

An aerial photograph of New York City at sunset. The sky is a deep orange and red, with scattered white clouds. The city skyline is visible, with the Freedom Tower standing prominently in the center. The Hudson River is to the left, and the East River is to the right. The city is densely packed with buildings, and the water is dark with some boats visible.

**OVERLOOKED & UNDERCOUNTED 2018**  
**THE SELF-SUFFICIENCY STANDARD FOR NEW YORK CITY**

# Key Findings & Recommendations

**October 2018**

**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

**THE WOMEN'S CENTER FOR EDUCATION AND CAREER ADVANCEMENT (WCECA)** is a 48-year-old nonprofit organization committed to the goal of economic security for all New York City women and families. Through innovative technology resources, work readiness programs and career services, we have advocated for socially just public policies and opportunities. The Women's Center targeted low-income workers with serious barriers to workforce participation and helped them build competencies and develop strategies for setting and meeting lifetime career and economic goals for themselves and their families. Having served more than 40,000, WCECA now works to define financial self-sufficiency, utilizing research, technology and training to inform public policy and services for New York City's working poor. For more information on WCECA, call (212) 964-8934 or go to [www.wceca.org](http://www.wceca.org).

**UNITED WAY OF NEW YORK CITY** United Way of New York City (UWNYC) fights for the self-sufficiency of every low-income New Yorker by taking on the toughest challenges and creating new solutions to old problems. We win by helping families shift from barely surviving to thriving. We unite by mobilizing the best ideas, relevant data, internal and external experts, and resources—from money to manpower. UWNYC maximizes impact by coordinating and aligning organizations, companies, local government, and New Yorkers to help families eliminate tough choices and live better while making ends meet. To learn more, visit: [unitedwaynyc.org](http://unitedwaynyc.org).



United Way  
of New York City

THE NEW YORK  
COMMUNITY TRUST



A public charity, **THE NEW YORK COMMUNITY TRUST** is a grant-making foundation dedicated to improving the lives of residents of New York City and its suburbs. We bring together individuals, families, foundations, and businesses to build a better community and support nonprofits that make a difference. We apply knowledge, creativity, and resources to the most challenging issues in an effort to ensure meaningful opportunities and a better quality of life for all New Yorkers, today and tomorrow.

**CITY HARVEST** is New York City's largest food rescue organization, helping to feed the more than 1.2 million New Yorkers who are struggling to put meals on their tables. We will rescue 61 million pounds of food this year and deliver it, free of charge, to hundreds of food pantries, soup kitchens and other community partners across the five boroughs. Our programs help food-insecure New Yorkers access nutritious food that fits their needs and desires; increase our partners' capacity; and strengthen the local food system, building a path to a food-secure future for all New Yorkers. To learn more about our work, visit [CityHarvest.org](http://CityHarvest.org).



# 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](http://www.unitedwaynyc.org/self-sufficiency-2018).

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## Key Findings & Recommendations (Overlooked and Undercounted 2018 Series)

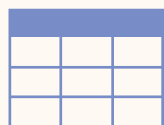
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# How did we calculate this data?



## 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

# Executive Summary

Two in five working-age New York City 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 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. The Standard measures how

much income is needed to meet families' basic needs at a minimally adequate level, including the essential expenses faced by workers, 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 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.

This series of briefs updates the 2014 report, **Overlooked and Undercounted: The Struggle to Make Ends Meet in New York City**. *The Overlooked and Undercounted 2018* findings are explored through six briefs, along with interactive maps, dashboards, policy recommendations, and a data file of tables by borough.

## 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](http://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

## Defining Self-Sufficiency in New York City (BRIEF 1)

Although varying by place, it is expensive to live anywhere in New York City in 2018.

- One adult with one school-age child needs a minimum annual income ranging from about \$51,000 in the Bronx up to \$86,000 in South Manhattan.
- For a Bronx family of three, this minimum is about \$76,000, which is almost four times the official poverty measure (\$20,780) and double what a minimum wage job pays.
- All boroughs rank among the top 12 most expensive large cities in the country.
- For families without children, housing is by far the largest expense; for those with children, especially for those with young children needing child care, housing and child care typically total more than half the budget.

Two out of five New York City households (excluding the elderly and disabled) have incomes below the Standard, while only 14% fall below official poverty thresholds.

- There is considerable variation by borough: South Manhattan, Staten Island and Northwest Brooklyn have the lowest percentages below the Standard

**14%** of households in NYC live below the official poverty threshold

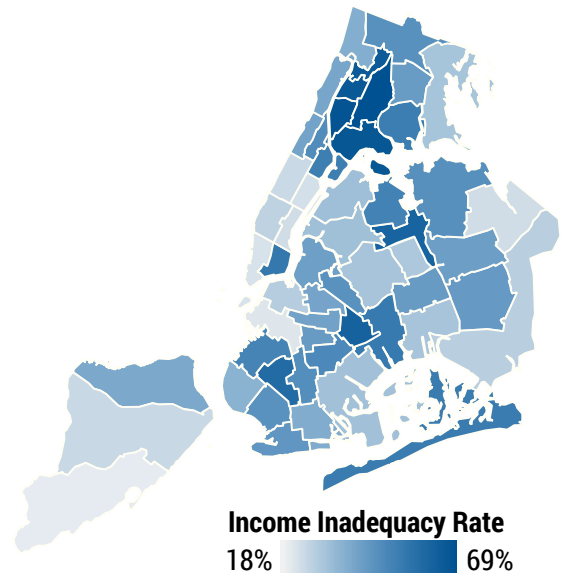


**40%** of households in NYC live below the Self-Sufficiency Standard



(28%, 28% and 31%, respectively), while the Bronx has the highest percentage (55%), followed by Brooklyn (Excluding Northwest) at 45%, North Manhattan (44%), and Queens (38%).

- There is even more variation in the rate below the Standard by community district within boroughs, ranging from 18% (in Staten Island) to 69% (in the Bronx).



