

Gender and Family Structure

The Impact on Making Ends Meet in New York City

Prepared for Women's Center for Education and Career Advancement
& United Way of New York City

With Support from The New York Community Trust & City Harvest





Women's Center for Education
and Career Advancement

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OVERLOOKED & UNDERCOUNTED 2018 | BRIEF 4

Gender and Family Structure

The Impact on Making Ends Meet in New York City

By Diana M. Pearce, PhD • October 2018

DIRECTOR, CENTER FOR WOMEN'S WELFARE

UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK

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About Overlooked and Undercounted

To develop strategies to ensure New York City households reach economic security requires data that defines how much is enough and which households are struggling. This brief series reveals the “overlooked and undercounted” of New York City, describing which families are struggling to make ends meet. This analysis is based on the Self-Sufficiency Standard, a realistic, geographically specific, and family composition-specific measure of income adequacy, and thus a more accurate alternative to the official poverty measure. Over the last 22 years, calculation of the Self-Sufficiency Standard has documented the continuing increase in the real cost of living, illuminating the economic crunch experienced by so many families today.

The Self-Sufficiency Standard was first calculated in 1996 by Diana Pearce and was originally designed to measure progress of workforce program participants towards the goal of economic self-sufficiency. Since then, it has been used in a wide variety of settings, to evaluate programs, analyze policy impacts, guide clients’ career choices, provide expert testimony in court cases and legislative initiatives, and to document the nature and extent of true poverty. The Standard has now been calculated in 41 states plus the District of Columbia and is housed at the University of Washington’s Center for Women’s Welfare.

In 2000, Merble Reagon, Executive Director at the Women’s Center for Education and Career Advancement (Women’s Center), initiated the development of the first New York City Self-Sufficiency Standard report, after realizing that the thousands of women they had trained and placed in jobs, were not earning enough to sustain their families’ basic needs. To keep the issues and facts at the forefront of the public policy discussion, under Merble’s initiative, the Women’s Center arranged for the updates of The Self-Sufficiency Standard for New York City in 2004, 2010, and 2014. This series of briefs updates the 2014 report, ***Overlooked and Undercounted: The Struggle to Make Ends Meet in New York City***.

As with all Self-Sufficiency Standard reports, this one was authored by Dr. Diana M. Pearce and produced by the Center for Women’s Welfare at the University of Washington.

Explore Online. All briefs in this series are available online, along with interactive maps, dashboards, and a data file of tables by borough. Explore more at www.unitedwaynyc.org/self-sufficiency-2018.

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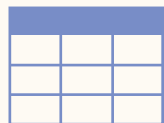
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How did we calculate this data?



STEP 1: CALCULATE THE SELF-SUFFICIENCY STANDARD

The Self-Sufficiency Standard for New York City 2018 defines the amount of income necessary to meet the basic needs of New York City families, differentiated by family type and where they live. The Standard measures income adequacy, and is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies (e.g., public housing or Medicaid) or private assistance (e.g., unpaid babysitting by a relative or food from a food pantry). An emergency savings amount to cover job loss is also calculated separately. The Standard is calculated for over **700 family types** for all New York City boroughs plus sub-borough areas.



STEP 2: CREATE A DATASET OF NYC HOUSEHOLDS

To estimate the number of households below the Self-Sufficiency Standard for New York City, this study uses the 2016 American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS) by the U.S. Census Bureau. The ACS is an annual survey of the social, housing, and economic characteristics of the population.



Sample Unit. The sample unit for the study is the household, not the individual or the family. This study includes all persons residing in households, including not only the householder and his/her relatives, but also non-relatives such as unmarried partners, foster children, and boarders and takes into account their income.

The Self-Sufficiency Standard assumes that all adult household members work and includes all their **work-related costs** (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, the population sample in this report **excludes household members not expected to work and their income**. This includes: adults over 65 and adults with a work-limiting disability. A work-limiting disability exists if the adult is disabled and is not in the labor force or receives Supplemental Security Income or Social Security income.



For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly or adults with work-limiting disabilities are excluded altogether for the same reasons. Households defined as “group quarters,” such as individuals living in shelters or institutions, are also not included. In total, this study includes **2,257,674 New York City households**.

STEP 3: COMPARE HOUSEHOLD INCOME TO INCOME BENCHMARK

To determine if a household has adequate income to cover each household members’ basic needs, the 2018 Self-Sufficiency Standard for New York City is used. Earnings for each household member are summed and inflated to 2018 dollars to determine total household income. Total household income is then compared to the calculated Standard for the appropriate family composition and geographic location. Regardless of household composition, it is assumed that **all members of the household share income and expenses**. Household income is also compared to the U.S. Census Bureau’s poverty threshold to calculate whether households are above or below poverty.

Household Income



Self-Sufficiency Standard



Adequate Income

Household Income > Self-Sufficiency Standard

OR

Inadequate Income

Household Income < Self-Sufficiency Standard

Glossary of Key Terms

American Community Survey (ACS). The ACS is a sample survey of over three million addresses administered by the Census Bureau. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

API. The abbreviation API is used in some of the tables and figures for Asian and Pacific Islander householders.

