queens ranked as numbers one, four and nine, respectively, on the list of most expensive urban areas.[33] The study calculated that Manhattan was approximately 2.5 times as expensive to live in as the national average, while Brooklyn was approximately 1.8 times more expensive and Queens was 1.5 times as expensive. Per the study, overall housing costs rose in both Manhattan and Brooklyn during 2018, by 6.1% and 0.4%, respectively (comparison data for Queens was not available for 2017). The subcategory of apartment rents showed a steeper rise than overall housing costs, with increases of 7.2% in Manhattan, and 10.6% in Brooklyn. Overall prices were found to have risen 4.5% in Manhattan and 0.1% in Brooklyn.[34]

Another quarterly index, the Housing Opportunity Index (HOI), showed that during the fourth quarter of 2018 the New York metropolitan area was the twenty-third least affordable area (of 237 HUD-defined metro areas) to buy a home, compared to twentieth in the fourth quarter of 2017.

The survey found that 29.9% of owner-occupied housing in the metropolitan area was affordable to households earning the median household income in the fourth quarter of 2018, down from 32.7% in the fourth quarter of 2017. Over the last ten years, the survey's quarterly data found that anywhere from 19.2% (in the third quarter of 2009) to 38.7% (in the first quarter of 2017) of owner-occupied homes were affordable to buyers earning the median household income. Over this same time period, the metropolitan area's affordability ranking ranged anywhere from least affordable (in 15 of the 40 quarters of the last ten years) to a high of twenty-fourth least affordable (in the first quarter of 2018).[35]

Every year the National Low Income Housing Coalition (NLIHC) issues a study to determine whether rents are affordable to the lowest wage earners. The 2019 study has not been released as of the publication of this report, but in line with their methodology,[36] in order to afford a two-bedroom apartment at the City's Fair Market Rent, ($1,831 a month, as determined by HUD[37]) a full-time worker must earn $35.21 per hour, or $73,240 a year. Alternately, those who earn minimum wage would have to work 94-104 hours a week (or two persons would each have to work 47-52 hours a week) to be able to afford a two-bedroom unit priced at Fair Market Rent. Because the Fair Market Rent rose by $42, the amount of annual wages necessary to afford this apartment went up by 2.3%. However, the minimum wage increased by $1.50-$2.00 an hour in 2019 (depending on the size of the employer), meaning the number of hours working at minimum wage in order to afford this apartment went down by 9.0%-11.3%. Over the last ten years the number of hours working at minimum wage needed to afford a two-bedroom apartment at the current Fair Market Rent has ranged from a high of 156 in 2013, to a low of 94-104 in 2019.

The Community Service Society's "The Unheard Third 2017" interviewed 1,132 "low-income" residents (those making up to 200% of the federal poverty level (FPL)) in the summer of 2017.[38] The survey found that 27% of low-income residents (under the age of 65) had fallen behind on their rent or mortgage in the past year. In addition, among a subset of "poor" respondents (just over half of the sample of low-income respondents, making at or below 100% of the FPL), 28% of those under the age of 65 had fallen behind on their rent or mortgage, while only 7% of those 65 and over had. In addition, 43% of the low-income sample group reported that they had less than $500 in savings, while 23% of the group that makes above 200% of the FPL (a sample size of 629 respondents), reports the same. Among a subset of low-income rent stabilized renters, 37% reported that being able to afford their rent was very serious or somewhat serious problem, down from 50% that reported the same during 2015. Among low-income unregulated tenants, this proportion fell from 50% in 2015 to 48% in 2017. In addition, approximately 50% of low-income renters in the survey report that they would not be able to afford a $25 a month increase in rent.

Real Property Tax Credit

For the fifth consecutive year, a tax credit for NYC renters, the "Enhanced Real Property Tax Credit for Homeowners and Renters," offers a maximum tax credit of $500 to NYC residents with federally adjusted household incomes of less than $200,000 a year.[39] The amount of this credit depends on both income level and the amount of rent paid. For instance, a tenant with a household income of $50,000 a year, who pays $1,250 in rent (30% of their income), would receive a tax credit of $16.31. But a tenant making $50,000 a year and paying $2,083 in rent (50% of their income), would receive a credit of $87.19. A higher income household, earning $100,000 a year, would need a rent in excess of $2,646 (31.7% of their income) before they could receive any tax credit.[40]

New York State (NYS) offers a similar tax credit for renters, the "Real Property Tax Credit," but with filing limitations much more stringent than that for NYC.[41] To apply for the NYS credit, renters must have a federally adjusted gross income of $18,000 or less and adjusted rent of $450 or less a month (a tenant's actual rent is adjusted downward based on amenities such as heat, gas, electricity and/or furnishings provided by the owner of the property at no cost). Credits range from $86-$375 when at least one household member is 65 or older, to $41-

$75 when no seniors are present. The amount of the credit is dependent on both the income levels and the amount of rent, with the largest credits for households making less than $1,000 a year, with rents at or near the upper limit of $450 a month.

Cash Assistance & Benefit Programs

New York State funds two cash assistance programs — the Family Assistance program and the Safety Net Assistance program, each of which provides cash payments to eligible participants to help pay for living expenses such as food, transportation, housing, and utilities.[42] For just the third time in the past ten years, (and the second consecutive year) the average number of cash assistance cases in NYC decreased, falling by 2.8% in 2018 to reach 356,130 cases.[43] This follows a decrease of 1.1% in the prior year (see graph below). Also reported by the NYC

Human Resources Administration is the number of unduplicated recipients of cash assistance during 2018. Over the course of the year, a total of 593,821 persons received a cash assistance payment, a decrease of 0.5%. This figure includes 111,587 cases of emergency grants, a 9.0% increase from 2017. One-time emergency grants (known as "one shots") can help pay for expenses like rent arrears.[44] And despite rates increasing in all but three years since 2008, over the last two plus decades the number of cash assistance recipients has dropped significantly, falling 70.2% 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 fell in 2018, decreasing 1.9% over 2017 levels, including a decrease of 3.3% in approved applications, but a 0.5% increase in denied applications.[45] At the same time, the number of reported job placements among cash assistance recipients increased during 2018, rising by 0.9%, or 359 jobs (to 40,496), after falling by more than 7,000 jobs in the prior year.[46]