A profile of households below the Standard reveals that those lacking adequate income are diverse:

- 84% have at least one worker in them, three-fourths of whom are full-time workers.
- Of the households below the Standard in New York City, slightly more than half (51%) are households with no children, while 24% are married-couple households with children, 21% are single-mother households, and 4% are single-father households.
- Only 7% receive cash assistance, and less than one-third receive SNAP.
- More than one-third are Latinx, about one-fourth are African-American, one-sixth are Asian American, and over one-fifth are White.
- Almost half have some college or more, while only about one-fifth of householders lack a high school degree.
- Almost three-fourths are citizens, native or naturalized.

**A City Evolving: How Making Ends Meet has Changed in New York City (BRIEF 2)**

The cost of living according to the Standard has risen at nearly three times the rate of wages, as well as growing faster than official inflation.

- Between 2000 and 2018, the Self-Sufficiency Standard for a family with one adult, one infant, and one school-age child increased by 87%. In contrast, wages have only increased 31% over the same period of time.
- Budget items that increased the most on average across borough were housing (111%), child care (91%), transportation (92%), and food (68%).
- Despite the slowdown in the economy, when many people experienced job loss, decreased hours, and stagnant wages, the cost of living continued to rise in New York City.

As the unemployment rate in New York City dropped from 9.4% in 2012 to 4.8% by the end of 2016, one would expect a significant drop likewise in the percentage of households below the Standard. However, the percentage of households

with inadequate income only fell slightly, from 42% in 2012 to 40% in 2016.

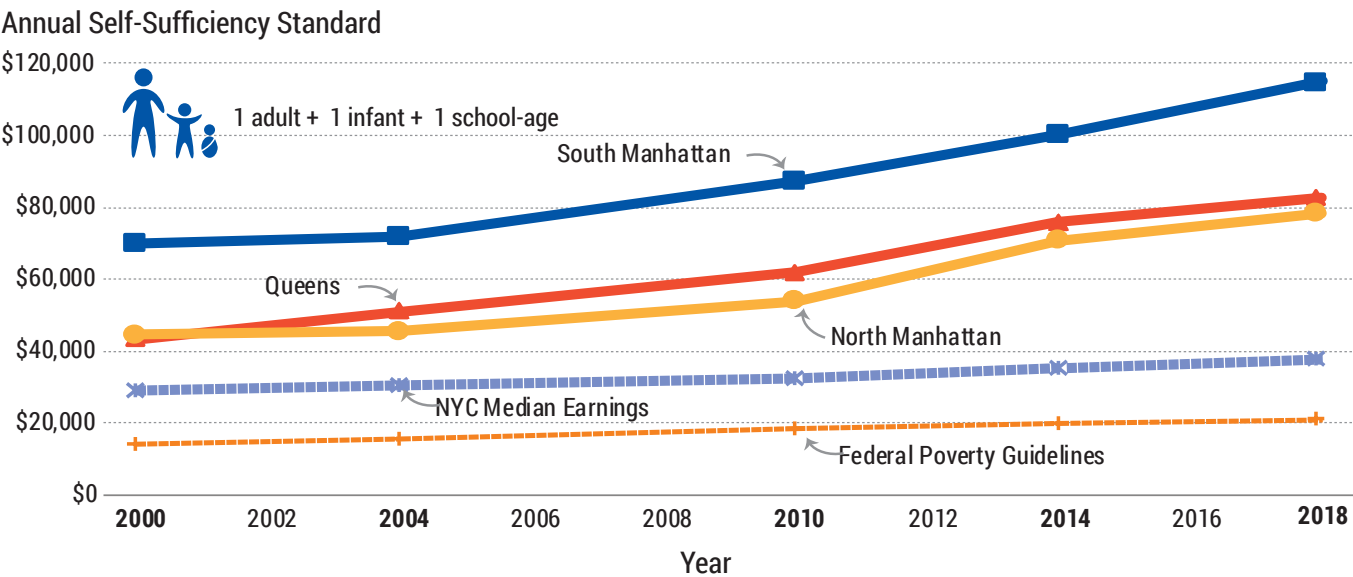
- The two-percentage point decrease in households below the Standard since 2012 primarily represents households who were below the official poverty measure, which decreased from 16% to 14%. That is, while the number of families in poverty according to the OPM has decreased, virtually the same percentage of families (25.7% and 25.8%) are above OPM poverty thresholds but below the Standard, and thus remain *overlooked and undercounted*.

Households below the Standard in New York City in 2016 are better educated and fewer have children than in 2012.

- Reflecting overall demographic shifts, households below the Standard in New York City in 2016 include slightly more childless households (+3.5%) and fewer households with a householder lacking a high school education (-4.4%) than in 2012.
- By far the largest change in the profile, however, is that 11% more householders below the Standard have health insurance coverage in 2016 compared to 2012.

**Wages in New York City are Not Keeping up with Rising Costs**

The Self-Sufficiency Standard for a family with one adult, one infant, and one school-age child increased by **87%** on average, between 2000 and 2018. In contrast, wages have only increased **31%**.





**Race, Ethnicity, and Citizenship: The Impact on Making Ends Meet in New York City (BRIEF 3)**

**People of color are disproportionately likely to lack adequate income, particularly Latinx households.**

- Overall, the rates of income inadequacy for every race/ethnic group of color are double or more than the rate for Whites, which is just 24%.
- More than half of Latinx households (56%) have inadequate income. If they are of Mexican origin, two-thirds lack adequate income. Native-born Latinxs and those of South American origin have the lowest rates of income adequacy (44% and 45%, respectively).
- Other race/ethnic groups also have higher than average rates of income inadequacy: Asian and Pacific Islanders (44%), Black or African American (47%), and All Other (two or more races, Alaskan Native, and American Indian) (41%).

**Nearly half of New York City householders are foreign-born, and they bear a disproportionate share of income inadequacy.**

- While only 33% of native-born New Yorkers lack adequate income, 43% of naturalized citizens and 57% of non-citizens lack adequate income.

- Nearly two-thirds of native-born Latinxs in New York City are Puerto Rican, of whom 52% lack adequate income.
- Almost four-fifths of Asian households are foreign born: if they are naturalized citizens, their income inadequacy rate (41%) is near the citywide average of 40%, but if they are non-citizens, 61% lack adequate income.

