Center for Women's Welfare

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The Problem of Income Inadequacy in New York State

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FPWA

Defining Income Adequacy

This report uses the 2023 Self-Sufficiency Standard to measure how much income is needed to meet families' basic necessities, without any public or private assistance. The Self-Sufficiency Standard is a bare-bones, basic needs budget. It does not take into account food eaten outside the home, recreational pursuits that can play a key role in maintaining quality of life, or other costs beyond housing, child care (if there are young children present), food, health care, transportation, miscellaneous costs (which include cell phone, broadband, and other necessities), and taxes and tax credits. Therefore, using the Standard as a definition of income adequacy may undercount need beyond what is minimally adequate.

In the absence of a measure that includes opportunities for enrichment beyond the bare minimum, the Standard can provide a more accurate understanding of need that is not captured by the Official Poverty Measure. See the accompanying technical brief for details on the Self-Sufficiency Standard methodology.

This brief and more are available online at www.selfsufficiencystandard.org/NewYork and https://www.fpwa.org. For further information about the Self-Sufficiency Standard, please visit www.selfsufficiencystandard.org or contact Self-Sufficiency Standard lead researcher and author, Annie Kucklick, at (206) 685-5264/akuckl@uw.edu.

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BRIEF ONE The Problem of Income Inadequacy in New York State
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Glossary of Key Terms

American Community Survey (ACS). The ACS is a sample survey of over three million households 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.

Capitalization of Race and Ethnicity. This report follows the American Psychological Association (APA) and Chicago Manual Style convention of capitalizing all instances of race and ethnicity. The APA holds that racial and ethnic groups are designated by proper nouns and are capitalized.[1] Additionally, the ACS capitalizes each race/ethnicity descriptor, including "White," so this practice maintains consistency with the original data source. However, the decision to capitalize White, specifically, was also influenced by designations set forth by issue-experts on the topic. As noted by The Center for the Study of Social Policy, "To not name 'White' as a race is, in fact, an anti-Black act which frames Whiteness as both neutral and the standard."[2] This convention also recognizes Professor Kwame Anthony Appiah's approach, which says, "Let's try to remember that black and white are both historically created racial identities—and avoid conventions that encourage us to forget this."[3] The authors of this report will continue to revisit this practice in consultation with our partners.

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."

Latine. Latine refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this report are non-Hispanic/Latine. Latine is a gender-neutral and non-binary alternative to Latino or Latina for persons of Latin American origin. This analysis defines Latine groups as non-White people of color.

Linguistic Isolation. Households are identified as being linguistically isolated if all household members over 14 years of age speak a language other than English and speak English less than very well.

Person of Color. The text uses the term people of color (POC) to refer to households where the householder indicates that their race is Black or African American, American Indian or Alaska Native, Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Native Hawaiian, Guamanian or Chamorro, Samoan, Other Pacific Islander, Other Asian, or some other race. This also includes any households where the householder indicates Hispanic or Latin origin, regardless of race.

Official Poverty Measure (OPM). There are two versions of the OPM. The Census Bureau calculates poverty thresholds used to determine the number of people in poverty. The Department of Health and Human Services produces the federal poverty guidelines, used to determine income eligibility and calculate benefits. The poverty thresholds vary by the number of adults and the number of children, while the poverty guidelines vary by number of persons in the household.

Self-Sufficiency Standard (Standard). The Standard for New York measures how much income is needed for a household based on family composition in a given geography 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. See "Limitations" on page iv. Note that the child may be related or unrelated (such as a foster child).

Income Supports. Income supports are money or monetary value given by a federal, state or local government agency for purposes of financial assistance.

New York. Unless otherwise specified, New York refers to New York State.

Limitations

We rely on two datasets for this study, both of which are the most current and comprehensive sources of information on working-age households. Each dataset has its own set of limitations.

American Community Survey (ACS) Public Use Microdata Sample (PUMS).
As this analysis is based on the 2021 ACS 1-year PUMS, there are certain constraints on the scope of our examination due to the nature and depth of the survey questions. For instance, we have limited data on certain demographic groups and geographic areas in addition to the survey questions having a limited scope in certain variables highlighted below.

American Indian Data Aggregation. In the detailed race question, the American Community Survey limits its response options for American Indian to Apache, Blackfeet, Cherokee, Cheyenne, Chickasaw, Chippewa, Choctaw, Comanche, Creek, Crow, Hopi, Iroquois, Lumbee, Navajo, Pima, Potawatomi, Pueblo, Salish, Sioux, Tohono O'Odham, Yaqui, and Other specific American Indian tribes alone. Because of the small sample size of native New York peoples, the data presented in this report aggregates native peoples into one category: American Indian.

Native Hawaiian and Pacific Islander Data Aggregation. Due to low sample size of Native Hawaiian and Pacific Islander householders in New York (1,623 households in the dataset for the state), these separate groups are often aggregated with the "Asian Alone" category in the presentation of data. The Native Hawaiian and Pacific Islander communities in New York are immensely diverse. Lumping this range of groups within one category "Asian, Native Hawaiian, or Pacific Islander" masks significant intraracial disparities and promotes invisibility of these separate communities.[4]

Sex and Gender Binary. The ACS asks respondents to indicate if they are either male or female, thus excluding people who do not identify as either—limiting the analysis to a binary framework and reinforcing the gender binary by excluding non-binary communities. Additionally, while the survey question asks for a person's sex, this report uses gender for an analysis framework with the assumption that inequities in income inadequacy rates are a result of the socially constructed characteristics and norms assigned to men and women, not their biological status.

Underreporting Access to Income Supports. Underreporting access to benefits or income supports has long plagued household surveys. Most evidence suggests that SNAP underreporting, in particular, stems from response error on the part of the survey respondent.[5] While the data presented here relies on the ACS responses, underreporting household benefit uptake should be noted as a potential limitation.

The New York State Self-Sufficiency Standard.
This study also relies on the Standard, a more accurate understanding of household costs by family type and geographic location. However, the Standard is also limited by the granularity of data sources and household exclusions.

Exclusions. As the cost assumptions in the Standard reflect work-related expenses for adult household members, this study does not include individuals who are over the age of 64 or who have a work-limiting disability. Income inadequacy likely impacts these groups at especially high levels and more research should be done that include these communities. It is important to recognize that individuals with disabilities and older adults may have unique transportation, housing, health care, taxes, and other expenses that are not fully captured by the assumptions made in the Standard. Therefore, the Standard does not adequately calculate their specific needs and circumstances. Furthermore, the Standard generates a household level income need. As a result, individuals who do not reside in a housing unit, such as those who are incarcerated, living in dormitories, shelters, or nursing homes, are not included in this analysis. These exclusions result in an incomplete understanding of the economic circumstances facing particular populations who are among the most vulnerable.

Geographic Granularity. Whenever possible, the Standard relies on geographically specific, up to date, government data to calculate the separate costs that determine a family's basic needs budget. However, certain regions in New York have a wide range of costs within the county or borough area. Costs can often vary dramatically on a neighborhood or zip code level due to effects of gentrification or historical red-lining.

Introduction

The problem of income inadequacy is widespread, misunderstood, and acutely experienced by households across New York State. This brief scrutinizes income inadequacy by examining its primary cause: insufficient wages. The count of how many households are struggling to make ends meet is measured by using the New York State Self-Sufficiency Standard as the alternative metric of household income adequacy—or the lack thereof—and the most recent 2021 1-Year American Community Survey Public Use Microdata Set.

Nearly two out of five households in New York State cannot afford to cover their basic needs, meaning more than 2.3 million households or 7,495,449 people struggle to get by on earnings alone. Yet, only 768,123 of these households are counted as poor by the Official Poverty Measure (OPM), leaving 67% of households under the Standard experiencing economic distress but not counted as in need by any official measure. Previous Self-Sufficiency Standard research has shown that cost of living is increasing faster than wages, and low-wage earners are having a harder time keeping up.

This brief dives into the problem of income inadequacy by:

- examining the inadequacies of the OPM,
- defining a basic needs level across the counties and family types of New York,
- revealing disproportionalities for people of color and women in the number of households with earnings below the Standard,
- profiling householders who earn minimum wage, and
- analyzing occupational segregation and the wage gap.

Figure A. The Official Poverty Measure undercounts the number of households in New York State struggling to meet basic needs

Across the state of New York, 39% of households are struggling to cover their costs, however, the Official Poverty Measure only recognizes 13% of the state's population as being in poverty.

Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Methods

STEP 1: Calculate the New York State Self-Sufficiency Standard

The Self-Sufficiency Standard defines the amount of income necessary to meet the basic needs of New York State households, 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 such as clothing and paper products, 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 calculated separately. The Standard is calculated for over 700 family types for all New York counties.

Housing + Child Care + Food + Transportation + Health Care + Miscellaneous + Taxes

STEP 2: Create a Dataset of New York State Households

To estimate the number of households below the Standard in New York State, this study uses the most recent data available which is the 2021 American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS) released 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. Most households in the sample consist of one family or one or more unrelated individuals, while the remaining households have two or more families. 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. The study assumes that members of a shared household divide the cost of basic needs.

As the Self-Sufficiency Standard was initially designed as a benchmark for job training programs, the 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 more information, please refer to the Limitations description on page viii.

Exclusions = Seniors & Adults with work-limiting disabilities

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 and people who are incarcerated, are also not included. In total, this study includes 5,901,419 households and represents 69% of all New York State households.

STEP 3: Compare Household Income to Income Benchmark

The Standard is used to determine if a household has adequate income to cover each household members' basic needs. Earnings for each household member are summed up 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 considered to be above or below poverty.

