EXECUTIVE SUMMARY

New York City Social Indicators 1997 - A Tale of Many Cities

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In this inaugural report of the Columbia University New York City Social Indicators Survey, we use data collected in a telephone survey in 1997 from a random sample of New York City families to assess the well-being of New Yorkers. Well-being is measured in terms of human, financial and social assets, economic and social living conditions, the adequacy of institutional supports, and satisfaction with the city and its services. The New York City Social Indicators Survey is a unique effort to take the "social temperature" of the city. No other data source measures the well-being of all New Yorkers across so many domains and in such depth.

The Best and Worst of Times

Like the Dickens novel, A Tale of Two Cities, from which we adapt our title, we find that for some New Yorkers this is the best of times and, for others, it is, perhaps, the worst of times.

* One in seven New York families has assets of more than $100,000; more than four in ten have zero assets or even a negative net worth.
* Three of four New York families are headed by an adult in good to excellent health; one in twenty is headed by an adult in poor health.
* Two of ten families are headed by an adult with a college or graduate degree; three of ten are headed by a high school dropout.
* One in twenty families has an income at least ten times greater than the poverty line; nearly three of ten families have incomes below poverty.
Bloated at the Bottom

Some observers have described the city as "hollow in the middle." Our data suggest instead, that, compared to the U.S. as a whole, New York may more appropriately be described as "bloated at the bottom" by the high proportion of families with very low assets and very impoverished living conditions.

* The proportion of New York adults with college or graduate degrees is about the national average while the proportion who are high school dropouts is one and one-half times the national average.

* The proportion of New Yorkers with assets over $100,000 is lower than the national average while the proportion with no or negative assets is twice the national average.

* The proportion of New Yorkers with incomes ten times the poverty level is about the national average while the proportion with incomes below the poverty line is almost twice the national average.

* The proportion of New York families who go hungry is more than twice the national average, and the proportion living in overcrowded housing is three times the national average.

The City's Rich Diversity

The averages tell us that New York is different from the rest of the country. But New York is not a city of averages - it is a city of contrasts and of extremes. In a city as large and diverse as New York, the story of well-being is inevitably more complicated than a tale of only two cities, rich and poor. In this first report, we only begin to suggest the many stories associated with the city's rich racial, ethnic, religious, linguistic, and family composition diversity.

One story is that of large differences between White, Black and Hispanic New Yorkers. On virtually every measure, White New Yorkers are more advantaged, enjoy better living conditions, and rate the city and its institutions more highly than others. And among people of color in the city, Hispanics are the worst off in their economic and living conditions.

* More than three out of every ten White New Yorkers have at least a college degree, in comparison to fewer than one in ten Black or Hispanic New Yorkers.
* About three of every ten White New York families have no financial assets, in comparison to four of ten Black families and seven of ten Hispanic families.

* More than seven out of every ten White New Yorkers rate police protection in the city as good, in comparison to fewer than five of every ten Black New Yorkers.

Another story is of somewhat smaller, but still quite large, disparities within groups. Differences between immigrants and non-immigrants are particularly striking. On most measures of well-being, immigrant families lag behind their U.S.-born counterparts.

* Among Hispanic families, 37 percent of immigrants could not count on borrowing even $100 from family or friends, compared to 24 percent of non-immigrants.

* Among White families, 30 percent of immigrants are poor, compared to 13 percent of non-immigrants.

* Among Black families, 20 percent of immigrants live in overcrowded housing compared to 14 percent of non-immigrants.

The story is still more complex, however, because on some measures of well-being, New York's immigrants report themselves to be faring better than their U.S.-born counterparts. The most encouraging news concerns their children.

* In Black families, 88 percent of children in immigrant families are at or above grade level, compared to 74 percent of those in families headed by a U.S.-born parent.

* In Hispanic families, 56 percent of immigrant parents report no serious adjustment problems for their child, compared to only 30 percent of non-immigrants.