Other benefit programs include the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) and Medicaid. The number of recipients of SNAP decreased for the fifth consecutive year, by 3.6% in 2018, to an average of 1.61 million. Despite this drop, SNAP levels have more than doubled in recent years, rising from an average of just over 800,000 in the early 2000s, to more than 1.6 million today.[47] The number of Medicaid enrollees also fell for the fifth consecutive year, decreasing 7.8% during 2018, to 1.72 million recipients.[48]

Housing Policy

NYC receives funding for a variety of housing programs from the U.S. Department of Housing and Urban

Cash Assistance Programs, 2008-2018, in Thousands

Cash Assistance Caseloads Fall 3%

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
FAP	151.7	153.3	152.8	148.9	145.2	147.0	141.3	144.2	141.8	131.4	121.6
SNA	101.4	105.5	109.9	116.1	121.9	125.5	124.0	134.2	140.9	146.3	147.0
FAP-SNA	88.6	88.1	87.7	86.7	86.9	83.6	77.0	83.5	87.7	88.7	87.5
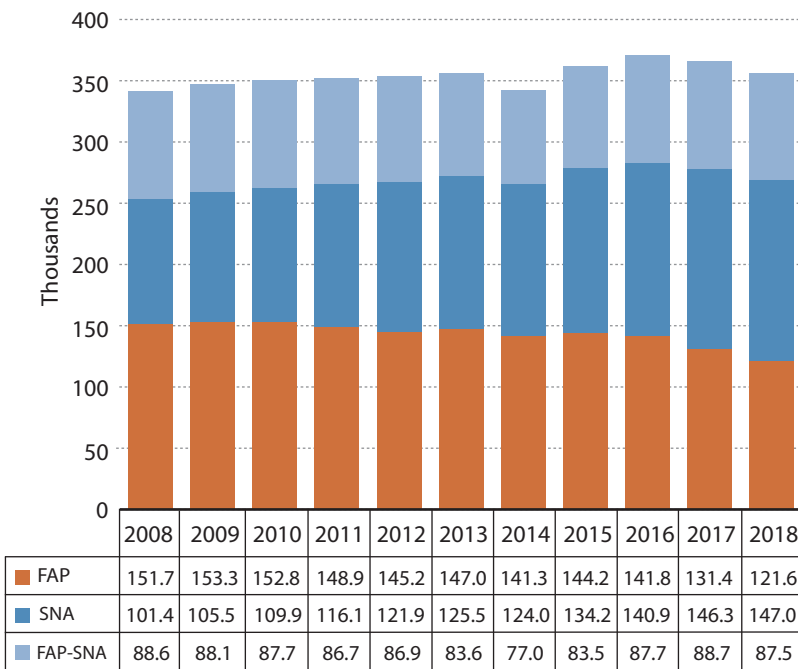
Source: NYC Human Resources Administration
Note: FAP-SNA refers to welfare recipients who were converted from the Family Assistance Program (FAP) to the Safety Net Assistance Program (SNA)

Development (HUD). NYC was granted $931.3 million from federally funded programs in FY 2018.[49] These programs include $166.6 million in a Community Development Block Grant (CDBG), which funds housing and community development programs; $75.5 million for the HOME Investment Partnership Program, which helps preserve existing housing stock; $13.5 million for the Emergency Shelter Grant (ESG) program, which is used for homeless programs; $44.2 million for Housing Opportunities for Persons with AIDS (HOPWA); and a competitive HUD Continuum of Care (CoC) grant of $107.9 million for homeless programs. NYCHA will also receive $523.5 million for its capital modernization program.

As compared to FY 2017, federal funding in FY 2018 increased by 30.2% in nominal terms and 27.9% in inflation-adjusted ("real") terms. The largest source of funding, for NYCHA capital projects, rose by 48.4% in real terms. The increase in NYCHA funding was the greatest proportional increase over the year, while the greatest

proportional decrease was in Emergency Shelter Grant funding, which declined by 1.8% in real terms. Overall federal funding, not including that for NYCHA capital projects, rose by a real 8.6%.

Homelessness & Housing Court

Homelessness

Homelessness in the City, based on data from the NYC Department of Homeless Services (DHS), increased for the tenth consecutive year during 2018, rising by 0.9%.[50] Each night, an average of 60,028 persons stayed in DHS shelters during 2018, up 562 persons from a year earlier, and up considerably from the average of 20,000-25,000 found in the 1990s (see graph below and Appendix 7). However, the subcategory of the number of families sheltered each day fell, by an average of 0.9%.[51] The figure for families includes the number of families with children sheltered each night, which fell 0.9% during 2018 (to reach an average of 12,573), and the number of adult