Household Income ÷ Self-Sufficiency Standard =

Adequate Income
Household Income > Standard

OR

Inadequate Income
Household Income < Standard

Households Struggling to Cover Costs in New York State

Utilizing the 2023 New York State Self-Sufficiency Standard and the most recent 1-Year American Community Survey, 39% of households do not have incomes that cover basic needs, including housing, child care, transportation, health care, food, miscellaneous expenses, and taxes and tax credits. There are stark differences in income inadequacy rates by race/ethnicity, with 60% of Native, 59% of Latine, 54% of Black, and 47% of Asian, Native Hawaiian, Pacific Islander households struggling to cover their basic costs. White households struggle at a rate of 28%, pointing to both recent and historical racism that prevents wealth building and investment opportunities for people of color.

Nearly 40% of New Yorkers struggle every day to make ends meet, but the Official Poverty Measure only recognizes 13% of the state as being poor. A recent report documented the rate of income inadequacy in New York City alone, revealing 50% of working-age households in New York City do not have sufficient earnings to keep up with the high cost of living.[6] When removing the New York City working-age population from the statewide sample, 31% of households outside of the city cannot keep up with basic needs.

Across the state of New York (including New York City), more than 1.5 million households are not considered poor, despite not earning enough to cover household costs as documented by the Self-Sufficiency Standard. Unlike the Official Poverty Measure, the Standard is varied both by family composition and geography, reflecting the higher costs facing families (especially child care for families with young children) and the geographic diversity of costs across New York State. What emerges is a detailed picture of New Yorkers who struggle to cover the cost of basic needs, where they live, where they work, and the characteristics of their households. With this information, our findings and conclusions can guide the creation of policies that promote and support the economic security and well-being of all New York households to help ensure an equitable future for all.

Black households make up 13% of the total population, but 18% of households below the Standard; Latine households constitute 18% of the state's population, but 27% below the Standard. The only race category that is not disproportionately represented in households with inadequate incomes is White households.

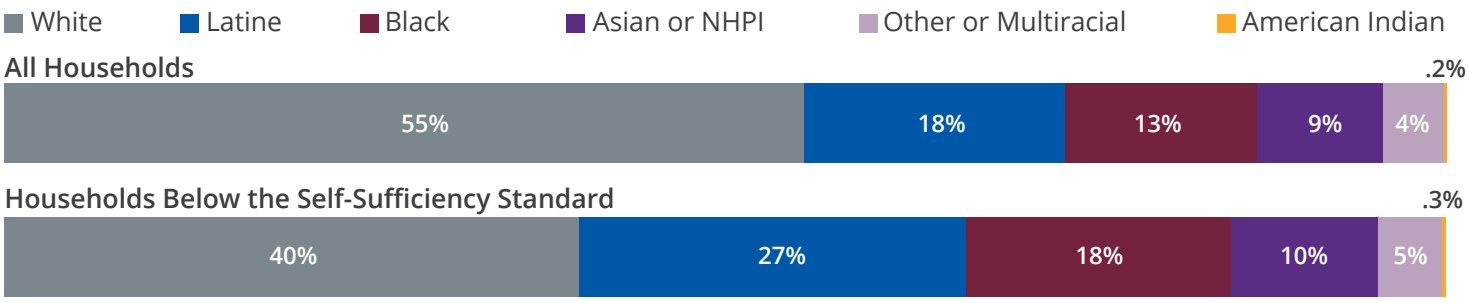
Race and Gender Differences in Income Adequacy. People of color constitute approximately 45% of the total working-age New York population, but represent 60% of the households with earnings below the Standard. Figure B shows that Black households make up 13% of the total population, but 18% of households below the Standard; Latine households constitute 18% of the state's population, but 27% below the Standard. The only race category that is not disproportionately represented in households with inadequate incomes is White households. While this data proclaims the results, the causes of this disproportionality experienced by people of color in New York State are long-seated, structural inequities intentionally perpetrated to keep pay low for people of color, prevent wealth building opportunities, and deny educational advancement, among others.[7] These inequities will be further discussed later on in this brief.

Households led by women of color with two or more workers in the household still have the highest rates of income inadequacy, with almost 37% struggling to cover costs. Men of color led households with two or more workers struggle at a rate of 36%.

Income inadequacy rates change when race and ethnicity is disaggregated to show differences between people identifying as female and male (see Figure C). In general, women have a higher rate of income inadequacy with 42% of female householders unable to cover basic family expenses, versus 37% of male householders. Latinas experience the highest rates of income inadequacy—61% cannot cover their basic needs. Both Native American men and women struggle at a high rate, with a marginal difference between genders (61% for men versus 60% for women). White men have the lowest rates of income inadequacy, with just over one fourth unable to make ends meet. See "*Limitations*" for discussion of gender identification.

Figure B. Share of all households and households below the Self-Sufficiency Standard by race/ethnicity

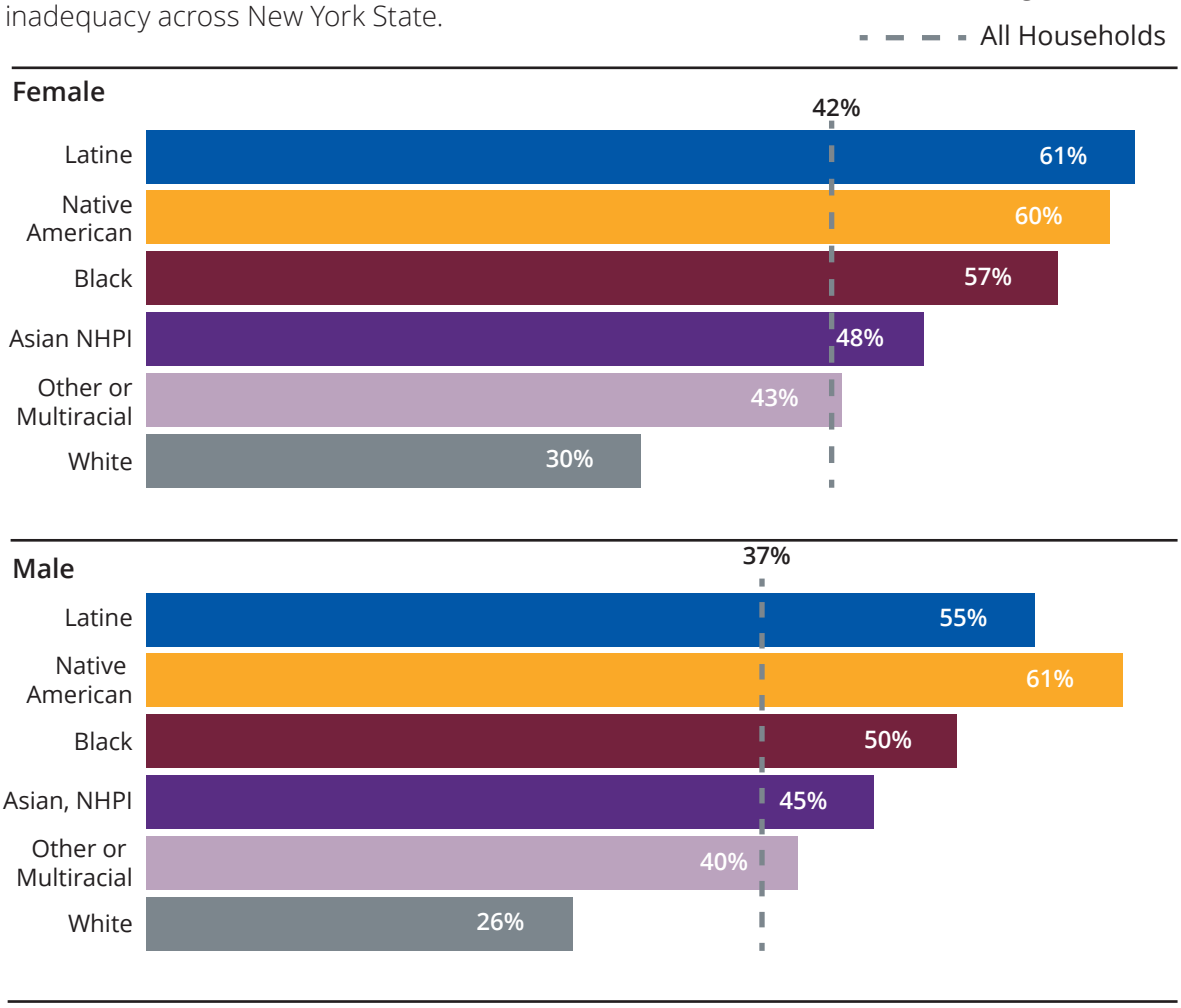
People of color are disproportionately represented in households with earnings below the Standard, particularly Black and Latine households.



Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Figure C. **Percentage of households with earnings below the Self-Sufficiency Standard by race/ethnicity and gender**

Latine, Native American, and Black women and Native American men have the highest rates of income inadequacy across New York State.



Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

The majority of households below the Standard have at least one worker in the household. As illustrated in Figure D, most households with earnings below the Standard have at least one worker (80%), indicating that the problem of income inadequacy is not a lack of work effort, but insufficient wages. In fact, nearly a third (29%) of households with earnings below the Standard, have two or more workers. In general, while more work hours in a household lowers income inadequacy rates, having two workers does not protect against race or gender based inequality. Figure B demonstrated that people of color experience earnings below the Standard disproportionately high to their total population. This imbalance holds when those households are further stratified by the number of workers, householder race/ethnicity, and gender (see Figure E). No matter the number of workers in a household, POC households experience earnings below the Standard more often than their White counterparts, with households led by women of color having the highest rates of disproportionate income inadequacy.

Figure D. Share of all households and households below the Self-Sufficiency Standard by number of workers

In New York State, 29% of households with earnings below the Standard have two or more workers, and 80% have at least one worker.

