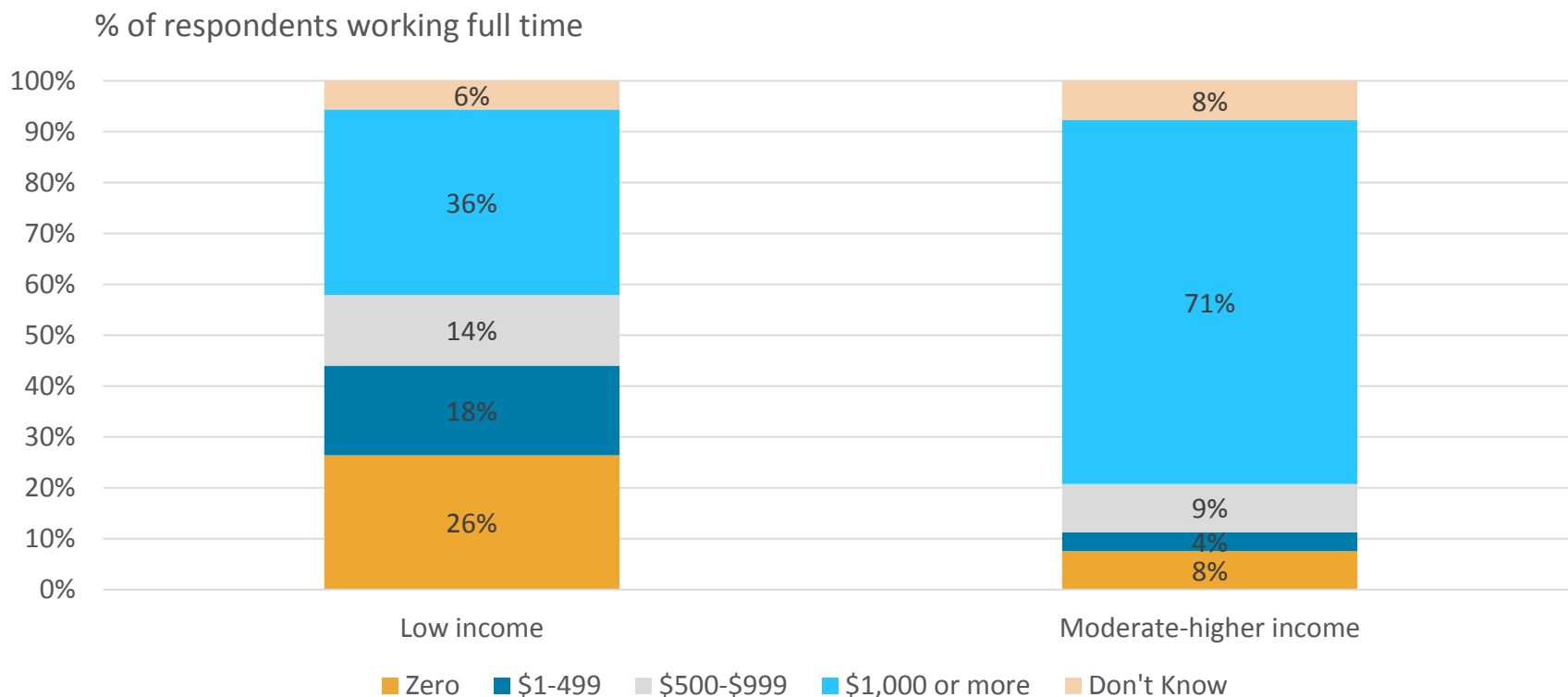


Compared to those with moderate and higher incomes, low-income New Yorkers working full time still find it difficult to accumulate a financial cushion to fall back on if they faced unexpected emergencies.

Q: If tough times were to hit you and your family, how much money in savings do you currently have to fall back on?