Average Nightly Homeless Shelter Census, NYC, 1988-2018

NYC Homeless Levels Rise for Tenth Consecutive Year
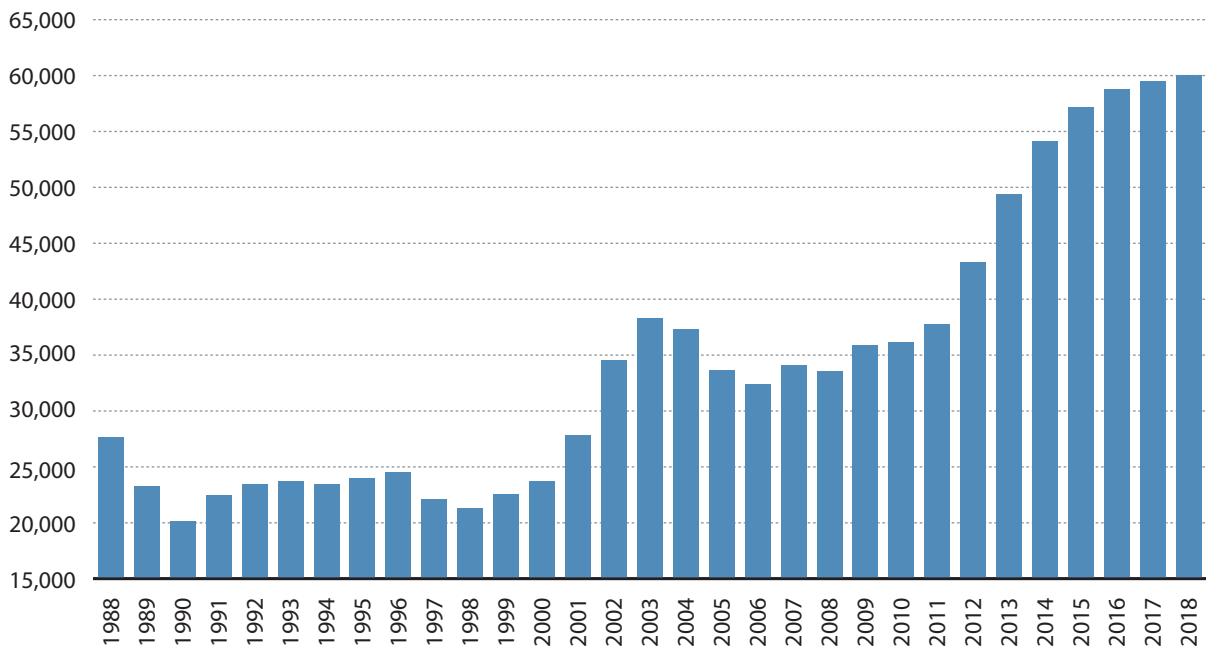
Source: NYC Department of Homeless Services

families sheltered each night, which decreased 1.2% over the year (to an average of 2,471). The increase in overall homelessness is due to a rise in the number of single adults sheltered, increasing 9.9% during 2018, to an average of 15,470 persons.

The average number of homeless staying in DHS shelters increased at a roughly even pace throughout 2018. Levels rose 0.9% in both the first and third quarters, with increases of 1.1% in the second quarter and 1.0% in the fourth quarter, all as compared to the same quarters of the previous year. On a monthly basis, the greatest increase was seen in April of 2018, when 844 more persons stayed in City shelters than the previous April, an increase of 1.4%.

Permanent housing placements for families with children increased during 2018, rising from 8,612 to 8,873, a 3.0% increase. Placements also rose for single adults, increasing from 7,687 placements in 2017 to 8,666 in 2018, an increase of 12.7%. For adult families, placements fell from 537 in 2017 to 492 in 2018, an 8.4% decline.

Other homeless indicators include the average amount of time spent in temporary housing, which increased for all categories of shelter residents. In 2018, for families with children, the average amount of time spent in temporary housing rose 16 days (to 443 days), with increases of nine days for single adults (to 405 days), and 19 days for adult families (to 570 days).

DHS also reports the number of homeless persons placed in permanent housing who return to the shelter system within one year. In 2018, 8.1% of families with children returned to DHS shelters within one year (down from 8.5% the prior year); 7.3% of adult families returned (down from 8.5% in the prior year); and 17.7% of single adults returned (up from 16.3% in the prior year). The vast majority of those who returned to the shelter system were initially placed in unsubsidized housing.[52]

Data from the U.S. Department of Housing and Urban Development, which asks municipalities to submit homeless counts on a single day in January of each year, show that NYC has the largest number of homeless people of any city in the nation. NYC reported a total of 78,676 sheltered and unsheltered persons in January of 2018, followed by Los Angeles, with 49,955 persons, and Seattle, with 12,112. Per

this report, in NYC homeless levels rose 2.8% from January 2017 to January 2018, while nationally levels fell by 0.2%.[53]

In February of 2017, the de Blasio Administration released "Turning the Tide of Homelessness in New York City," detailing a comprehensive plan to combat the rise in homelessness, including efforts already underway.[54] In part, the report detailed plans to end the use of cluster units (individual apartments in buildings that usually have rent-paying tenants in other apartments, with limited or no social services on site) and commercial hotels to house homeless persons. Plans call these types of accommodations, which house approximately 30% of the homeless population, to be replaced with 90 new shelters by 2022, in addition to the conversion of some cluster units into permanent housing. In December of 2017, the Administration further detailed its plans to acquire and rehabilitate cluster site buildings and convert them into permanent affordable housing through long-term regulatory agreements between the owners and HPD.[55] When voluntary negotiations are unsuccessful, the City may employ eminent domain to take ownership of buildings with a large number of cluster units. In December of 2018, the Administration announced that the first phase of this initiative was nearly complete, with agreements to convert 17 cluster buildings (containing a total of 468 units of housing) into permanent housing for the homeless families already living there. Homeless families already sheltering in these units will be offered rental assistance, services and support to help them learn to live independently, and rent stabilized leases. Any non-homeless tenants living in these buildings will be allowed to remain in place, with rent stabilized leases.[56]

Another facet of the City's effort to reduce homelessness went into effect on October 29, 2018.[57] The City has now consolidated and streamlined seven different rental initiatives into one, the City Fighting Homelessness & Eviction Prevention Supplement (CityFHEPS). The program aims to help both those in shelter and those facing eviction to find, or keep, permanent housing.[58] To be eligible, households much have a gross income at or below 200% of the federal poverty level and meet certain other criteria. Those wishing to apply

for rental assistance must apply in person at one of more than 20 offices across NYC. The program will provide a rent supplement of up to $1,047 for SRO housing, $800 for a single room in an apartment, or between $1,246 and $2,600 for an apartment, depending on household size.[59]

Housing Court

For the seventh consecutive year, non-payment filings in Housing Court decreased, falling 4.7%, to 191,893.[60] Non-payment cases resulting in an actual court appearance ("calendared") also decreased, by 10.5%. Because the number of calendared cases fell at a greater pace than the number of filings fell, the proportion of non-payment cases which resulted in an appearance fell by 3.5 percentage points, to 53.6%. For comparison, during the mid-to-late 1980s, an average of 27.1% of non-payment filings were calendared. (See graph on this page and Appendix 6.)