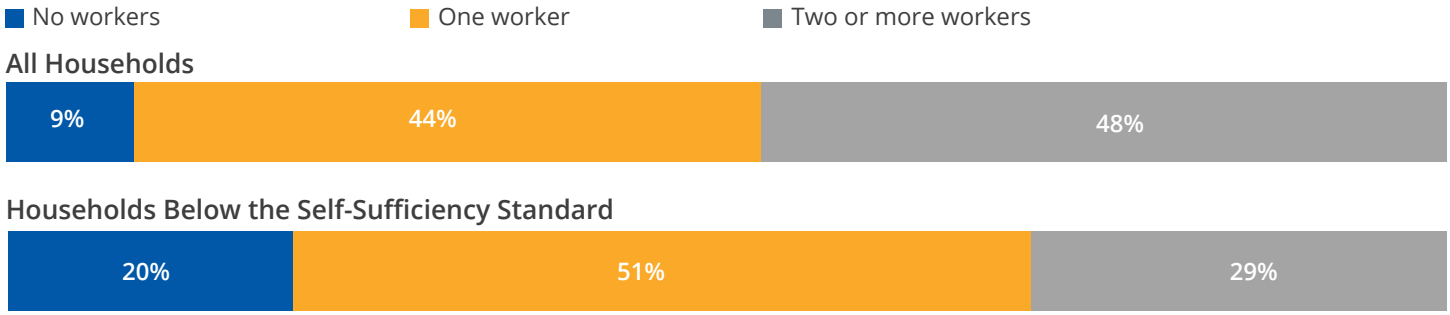
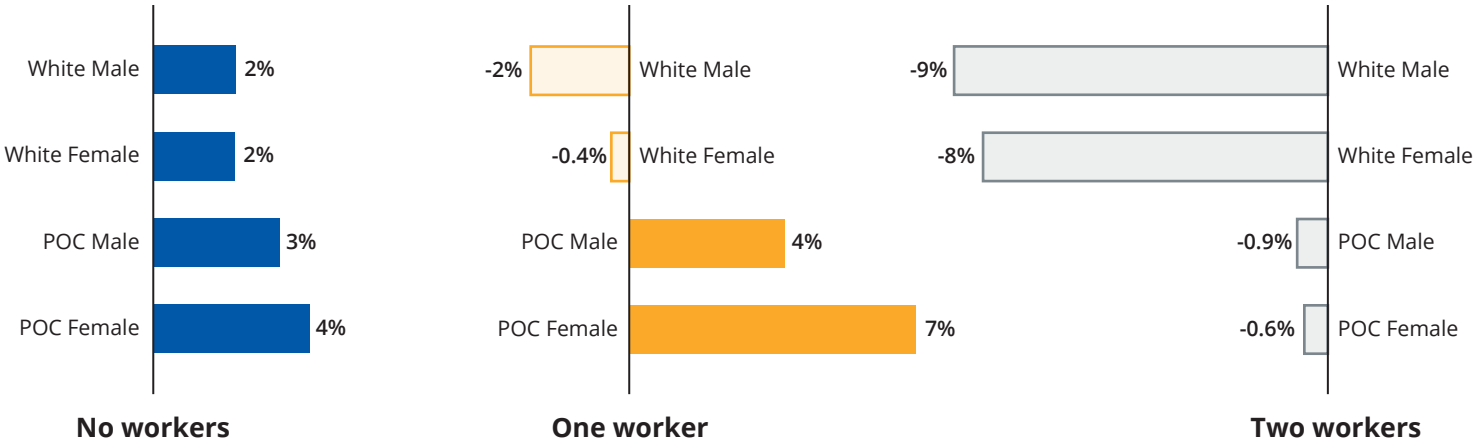


Figure E. The difference in the percentage of households below the Standard compared with total population by race/ethnicity, gender, and number of workers

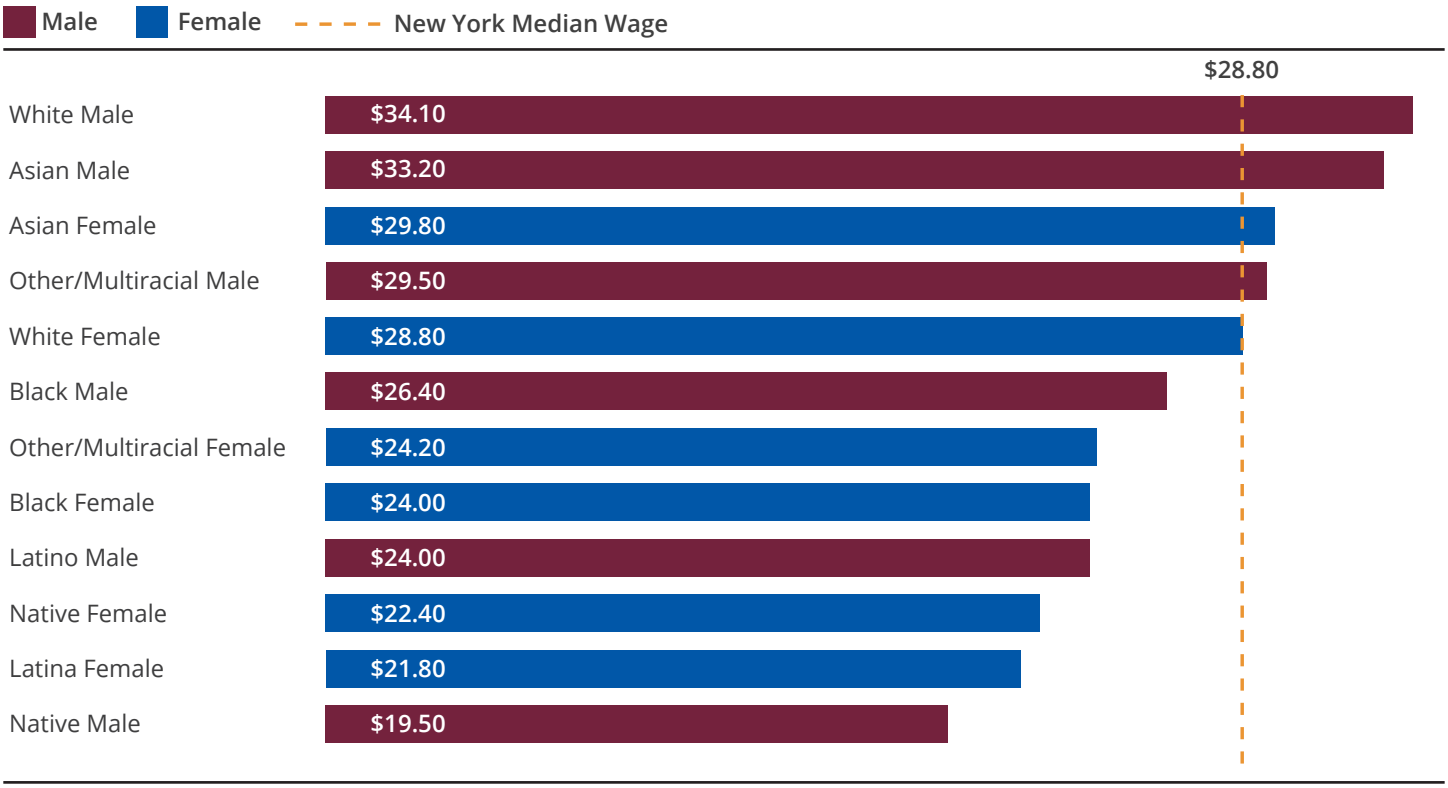
Both women and men of color have disproportionately more households with no workers below the Standard (4% and 3%). POC households represent more of the households with one worker below the Standard, while White households have fewer households below the Standard with one worker. Households with two workers were less likely to be below the Standard, however POC householders experienced a smaller difference than White householders.



Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.
Note that solid bars indicate the percent greater households below the Standard compared to total households and outlined bars indicate the percent fewer households below the Standard compared to total households.

For example, women of color households are over-represented by seven percent in households with one worker with earnings below the Standard compared with the total percentage of women of color households with one worker. Increasing the number of workers in a household is protective against being below the Standard for White men and women, but less so for people of color. Households led by women of color with two or more workers in the household still have the highest rates of income inadequacy, with almost 37% struggling to cover costs. Men of color led households with two or more workers struggle at a rate of 36%.

Figure F. **Median hourly wage of working householders in New York by race/ethnicity and gender***
Native American men and Latina women have the lowest median hourly earnings in the state of New York with Latinas earning $21.80 per hour and Native American males earning $19.50.



Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.
Note: This is an imputed estimate. As the ACS does not include an hourly pay rate, this is calculated by dividing annual earnings by usual hours worked per week.
*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.

It is not for lack of work effort that high rates of income inadequacy persist for households of color, particularly for Latina women and Native men. Recall that most households with inadequate income have at least one worker. Low wages keep households from meeting their basic needs. Figure F visualizes hourly median wage by race and gender of households in New York. The median hourly wage for all working householders in New York is $28.80, which is equivalent to the median hourly wage of White women.[8] White men have the highest median hourly earnings ($34.10), while Native men have the lowest median hourly earnings ($19.50). Latina women, who have some of the highest rates of income inadequacy overall (61%), have median hourly earnings that are more than $10 per hour less than White men. White men also earn more than $10 per hour more than Black women, Latino men, and Native women.