**Even in a diverse area such as New York City, English proficiency is key to the ability to make an adequate income.**

- Those who do not speak English well have twice the rate of income inadequacy (64%) compared to those who do speak English well (33%).
- Those who are linguistically isolated (all household members over 14 years of age speak a language other than English and speak English less than very well), if Spanish speaking, have an income inadequacy rate of 73%, and if an Asian or Pacific Island language, 67%.



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



**78%** of NYC householders below the Standard are persons of color



**56%** of NYC householders below the Standard are foreign born



**35%** of NYC householders below the Standard struggle with English





**Gender and Family Structure: The Impact on Making Ends Meet in New York City (BRIEF 4)**

Children, particularly young children, are associated with higher rates of income inadequacy.

- Households with children have income inadequacy rates of 55% (59% if the youngest child is under four) compared to 32% for childless households.
- While 44% of married couples with children lack sufficient income to meet basic needs, the percentage rises to 58% for single fathers, and 75% for single mothers.

The combination of being a woman, a single mother, and a person of color results in the highest levels of income inadequacy.

- 83% of Latina, 74% of African American, and 64% of Asian single mothers lack adequate income. For mothers of color with the youngest child under four, the rate of income inadequacy is even higher, at 85%, reflecting the high cost of child care.
- Within each racial/ethnic group, single-mother households have income inadequacy rates that are 10 to 33 percentage points higher than married-couple households with children.

While increased education leads to reduced levels of income inadequacy for all groups, for women, especially women of color, the impact of higher educational achievement is less than for White men.

- Non-White women with less than a high school education have an income inadequacy rate of 82%, which drops to just 27% with college or more; for White men, the drop is from 65% to 15%.
- While single mothers have the highest rates of income inadequacy, rates of insufficient income drops from 91% for single mothers without a high school degree to 50% for those with a bachelor’s degree or more.

Even with similar levels of work, the disadvantages associated with being a single mother in the labor market results in higher levels of income inadequacy than married-couple or single-father households.

- Among households with children and just one worker but working full time, year round, income inadequacy rates are higher for single mothers (75%) than married couples with children (44%) and single-father households (63%).

**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; 4% by single fathers

## Employment, Occupations, and Wages: The Impact on Making Ends Meet in New York City (BRIEF 5)

**It is low wage rates, not lack of work effort, that results in inadequate income.**

- 84% of New York City households (excluding elderly and disabled) below the Standard have at least one worker, and two-thirds of these have at least one full-time year-round worker.
- Those above the Standard work about 5% more hours than those below, but their wages are more than double that of those below the Standard on average (\$33.52 per hour vs. \$12.89 per hour). Increasing work hours of those below the Standard to the level of those above would close only 3% of the earnings gap; increasing the wage rates, however, of those below the Standard to the wage rates of those above would close 92% of the earnings gap.

**The number of adults, and the amount of work, affects income adequacy rates.**

- If one adult is working full-time, 28% have insufficient income, but if only part-time, 70% have insufficient income.
- Two adults, both working full-time results in only 9% of households having inadequate income; if one is full time and the other part time, 27%; if both are part time, 60%, and if only one is working part time, 84% of those households have inadequate income.

**Income inadequacy rates vary substantially by race/ethnicity, so that people of color must work more to achieve the same levels of self-sufficiency as Whites.**

- In households with one full-time worker, one-third of White, but two-thirds of Latinx households lack adequate income.

**As work effort increases (both number of workers and number of hours worked), income inadequacy rates decrease, but returns to work effort are less for people of color.**

- Even among households with two (or more workers), income inadequacy rates differ significantly by race/ethnicity, with only 12% of White but 42% of Latinx households with two or more workers lacking adequate income. The rates for Black (28%) and Asian (34%) households with two (or more workers) fall between those of White and Latinx households.

**Wage rates do not differ by gender as much as by race/ethnicity.**

- Overall, employed women householders' median hourly wages are 86% of those of men householders; below the Standard, there is almost no difference by gender in wage rates.
- However, the wages rates of Latinx householders average 51% of the median hourly wage rates of White householders, and Black householders 63%, while Asian householders average 70% of the median wage rate of White householders.

**Adults who are in households below the Standard are concentrated in relatively low-wage occupations.**

- Of the top 10 occupations in New York City, only two—nurses and general & operations managers—have wages above the Self-Sufficiency Standard for a three-person family in Brooklyn (Excluding Northwest).
- Overall, it is not so much occupational concentration or segregation, by race/ethnicity or gender, that accounts for low earnings of those below the Standard, but rather the very different wage rates of specific jobs within given occupations that contributes substantially to low incomes.
- Of the top 20 jobs held by workers above the Standard, 10 of those jobs are also among the top 20 jobs held by workers below the Standard. However, the wage rates are very different, even for the shared occupations, suggesting that it is the specific jobs, not the overall occupation, that result in too low earnings for workers below the Standard.

## Work Supports: The Impact on Making Ends Meet in New York City (BRIEF 6)

The cost of living in New York City is expensive. For families with young children, the cost of housing and child care combined typically make up half of the family's budget.

- Housing is typically the largest single expense for families, the cost for a two-bedroom unit (including utilities) ranges from \$1,315 per month in North Manhattan to \$2,970 per month in South Manhattan.
- Full time child care for infants is \$1,300 per month, a considerable cost burden for families with very young children; even for children in Pre-K or school-age, costs are \$677 per month.
- Food costs more in New York City than most other places and varies greatly within the city, with groceries costing 66% more in Manhattan than the Bronx.
- Health care costs range from \$178 for a single adult per month to about \$500 for a family with one adult and two children.

When high costs exceed income, families experience hardships, often being forced to choose between which basic need to meet, and which to do without, with near and long-term consequences.

- Three-fourths of households below the Standard are housing-cost burdened, *while more than half (54%) pay more than 50% of their household income for housing* ("severely housing-cost burdened").
- When low-income children are not in subsidized child care, they are more likely to be held back in grades K-12.
- Limited food budget means families will skip meals or select less healthy items so they can pay for fixed-cost budget items, leading to poorer quality diet, decreased health outcomes, additional stress, and burden on food budgeting.