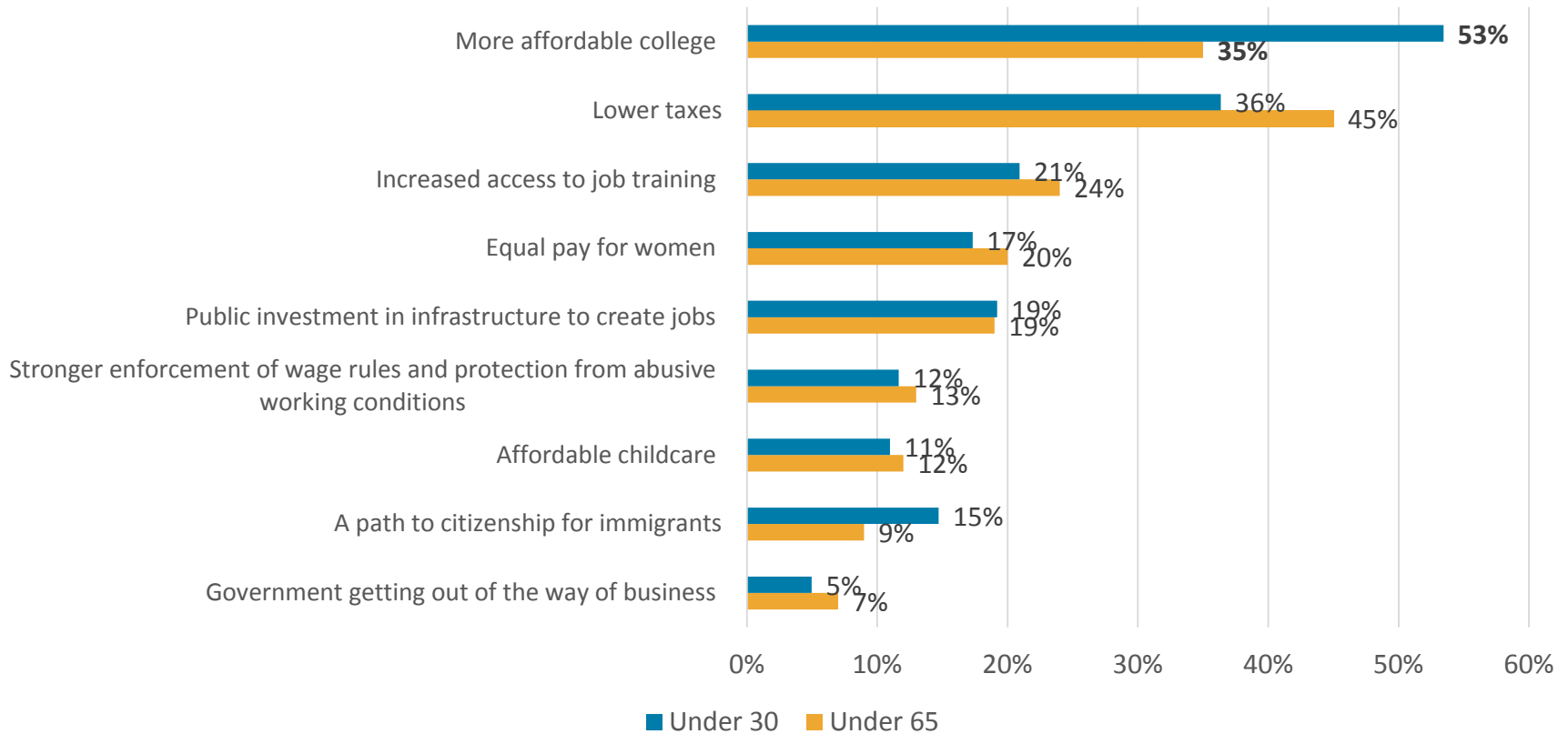


Note: Percent calculations includes Don't Know responses.

More than half of low-income New Yorkers under the age of 30 believe that college affordability has most potential for them to get ahead economically.

Q: What do you think would most help your ability to get ahead economically?