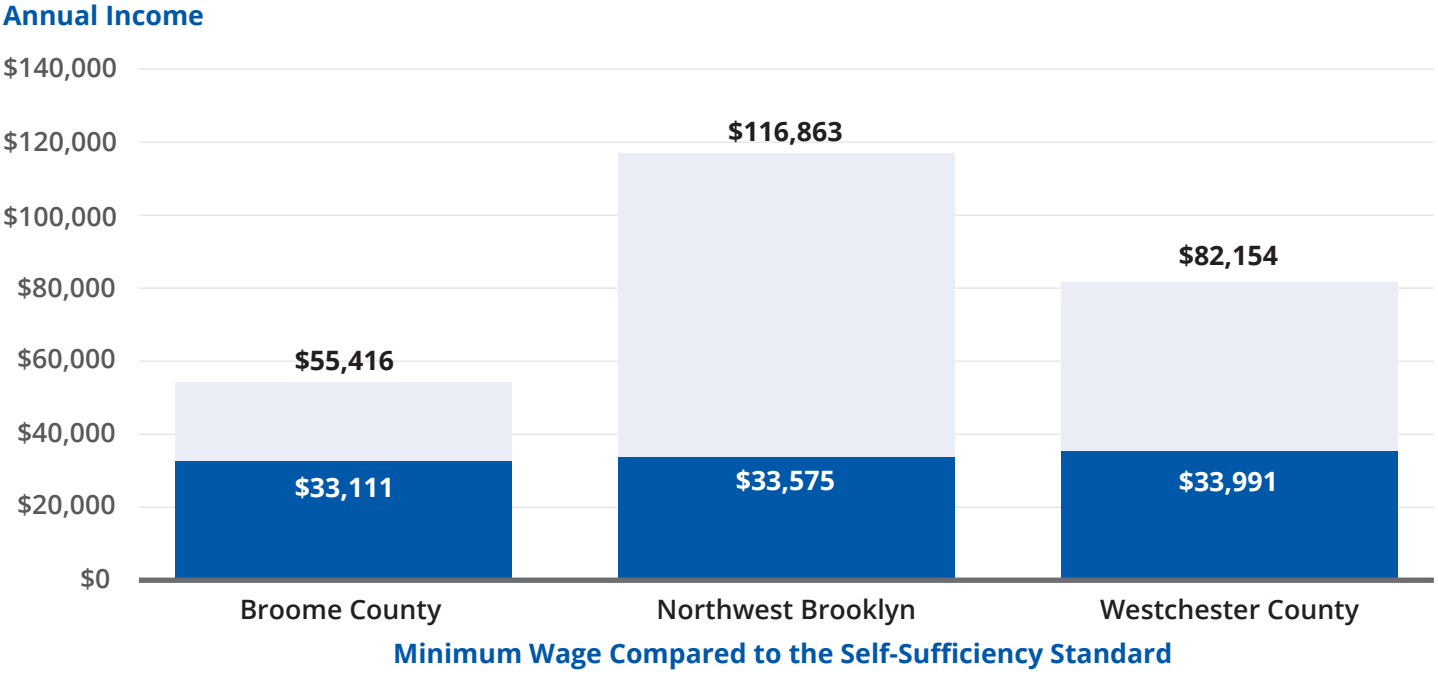
Households Earning Minimum Wage in New York State

Minimum wage, established by a state's wage governing agency, sets a floor for the minimum amount of remuneration that an employer is required to pay employees. The minimum wage in New York is established by the Department of Labor. There are three jurisdictions for minimum wage in New York: New York City, Long Island and Westchester, and the remainder of New York State. Beginning December 31, 2021, the minimum wage increases annually at a rate determined until it reaches $15.00 per hour. As of December 31st, 2022, the minimum wage for New York City and Long Island/Westchester is $15.00, and $14.20 per hour for the remainder of the state.[9]

Minimum wage workers in New York State still struggle to cover their basic expenses, despite having a minimum wage that is almost seven dollars higher than the federal minimum wage. For example, a family of one adult and one preschooler living in Broome County can only cover 60% of their basic needs from one full-time minimum wage job, after accounting for taxes and tax credits (see Figure G). No counties in New York State have a minimum wage that covers the cost of an adult taking care of a preschooler.

Figure G. Minimum wage compared to the Self-Sufficiency Standard for Broome County, Northwest Brooklyn, and Westchester County for one adult and one preschooler

The minimum wage is not adequate for an adult taking care of one preschooler in any county of New York, but is particularly low as a percentage of family needs in Northwest Brooklyn.



Source: New York's Minimum Wage Overview, New York State Department of Labor,
Note: The 2023 minimum wage for the state of New York varies in three regions. The amounts included above assume this family pays federal and state taxes and receives tax credits, so the net yearly income would is larger amount than earnings alone.

People of color and women householders disproportionately hold minimum wage jobs and are below the Standard.

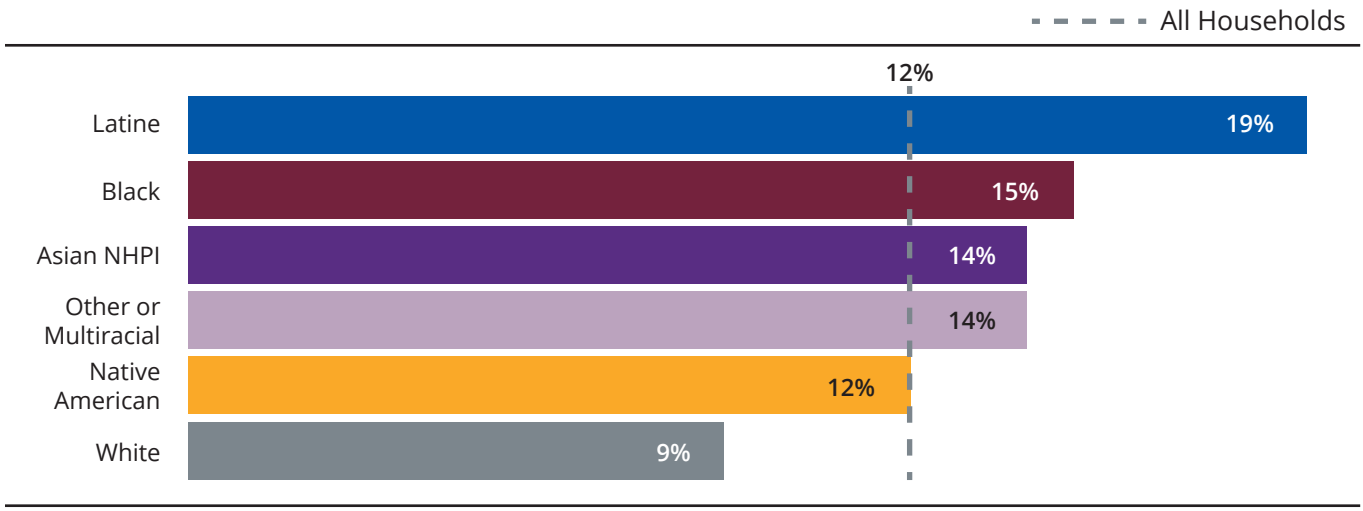
The inadequacy of the minimum wage is also reflected when utilizing survey data to understand real family earnings in New York State. In order to measure how minimum wage jobs are covering current family expenses, this research extrapolated hourly wages from the 2021 American Community Public Use Microdata Sample (PUMS) to identify minimum wage earners (which was $15.00 per hour in New York City, $14.00 per hour in Long Island/Westchester, and $13.20 per hour for the rest of the state in 2021). See the accompanying technical brief for full methods.

The following analysis examines all householders in New York State. 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. As shown in Figure H, the 2021 American Community Survey reveals that one in eight (12%) New York State householders are minimum wage workers. This proportion increases to 19% among Latine householders and drops to 9% among White householders (see Figure H). Of those minimum wage workers, 78% were unable to cover the cost of basic needs as defined by the Self-Sufficiency Standard: 57% were female, 63% were people of color, and 80% were below the age of 55.

Figure I compares the representation of race and gender in the total population versus the minimum wage worker population below the Standard, revealing that people of color and women householders disproportionately hold minimum wage jobs and are below the Standard. For example, while 18% of the total householder working-age population is Latine, 30% of the minimum wage worker population with inadequate income is Latine. Additionally, when examining by age, minimum wage earning householders below the Standard are fairly evenly distributed, with slightly higher representation of 18 to 24 year olds and 24 to 34 year olds compared to the total population.