Although they are worse off than U.S.-born families on many dimensions, immigrant families also describe themselves as more satisfied with many aspects of life in the city.

* Among Hispanic parents, 77 percent of immigrants agree with the statement that their children are getting a good education, in comparison to 57 percent of non-immigrants.
* Among Black New Yorkers, 40 percent of immigrants think that the city has become a better place to live in recent years, in comparison to 16 percent of non-immigrants.

Large Distance between the Affluent and the Poor

New York is a city of great, and perhaps growing, inequality. The story of inequality is conveyed most dramatically when we compare the well-being of New York families with incomes at or below the poverty line to that of families who are reasonably affluent - those with incomes at least four times the poverty threshold. The distance between these New Yorkers is vast, not only in income but in other dimensions of economic and social well-being.

* The odds that a family cannot get an emergency loan of $100 from family or friends are over 10 times greater for poor families than for affluent families.
* The odds that a child is disabled are twice as high, and the odds that he or she is behind in school are more than six times greater, in poor versus affluent families.
* The odds that New Yorkers consider their neighborhood unsafe are nearly four times greater for poor families than for their affluent counterparts.
* The odds that a child lacks health insurance and doesn't go to pre-school or day care are four times greater if he or she lives in a poor rather than affluent family.

The Most Vulnerable New Yorkers

It is not only the extent but the distribution of compromises to well-being that tell the story of New York City. Different groups of New Yorkers face very different risks and have very different odds of experiencing compromises to their well-being. Changes over the life cycle capture part of the story but, on most measures, age-related differences are overshadowed by differences between families with and without children.

* Among families headed by young adults, 46 percent of those with children are headed by high school dropouts, compared to 13 percent of those without children.
* Among families headed by an adult over 30 years of age, 31 percent of those with children are poor, compared to 21 percent of those without children.

* Among families headed by an adult under 30 years of age, over half of those with children live in bad neighborhoods, compared to just over one-quarter of those without children.

With limited income and assets, families with children emerge as the most distressed New Yorkers. They are the most likely of all New Yorkers to be poor, to experience hunger and problems paying their utility bills, to be living in overcrowded and substandard housing. And among families with children, the 50 percent who are headed by a single parent are the most disadvantaged of all. Single parent families in New York have less of everything. One-half are headed by an adult with less than a high school education; two-thirds have no financial assets; more than one in ten care for a disabled child; nearly six in ten are poor; one in eight goes hungry some of the time.

Extreme levels of disadvantage among families with children are troubling in the present. They bode ill for the future as well, insofar as they translate into worse odds of success for their children.

* The odds that a child is behind a grade level or in special education are nearly three times greater if he or she is in a single parent family.

* The odds that a child has adjustment problems are almost three times greater among children in single parent families.

* The odds that a parent rates his or her child’s school as unsafe or poor in quality are twice as high for single parents.

Taking the Measure of the City

In this inaugural report of the New York City Social Indicators Survey, we set out to take the "social temperature" of the city and its residents. We find that New York City is different, on average, from the rest of the country. But we also find that New York is not a city of averages; it is not one city but many cities; not one story but many stories. New York City: A Tale of Many Cities only begins to capture the diversity of the city by telling the stories of New Yorkers who differ by borough, race, ethnicity, immigration status, age and family type.
More than any other U.S. city, New York is a city in which contrasts coexist: the rich live alongside the poor; the youngest and the oldest residents share the same streets; native-born citizens mingle with immigrants from nearly every country of the world. It is a city of great, and perhaps growing, inequality in financial, human and social assets, economic and social living conditions, adequacy of institutional supports and satisfaction with the city and its services. This report documents the magnitude and some of the concrete manifestations of inequality in the city. It raises, but cannot finally answer, the question of what this means and whether it should be a source of shared concern for all New Yorkers - whether they are enjoying the best, or suffering the worst, of times.