Housing Court Statistics, 1986-2018

Both Proportion of Non-Payment Cases Calendared and Proportion of Evictions Fall

Legend: Proportion of Filings that are Calendared / Proportion of Calendared that Result in Eviction/Possession
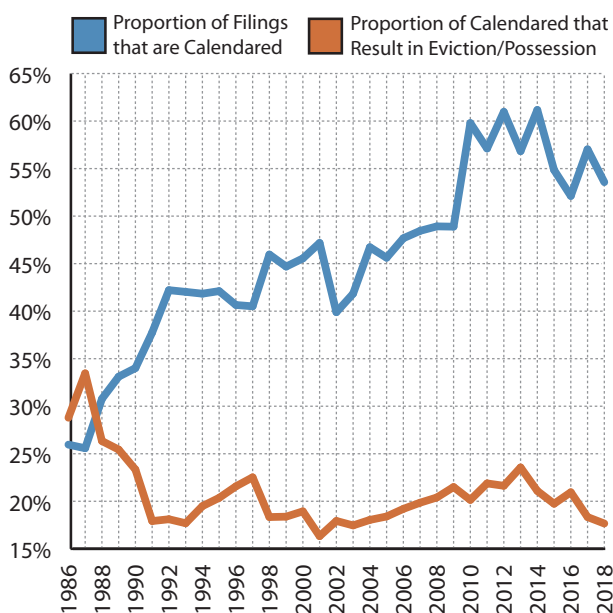
Source: Civil Court of NYC and NYC Department of Investigations

Approximately 18% of non-payment filings and 25% of calendared cases in 2018 were against tenants of public housing (NYCHA). If these cases were taken out of the analysis, filings against non-NYCHA tenants would have fallen 2.4% between 2017 and 2018, and calendared cases would have fallen by 16.7%. The percentage of calendared cases to non-payment filings in 2018 among non-NYCHA tenants is 49.0%, 4.5 percentage points lower than the overall proportion.

Evictions of tenants also fell during 2018, by 13.9%, following a decrease of 4.6% in the prior year, and an increase of 0.5% in 2016.[61] Evictions are down 37.1% over 2013 levels. This is also the fewest number of evictions since at least 1983 (the first year data is available for). The proportion of non-payment proceedings Citywide that resulted in an eviction/possession ruling in 2018 decreased from 18.3% to 17.7%. This translates to 18,152 court decisions ruling for the tenant's eviction from a total of 102,789 non-payment proceedings calendared (see graph on this page).

In August of 2017, a City bill granting all households under 200% of the federal poverty level eligibility for free legal representation in Housing Court was signed into law. An additional $93 million will be added to programs in place since 2014, for a total funding level of $155 million a year by FY 2022.[62] It is estimated that the number of tenants in Housing Court with legal representation has risen from 1% in 2013 to 30% in 2018.[63] The NYC Human Resources Administration reports that the number of cases in Housing Court that received legal representation in FY 2018 rose 50.6% over FY 2017 levels (to reach 25,156) and during the first four months of FY 2019 there was an 11.0% rise as compared to the same period of the previous year (to reach 8,899 cases).[64] The program also now helps represent NYCHA tenants during administrative hearings brought by that agency to end a resident's tenancy.[65]

Summary

In 2018, most economic indicators for NYC were positive, including rising employment levels, declining unemployment, increased Gross City

Product, and a slowing of Housing Court non-payment filings, evictions, public assistance caseloads, and SNAP recipients. However, homelessness continues to increase, the vacancy rate remains low, and personal bankruptcy filings increased for the third straight year.

Looking forward, both the Office of the NYC Comptroller and the NYC Office of Management and Budget have made predictions about the future health of the NYC economy. Among the predictions, they estimate that in 2019 the City will gain anywhere between 54,800 and 60,600 jobs, unemployment will rise to 4.2%, GCP growth will potentially grow anywhere from 1.9% to 2.6%, and wages will rise from 2.7% to 2.9%. They also see the economy as strong, but slowing, during the next few years, with increasing unemployment rates (to as high as 5.7% in 2023), more moderate job gains and GCP growth, and slowing wage rate growth.[66] ❏

Endnotes

1. This data is obtained from the Civil Court of the City of New York, which cannot provide exact "quarterly" data. The Court has 13 terms in a year, each a little less than a month long. This data is for terms 10-13, which is from approximately the middle of September through the end of the year. It is compared to the same period of the prior year.

2. See Endnote 1.

3. Data from the Office of the NYC Comptroller as of March, 2019. GCP figures are adjusted annually by the Office of the NYC Comptroller. The figures in this report are the latest available estimate from that office, based on inflation-adjusted 2012 chained dollars.

4. U.S. Bureau of Economic Analysis. https://www.bea.gov/data/gdp/gross-domestic-product; Accessed March, 2019.

5. U.S. Bureau of Labor Statistics; http://www.bls.gov; Accessed February, 2019.

6. NYS Department of Labor; http://www.labor.state.ny.us; Accessed March 2019. Data is revised annually and may not match data reported in prior years.

7. U.S. Bureau of Labor Statistics; http://www.bls.gov; Accessed March, 2019.

8. U.S. Bureau of Labor Statistics; http://www.bls.gov; Accessed March, 2019.

9. New York State Department of Labor; http://www.labor.state.ny.us; Accessed March 2019. Data is revised annually and may not match data reported in prior years.

10. The NYC labor force participation rate and employment/population ratio are derived from unpublished data from the U.S. Bureau of Labor Statistics, obtained from the Office of the NYC Comptroller. Note that

prior years' data are annually revised, and may differ from figures reported in prior years' *Income and Affordability Studies*.

11. U.S. Bureau of Labor Statistics; http://www.bls.gov; Accessed March, 2019.

12. New York State Department of Labor; http://www.labor.state.ny.us; Accessed March 2019.

13. U.S. Bureau of Labor Statistics; http://www.bls.gov; Accessed March, 2019.

14. Administrative Office of the U.S. Courts; https://www.uscourts.gov/statistics-reports/caseload-statistics-data-tables; Accessed March, 2019.

15. Poverty statistics were researched on the U.S. Census Bureau's Factfinder Site: http://factfinder2.census.gov in February of 2019. The U.S. Census Bureau reports that in 2017 the weighted average poverty threshold for a one-person household is $12,488; $15,877 for a two-person household; $19,515 for a three-person household; $25,094 for a four-person household; $29,714 for a five-person household; $33,618 for a six-person household; $38,173 for a seven-person household; $42,684 for an eight-person household; and $50,681 for a nine-person or more household.