Figure H. Percentage of households earning minimum wage by race and ethnicity

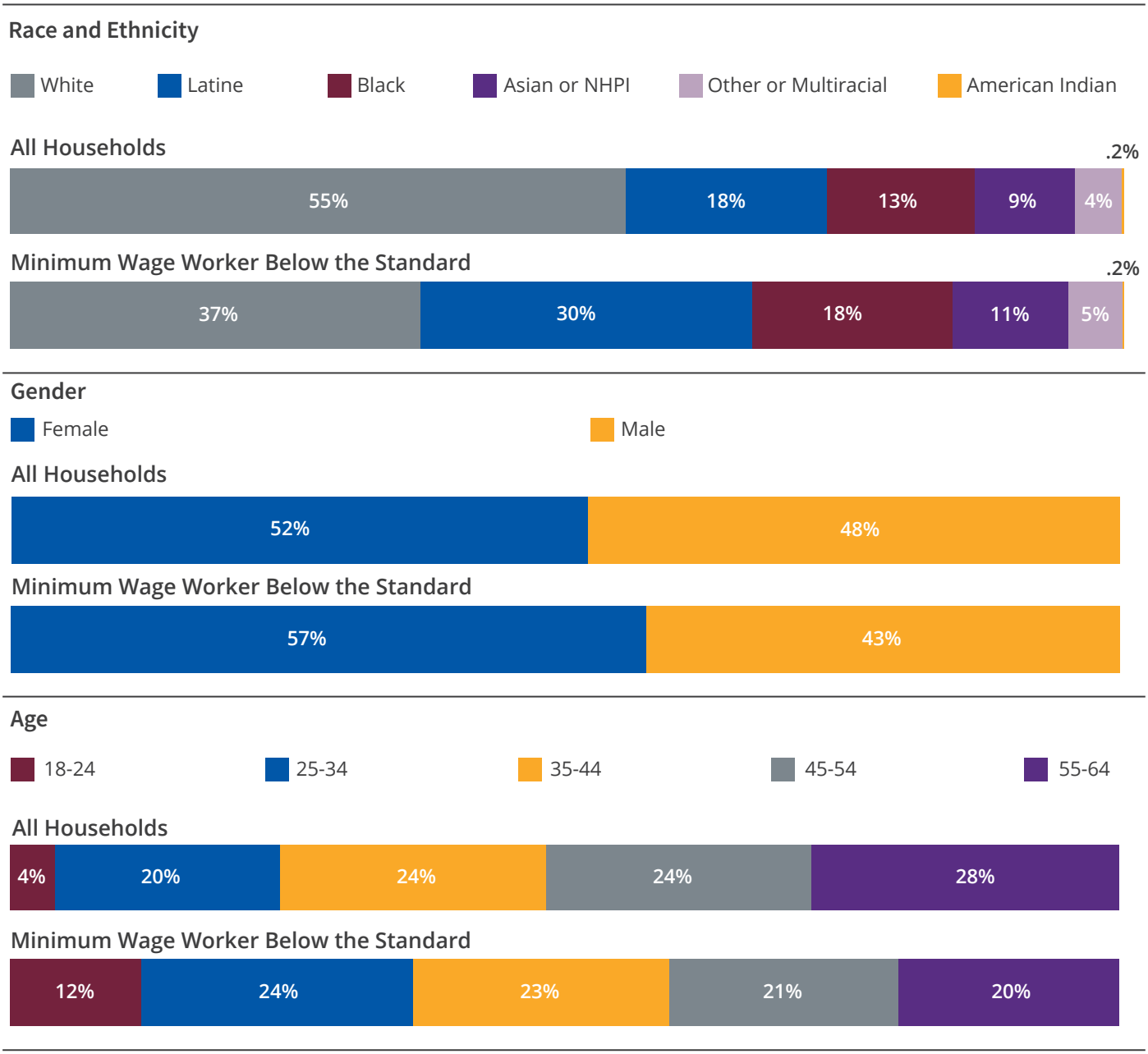
In New York State, 19% of Latine and 15% of Black households are working in minimum wage positions, higher than any other race and ethnicity group.



Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Figure I. Demographic representation of minimum wage earning households below the Standard compared to all working-age New York households: race and ethnicity, gender, age

Black, Latine, other or multiracial, Asian and Native Hawaiian Pacific Islander, female, and younger householders are overrepresented in the percentage of households earning minimum wage and unable to make ends meet.



Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Within the race and ethnicity categories, rates of income inadequacy for minimum wage earners range from 69% for White householders to 100% for Native householders. White earners have the lowest percentage of workers making minimum wage, and those who are tend to have higher levels of income adequacy. Differences in levels of financial security for minimum wage workers by race/ethnicity may be explained in part by the differences in the family composition. Having more children requires more income for child care, more bedrooms and therefore, higher Self-Sufficiency Standard thresholds. In New York State, 72% of White minimum wage earning householders had no children, compared to just 59% for householders of color. Minimum wage workers of color were also more likely to be the sole earners for their household than their White counterparts: 22% of POC minimum wage earners were single parents with children compared to 13% of White minimum wage earners. For both workers of color and White workers earning minimum wage, single mothers had the highest levels of income inadequacy (96% and 93%, respectively) highlighting the financial strain associated with child care.

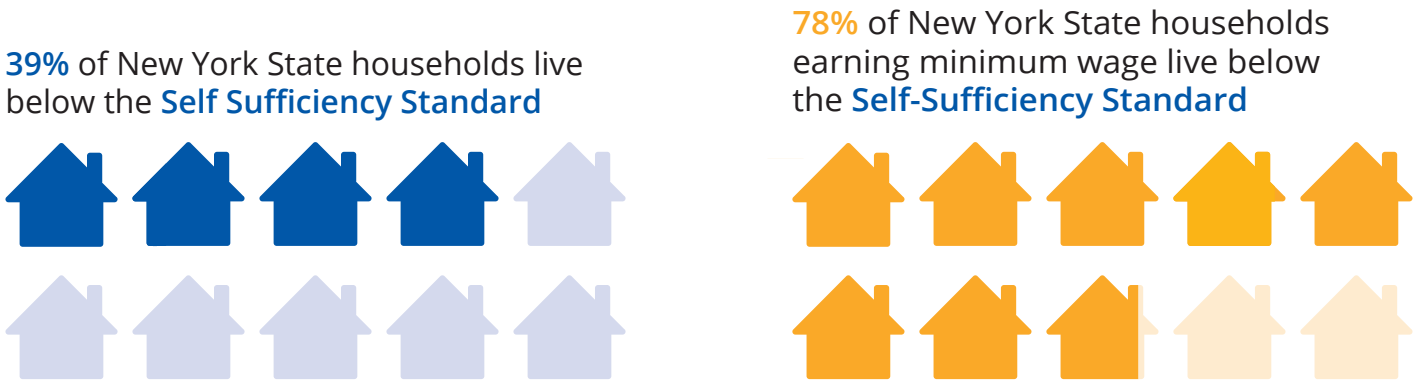
While minimum wage policies should be designed in tandem with other cost reducing policies, such as increased child care subsidies, SNAP benefits, or tax credits, a substantially increased minimum wage can have an immediate and felt impact for householders who rely on minimum wage earnings as their primary source of income.

In New York State, nearly half of the households where the householder earns a minimum wage have additional workers (48% for both White and people of color households). Despite this, 70% of households of color with two or more workers face income inadequacy compared to 49% for White households. Historical precedent suggests that White workers are more likely to be in occupations that earn higher wages, suggesting that the additional workers in these households may be earning higher wages.

The future New York State minimum wage will be based on percentage increases determined by the Director of the Division of Budget, using economic indices, including the Consumer Price Index. There are several proposals for how to increase the minimum wage, which will be researched in detail in the following brief of this series.[10] This analysis demonstrates that the current (and previous) New York State minimum wage does not provide family sustaining earnings. While minimum wage policies should be designed in tandem with other cost reducing policies, such as increased child care subsidies, SNAP benefits, or tax credits, a substantially increased minimum wage can have an immediate impact for householders who rely on minimum wage earnings as their primary source of income.

Figure J. Percentage of households below the Self-Sufficiency Standard compared to householders earning minimum wage below the Standard in New York State

While 39% of New York State families have earnings below the Standard, 78% of families earning minimum wage live below the Standard.



Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Occupational Segregation in New York State

In general, householders earning minimum wage do not earn sufficient incomes to cover basic needs. Even in households with no children, and therefore lower expenses, 73% of minimum wage workers struggle to make ends meet. More households of color earn minimum wage. This section provides an analysis of occupations in New York State that are more likely to pay insufficient wages, and additionally, occupations that are more likely to employ a disproportionate number of women and people of color. This effect is called "occupational segregation."

Occupational segregation occurs when a demographic group is disproportionately represented in a certain job.[11] Women and people of color most commonly experience occupational segregation in low-wage positions. For example, the occupation of home health aide has the most householders with earnings below the Self-Sufficiency Standard in New York State. Out of the 98,230 home health aides in New York State, 39% identify as Latina, while only 9% of the total worker population in New York State identifies as Latina. Comparatively, 50% of software developers, one of the top occupations above the Standard, are White men, despite representing just 27% of the total working-age population. Concentrating women and people of color into low-wage occupations prevents the accumulation of wealth, perpetuates conditions of poverty, and increases the likelihood of income inadequacy for their children, highlighting the ongoing impacts of racism and sexism in the United States.

The detrimental impacts of occupational segregation are the result of intentional policy and historical bias. Care-oriented fields where women comprise the majority of workers, such as health care, education, or child care, are undervalued and thus significantly underpaid. Gender and race-based segregation intersect to create additional discrimination for women of color. In New York State, women of color are disproportionately represented in occupations such as nursing assistants, registered nurses, personal care aides, and home health aides. The majority of these positions pay earnings that do not meet Self-Sufficiency Standard needs, particularly for families with young children.

Concentrating women and people of color into low-wage occupations prevents the accumulation of wealth, perpetuates conditions of poverty, and increases the likelihood of income inadequacy for their children, highlighting the ongoing impacts of racism and sexism in the United States.

Occupational Segregation

Race-based occupational segregation is deeply rooted in slavery. Following the Emancipation Proclamation, racist policies and employment practices forced Black people into exploitative agricultural and domestic roles, reminiscent of the roles held while enslaved. These roles were often debt and quota based—with harsh living conditions onsite and wages stolen to "pay" for these accommodations—keeping more Black people in poverty with few worker protections. This was by design, as "[e]qual pay would have sent a powerful message of the equal worth and dignity of [B]lack workers. Equal pay would have made it easier for [B]lack workers to free themselves from economic dependence on southern whites intent on oppressing them."[12]

In the 1930's, New Deal policies sought to improve worker conditions by establishing a minimum wage, mandating overtime pay, and outlawing child labor. Since plantation systems in the South were dependent on exploitative labor to maintain their profit share, Southern politicians pushed back against these policies for Black workers, particularly the right to unionize. The active omission of domestic and agricultural workers, who represented the majority of Black workers, served as a politically acceptable proxy for race-based exclusions. The Fair Labor Standards Act (FLSA) of 1938, which established such protections, became a means to legally continue the exploitation and disenfranchisement of Black communities.[13] In 1966, FLSA Amendments expanded protections to additional occupations, including agriculture, restaurants, schools, and hospitals, resulting in the reduction of the poverty rate from 66% in 1965 to 40% in 1969 for Black families who had increased labor protections.[14] Despite some improvements, occupational exclusions from labor protections have persisted for decades, with some domestic workers not gaining protections until after 2013.[15] In many states, agricultural workers are still exempt from overtime provisions. As of January 2020, agricultural workers in New York State receive overtime pay, disability and family leave, and unemployment benefits, among other protections.[16]

Though the civil rights movement reduced barriers to the labor market, rates of occupational segregation have remained relatively constant. Occupational segregation also worsens in periods of economic downturn, as evidenced by the Great Recession and the pandemic.[17] Women and people of color continue to work in occupations with lower wages, fewer benefits, and sometimes no protections.