The universal Pre-K program for four-year-olds reduces child care costs by about one-half (comparable to school-age before and after school

care), lifting about 3,500 families above the Self-Sufficiency Standard.

- Adding three-year-olds to this program, as is now being piloted, would lift a total of 5,600 families above the Standard.

Government work supports—such as Medicaid, housing vouchers, child care subsidies, and food assistance—supplement inadequate wages and are crucial for helping families meet their basic needs. They also enable and support employment. Unfortunately, these supports are not available or accessible to all who need them.

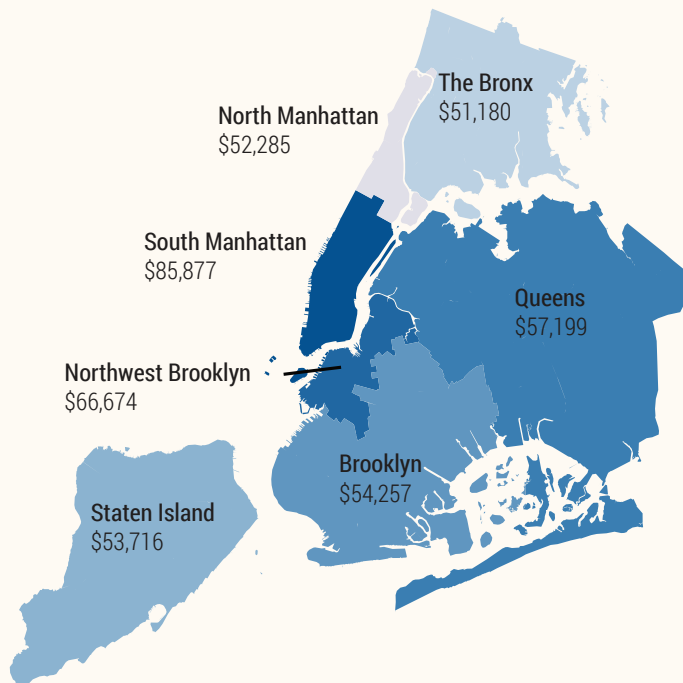
- Approximately one-third of households below the Standard receive SNAP (formerly food stamps) to help meet their nutritional needs. However, many households below the Standard have incomes too high to be qualify.
- Largely due to the expansion of Medicaid and other provisions through the Affordable Care Act, health insurance coverage increased from 84% to 91% of all households between 2012 and 2016. Those not covered include many who are foreign-born, as well as, those where employers don't offer affordable health insurance.
- At the minimum wage, a single parent with two school-age children in the Bronx can only cover 48% of her expenses. That is, her "wage adequacy" is less than half of what she needs to cover her basic expenses. However, with the help of child care assistance, she can cover 62% of her needs. Adding food assistance reduces her groceries budget and raises her wage adequacy to 66%. With the additional help of Medicaid and the Child Health Plan, which reduce her health care costs, her wage adequacy rises to 78%. If she also receives help with housing costs, she can cover all of her family's basic needs. In 2019 the minimum wage will increase to \$15 per hour. This will increase her base wage adequacy from 48% to 55%, as well as increase with each additional support.



# Wages are Not Keeping Up with Expenses

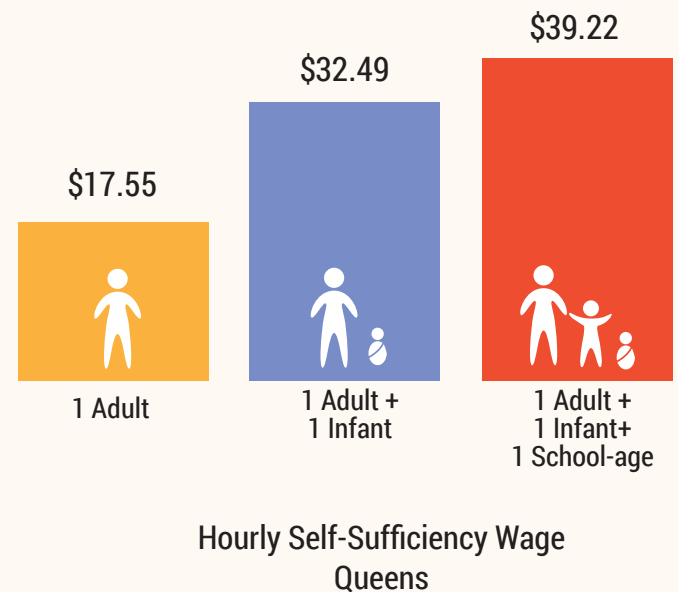
## The Cost of Living Varies By Location

The Standard varies across, and within, New York City boroughs. An adult with a school-age child needs \$51,180 to \$85,877 annually to meet basic needs depending on borough.



## The Cost of Living Varies by Family Type

Reflecting the high cost of child care, households with young children have the highest Self-Sufficiency Standards. For example, a single adult in Queens needs a full-time job earning \$17.55 per hour to meet basic needs. However, an adult with one infant needs to earn \$32.49 per hour to be self-sufficient.



## The NYC Self-Sufficiency Standard increased 87% on average

The costs of basic needs increased at nearly three times the rate of wage increases between 2000 and 2018



But wages only increased 31%



# Households at Risk for Income Inadequacy



## Households with Children Have a Greater Risk of Not Meeting their Basic Needs

The presence of children, especially young children, in a household almost doubles the likelihood of having inadequate income. The combination of being a woman, having children, and solo parenting is associated with the highest rates of income inadequacy—*particularly for single mothers of color.*

### NO CHILDREN

Married Couple or Men (no spouse)

18% 37%

White

Women (no spouse)