Official Poverty Measure (OPM). There are two versions of the OPM. When this study uses OPM to reference the number of households in poverty, we are referring to the thresholds calculated each year by the Census Bureau to determine the number of people in poverty (often referred to as poverty thresholds). When this report uses the OPM in terms of programs or policy, we are referring to the federal poverty guidelines, developed by the Department of Health and Human Services (HHS), used by federal and state programs to determine eligibility and calculate benefits (often noted as the federal poverty guidelines, or FPG). Note that Census Bureau poverty thresholds vary by household composition, i.e., the number of adults and the number of children in a household, while the HHS poverty guidelines only vary by household size.

Household. The sample unit used in this study is the household, including any unrelated individuals living in the household. When appropriate, the characteristics of the householder are reported (e.g., race/ethnicity, citizenship, educational attainment). When a variable is reported based on the householder it may not reflect the entire household. For example, in a household with a non-citizen householder, other members of the household may be citizens.

Householder. The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Income Inadequacy. The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this report that refer to inadequate income include: “below the Standard,” “lacking sufficient (or adequate) income,” and “income that is not sufficient (or adequate) to meet basic needs.”

Latinx. Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this report are non-Hispanic/Latinx. Note that Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin.

Person of Color. Due to smaller sample sizes of some racial/ethnic groups, some analyses in this report compare White (non-Hispanic/Latinx) householders with non-White householders (including Latinx/Hispanic householders). The text uses the terms non-White and people of color interchangeably to refer to households in which the householder is not White.

Self-Sufficiency Standard (SSS). The SSS measures how much income is needed for a family of a certain composition in a given county to adequately meet their basic needs without public or private assistance.

Single Father/Single Mother. A man maintaining a household with no spouse present but with children is referred to as a single father. Likewise, a woman maintaining a household with no spouse present but with children is referred to as a single mother. Note the child may be a grandchild, niece/nephew, or unrelated child (such as a foster child).

Explore Online

Overlooked and Undercounted 2018 findings are explored through a series of briefs. The series contains six briefs plus policy recommendations, along with interactive maps, dashboards, and a data file of tables by borough. Explore more at www.unitedwaynyc.org/self-sufficiency-2018.

Introduction

Two in five New York City working-age households—over 905,000—lack enough income to cover just the necessities, such as food, housing, health care, and child care. This translates to over 2.5 million men, women, and children struggling to make ends meet in New York City. Yet only a third of that number are poor according to the federal official poverty measure. Consequently, a large and diverse group of individuals and families experiencing economic distress are routinely overlooked and undercounted.

Many of these hidden poor find they earn too much income to qualify for most supports, yet are still struggling to meet their most basic needs. To make things even worse, their efforts are exacerbated by the reality that housing, health care, and other living costs are rising faster than wages in New York City.

To document these trends, we use the Self-Sufficiency Standard as a benchmark. The Standard measures how much income is needed to meet families' basic needs at a minimally adequate level, including the essential costs of working, but without any public or private assistance. Once these costs are calculated, we apply the Standard to determine how many—and which—households lack enough to cover the basics. Unlike the official poverty measure (OPM), the Self-Sufficiency Standard is varied both geographically and by family composition, reflecting the higher costs facing some families (especially child care for families with young children) and the geographic diversity of costs between New York City boroughs.¹

This brief examines how gender, family type, and work patterns affect the ability of families in New York City to reach the Self-Sufficiency Standard, focusing on how having children and being a single mother, especially a single mother of color, results in the highest levels of income inadequacy.

- Households with children are at a greater risk of not meeting their basic needs, accounting for almost half of households with inadequate income.
- Whether children are present or not, women-maintained households have higher rates of income insufficiency when compared to men-maintained and married-couple households.
- Overall, households headed by single mothers of color have the highest rates of income inadequacy.



There are 905,063 households living below the Self-Sufficiency Standard in New York City



57% of NYC households below the Standard are headed by women



49% of NYC households below the Standard are households with children



21% of NYC households below the Standard are headed by single mothers



Gender, Family Type, and Race/Ethnicity Overview

In New York City, households headed by women are disproportionately experiencing income inadequacy. While women head 51% of households, they are 57% of households below the Standard. Gender interacts with family composition and race/ethnicity, as well as educational attainment and work patterns, resulting in pervasive gender inequality across many dimensions. *Women, particularly single mothers and single mothers of color, experience high levels of income inadequacy and lower returns to education and work effort than their men counterparts.*

The effects of gender alone can best be gauged by examining rates of income inadequacy for non-family households. If we look at non-family households (about three-fourths of whom are single persons living alone and the rest are living with non-relative housemates), we see that the income inadequacy rate is 32% for men-maintained households versus 35% for women-maintained households—very little difference. In other words, men and women living alone or with non-relatives, have similar rates of income inadequacy which are also relatively lower than other groups. Yet these small differences by gender in non-family households increase substantially with the addition of children.

Gender of Householder & Presence of Children

Households with children have income inadequacy rates of 55% (59% if the youngest child is three years or less) compared to 32% for childless households (see [Figure A](#)).