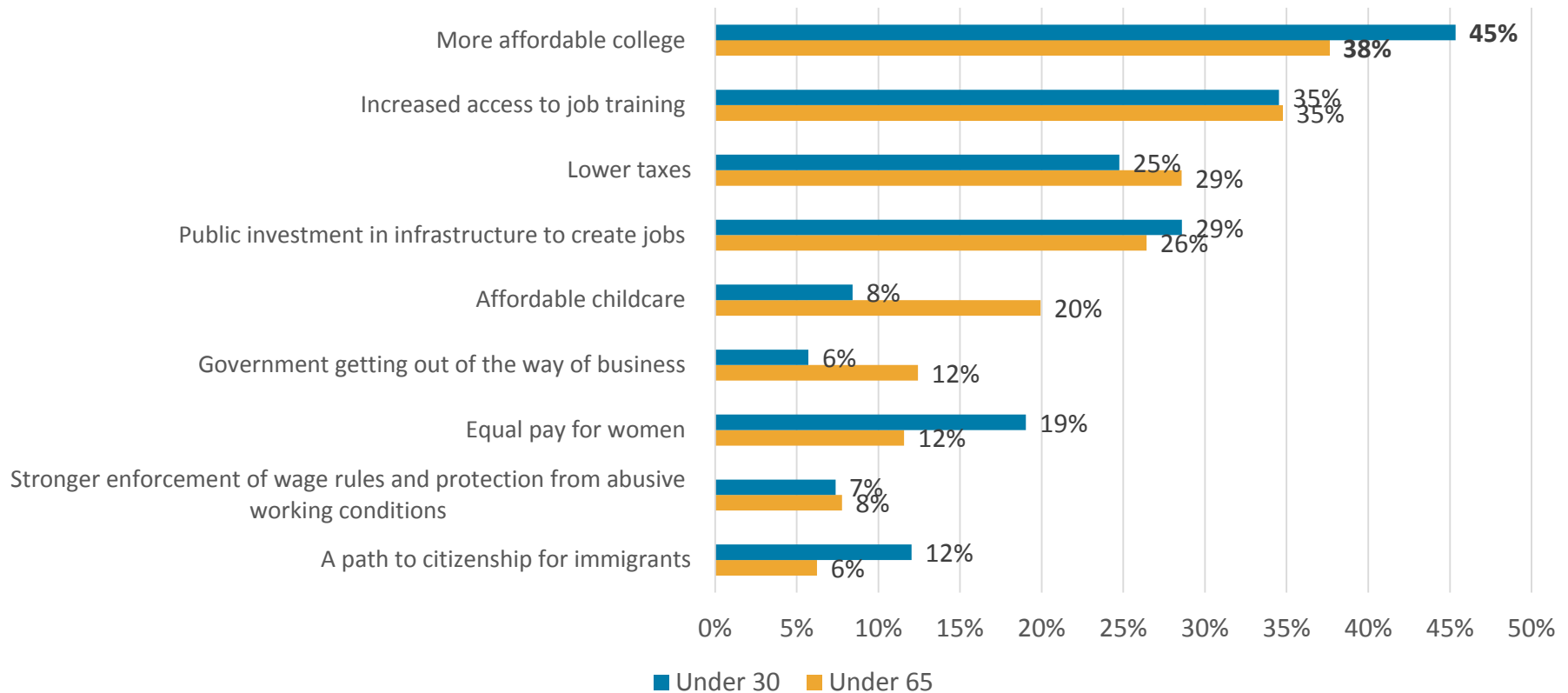
% of low-income respondents



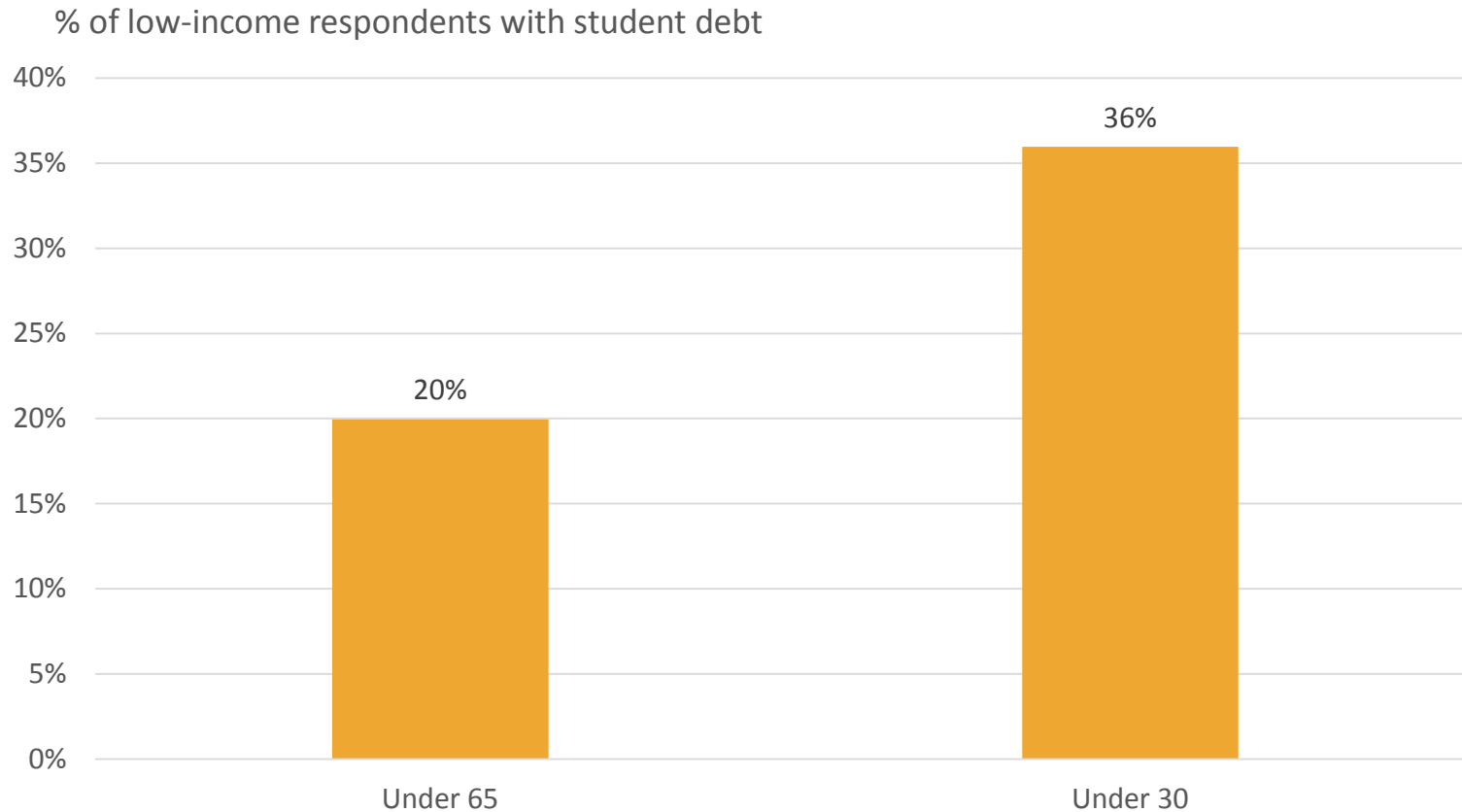
Moderate- to higher-income working-age New Yorkers believe that college affordability has the most potential for helping low-income New Yorkers get ahead.

Q: What do you think would most help the ability of low-income New Yorkers to get ahead economically?

% of moderate- to higher-income respondents



More than a third of low-income New Yorkers under the age of 30 carry outstanding student debt.