16. U.S. Census Bureau; https://www.census.gov/newsroom/blogs/random-samplings/2017/09/what_is_the_suppleme.html.

17. "New York City Government Poverty Measure, 2005-2016." April, 2018. NYC Center for Economic Opportunity. Note that the CEO poverty rates are adjusted periodically and may not match figures found in prior reports.

18. 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, with the exception of the gross rent-to-income ratio excluding Section 8 tenants and the estimated out of pocket rent-to-income ratio, is from "Selected Initial Findings of the 2017 New York City Housing and Vacancy Survey," prepared by HPD.

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. Total household income in the HVS includes wages, salaries, and tips; self-employment income; interest dividends; pensions; and other transfers and in-kind payments.

21. 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.

22. There were 65,223 units which did not report a cash rent because they were being occupied rent-free.

23. State law requires the City to formally extend rent stabilization every three years, after publication of vacancy rates from the triennial *Housing and Vacancy Survey*. NYC Introductory Number 0600-2018 extends rent stabilization until April 1, 2021.

24. 2017 American Community Survey, U.S. Census Bureau. http://factfinder2.census.gov. American Community Survey data does not specifically identify rent stabilized units.

25. U.S. Bureau of Labor Statistics; http://www.bls.gov; Accessed February, 2019.

26. The seven cities selected for comparison are Philadelphia, San Francisco, Boston, Chicago, Atlanta, Los Angeles, and Washington, D.C. Rent increases in these cities ranged from 2.3%-5.3%.

27. 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.

28. Preliminary FY 2019 Mayor's Management Report, NYC Housing Authority section. The City's FY runs from July 1 through June 30 of each year.

29. Eligibility guidelines via the NYC Housing Preservation and Development website: http://www1.nyc.gov/site/hpd/section-8/applicants-eligibility.page.

30. Division of Tenant Resources Section 8 General Program Indicators, HPD website: http://www1.nyc.gov/assets/hpd/downloads/pdf/hpd-section-8-program-statistics.pdf. December 10, 2018.

31. "CECONY Average Monthly NYC Residential Bills 300 kWh." Con Edison website at http://www.coned.com/rates.

32. U.S. Energy Information Administration: Electric Sales, Revenue, and Average Price (2017 Tables T6 and T5.a). http://www.eia.gov/electricity/sales_revenue_price/.

33. "2018 Annual Average Cost of Living Index Release." The Council for Community and Economic Research. http://www.coli.org/media.

34. ACCRA cost of living report. The Council for Community and Economic Research. https://store.coli.org/compare.asp.

35. National Association of Home Builders. Various tables on website: http://www.nahb.org/en/research/housing-economics/housing-indexes/housing-opportunity-index.aspx; Accessed March 2019. Affordability defined as no more than 28% of gross income spent on housing costs.

36. The methodology that the National Low Income Housing Coalition uses is is at: http://nlihc.org/sites/default/files/oor/OOR_2018.pdf.

37. Fair Market Rents are published annually by the U.S. Department of Housing and Urban Development. http://www.huduser.org/datasets/fmr.html.

38. "Tenants at the Edge (April, 2018)" and "Upward Mobility (August 2018)." The Unheard Third 2017. Community Service Society.

39. New York State Department of Taxation and Finance Form NYC-208 (2018).

40. Calculations based on New York State Department of Taxation and Finance Form NYC-208 (2018).

41. New York State Department of Taxation and Finance Form IT-214 (2018).

42. Cash assistance programs in New York State include the Family Assistance program and the Safety Net Assistance program: https://www.nycbar.org/get-legal-help/article/public-benefits/new-york-state-cash-assistance-program/.

43. NYC Human Resources Administration. HRA Charts (Cash Assistance Recipients): http://www1.nyc.gov/site/hra/about/facts.page#charts.

44. NYC Human Resources Administration. HRA Monthly Fact Sheets (December 2018): http://www1.nyc.gov/site/hra/about/facts.page#caseloads.

45. Data directly from the NYS Office of Temporary and Disability Assistance, March, 2019.

46. NYC Human Resources Administration. HRA Charts (Assisted Entries to Employment): http://www1.nyc.gov/site/hra/about/facts.page#charts.

47. NYC Human Resources Administration. HRA Charts (SNAP Recipients): http://www1.nyc.gov/site/hra/about/facts.page#charts.

48. NYC Human Resources Administration. HRA Charts (HRA Administered Medicaid Enrollees): http://www1.nyc.gov/site/hra/about/facts.page#charts.

49. U.S. Department of Housing and Urban Development.

50. Data from the Policy & Planning Office of the NYC Department of Homeless Services (DHS), DHS daily reports, DHS Data Dashboard Tables, and monthly Citywide Performance Reporting reports. Note that in addition, the NYC Department of Housing Preservation and Development, the NYC Department of Youth and Community Development, and the NYC Human Resources Administration also operate emergency shelters, which house approximately 5,000 persons per night, which is not included in the totals presented in this report.

51. The NYC Department of Homeless Services (DHS) splits families into two groups – families with children and adult families (generally spouses and domestic partners). Approximately 84% of "families" in 2018 are families with children.

52. Based on data from annual Mayor's Management Reports.

53. "The 2018 Annual Homeless Assessment Report (AHAR) to Congress: Part 1, Point-in-Time Estimates of Homelessness." U.S. Department of Housing and Urban Development, December 2018.

54. "Turning the Tide of Homelessness in New York City," Mayor's Office, February, 2017.

55. Press Release, Mayor's Office. "New Tool to Combat Homelessness: Mayor de Blasio Moves to Convert Cluster Buildings Into Permanent Affordable Housing for Homeless Families." December 12, 2017.

56. Press Release, Mayor's Office. "Affordable Homes for Homeless Families: City Advances Plan to Convert Cluster Units to Permanent Housing." December 4, 2018.