Child care plays a significant role in this difference in inadequacy rates. Child care is costly, particularly for young children who require full-time child care. Usually the Self-Sufficiency Standard assumes children under six require full-time child care. However, with the expansion of universal pre-kindergarten in New York City, only children three-years-old and younger are now assumed to require full-time child care in 2018. Households who have at least one child three-years-old or younger have a higher rate of income inadequacy than households with only older children (59% compared to 53%). While there has been almost no change since the last study (based on 2012 data) in income

Figure A. Income Inadequacy Rate by Presence of Children: NYC 2016

HOUSEHOLDS WITH NO CHILDREN



HOUSEHOLDS WITH CHILDREN



HOUSEHOLDS WITH YOUNG CHILDREN*



HOUSEHOLDS WITH OLDER CHILDREN**



*Youngest child is 3 years of age or less

**Youngest child between 4 to 17 years of age

Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

inadequacy rates for households with no children or with older children, **among households with young children the income inadequacy rate has decreased from 65% to 59% between 2012 and 2016, after the implementation of universal pre-k for four and five year olds.** Nevertheless, families with children are still disproportionately represented among households below the Standard. Even though households with children are only 36% of all

households in New York City, they account for about half (49%) of households below the Standard.

As shown in **Figure B**, all household types with children have higher income inadequacy rates than households without children. In addition, the overall rates of income inadequacy for each household type, shown with the vertical dashed lines in **Figure B** highlights the differences, especially for households with children: married-couple households have the lowest proportion with inadequate income (44%), followed by single-father households (58%), with single mothers experiencing the highest rate (75%). These numbers demonstrate that the small differences by gender in non-family households increase substantially with the addition of children.

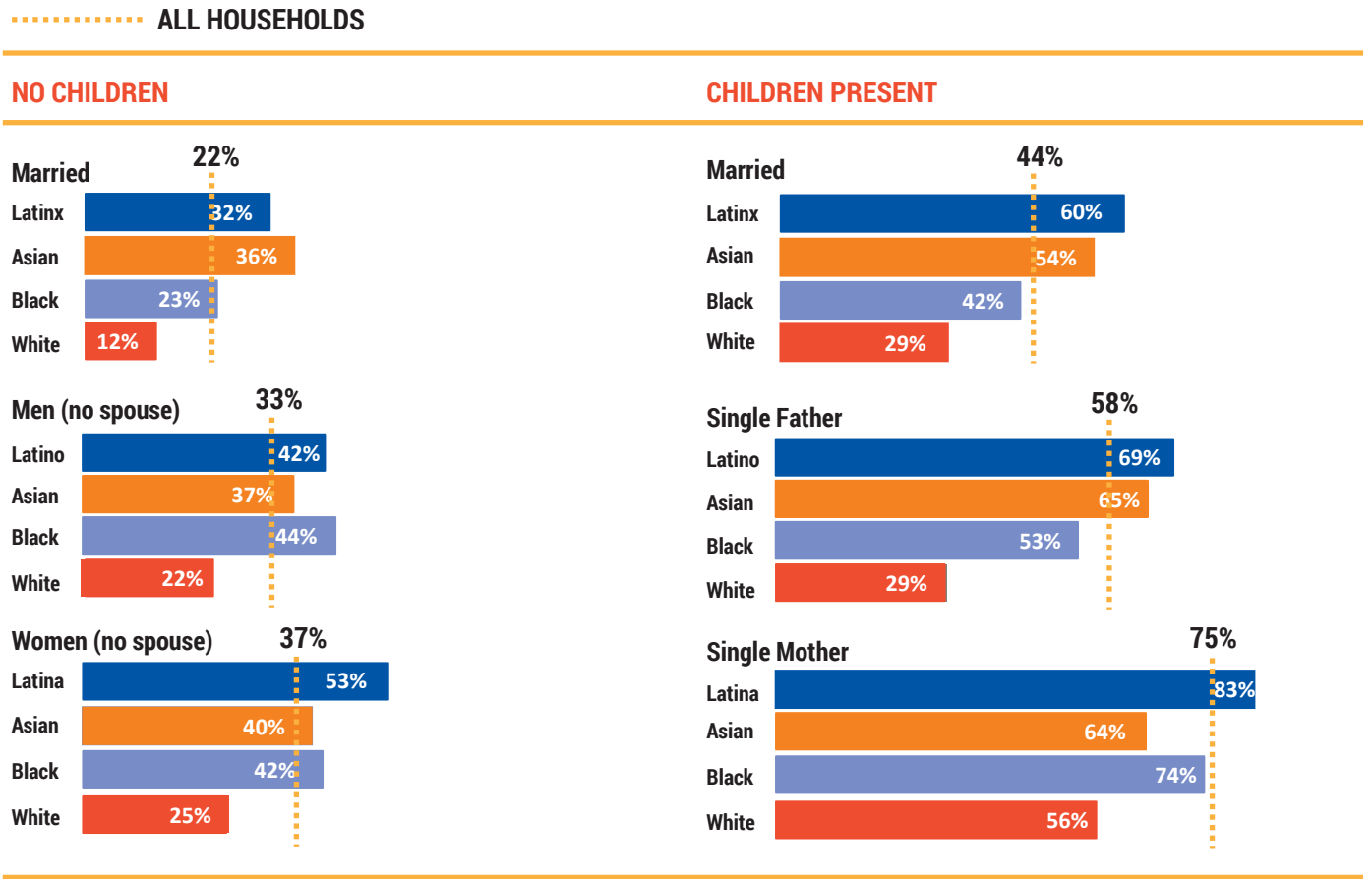
Not only are single mothers disproportionately more likely to lack adequate income than single fathers or

married-couple households with children, there are **four times as many single mothers in New York City as single fathers**. Among householders in New York City who are below the Standard, 21% are single mothers, 4% are single fathers, 24% are married couples with children, and 51% have no children.