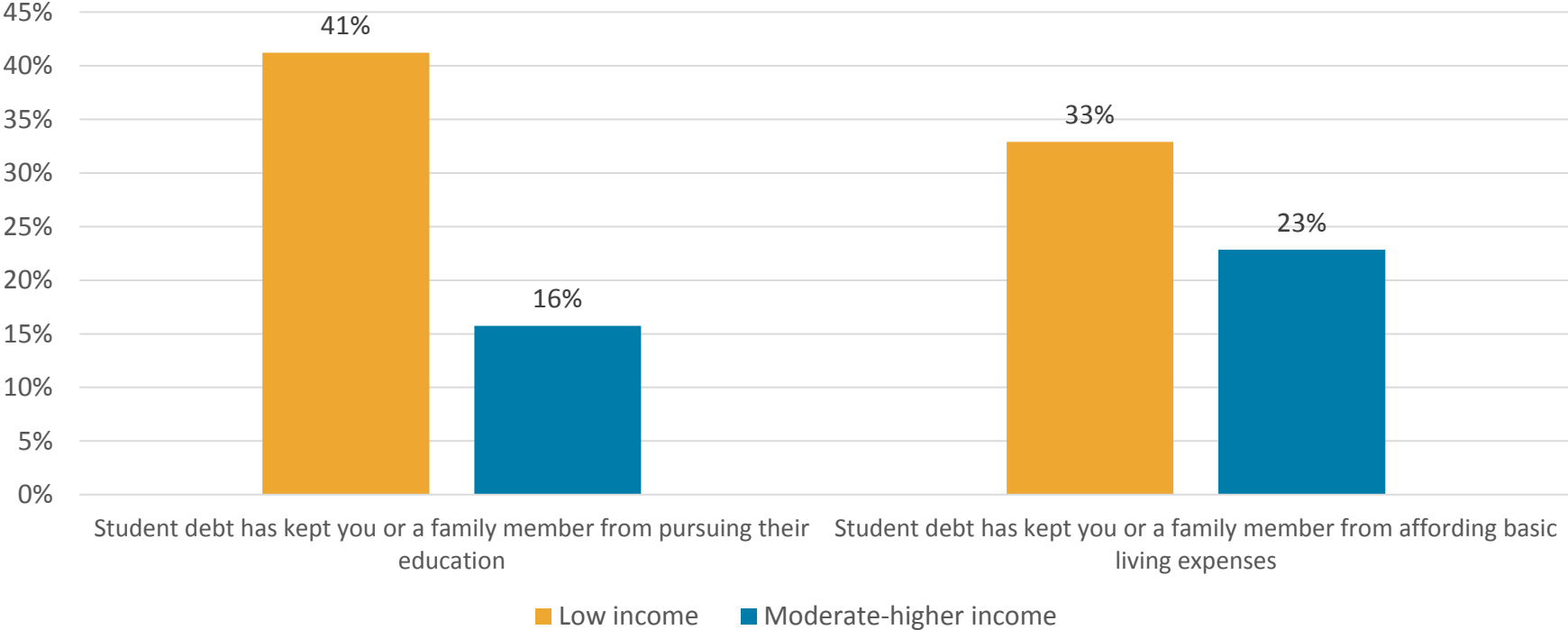
Note: Excludes responses of don't know/refused.

For those with student debt, low-income New Yorkers are much more likely than those with moderate to higher incomes to report that this debt was an obstacle to finishing or continuing their education and from paying for basic living expenses.

Q: Has debt from paying for student loans for you or a family member kept you or a family member from finishing or continuing an education, or not?

Q: Has debt from paying for student loans for you or a family member kept you from affording basic expenses like rent or food, or from getting approved for a rental application or loan, or has it not kept you from any of these?