57. "Notice of Adoption of Amendment to Title 68 of the Rules of the City of New York to Add a New Chapter 10 Establishing the City Fighting Homelessness and Eviction Prevention Supplement (CityFHEPS) Program."

58. Press Release, NYC Department of Homeless Services. "City Proposes Single Unified Rental Assistance Program to Streamline and Simplify Rehousing Process" July 18, 2018.

59. CityFHEPS Frequently Asked Questions: https://www1.nyc.gov/site/hra/help/cityfheps.page.

60. Civil Court of the City of New York data.

61. Eviction data from the NYC Department of Investigation, Bureau of Auditors data.

62. Press Release, Mayor's Office. "Mayor de Blasio Signs Legislation to Provide Low-Income New Yorkers with Access to Counsel for Wrongful Evictions." August 11, 2017.

63. Press Release, Mayor's Office. "Mayor de Blasio: Record-breaking 37% Decrease in Evictions Citywide." February 4, 2019.

64. Preliminary FY 2019 Mayor's Management Report, NYC Human Resources Administration section.

65. See Endnote 62.

66. "Comments on New York City's Preliminary Budget for FY 2020 and Financial Plan for Fiscal Years 2019-2023." Office of the NYC Comptroller. March 6, 2019.

Appendices

1. *Average Annual Employment Statistics by Area, 2007-2018*

Unemployment Rate	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Bronx	6.8%	7.6%	12.0%	12.0%	11.9%	12.4%	11.8%	9.8%	7.8%	7.1%	6.3%	5.7%
Brooklyn	5.4%	6.0%	9.9%	9.9%	9.6%	9.8%	9.4%	7.6%	5.9%	5.3%	4.7%	4.2%
Manhattan	4.3%	4.9%	8.4%	8.6%	7.8%	8.0%	7.5%	6.1%	4.9%	4.6%	4.1%	3.7%
Queens	4.5%	5.0%	8.4%	8.6%	8.1%	8.3%	7.7%	6.4%	5.0%	4.5%	4.0%	3.6%
Staten Island	4.6%	5.1%	8.2%	9.4%	9.2%	9.5%	9.0%	7.4%	5.8%	5.2%	4.7%	4.1%
NYC	**5.0%**	**5.6%**	**9.3%**	**9.5%**	**9.1%**	**9.3%**	**8.8%**	**7.3%**	**5.7%**	**5.2%**	**4.6%**	**4.1%**
U.S.	**4.6%**	**5.8%**	**9.3%**	**9.6%**	**8.9%**	**8.1%**	**7.4%**	**6.2%**	**5.3%**	**4.9%**	**4.4%**	**3.9%**
Labor Force Participation Rate												
NYC ∅	59.1%	59.6%	60.1%	59.7%	59.7%	60.2%	60.5%	60.5%	60.6%	60.7%	60.8%	60.9%
U.S.	66.0%	66.0%	65.4%	64.7%	64.1%	63.7%	63.2%	62.9%	62.7%	62.8%	62.9%	62.9%
Employment-Population Ratio												
NYC ∅	56.2%	56.4%	55.0%	53.6%	54.3%	54.2%	54.8%	55.5%	56.7%	57.4%	57.9%	58.1%
U.S.	63.0%	62.2%	59.3%	58.5%	58.4%	58.6%	58.6%	59.0%	59.3%	59.7%	60.1%	60.4%
Gross City Product (NYC)												
Billions, in 2012$	648.4	639.1	626.3	650.1	662.9	682.6	704.3	726.5	754.9	775.2	795.1	819.0
% Change	3.32%	-1.44%	-2.00%	3.80%	1.97%	2.98%	3.18%	3.15%	3.90%	2.69%	2.57%	3.01%
Gross Domestic Product (U.S.)												
Billions, in 2012$	15,626.0	15,604.7	15,208.8	15,598.8	15,840.7	16,197.0	16,495.4	16,899.8	17,386.7	17,659.2	18,050.7	18,571.3
% Change	1.88%	-0.14%	-2.54%	2.56%	1.55%	2.25%	1.84%	2.45%	2.88%	1.57%	2.22%	2.88%

Notes: Both Gross City Product (GCP) and Gross Domestic Product (GDP) are revised periodically. The GCP & GDP figures presented here may not be the same as those reported in prior years. The NYS Department of Labor also periodically revises unemployment rates, and rates reflected here might not match those figures reported in prior years.

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

Sources: U.S. Bureau of Labor Statistics; U.S. Bureau of Economic Analysis; NYS Department of Labor; Office of the NYC Comptroller

2. Average Payroll Employment by Industry for NYC, 2009-2018 (in thousands)

Industry Employment	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2017-2018 Change
Manufacturing	81.6	76.3	75.7	76.4	76.4	76.6	77.9	76.2	73.2	70.6	-3.6%
Construction, Natural Resources & Mining	120.8	112.5	112.4	116.2	122.3	129.3	139.4	147.2	152.5	157.8	3.5%
Trade, Transport & Utilities	551.9	559.0	574.9	589.7	603.9	619.2	628.6	628.3	631.5	631.2	-0.05%
Leisure & Hospitality	309.5	323.1	343.2	366.7	386.6	409.7	429.1	441.6	458.4	463.0	1.0%
Financial Activities	432.9	427.3	438.1	437.8	436.4	448.0	457.9	464.6	467.5	474.7	1.5%
Information	165.9	166.6	171.5	176.5	180.2	186.3	190.4	194.2	200.5	204.4	1.9%
Professional & Business Svcs.	569.1	575.3	597.4	619.2	643.0	669.1	700.0	722.7	742.8	762.1	2.6%
Educational & Health Svcs.	752.6	771.6	789.2	805.6	831.1	866.4	896.9	928.7	961.9	1006.2	4.6%
Other Services	160.3	160.6	165.2	170.4	174.9	180.2	185.7	190.1	191.6	193.1	0.8%
Total Private Sector	3,144.7	3,172.4	3,267.5	3,358.5	3,454.5	3,584.6	3,705.9	3,793.5	3,880.0	3,963.0	2.1%
Government Ø	586.3	579.0	573.3	570.6	570.6	573.3	579.5	583.7	584.7	588.3	0.6%
City of New York	481.4	472.4	474.5	474.4	476.3	480.7	486.8	490.2	491.1	496.0	1.0%
Total	**3,730.9**	**3,751.4**	**3,840.8**	**3,929.0**	**4,025.0**	**4,157.9**	**4,285.4**	**4,377.2**	**4,464.7**	**4,551.3**	**1.9%**

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.