Gender of Householder, Presence of Children, & Race/Ethnicity

The combination of being a woman, having children, and solo parenting is associated with some of the highest rates of income inadequacy. At the same time, rates of income inadequacy are quite high among some racial/ethnic groups. When we further subdivide each of these household composition groups by race and ethnicity, **the highest rates of income inadequacy are found among single mothers of color**: 83% of Latina, 74% of African American, and 64% of Asian single mothers lack

Figure B. Income Inadequacy Rate by Presence of Children: and Race/Ethnicity of Householder* NYC 2016



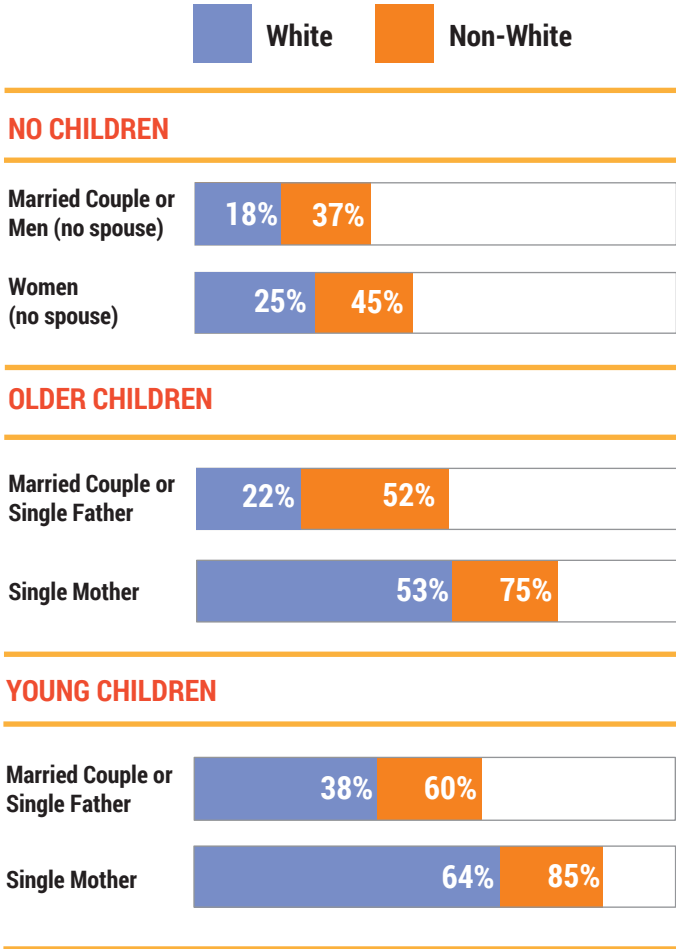
* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Note: Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other racial/ethnic groups are non-Hispanic/Latinx. Additionally, the all other races category is suppressed due to small numbers.
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

adequate income—compared to 56% for White single mothers.

Altogether, all single-mother groups have income inadequacy rates above 50%, and in total **a stunning three-quarters of single-mother families struggle with inadequate income**. Depending on racial/ethnic group, these rates are anywhere from 10% to 33% higher than married couples with children of the same race/ethnicity.

Single mothers of color with young children experience even higher rates of income inadequacy (see **Figure C**). As shown in **Figure A**, 59% of households are income inadequate when the youngest child is under four years of age. However, over four out of five (85%) single mothers of color with a young child have income that is inadequate to cover basic needs without any assistance. Even when the youngest child is old enough for full-day school, resulting in reduced child care costs, 75% of single mothers of color have inadequate income.²

Figure C. Income Inadequacy Rate by Children's Age, Family Type, and Race/Ethnicity of Householder*:
NYC 2016



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Note: Young child = Youngest child in household is 3-years-old or less, Older child = Youngest child between 4 to 17 years of age
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

.....

OVER FOUR OUT OF FIVE (85%) SINGLE MOTHERS OF COLOR WITH A YOUNG CHILD HAVE INCOME THAT IS INADEQUATE TO COVER BASIC NEEDS WITHOUT ANY ASSISTANCE.

.....

Gender, Education, and Work Patterns

The likelihood of a household having inadequate income to meet basic needs decreases drastically with increased education, employment, and wages. And yet there are still striking differences by gender and race/ethnicity. Below we examine how these protectors against income inadequacy interact with gender, race/ethnicity, and the presence of children.³

Education by Gender & Race/Ethnicity

The data demonstrates that householders with more education, particularly at the post-secondary level, experience lower rates of inadequate income. As education levels increase, income inadequacy rates decrease dramatically: while 75% of householders who lack a high school degree have inadequate income, only 20% of those with a college degree or more have income below the Standard.