Gender-based occupational segregation results from the historical norms of women-as-caregivers. Women are often the majority in "nurturing" roles such as nursing assistants, personal care aides, or home health aides. Patriarchal systems and the legacy of domestic slavery have resulted in historical and modern undervaluation of these positions. High rates of sexual harassment in higher paid, male-dominated occupations result in more turnover and stalled economic mobility for women.[18] Up until 1963, employers had legal precedent to depress women's wages on the basis of gender alone.[19] The labor market could discriminate on the basis of pregnancy until 1978.[20] Despite some advancement in legal protections, women, and particularly women of color, are still paid less than their male counterparts at every education level. The work of women is devalued so greatly that when more women enter an occupation, there is a measurable reduction in pay for that occupation.[21]

Top Occupations by Race and Gender. Table 1 and Table 2 document the top five occupations held across select demographic groups to demonstrate the impact of occupational segregation for men and women in New York by race and ethnicity. Home health aide is the top occupation for all females of color. Wages for home health aides range from $14.80 for Latina females to $17.00 per hour for Black females. White females are most often employed in New York State as elementary and middle school teachers which has a median hourly earnings of $40.40.

The top five positions for men across race and ethnicity groups include security guards, construction laborers, software developers, other managers, and drivers/sales workers. The average wage for each of these top occupations for males by demographic group is ($35.02). The same calculation for females results in an average wage of $20.86, almost fifteen dollars per hour less.

This section introduced the historical nature of occupational segregation, while the tables reveal that current social and systemic inequities continue to perpetrate it, leaving women and people of color segregated in jobs that have the lowest earnings. Using the Self-Sufficiency Standard as a measure of income adequacy, the following section analyzes occupations that are more and less likely to cause financial insecurity in households due to low wages.

Top Occupations Below and Above the Standard. Figure K and Figure L display the top ten occupations with the most householders below and above the Self-Sufficiency Standard, respectively. First, we examine the positions below the Self-Sufficiency Standard in Figure K. Median wages are so low within these occupations that the majority of householders cannot make ends meet if they are employed in one of them. For example, 77% of home health aides, 58% of janitors, and 77% of cashiers cannot cover the basic needs of their households. The occupation 'home health aid' has the fourth highest number of employees in the state of New York, highlighting the wide scope of this issue.

The shades of blue indicate householders that identify as people of color (both men and women), while the yellow shades indicate White men and women. The state of New York is composed of 43% of workers identifying as people of color. Examining the figure shows that in the top ten occupations with the most households struggling to make ends meet, people of color are disproportionately represented. For example, Latina women alone make up 39% of home health aides.

Occupational Concentration

This data documents an additional force at play, that of occupation concentration. The concentration of low-wage workers is a national phenomenon that has been explained by the decline of middle wage jobs because of outsourcing, automation, and the decline of unions. Workers below the Standard are more concentrated in relatively fewer occupational categories: the top 20 occupations account for 44% of all workers below the Standard, compared to 34% for the top 20 occupations of those above the Standard. That is, almost half of workers in households with inadequate income are found in just 20 occupations (out of 520); for workers above the Standard, it is a little over one third. Additionally, the impact of employer monopolization in local job markets results in less competition for workers in specific job categories.[22]

Table 1. Top five occupations for **women** by race and median hourly wage

	Black		Latina		Asian and Native Hawaiian Pacific Islander		White		Multiracial or Other	
1	Home Health Aides	$17.00	Home Health Aides	$14.80	Home Health Aides	$16.80	Elementary and Middle School Teachers	$40.40	Home Health Aides	$15.30
2	Registered Nurses	$47.10	Administrative Assistants	$25.60	Registered Nurses	$50.50	Registered Nurses	$40.40	Registered Nurses	$42.50
3	Nursing Assistants	$20.20	Elementary and Middle School Teachers	$38.40	Accountants and Auditors	$44.40	Administrative Assistants	$23.30	Administrative Assistants	$28.00
4	Personal Care Aides	$17.50	Cashiers	$12.00	Cashiers	$16.00	Other Managers	$40.80	Other Managers	$39.90
5	Other Managers	$21.50	Personal Care Aides	$15.50	Other Managers	$62.70	Teaching Assistants	$15.80	Personal Care Aides	$14.30

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.
Note: Values that are less than 1,000 are an unreliable source for correlating analysis, Native women's top five jobs were not included as a result of this.

Table 2. Top five occupations for **men** by race and median hourly wage

	Black		Latino		Asian and Native Hawaiian Pacific Islander		White		Multiracial or Other	
1	Security Guards	$18.20	Construction Laborers	$20.20	Software Developers	$65.70	Other Managers	$50.50	Driver/Sales Workers and Truck Drivers	$20.50
2	Janitors and Building Cleaners	$20.50	Janitors and Building Cleaners	$20.00	Other Managers	$57.80	Software Developers	$60.60	Other Managers	$33.80
3	Driver/Sales Workers and Truck Drivers	$20.40	Driver/Sales Workers and Truck Drivers	$20.20	Supervisors of Retail Salespersons	$20.50	Driver/sales Workers and Truck Drivers	$23.30	Personal Care Aides	$16.80
4	Other Managers	$35.60	Other Managers	$40.40	Taxi Drivers	$16.20	Lawyers and Judges	$83.60	Janitors and Building Cleaners	$20.80
5	Bus Drivers, Transit and Intercity	$32.30	Carpenters	$20.20	Accountants and Auditors	$50.50	Supervisors of Retail Salespersons	$27.00	Software Developers	$72.10

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.
Note: Values that are less than 1,000 are an unreliable source for correlating analysis, Native men's top five jobs were not included as a result of this.

Three of the ten occupations with the most households below the Standard are considered part of the direct care workforce: home health aides, personal care aides, and nursing assistants. These positions also have the highest percentages of Black and Latina women, who are often more than half of the total workforce in each of these occupations (see Figure K). Despite the increasing need for direct care workers, these positions do not provide adequate wages. All three occupations have income inadequacy rates over 60%, worse when examined by race and gender. For example, 70% of Black women working as nursing assistants do not make ends meet (compared with 67% of all nursing assistants). Additionally, 84% of Latina home health aides cannot cover their basic needs (compared with 77% of all home health aides). The level of income inadequacy created by low wages in these positions is concerning, which is further compounded if the householder identifies as a woman of color, particularly if as a Black, Latina, or Native person.

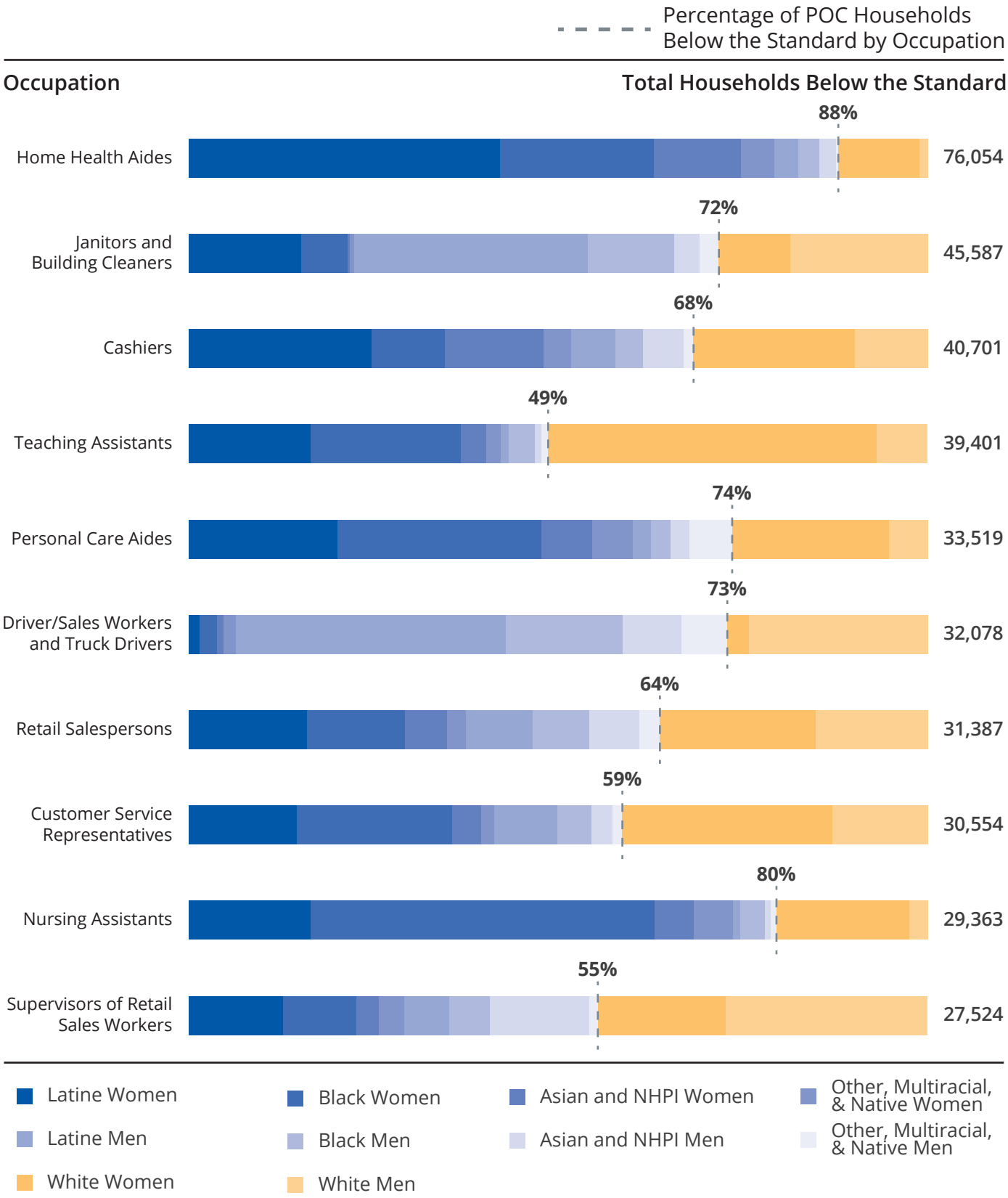
77% of home health aides, 58% of janitors, and 77% of cashiers cannot cover the basic needs of their households. The occupation 'home health aid' has the fourth highest number of employees in the state of New York.