25% 45%

Non-White

### YOUNG CHILDREN

Married Couple or Single Father

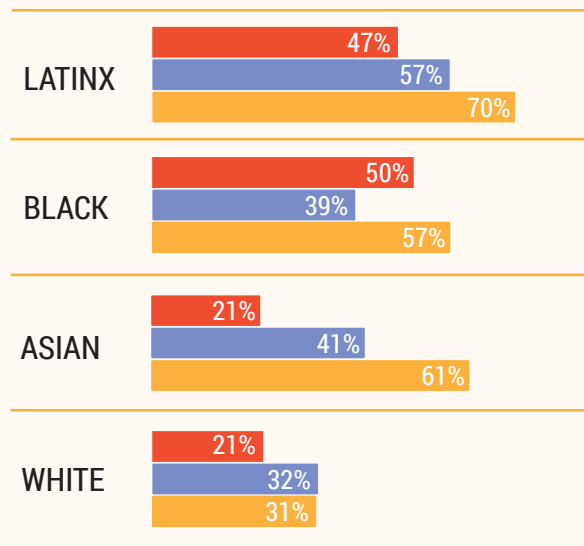
38% 60%

Single Mother

64% 85%

Income Inadequacy Rate

## Income Inadequacy Rate



## People of Color are More Likely to Lack Adequate Income, Especially Non-Citizens

Across family composition, educational attainment, and work status, people of color experience high income inadequacy rates—*particularly without citizenship.*

Latinx householders who are not citizens have income inadequacy rates that are 39 percentage points higher than householders who are White non-citizens.



Native born



Naturalized



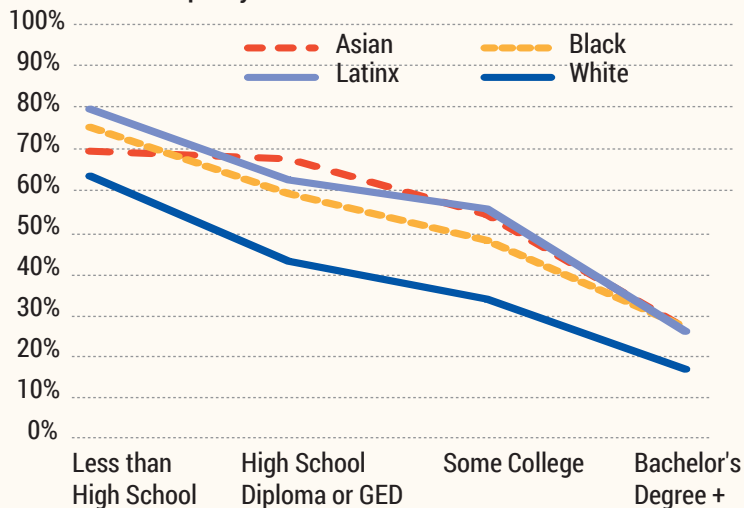
Not a citizen

## A High School Diploma is Not Enough to Lower Risk of Income Inadequacy

While increased education lowers income inadequacy rates, at each educational level, income inadequacy rates are still higher for people of color. Latinx householders with less than a high school education experience an income inadequacy rate that is 17 percentage points higher than White householders who lack a high school degree (80% vs. 63%).



## Income Inadequacy Rate



# Work Does Not Guarantee Income Adequacy

## New York City Wages are Falling Short



Only **TWO** of the top ten occupations in the NY-NJ-PA Metropolitan Area have median wages above the Standard for a family with 1 adult, infant & 1 school-age child in Brooklyn (excluding NW).

**84%** of NYC households\* below the Standard have at least one worker

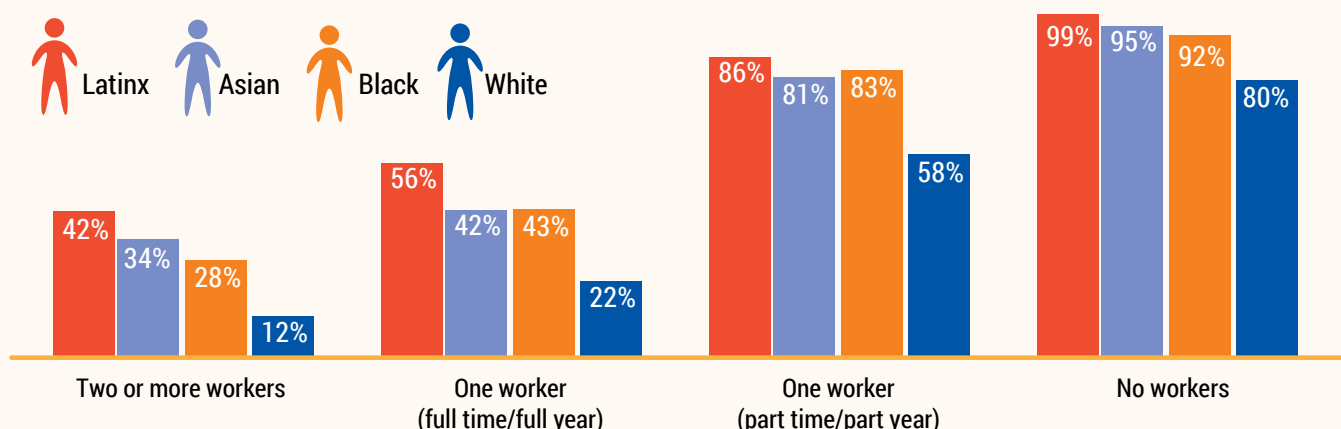
**66%** of those households have at least one full-time year-round worker.

*\*The data excludes the elderly and disabled*



## For Most Families One Full-Time Worker is Not Enough

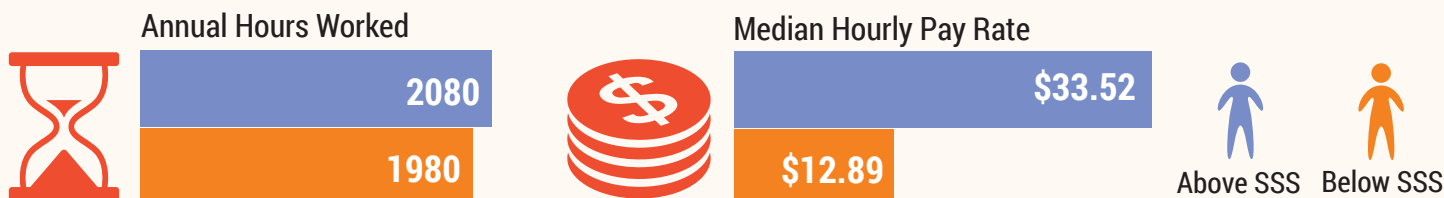
As work effort increases (both number of workers and number of hours worked), income inadequacy rates decrease, but returns to work effort are less for people of color. Even when there are two or more workers, 42% of Latinx households have inadequate income.