However, women and people of color must have considerably more education than men or White counterparts to achieve the same levels of self-sufficiency. For example, women of color with a bachelor's degree or more have virtually the same rate of inadequate income as White men with only some college/post-secondary training (27% versus 28%).

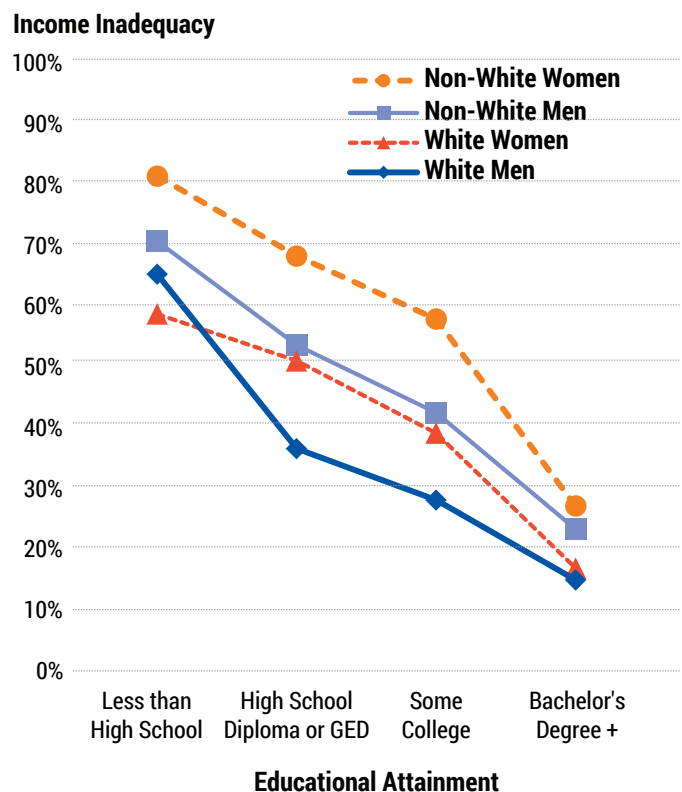
Although those with increased education experience lower levels of income inadequacy, there are striking differences by gender and race. As can be seen in **Figure D** there are several patterns of note.

1. Although increased education is associated with substantially lower rates of income inadequacy for all groups, this is even truer of women, especially women of color. The percentage of women of color with inadequate income falls from 82% for those lacking a high school education to 27% for those with a college degree or more, a decrease of 55 percentage points.
2. As educational levels increase, the differences in income inadequacy rates between men and women of the same race/ethnicity narrow from 11-15% to just 2-4% (except for White householders with less than a high school education).

3. For both men and women, White householders have lower rates of income inadequacy than non-White householders. Compared to the gender gap mentioned above, however, the race/ethnicity gap within gender groups only narrows slightly as education increases.
4. The combined effect of race and gender is such that women of color have by far the highest rates of income inadequacy regardless of their level of education.

Again, the upshot is that the disadvantages experienced by women and people of color are such

Figure D. Income Inadequacy Rate by Educational Attainment, Race, and Gender of Householder*: NYC 2016



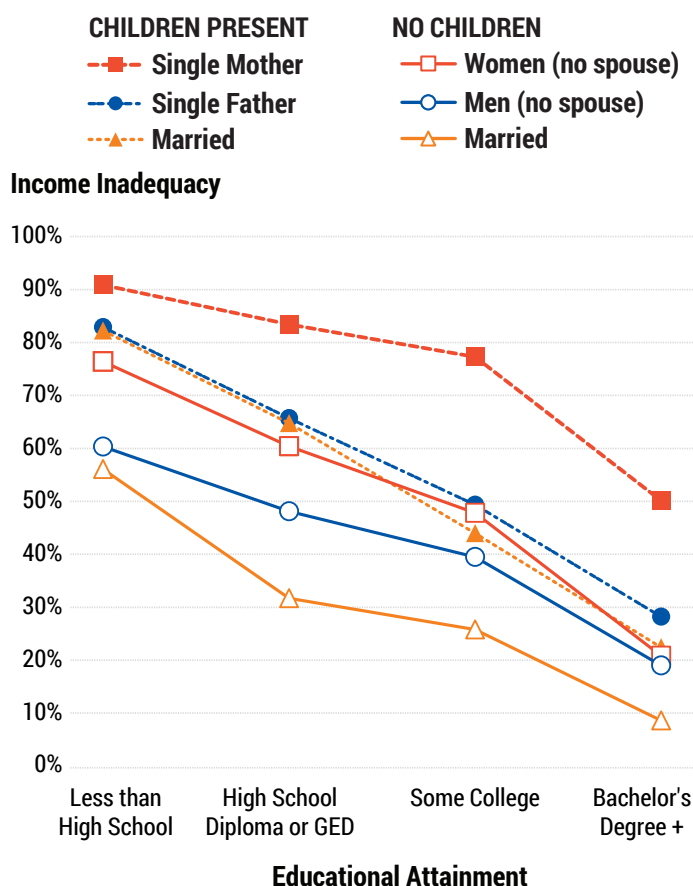
* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

that these groups need more education to achieve comparable levels of economic self-sufficiency as White men.