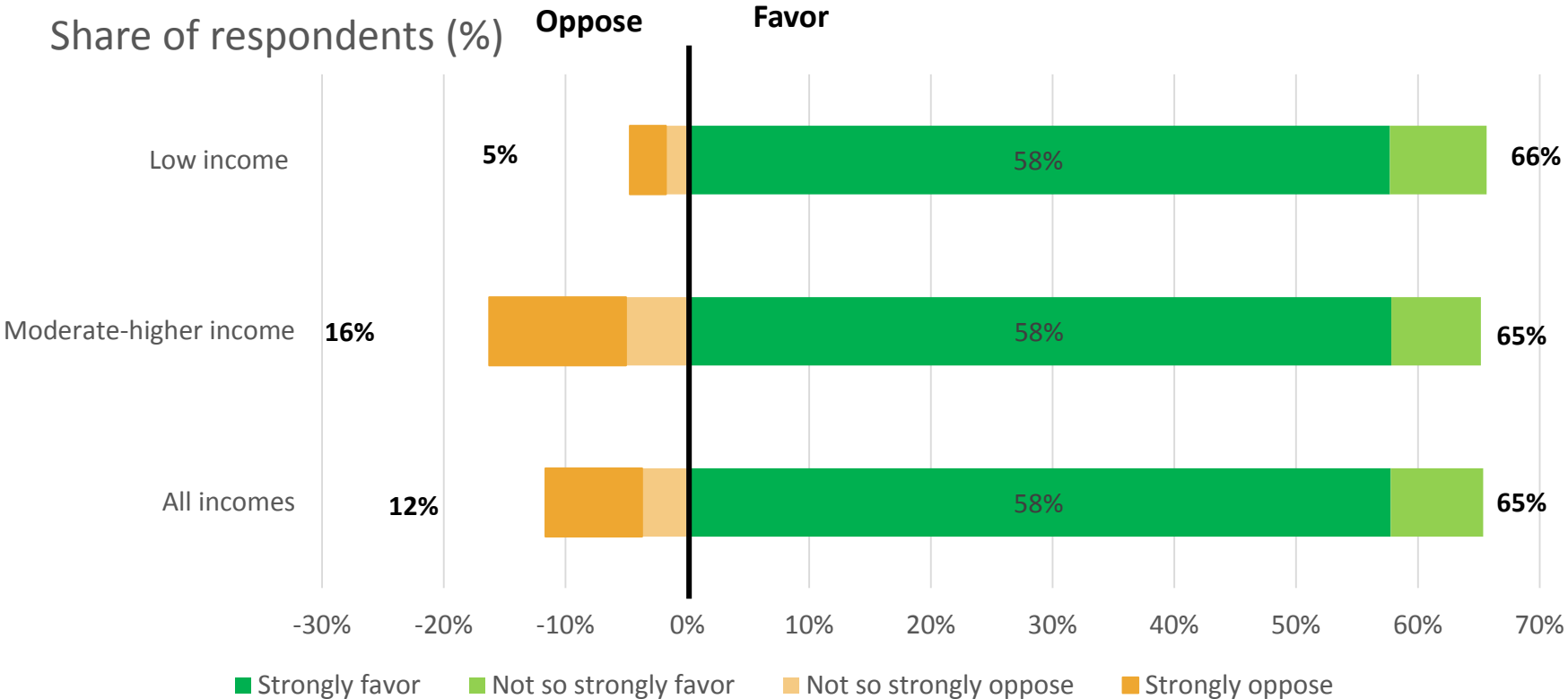
% of respondents with student debt who experienced hardship



Note: Excludes responses of don't know/refused.

New Yorkers across income levels support state and local tax revenues to cover cost of two years of college tuition for New York City high school or equivalency graduates to attend any public college.

Q: Do you favor or oppose using state and local tax revenues to cover the cost of two years of college tuition for New York City high school or equivalency graduates to attend any public college in New York, or are you not sure? And is that strongly or not so strongly?



Methodology

The Community Service Society designed this survey in collaboration with Lake Research Partners, who administered the survey by phone using professional interviewers. The survey was conducted from July 5th to August 10th, 2016.

The survey reached a total of **1,717 New York City residents**, age 18 or older, divided into two samples:

- **1,079 low-income** residents (up to 200% of federal poverty standards, or FPL) comprise the first sample:
 - **479 poor** respondents, from households earning **at or below 100% FPL**
 - **600 near-poor** respondents, from households earning **101% - 200% FPL**
- **638 moderate- and higher-income** residents (above 200% FPL) comprise the second sample:
 - **432 moderate-income** respondents, from households earning **201% - 400% FPL**
 - **206 higher-income** respondents, from households earning **above 400% FPL**
- This year's survey also included an oversample of **655 cell phone** interviews among adult residents at up to 400% FPL.

Telephone numbers for the low-income sample were drawn using random digit dial (RDD) among exchanges in census tracts with an average annual income of no more than \$40,000. Telephone numbers for the higher income sample were drawn using RDD in exchanges in the remaining census tracts. The data were weighted slightly by income level, gender, region, age, and race in order to ensure that it accurately reflects the demographic configuration of these populations. Interviews were conducted in English, Spanish, and Chinese.

In interpreting survey results, all sample surveys are subject to possible sampling error; that is, the results of a survey may differ from those which would be obtained if the entire population were interviewed. The size of the sampling error depends on both the total number of respondents in the survey and the percentage distribution of responses to a particular question. The margin of error for the low income component is 3.0%. The margin of error for the higher income component is 3.9%. The margin of error for the entire sample is +/- 2.36 percentage points.