Flipping the visualization to reveal New York State's ten occupations with the most householders with earnings above the Self-Sufficiency Standard continues to show a pattern of economic exclusion for people of color and to some extent, women (Figure L). White men constitute 27% of all workers, but they often make up more than a third of the occupation's workforce in these higher paid positions. For example, more than 50% of software developers are White men. These jobs have higher hourly median wages and often more stable benefit structures, including health insurance, paid time off, and family leave and often require advanced levels of education and training. However when people of color are employed in these positions, their wages are often far less than their White male counterparts. Returning to the software developer example, White men earn a median hourly wage of $60.60 (the same as the median hourly wage regardless of race for this occupation), while Black women earn just over half of that amount ($38.10 per hour). Additionally, higher levels of education for people of color do not often provide the same level of security as White people. For example, 32% of Black and 33% of Latine households with a college degree or more struggle with income inadequacy. White households experience higher educational gains, as only 18% with a college degree or more struggle to make ends meet.

Wage Gap for Top Ten Occupations Above and Below the Self-Sufficiency Standard. Figure M and Figure N examine the hourly median wages of men and women of color, and White men and women, within twenty occupations. Figure M shows the ten occupations with the most households below the Standard, while Figure N illustrates the ten occupations with the most households above the Standard. The result illustrates two primary trends: as to be expected, positions with higher rates of income inadequacy have lower hourly earnings, and secondly, there are substantially larger wage gaps by race and gender in higher wage positions. For the top ten occupations with the most households struggling to make ends meet, the proximity to the New York State minimum wage creates a wage floor, and likely helps to minimize the gap.[23]

Figure K. The top ten occupations with the most households with earnings below the Standard by race/ethnicity and gender

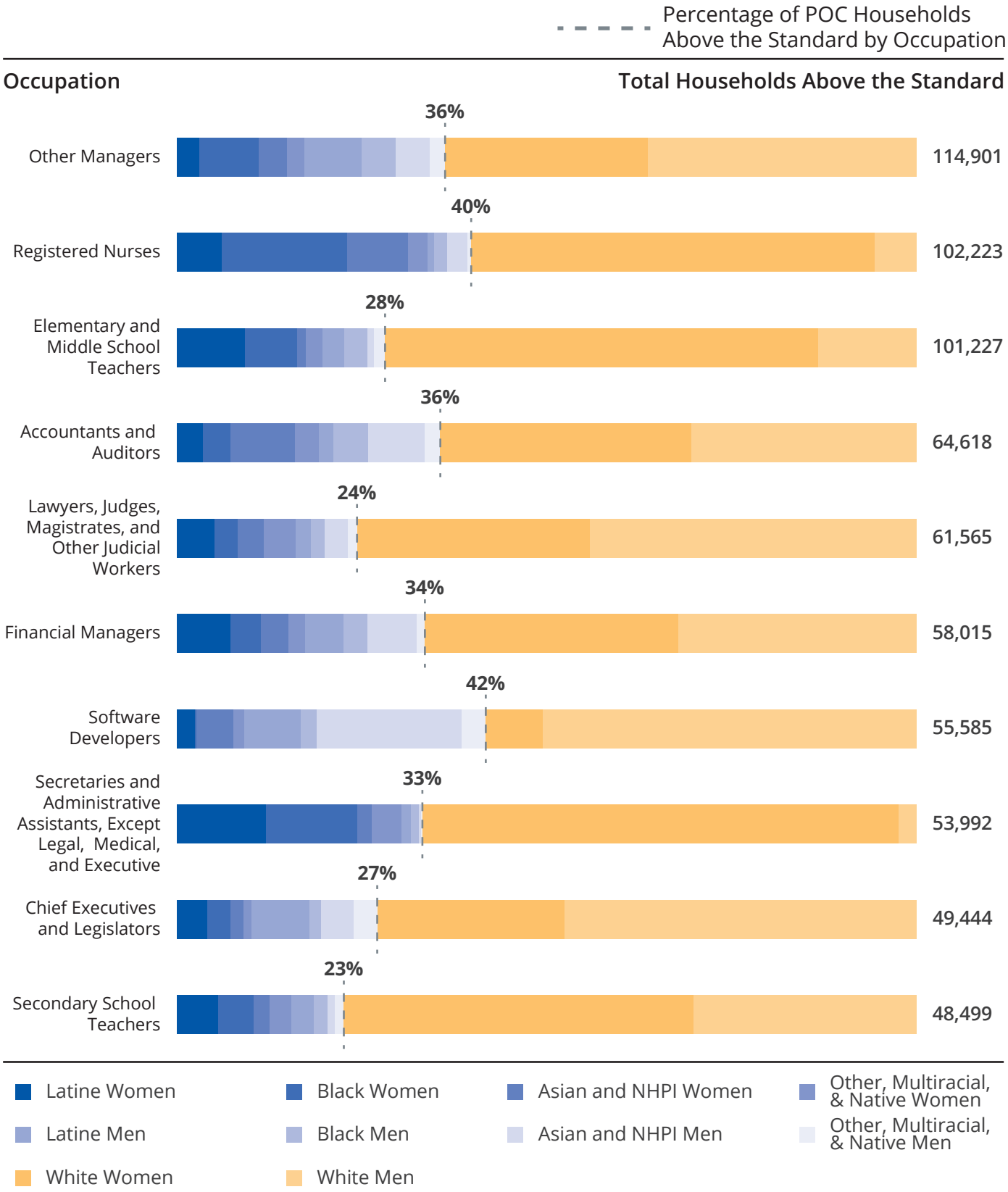
All of the top ten occupations with the most households below the Standard also have disproportionate representation by people of color, particularly Black women and Latina women.



Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Figure L. **The top ten occupations with the most households with earnings above the Standard by race/ethnicity and gender**

All of the top ten occupations with the most households above the Standard are disproportionately White, and predominantly White men.



Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

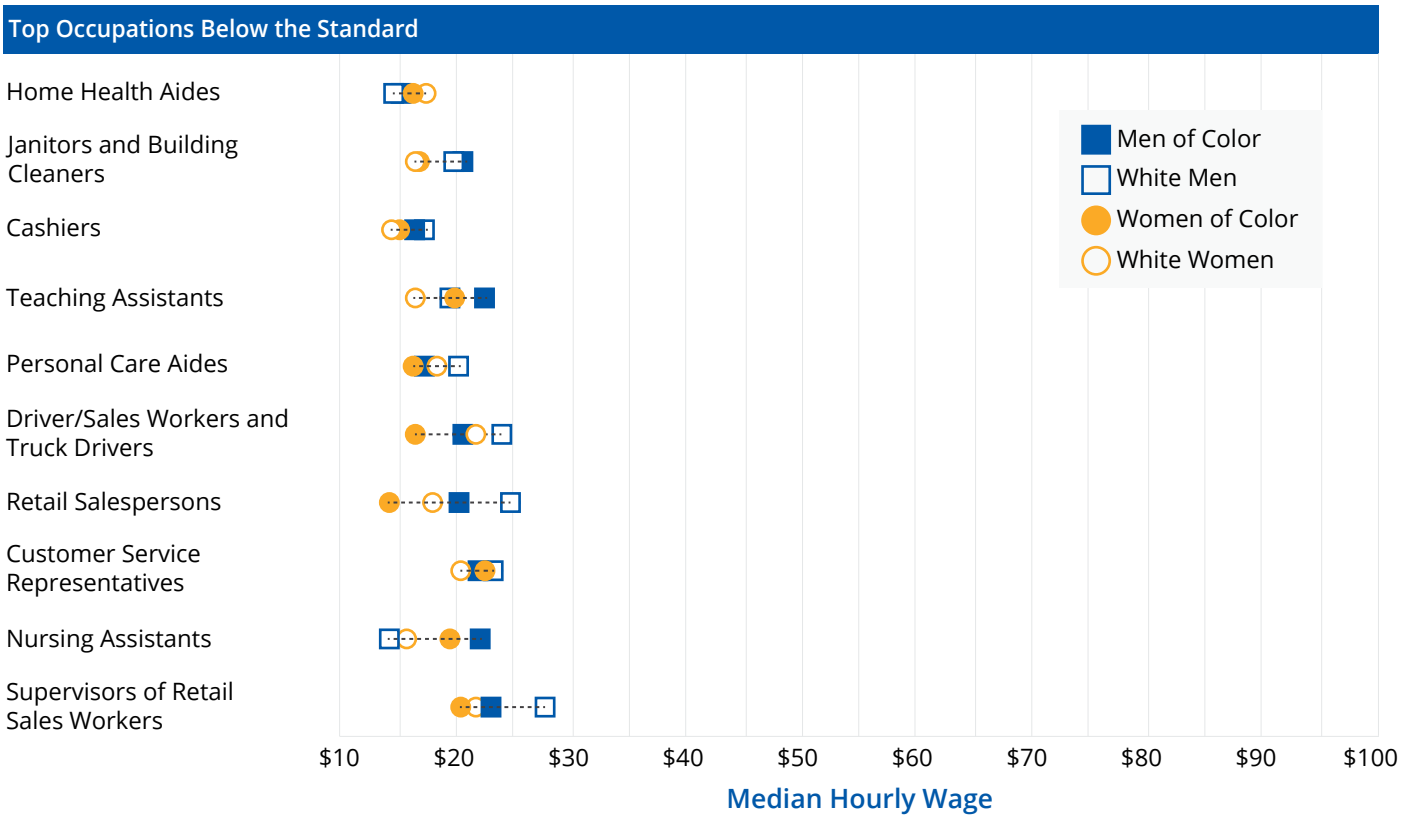
The largest difference occurs for teaching assistants, in which men of color have the highest median hourly rate of $22.20 and White women have the lowest median hourly rate of $15.80, an hourly difference of $6.40. While this difference is stark, it may be influenced by the low number of householders who identify as a male of color working as a teaching assistant. For example, there are approximately 33,000 White women teaching assistants and only 4,230 men of color teaching assistants.