Education by Gender & Household Type

When in addition to gender, we examine household composition—whether or not there are children, and whether or not there is a spouse—we find that household composition differences impact inadequacy rates at all educational levels. While increased education of the householder reduces income inadequacy for all household types in New York City, several patterns are apparent when we examine the impact of education separately by household type (see [Figure E](#)).

Figure E. Income Inadequacy Rate by Educational Attainment of Householder* and Household Type: NYC 2016



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

- The returns to education are most prominent for households with children, for whom income adequacy rates drop at least 40 percentage points for all household types from the lowest to highest levels of education. **Income inadequacy rates drop from 91% for single mothers without a high school diploma to 50% for single mothers with a Bachelor's degree or higher.** Income inadequacy rates drop from 82% for married couples with children and 83% for single fathers without a high school diploma to 22% and 28%, respectively, with a Bachelor's degree.
- Single mothers experience the highest income inadequacy rates of all household types at every education level. Even at the highest level of education, half of single mothers with Bachelor's degrees or more have inadequate income. In fact, the income inadequacy rate for single mothers with some college education is 21 and 17 percentage points higher than married householders or men without children who lack a high school degree (77% compared to 56% and 60%).
- Finally, as education increases, the gap between single mothers and each of the other household types for both men and women, increases at each education level. Even as single mothers strive to increase their educational achievement levels, they face continuing and substantial barriers to achieving self-sufficiency.

The higher income inadequacy rates experienced by women is not due to lesser educational attainment. In fact, the distribution of educational attainment by gender is almost identical, both for all New Yorkers, and for those below the Standard.

- About 6% of both men and women householders in New York City lack a high school degree, while about 22% of men and 24% of women have a bachelor's degree or more.
- Likewise, 11% of both men and women householders with incomes below the Standard lack a high school degree.

That is, because men and women are obtaining education at about the same rates, the disproportionate burdens of income inadequacy by

gender are not likely due to lower levels of education among women. Instead, the higher rates of income adequacy experienced by women (and especially women who are single mothers) overwhelmingly reflects the lower level of returns to education for women compared to men with the same education. For more analysis of the impact of education on income inadequacy, see Brief 5, *Employment Occupations, and Wages: The Impact of Making Ends Meet in New York City*.

Number of Workers by Gender & Household Type

Most households with incomes below the Standard have at least one employed adult, and many of those have at least one full-time, year-round worker. Indeed, 93% of all households in New York City have employed adult(s) in them in 2016. Even among New York City (non-elderly, non-disabled) households with incomes below the Standard, **84% of households with insufficient income have at least one employed worker.**

Given this substantial level of work effort, what role do gender and household type play in terms of work patterns and wage rates? Below we show how work patterns interact with gender, family type, and the number of workers to affect patterns of income inadequacy (see [Figure F](#)).

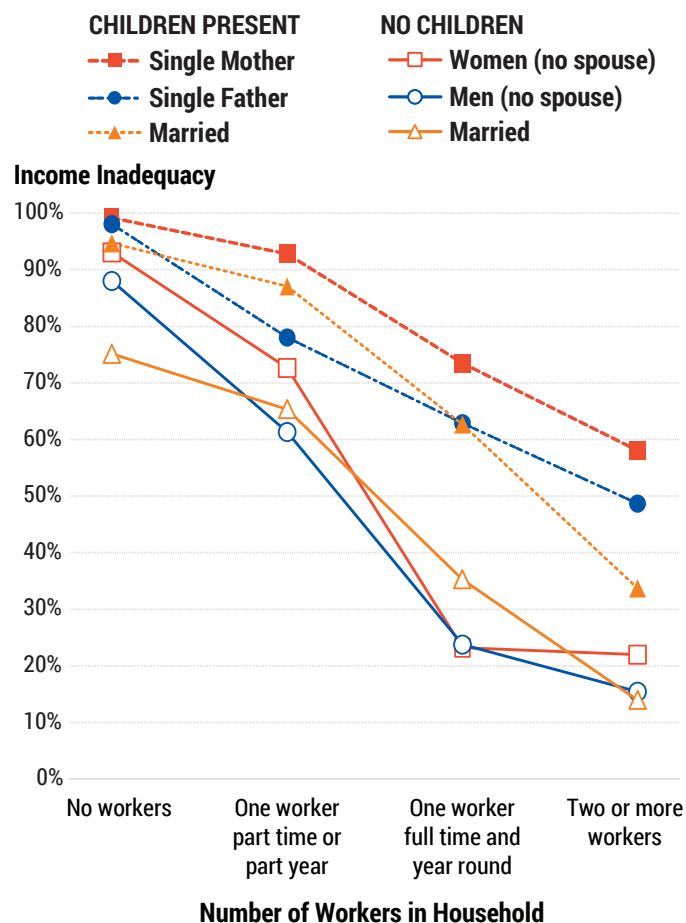
Among households with children and at least one worker:

- If there is only one worker, and this worker is employed less than full time, year round, 87% of married couples, 78% of single fathers, and 93% of single mothers lack adequate income.
- Where there is just one worker but he/she works full time, year round, income inadequacy rates are less, but are still higher for single mothers (75%) than married couples with children (44%) and single-father households (63%).
- When there are two or more workers, married-couple households have a rate of income insufficiency that is 34%, but among single-mother households it is 58% and 49% for single-father households.⁴

Thus, in households with children, even when controlling for the numbers of workers/work hours at the household level, the disadvantages associated with being a single mother in the labor market result in higher levels of income inadequacy compared to married-couple and single-father households.