Ø "Government" includes federal, state, and local (City of New York) jobs located in NYC. Local government figures include those employed by the City of New York as well as city-based public corporations such as the Health and Hospitals Corporation and the Metropolitan Transportation Authority.

Source: NYS Department of Labor

3. Average Real Wage Rates by Industry for NYC, 2010-2018 (2018 dollars)

Industry	2010	2011	2012	2013	2014	2015	2016	2017	2018	2017-18 % Change
Construction	$79,709	$79,182	$77,219	$77,067	$76,826	$78,417	$81,765	$81,351	$81,927	0.7%
Manufacturing	$59,226	$60,127	$57,031	$54,910	$56,204	$58,093	$60,181	$60,893	$61,641	1.2%
Transportation	$54,522	$54,610	$53,755	$53,683	$56,314	$55,352	$58,063	$58,585	$57,749	-1.4%
Trade*	$53,606	$54,554	$54,144	$55,331	$54,445	$55,137	$56,864	$56,585	$58,528	3.4%
Finance and Insurance	$297,391	$299,874	$271,985	$289,459	$305,753	$305,934	$291,982	$299,645	$312,943	4.4%
Real Estate	$67,879	$69,450	$69,824	$71,774	$73,891	$77,957	$80,462	$82,085	$82,393	0.4%
Admin/Waste/Edu/Health**	$55,018	$54,554	$53,748	$53,809	$53,908	$55,192	$56,457	$55,655	$56,857	2.2%
Arts, Entertainment & Rec	$72,769	$72,281	$68,432	$66,914	$68,056	$72,179	$74,709	$73,673	$74,256	0.8%
Accomm & Food Svcs.	$32,314	$32,430	$32,131	$32,005	$32,587	$33,060	$34,610	$34,938	$35,764	2.4%
Other Svcs.	$50,369	$49,863	$46,849	$46,477	$46,944	$48,250	$50,093	$50,622	$51,163	1.1%
Professional & Tech Svcs.	$121,822	$125,776	$122,947	$123,402	$125,924	$129,468	$131,947	$131,749	$134,527	2.1%
Management of Companies	$207,395	$212,554	$201,741	$200,458	$201,245	$200,200	$190,948	$183,706	$193,038	5.1%
Information	$120,413	$122,647	$123,616	$128,436	$134,185	$138,568	$141,985	$140,200	$147,404	5.1%
Utilities	$108,181	$109,889	$121,068	--Ø	--Ø	$117,480	$121,743	$123,627	$127,442	3.1%
Unclassified/Agri/Mining***	$43,982	$44,814	$42,923	$42,541	$45,023	$43,453	$45,363	$48,979	$52,958	8.1%
Private Sector	$92,324	$93,271	$88,803	$89,984	$91,793	$93,014	$92,943	$92,821	$95,397	2.8%
Government	$64,477	$64,878	$63,307	$62,760	$63,833	$65,903	$66,901	$67,795	$75,168	10.9%
Total Industries	**$88,045**	**$89,107**	**$85,171**	**$86,183**	**$88,013**	**$89,433**	**$89,561**	**$89,629**	**$92,765**	**3.5%**

Notes: 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 these statistics annually. Real wages reflect 2018 dollars and differ from those found in this table in prior years.

Ø Wages for the this industry were not reported by the NYS Department of Labor during this time period due to the small number of respondents, and corresponding privacy concerns.

*The Wholesale Trade and Retail Trade sectors have been combined into one category. **The Administrative and Waste Service, Educational Services, and Health Care and Social Assistance Service have been combined into one category. ***The Unclassified; Agriculture, Forestry, Fishing Hunting; and Mining sectors have been combined into one category.

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

4. Average Nominal Wage Rates by Industry for NYC, 2010-2018

Industry	2010	2011	2012	2013	2014	2015	2016	2017	2018	2017-18 % Change
Construction	$70,232	$71,478	$71,262	$72,436	$73,247	$74,900	$78,731	$79,865	$81,927	2.6%
Manufacturing	$52,184	$54,277	$52,631	$51,611	$53,586	$55,488	$57,947	$59,781	$61,641	3.1%
Transportation	$48,040	$49,296	$49,608	$50,457	$53,691	$52,870	$55,908	$57,515	$57,749	0.4%
Trade*	$47,232	$49,247	$49,967	$52,007	$51,909	$52,665	$54,754	$55,552	$58,528	5.4%
Finance and Insurance	$262,032	$270,698	$251,002	$272,067	$291,510	$292,213	$281,146	$294,172	$312,943	6.4%
Real Estate	$59,809	$62,692	$64,438	$67,462	$70,449	$74,461	$77,476	$80,586	$82,393	2.2%
Admin/Waste/Edu/Health**	$48,476	$49,246	$49,601	$50,575	$51,397	$52,717	$54,362	$54,638	$56,857	4.1%
Arts, Entertainment & Rec	$64,117	$65,249	$63,153	$62,894	$64,886	$68,942	$71,936	$72,327	$74,256	2.7%
Accomm & Food Svcs.	$28,472	$29,275	$29,652	$30,082	$31,069	$31,577	$33,326	$34,300	$35,764	4.3%
Other Svcs.	$44,380	$45,012	$43,235	$43,685	$44,757	$46,086	$48,234	$49,697	$51,163	3.0%
Professional & Tech Svcs.	$107,338	$113,538	$113,462	$115,987	$120,058	$123,662	$127,050	$129,343	$134,527	4.0%
Management of Companies	$182,736	$191,873	$186,178	$188,413	$191,870	$191,221	$183,862	$180,351	$193,038	7.0%
Information	$106,097	$110,714	$114,080	$120,719	$127,934	$132,353	$136,716	$137,639	$147,404	7.1%
Utilities	$95,318	$99,197	$111,728	--Ø	--Ø	$112,211	$117,225	$121,369	$127,442	5.0%
Unclassified/Agri/Mining***	$38,753	$40,454	$39,612	$39,985	$42,926	$41,504	$43,679	$48,085	$52,958	10.1%
Private Sector	$81,347	$84,196	$81,952	$84,577	$87,517	$88,842	$89,493	$91,126	$95,397	4.7%
Government	$56,811	$58,566	$58,423	$58,989	$60,860	$62,947	$64,419	$66,557	$75,168	12.9%
Total Industries	**$77,577**	**$80,437**	**$78,600**	**$81,005**	**$83,913**	**$85,422**	**$86,237**	**$87,992**	**$92,765**	**5.4%**

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

Ø Wages for the this industry were not reported by the NYS Department of Labor during this time period due to the small number of respondents, and corresponding privacy concerns.