Black women lawyers and judges earn a median hourly wage of $46.90, nearly $37.00 below the median hourly earnings of their White male counterparts.

On the other hand, the ten occupations in Figure N which have the most householders with earnings above the Self-Sufficiency Standard and higher median hourly earnings in general, also have the largest wage gaps. For example, in one of the highest earning occupation of lawyers and judges, women of color earn a median hourly wage of $57.70 and White men earn $83.60. This is nearly a $26 dollar hourly pay gap. Disaggregating further reveals that Black women lawyers and judges earn a median hourly wage of $46.90, nearly $37.00 below the median hourly earnings of a White male.

Figure M. Ten Occupations with the most households below the Self-Sufficiency Standard, by median hourly wage and aggregated race/gender

While the wage gaps between race/ethnicity and gender groupings tends to be less for the top occupations for households with earnings below the Standard, White men are typically the group with the highest median hourly wage.



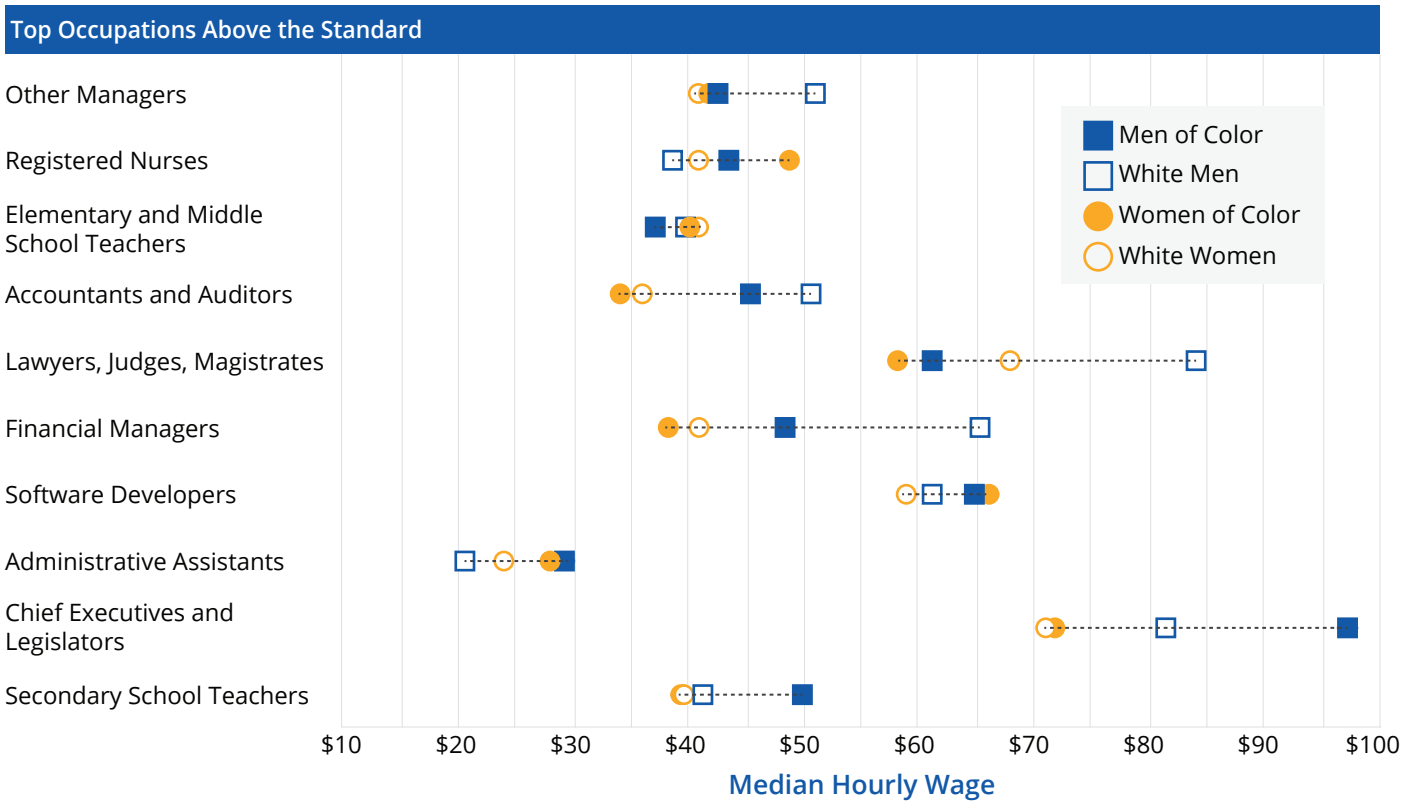
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

The race/ethnicity groups identifying as people of color have been aggregated to generate a sufficient sample size for analysis (over 1,000). However, variation between specific categories is lost as a result. For example, in the software developer category, women of color have the highest median wage at $65.50 per hour, however, there are only 5,500 software developers identifying as a woman of color compared with 29,500 white men (with a median hourly wage of $60.60). Within the women of color software developer group, there is also significant variation of count and wage. Approximately 57% of women of color software developers identify as Asian or Native Hawaiian or Pacific Islander, 24% identify as Latina, and only 4% identify as Black, the other 15% represents other or multiracial women and Native women.

The previous analysis emphasizes the continued detriment of occupational segregation and unequal pay for people of color and women in New York State. While the minimum wage provides a floor which prevents large gaps by race or gender, close-to minimum wage jobs are clearly not allowing the majority of workers to cover the basic needs of their families. Additionally, householders of color who achieve higher-paying occupations, particularly Black and Latina women, have to overcome the additional obstacle of not earning the same wages as their White male counterparts. Low wages create a constant struggle for householders to cover the basic needs for their family, they decrease a family's ability to weather a financial shock, and they remove the possibility of saving and accumulating wealth to pass along to children and grandchildren.

Figure N. Ten Occupations with the most households above the Self-Sufficiency Standard, by median hourly wage and aggregated race/gender

In one of the highest earning occupations, lawyers and judges, women of color earn a median hourly wage of $57.70 and White men earn $83.60. This is nearly a $26 dollar hourly pay gap.



Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Conclusion

The problem of income inadequacy in New York is extensive: nearly 40% of households in New York State do not have adequate earnings to keep up with the basic needs of their families. This analysis also demonstrates that the majority of households below the Self-Sufficiency Standard have at least one worker—indicating that it is due to low wages, not lack of work that fails to yield sufficient income. These data reveal that certain groups—women and people of color—but especially, women of color, earn low-wages at disproportionate rates. Systemic racism causes income inadequacy rates to worsen for households of color. Historical precedent proves that these higher levels of income inadequacy are due to years of racial and gender bias in the workplace, along with the societal undervaluing of women-of-color dominated occupations.

Occupational segregation and occupational concentration are both the result of intentional policy making decisions and structural racism, and now contribute to higher rates of income inadequacy for people of color and women. Using the Self-Sufficiency Standard shows that minimum wage positions, or close to minimum wage positions, are not cutting it for thousands of workers. Instead, New Yorkers make tough budgeting decisions such as skipping a medical procedure, or cutting back on food costs at the detriment to themselves, rather than their children. Simultaneously, because these positions often pay over the low federal poverty guidelines, these workers cannot access critical government support. And yet, these households survive to raise families and persevere despite these threats to their economic dignity.

The goal of this brief is to increase the future economic well-being of these New Yorkers by identifying the extent of income inadequacy. Policy makers intending to serve struggling families can start by using accurate measures of economic security, and then prioritize communities that have been excluded from the ample economic prosperity that many New Yorkers experience.

And yet, these households survive to raise families and persevere despite these threats to their economic dignity.

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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. The main work of the Center focuses on the development of the Self-Sufficiency Standard and related measures, calculations, and analysis. The Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- research and evaluate public policy related to income adequacy;
- create tools to assess and establish income adequacy and benefit eligibility;
- develop policies that strengthen public investment in low-income women and families.

Learn more about the Center and the Self-Sufficiency Standard research project at www.selfsufficiencystandard.org.

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History

In 2000, Merble Reagon, Executive Director at the Women's Center for Education and Career Advancement (WCECA), initiated the development of the first New York 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. Since then, numerous updates have occurred through sponsorship across many organizations: FPWA, WCECA, Fund for the City of New York, United Way of New York City, Empire Justice Center, and New York State Community Action Association.

Mission

FPWA dismantles the systemic barriers that impede economic security and well-being, and strengthens the capacity of human services agencies and faith organizations so New Yorkers with lower incomes can thrive.

Who We Are

FPWA is an anti-poverty policy and advocacy organization committed to advancing economic opportunity, justice, and upward mobility for New Yorkers with low incomes. Since 1922, FPWA has driven groundbreaking policy reforms to better serve those in need. We work to dismantle the systemic barriers that impede economic security and well-being, and strengthen the capacity of human services agencies and faith organizations so New Yorkers with lower incomes can thrive and live with dignity.