Having two or more workers clearly reduces income inadequacy rates. However, having two or more workers is more common for some family types, as might be expected: 69% of married couples with children, 55% of single-father households but only 33% of single-mother households have two (or more) workers. In contrast, 30% of married couples with children, 41% of single-father households, and 55% of single-mother households have only one worker.

Figure F. Income Inadequacy Rate by Number of Workers* and Household Type: NYC 2016



* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

** All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as on who worked at least one week during the previous year.

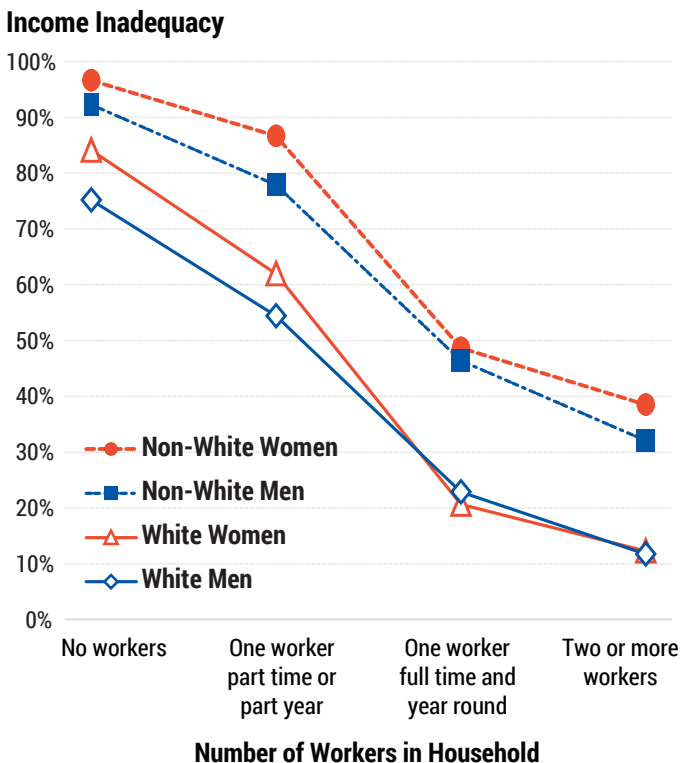
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

Number of Workers by Gender & Race/Ethnicity

For many households, substantial work effort fails to yield sufficient income to meet even the minimum costs of basic needs. Below we again examine number of workers in a household by gender, however, this time by comparing white householders to householders of color. When controlling for the number of workers in a household, people of color, particularly women, have the highest rates of income inadequacy (see [Figure H](#)).

- Without any workers, both men and women of color have income inadequacy rates above 90%, while income inadequacy rates are lower for White women at 84% and White men at 75%.
- Among households with one worker employed part time or part year, income inadequacy rates drop around 20 percentage points for households headed by White men and women, but only 14 percentage points for men of color and 10

Figure H. Income Inadequacy Rate by Number of Workers*, Gender, and Race of Householder:** NYC 2016

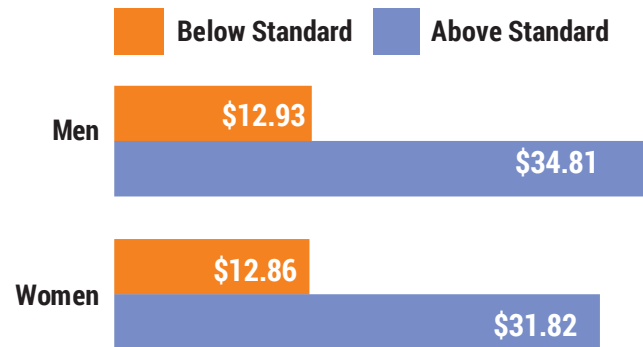


* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as on who worked at least one week during the previous year.

** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

Figure G. Median Hourly Pay Rate of Working Householders* by Gender: NYC 2016



*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. Working householders excludes those with self-employment income or no wages in the past year.

Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

percentage points for women of color. However, if there is one full time worker, the income inadequacy rate drops over 30 percentage points for all groups.

- Note that if there is at least one household worker, and hours reach that of at least one full-time worker, differences by gender nearly disappear within race groups.

Overall, even after taking into account such factors as number of workers and work hours, **it is largely inadequate wages, not inadequate work effort, which characterizes the great majority of households below the Standard**. Note that in total, only 7% of households have no adults employed over the year, while 77% have at least one full-time worker or the equivalent.