*The Wholesale Trade and Retail Trade sectors have been combined into one category. **The Administrative and Waste Service, Educational Services, and Health Care and Social Assistance Service have been combined into one category. ***The Unclassified; Agriculture, Forestry, Fishing Hunting; and Mining sectors have been combined into one category.

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

5. Consumer Price Index for All Urban Consumers, NY-Northeastern NJ, 2008-2018

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
March	233.1	235.1	240.1	245.6	251.9	256.6	260.0	259.6	261.5	267.6	272.2
June	238.6	237.2	240.8	248.5	252.4	256.9	261.4	261.5	263.9	268.7	274.2
September	240.1	238.6	241.5	250.6	254.6	258.5	261.1	261.9	264.6	270.1	275.5
December	233.0	238.4	241.9	248.3	253.6	257.3	258.1	259.9	265.4	269.6	273.8
Quarterly Average	236.2	237.3	241.1	248.2	253.1	257.3	260.1	260.7	263.9	269.0	273.9
Yearly Average	**235.8**	**236.8**	**240.9**	**247.7**	**252.6**	**256.8**	**260.2**	**260.6**	**263.4**	**268.5**	**273.6**

12-month percentage change in the CPI

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
March	3.82%	0.83%	2.14%	2.30%	2.55%	1.87%	1.32%	-0.12%	0.72%	2.32%	1.72%
June	4.52%	-0.59%	1.54%	3.19%	1.57%	1.78%	1.73%	0.06%	0.90%	1.81%	2.05%
September	5.16%	-0.63%	1.22%	3.76%	1.59%	1.55%	0.99%	0.31%	1.04%	2.06%	2.00%
December	1.58%	2.32%	1.45%	2.66%	2.11%	1.47%	0.31%	0.72%	2.11%	1.56%	1.58%
Quarterly Average	3.77%	0.47%	1.58%	2.98%	1.96%	1.67%	1.09%	0.24%	1.19%	1.94%	1.84%
Yearly Average	**3.90%**	**0.44%**	**1.71%**	**2.85%**	**1.97%**	**1.68%**	**1.32%**	**0.13%**	**1.08%**	**1.96%**	**1.91%**

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

6. Housing Court Actions, 1983-2018

Year	Filings	Calendared	Evictions & Possessions	Year	Filings	Calendared	Evictions & Possessions
1983	373,000	93,000	26,665	2001	277,440	130,897	21,369Ø
1984	343,000	85,000	23,058	2002	331,309	132,148	23,697
1985	335,000	82,000	20,283	2003	318,077	133,074	23,236
1986	312,000	81,000	23,318	2004	261,085	121,999	22,010
1987	301,000	77,000	25,761	2005	261,457	119,265	21,945
1988	299,000	92,000	24,230	2006	256,747	122,379	23,491
1989	299,000	99,000	25,188	2007	251,390	121,793	24,171
1990	297,000	101,000	23,578	2008	246,147	120,420	24,600
1991	302,000	114,000	20,432	2009	251,871	123,149	26,449
1992	289,000	122,000	22,098	2010	213,066*	127,396	25,655
1993	295,000	124,000	21,937	2011	221,182	126,315	27,636
1994	294,000	123,000	23,970	2012	217,914	132,860	28,743
1995	266,000	112,000	22,806	2013	215,497	122,463	28,849
1996	278,000	113,000	24,370	2014	208,158	127,334	26,857
1997	274,000	111,000	24,995	2015	203,119	111,409	21,988
1998	278,156	127,851	23,454	2016	202,300	105,431	22,089
1999	276,142	123,399	22,676	2017	201,441	114,879	21,074
2000	276,159	125,787	23,830	**2018**	**191,893**	**102,789**	**18,152**

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.

Ø 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, 1982-2018

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
2011	8,543	15,501	9,573	37,765
2012	9,047	18,068	10,705	43,295
2013	9,862	21,163	12,062	49,408
2014	10,591	23,511	13,317	54,122
2015	12,014	23,658	14,037	57,158
2016	13,148	23,199	14,953	58,770
2017	14,074	22,733	14,384	59,467
2018	**15,470**	**22,300**	**15,077**	**60,028**

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

Source: NYC Department of Homeless Services

8. Poverty Rates, 2007-2017

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
U.S.	13.0%	13.2%	14.3%	15.3%	15.9%	15.9%	15.8%	15.5%	14.7%	14.0%	13.4%
New York City	18.5%	18.2%	18.7%	20.1%	20.9%	21.2%	20.9%	20.9%	20.0%	18.9%	18.0%
Bronx	27.1%	27.6%	28.5%	30.2%	30.4%	31.0%	30.9%	31.6%	30.4%	28.7%	28.0%
Brooklyn	21.9%	21.1%	21.8%	23.0%	23.6%	24.3%	23.3%	23.4%	22.3%	20.6%	19.8%
Manhattan	17.6%	16.9%	16.6%	16.4%	18.3%	17.8%	18.9%	17.6%	17.6%	17.3%	16.2%
Queens	12.0%	12.1%	12.6%	15.0%	15.8%	16.2%	15.3%	15.2%	13.8%	13.2%	12.1%
Staten Island	9.8%	10.0%	11.2%	11.8%	11.7%	11.6%	12.8%	14.5%	14.4%	13.2%	11.8%

Source: 2007-2017 American Community Survey