Percentage of Households Below the Self-Sufficiency Standard

## Wages, Not Hours, Have Largest Impact on Wage Adequacy

Increasing the work hours of those below the Standard to the level of those above would only close **3%** of the earnings gap, while increasing the wage rates without changing hours worked, would close **92%** of the earnings gap.





# Policy Landscape

Several government policy actions taken since the last Self-Sufficiency Standard was published in 2014 have meaningfully contributed to economic improvements for New York City families and underscore the value of good public policy. At the top of this list is the steady increase in New York State's minimum wage since 2013 when the state acted to raise it above the federal minimum wage level of \$7.25 an hour. By 2019 all New York City workers will be covered by a \$15 minimum wage. Raising the wage floor in such a concerted way largely explains the 11 – 12% wage increases for the lowest-paid third of the city's workforce since 2013. This policy change made a powerful difference for many New Yorkers, but it is critical to note that even an hourly wage of \$15 does not constitute a self-sufficiency wage for most New York City households across the five boroughs. Furthermore, we need to ensure these gains are not lost over time as living costs continue to rise and acknowledge that the current minimum wage increases have left out tipped workers in New York City that receive a subminimum wage.

Other impactful policy changes include:

- New York State enacted one of the best paid family leave policies in the country in 2016, with the law taking effect at the beginning of 2018.
- The Rent Guidelines Board made a real dent in New York City's housing affordability challenges starting in 2013 by tightly limiting allowable rent increases for a million rent-stabilized apartments.
- In 2014, New York City undertook a dramatic expansion of full-day universal pre-kindergarten, known as Pre-K for All. As the report estimates, over 3,500 more families with a four-year-old are no longer counted as below the Standard because of the budget reduction provided by the City's Pre-K for All program. The City's pilot 3-K for All, which would expand free preschool to 3-year-olds as well, could further impact the nearly 50,000 households in New York City with 3-year-olds with incomes under the Standard.
- In June 2017, the City instituted free-universal school lunch for all 1.1 million New York City School students, which translates into an estimated \$300 a year in savings per student per family each school year.
- As part of the 2018 budget agreement, the City Council and the Mayor funded the "fair fares" policy agenda of providing half-price transit fares for as many as 800,000 low-income New Yorkers.
- Under the federal Affordable Care Act, considerable progress was achieved in reducing the number of New Yorkers without health insurance from 9.3% of New Yorkers being uninsured in 2015, to 7.2% of New Yorkers uninsured in 2017.<sup>1</sup>

Benefits from these policy changes have reached many New York City workers and their families but the incomes of millions of New Yorkers still fall short of what is needed to make ends meet. To preserve and push forward the progress that has been made in New York City to date, it is critical to be vigilant against adverse federal policy actions that have in some cases already started to reverse these gains.

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<sup>1</sup> U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates

# Policy Recommendations

With 40% of households in New York City living below the Self-Sufficiency Standard, it is clear more must be done to help move low-income New Yorkers toward self-sufficiency. This report's recommendations for policy changes focus on increasing wages and decreasing cost of living to significantly reduce the number of people living below the Standard or just above it. This report acknowledges that the challenges facing those below the Standard are complex and interdependent. As such, we call on leaders across all sectors—government, philanthropy, educational institutions, the private sector, and the not-for-profit world—to examine practices, mobilize colleagues, and become part of the solution for advancing self-sufficiency in New York City.

Between April and August 2018, a series of cross-sector working groups comprised of 32 issue experts from across New York City convened to develop an initial list of policy recommendations driven by *Overlooked and Undercounted 2018*. These were winnowed down to include recommendations that fit the following criteria:

1. Policy changes that would be most impactful on increasing income
2. Policy changes that would be most powerful in reducing major nondiscretionary costs
3. Policy changes that would reach a broad audience, inclusive of traditionally marginalized populations
4. Policy changes that advance coordinated and interconnected solutions
5. Policy changes that have already gained traction legislatively and/or have established public support

## EARNINGS & WORKING CONDITIONS

The cost of living in New York City has risen at nearly three times the rate of wages. Of working age households (excluding elderly and disabled) with incomes below the Standard, 84% have at least one worker, and two-thirds of these have at least one full-time year-round worker. Although some New Yorkers work less than full-time, increasing work hours of those below the Standard to the level of those above would close only 3% of the earnings gap; increasing the wage rates would close 92% of the earnings gap. Furthermore, the Self-Sufficiency Standard report underscores that the gender and racial wage gaps make achieving a self-sufficiency income even more difficult for women and people of color.

**Increase wages to align with the true cost of living.** The greatest driver of increased self-sufficiency is higher wages. The state minimum wage will reach \$15 for all workers on December 31, 2019.<sup>1</sup> While New York has made significant progress through its recent minimum wage increases, it is critical that these gains are not lost over time. **We recommend the following actions:**

- **Index the \$15 minimum wage annually to keep pace with inflation and maintain the value of the wage increase over time.**
- **Eliminate the tipped wage credit.** (Note: The Governor has requested a review by the NYS Department of Labor).<sup>2</sup>

### **Address wage gap for women and people of color.**

According to recent analysis, if women and people of color were to receive wages equal to those of men for comparable jobs, poverty among working women and their families would be cut in half and add a staggering \$513 billion to the national economy.<sup>3</sup> Women and people of color are more likely to work in sectors, occupations and specific jobs that pay lower wages. This is particularly true in the child care and human services sector workforce, where insufficient wage rates are often driven by

government contracts. Many of these jobs are essential and cannot be replaced with technological advancement or use of artificial intelligence. **We recommend the following actions:**

- **Increase wage transparency in order to reveal racial and gender disparities in both the public and private sectors for the same jobs.**
- **Engage City government, employers and other institutions in a private-public partnership to work collaboratively to reduce gender and racial wage gaps.**
- **Provide more than one year of funding to enable nonprofits with state human service contracts to cover the minimum wage increase.** While the City has provided additional funding for the next year to bring all human service contract employees wages up to the new minimum wage, this funding is inadequate to address the subsequent wage compression, and should be expanded to address the later inequity. Not doing so will make retention of experienced and committed workers a challenge.
- **Expand funding to develop career ladders for nonprofit human services workers under contract to the City of New York.** The career ladder system for 10,000 child care workers (funded in the City's 2015 budget) is up and running and can serve as a model. The City should move forward to design and implement a similar system that well-serves the career advancement needs of other human services workers, ensuring that this indirect city workforce has improved opportunities to see their pay rise as they acquire additional training, education and experience.