In New York City, overall the median hourly wage for working-women householders (\$23.37 per hour) is 86% of the median hourly wage for working-men householders (\$27.07 per hour). However, below the Standard, the median hourly wage for employed women householders (\$12.86 per hour) is 99% of the median hourly wage for employed men householders below the Standard (\$12.93 per hour) ([Figure G](#)), likely reflecting the effect of the minimum wage. In contrast, women householders above the Standard earn 91% of the median wage of men householders above the Standard (\$31.82 per hour vs. \$34.81 per hour).

Conclusion

The presence of children alone—and particularly young children—in the household almost doubles the likelihood that a household will have inadequate income. Women-maintained households have a somewhat higher proportion of income inadequacy than married-couple or men-maintained households. Single mothers of color have the highest rates of income inadequacy, highlighting the intersectional impact of race, gender, and being a single parent. Attaining higher levels of education is associated with significant decreases in income inadequacy rates for all groups, although women, especially mothers and women of color, have higher rates of inadequate income at all educational levels. Likewise, families with two or more workers experience lower income inadequacy rates, yet the income inadequacy rate is still higher for households headed by women of color.

Overlooked and Undercounted 2018

The *Overlooked and Undercounted 2018* findings are explored through a series of research briefs. The series contains six briefs plus key findings, recommendations, and a technical brief, along with interactive maps, dashboards, and a data file of tables by borough. The following briefs, key findings, and more can be explored online at www.unitedwaynyc.org/self-sufficiency-2018.

1. Defining Self-Sufficiency in New York City
2. A City Evolving: How Making Ends Meet has Changed in New York City
3. Race, Ethnicity, and Citizenship: The Impact on Making Ends Meet in New York City
4. Gender and Family Structure: The Impact on Making Ends Meet in New York City
5. Employment, Occupations, and Wages: The Impact on Making Ends Meet in New York City
6. Work Supports: The Impact on Making Ends Meet in New York City

Endnotes

1. Note that two versions of the official poverty measure are used. The original version is a set of thresholds, which vary by household composition, i.e., the number of adults and the number of children in a household. These thresholds are used with Census and other datasets to measure how many people are officially poor. A second version of the OPM simplifies these thresholds, varying the benchmark by household size (but not composition). These are the Federal Poverty Guidelines, issued by HHS at the beginning of each year, intended for use as eligibility standards in a wide range of programs, such as SNAP (food stamps), Medicaid, and so forth. We will use the term Official Poverty Measure (OPM) when referring to the measure in general; when referring to poverty measurement we will reference the OPM thresholds, and when discussing programs using the guidelines, we will use FPG or OPM Guidelines.
2. Note that due to the small sample size of White single fathers, married households and men householders with no spouse present are combined.
3. More detailed analysis of income inadequacy by gender (related to employment and education) is available in the final brief in this series, *Employment, Occupations, and Wages: The Impact on Making Ends Meet in NYC*.
4. Single-mother and single-father households may have more than one worker due to work contributions of teenagers, or because another relative or partner who is not a spouse is living in the household and also working

About the Author

Diana M. Pearce, PhD is on faculty at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women (WOW). She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her PhD degree in Sociology and Social Work from the University of Michigan.

About the Center for Women's Welfare

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center focuses on the development of the Self-Sufficiency Standard and related measures, calculations, and analysis. For more information about the Center call (206) 685-5264. This brief as well as all other state reports, and all Self-Sufficiency Standard datasets, can be found at www.selfsufficiencystandard.org.



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Overlooked & Undercounted Working Group

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Mimi Abramovitz
Hunter School of Social Work

Joel Berg
Hunger Free America

Lucy Block
Association for Neighborhood & Housing Development

Kate Breslin
Schuyler Center for Analysis and Advocacy

J. Emilio Carrillo
NewYork-Presbyterian, and Weill Cornell Graduate School of Medical Sciences

Lisa Caswell
Day Care Council of New York

Alison Conforti
Just Food

Darwin Davis
bac Enterprises, LLC

Doreen Davis
Northeast Brooklyn Housing Development Corporation

David DeVaughn
City Harvest

Leah Kabran Eden
United Way of New York City

Laura Ensler
Laura Ensler Consulting

Ava Farkas
The Metropolitan Council on Housing

Nick Freudenberg
City University of New York Graduate School of Public Health and Health Policy

Roy Grant
Public Health Research and Policy Consultant

Edline Jacquet
Federation of Protestant Welfare Agencies (FPWA)

Dennis Johnson
Children's Health Fund

Nicole Lavan
Women's Housing and Economic Development Corporation

Jesse Laymon
NYC Employment and Training Coalition

Jennifer March
Citizens' Committee for Children of New York

Stacey McCarthy
United Way of New York City

Emily Miles
Federation of Protestant Welfare Agencies (FPWA)

Bev Neufeld
PowHerNY

Jeanette Nigro
Perch Advisors

Diana Noriega
The Committee for Hispanic Children and Families

Ana Oliveira
New York Women's Foundation

James Parrott
Center for New York Affairs

Nancy Rankin
Community Service Society of New York

Allison Sesso
Human Services Council

Sharon Sewell-Fairman
Workforce Professionals Training Institute

Jonas Shaende
Fiscal Policy Institute

Triada Stampas
Food Bank for New York City