



**FOR IMMEDIATE RELEASE**  
September 4, 2007

Tracy Munford  
(212) 614-5538 (office)  
(646) 483-6804 (cell)

## **Uninsured New Yorkers Are Linked To Poverty**

### **CSS Releases Findings of “Unheard Third” Survey of New Yorkers and Urges Governor to Craft Solutions for More Than 2 Million Uninsured Residents**

More than 2.7 million of New York’s 19 million residents do not have health insurance. The lack of health insurance is a major barrier for the 1.7 million people in poverty in New York City. Healthcare policy expert and director of the CSS Healthcare Restructuring Initiatives, Elisabeth Ryden Benjamin, MSPH, JD, testified on select findings concerning the link between healthcare and poverty from the CSS annual survey of low-wage New Yorkers, entitled, “The Unheard Third.” Ms. Benjamin presented her findings at “Partnership for Coverage,” the first in a series of public hearings conducted by the state on healthcare reform.

“Universal healthcare for New Yorkers is long overdue,” said David R. Jones, president and CEO of CSS. “Our annual survey of New Yorkers, “The Unheard Third,” documents the strong correlation between poverty and the lack of health coverage. Our findings suggest that only one in three low-wage workers receive health insurance through their job. And many do not take it because it is too expensive. This is not just a New York problem. Across the nation, as outlined in the last week’s Census Bureau data, fewer and fewer Americans get health coverage through their employers.”

According to CSS’s testimony, New York spends more per capita than other state in the nation, and still 14 percent of New Yorkers lack insurance. “It is well documented that the lack of health insurance hurts individuals, healthcare providers and our greater community,” said Ms. Benjamin. She added, “There are

-more-

major negative consequences upon the larger community when people lack health insurance, including; the erosion of safety net hospitals and health care providers; higher insurance costs as providers spread non-reimbursed costs across alternative payers; increased tax burdens for paying for fragmented health care for the uninsured; and overall weakening and the strain on the health care system and its ability to care for all New Yorkers.”

The “Unheard Third” survey interviewed 1,551 low and high wage New Yorkers in July and August, 2007. The survey reveals that the lack of affordable health insurance is the biggest worry for the people 100-200 percent of the federal poverty line. The “Unheard Third” over the last three years has documented a pronounced decline in the percentage of full-time working poor respondents who report being offered health insurance by their employers, (from a high of 58 percent in 2003-2004 to a low of 27 percent in 2005-2006). Ms. Benjamin, in her testimony stated that fewer and fewer people are receiving health insurance in their workplaces. The research shows that of those below 200 percent of the federal poverty level, 55 percent do not receive health insurance for themselves and 67 percent do not receive health insurance for their families through their jobs. This year, we found that only 37 percent of working poor people receives health insurance through their jobs. The central reason for this decline is that health insurance has simply become unaffordable for low and moderate-income New Yorkers.

Ms. Benjamin warned against considering the Massachusetts model for New York. In her testimony she stated that an employer sponsored solution does not address the structural reality in New York: New York has a larger number of low-income people and non-citizens. Ms. Benjamin said, “Low-income and immigrant workers face an impossible challenge turning to employers, with whom they have little bargaining power, to solve their health care needs.”

CSS believes that New York must craft an affordable solution that works for the people of New York. CSS will release a proposal that seeks to build on the success of Child Health Plus and Family Health Plus.

In closing, Ms. Benjamin said there are three reasons why New York should consider the CSS proposal. First New York’s strength is not rooted in employer sponsored insurance. Second, New York’s strength is in its public programs—which are highly regarded by New Yorkers. In fact, research from “The Unheard Third” shows that 73 percent of New Yorkers support expanding government health insurance like Child Health Plus and Family Health Plus to cover more of the uninsured, even if it means raising taxes. The “Unheard Third” also found that 62 percent of New Yorkers with incomes below 200 percent of the federal poverty line would favor paying \$25 a month for health coverage. For New Yorkers with high incomes, 52 percent of them polled above 200 percent of the federal poverty line favored paying as much as \$200 a month towards family health coverage.

Finally, CSS believes that extending these programs at a premium basis between one percent and five percent of a family's gross income is fair and affordable for the vast majority of New Yorkers.

Later this fall, CSS plans to release its proposal for a Universal Health Insurance program that is tailored for New York's need, along with the results of its "affordability interviews" with several hundred insured and uninsured families throughout New York State, and the findings of a quantitative survey of New Yorkers on universal health care in New York.

Copies of Ms. Benjamin's testimony and the selected findings are available on our web site at [www.cssny.org](http://www.cssny.org)

*"The Unheard Third," conducted by CSS and fielded by the national polling firm Lake Research Partners, is a unique snapshot of the policy preferences and experiences of low-income New Yorkers. The survey is partially funded through the generous support of the Independence Community Foundation, The New York Community Trust, The Rockefeller Foundation, and United Way of New York City. CSS has used the survey to inform and guide its research, direct service programs, and policy recommendations. It has served to narrow the focus of the agency's agenda on the working poor and reinforce its belief that public policy aimed at this population must, in part, be guided by the life experiences and ideas of New Yorkers living in poverty.*

Learn more about this year's survey at, <http://www.cssny.org/research/unheardthird/index.html>

The Community Service Society of New York (CSS) has been the leading voice on behalf of low-income New Yorkers for 160 years and continues to advocate for the economic security of the working poor in the nation's largest city.