#### **Fund targeted workforce development training programs.**

Technological advances and globalization are changing which jobs are in high demand and which might move elsewhere. Given these workforce trends, it is crucial to understand what are the occupations that local industries and services will demand, and how can we support New Yorkers in skilling up toward those occupations. In addition, apprenticeships programs are a great way of getting

a foot in the door or changing career tracks, but women and people of color are underrepresented in these programs due to lack of access and insufficient wage or stipends. **We recommend the following actions:**

- **Identify and fund evidence-based workforce development and training programs that help all workers skill up and prepare for a changing job market.**
- **Build pathways to apprenticeships, internships, fellowships and other nontraditional, temporary positions for women and people of color by expanding recruiting, providing a livable wage and other strategies to promote greater access for traditionally underrepresented groups.**

## **BENEFITS AND SUPPORTS**

By supplementing inadequate wages, government work support programs—such as Medicaid, housing vouchers, child care subsidies, and food assistance—provide access to key resource that enable and support employment. However, current eligibility policies create a hardship for some families striving to increase earnings through what is known as the “cliff effect”—when a small increase in a household’s income surpasses the eligibility threshold, resulting in the family losing eligibility for public assistance programs. Often, the value of a lost or reduced benefit can exceed the small increase in wages. While this “cliff effect” plays out differently depending on the specific benefit, it is especially stark for child care and housing subsidies.

**We recommend the following actions:**

- **Reduce the cliff effect for child care and housing by creating more of a “slope” rather than a sudden drop off in benefits.** For example, taper off benefits rather than ending them abruptly.
- **Oppose the Department of Homeland Security’s proposed rule to re-define “public charge.”** Immigrants and their families should be able to access SNAP, Medicaid, and housing assistance



without jeopardizing their path to permanent residency.

- **Enhance local low-income tax credits including the State and City's Earned Income Tax Credit (EITC), Household Credit, and Child and Dependent Care Credit, particularly when refundable.**

## HOUSING

Housing is typically the largest single expense for families. This budget item increased 111% on average between 2000 and 2018—the item with the single largest increase over time. Housing is unaffordable for three-fourths of households below the Standard and the availability of housing assistance is extremely limited with lengthy wait lists. A significant housing cost burden too often leads to stark choices: doubling up, inadequate housing, or homelessness.

**Renew and strengthen rent regulation laws.** New York City's 966,440 rent-stabilized apartments (44 percent of occupied rentals) protect tenants from high rent increases and give them the right to renew their leases. Though not an income-tested program, regulated units provide below-market housing to about 400,000 low-income New Yorkers. However, rent regulation has been systematically weakened over the years. Currently, tenants have a limited time window to verify whether they are charged legal rents and the process to obtain information about rental history can be cumbersome. **We recommend the following actions:**

- **Repeal high rent vacancy deregulation, which allows apartments to exit rent stabilization when the rent in a vacant unit reaches a threshold, currently set at \$2,733.**
- **Eliminate the vacancy bonus, which allows for rent increases of about 20 percent when a new tenant signs a new stabilized lease.** Because apartments have a high rent deregulation threshold, in practice, the vacancy bonus provides

an incentive for landlords to encourage tenant turnover.

- **Reform the preferential rent provision to require landlords to offer rent-stabilized tenants renewal leases at rents based on the rent actually paid under the previous lease, not a higher registered rent.**
- **Establish a unified public database for stabilized rental units to streamline access to key information and increase transparency for prospective and existing tenants, researchers, and policy advocates.**
- **Strengthen enforcement of rent stabilization laws through increased resources and oversight.**

**Strengthen current eviction and homelessness prevention supports.** With about 62,000 people in New York City's shelter system, there is an urgent need to scale up the rent assistance program. Existing programs fall short due to the maximum subsidy per household being too low to cover market rents and lengthy waitlists. However, positive steps recently announced by the City to consolidate and remove time limits on many rent assistance programs available to homeless families should help. In addition, the City's groundbreaking Right to Counsel program launched in 2017, will give all low-income (up to 200 % of the FPL) tenants facing eviction access to legal services by 2022. Most cases in the City's housing court are initiated by landlords who typically have representation while the vast majority of tenants do not. As a result, unjust and preventable evictions are commonplace, especially in neighborhoods with rising rents. **We recommend the following actions:**

- **Expand the small rental assistance expansion pilot, now targeting only 240 households, in the 2018 State budget.**
- **Expand the Right to Counsel program.** Include connecting tenants to attorneys before court and raising the income threshold to the Self-Sufficiency Standard to ensure it reaches every tenant in need.

**Invest in Public Housing.** The New York City Housing Authority (NYCHA) provides affordable housing, with rents set at 30% of household income, for over half a million city residents. Following decades of disinvestment from all levels of government, the authority is struggling for survival as it faces physical decline and an enormous backlog of needed capital improvements to its aging infrastructure, estimated to cost \$31.8 billion.<sup>4</sup> Residents must cope daily with accelerating deterioration—leaking roofs, failing elevators, fragile plumbing, crumbling facades, toxic mold, vermin, and broken boilers. **We recommend the following actions:**

- **Provide an infusion of resources and management reforms to preserve this source of affordable units.**

## CHILD CARE

The presence of children, especially young children, in a household almost doubles the likelihood of having inadequate income. This is in part because child care is one of the biggest budget items for families with children: average monthly costs of full-time care are over \$1,300 for infants, just over \$1,000 for 3-year old children, and \$677 for preschool and school-age children over 4 years old. High child care costs are a significant factor leading to higher rates of income insufficiency for households with children: 55% of households with children are not self-sufficient, compared to 32% of childless households. Access to stable, year-round full day child care promotes self-sufficiency by enabling parents to work, attend school or participate in workforce training activities.

**Increase access to affordable child care.** Only 14% of income eligible infants and toddlers (up to age 3) can currently receive subsidized early childhood education in New York City due to a lack of vouchers and center slots.<sup>5</sup> New York City's universal Pre-K program has made significant strides in reducing some child care costs for working families. In the 2017-2018 school year, 67,881 children were enrolled in full-day Pre-K, saving families an average of \$10,000 annually on childcare costs. According

to the Standard, New York City's universal Pre-K program for four-year-olds reduces child care costs by about one-half, lifting about 3,500 families above the Self-Sufficiency Standard. As of the school year 2018-2019, 3-K for All will be available in 6 out of 34 districts; if it were expanded citywide, it would decrease costs of child care for nearly 50,000 households in New York City. Furthermore, many low-income families participate in EarlyLearn NYC, New York City's full-day, full-year 0-5 early childhood program. And yet, these programs are still not yet reaching all those who need them. **We recommend the following actions:**

- **Increase the number of child care vouchers to cover the cost of care for low-income families and ensure that these vouchers are more evenly distributed across high-need communities.**
- **Fully fund 3-K for All to expand the program citywide.**
- **Ensure the continued availability of full-day, full-year programs for families including families of children 0-2 years old.**

**Implement strategies to support child care access for families that work non-traditional hours.** Parents who work nights, weekends, attend school, or who have irregular schedules—often at jobs that have lower pay and fewer benefits—have limited child care options.<sup>6</sup> Affordable child care at places of work supports career growth and contributes to employee retention. Furthermore, integrating child care centers into neighborhood sites such as public housing community centers, settlement houses and community colleges enables parents to pursue educational opportunities and expand opportunities for well-paying jobs. **We recommend the following actions:**

- **Fund child care centers that operate non-traditional hours.**
- **Incentivize businesses to provide child care for employees either through on-site centers or as a benefit.**

- Enact proposed legislation to pilot on-site, subsidized child care for municipal city employees.<sup>7</sup>

**Improve quality of child care.** The teachers, directors and staff at city-contracted community-based early childhood education programs are paid salaries significantly less than their counterparts in public educational institutions. Salary parity would help providers attract and retain qualified staff, which would improve the quality of early child care. This would also move the early childhood educator workforce toward Self-Sufficiency (see Workforce Development recommendations). **We recommend the following actions:**

- Ensure early childhood educators receive salaries and benefits that are comparable to those of teachers with similar credentials in school-based programs.

## FOOD

Over 1.2 million people in New York City, nearly one-third of whom are children, experienced food insecurity in 2015.<sup>8</sup> Unlike other basic needs, the grocery budget can be reduced, or supplemented with private assistance, such as through visits to food pantries or a collection of community established food programs. The result of this “flexibility” is a poorer quality diet, decreased health outcomes, additional stress and burden on food budgeting, decreased adults’ work performance, and negative impact on children’s academic achievement and health levels.

**Lower food costs.** Food costs more in New York City than most other places across the country and the difference in food costs is even more dramatic across the boroughs. Using the same family type, purchasing groceries in Manhattan will be 66 percent higher than in the Bronx. The Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, provides critical nutritional support for low-wage workers and reduces food insecurity rates. **We recommend the following actions:**

- Continue City efforts to simplify SNAP application and recertification processes including improving data sharing among city and state agencies so that New Yorkers can apply for several benefits simultaneously.
- Expand funding and awareness for SNAP nutrition incentives, including the City’s Health Bucks program, that increases the affordability of healthy food, and explore expanding participation in the SNAP program by food retail stores, CSAs, and food cooperatives.

### Increase access to affordable healthy food options.

In 2016, only 31% of families below the Standard received SNAP. Many other families that struggle simply do not qualify for SNAP because the income eligibility standards use the federal poverty guidelines, which limit access to food assistance in high-cost places. Without this critical food assistance program, families turn to the emergency food system and a host of community-driven food solutions to make ends meet. **We recommend the following actions:**

- Strengthen the emergency food system through full funding of the City’s Emergency Food Assistance Program (EFAP), the State’s Hunger Prevention and Nutrition Assistance Program (HPNAP), supporting pantry choice models and funding administrative and operational support costs.
- Ensure SNAP purchases are accepted at all varieties of fresh food outlets, from farmers’ markets to cooperative stores.

## HEALTH CARE

Without health insurance, seeking appropriate medical care is too often delayed until health and financial status is more severely impacted, pushing households further from self-sufficiency. Much progress has been made in recent years under the ACA and New York State actions to expand Medicaid and other affordable health care programs in extending health insurance coverage.

**Expand access for uninsured New Yorkers including immigrant and undocumented residents.** Of households below the Standard, 14% lack health insurance. Three-fourths of those householders are foreign born and 62% are non-citizens. Of the estimated 665,000 New York City residents (8 percent) who lacked health insurance coverage in 2016,<sup>9</sup> most of those not eligible for Medicaid or ACA subsidies, are undocumented. **We recommend the following actions:**

- **Expand outreach through the NYC Health + Hospital Corporation's Options program that provides reduced and affordable medical fees to reach more of the uninsured.**
- **Re-open the City's Action HealthNYC that operated on a demonstration basis in 2015 and 2016 to provide uninsured immigrants and others with access to coordinated primary and preventive services.**

#### **Ensure equity in New York State's Indigent Care Pool.**

In New York City, further efforts are needed to ensure the continued financial viability of the Health + Hospitals network of safety net hospitals that provides the bulk of care for the city's low- and moderate-income communities, communities of color, and undocumented immigrants. Safety net funding for hospitals is partly addressed through New York State's Indigent Care Pool that allocates upwards of \$1 billion annually in Disproportionate Share Hospital Funding. The public safety net hospitals have come under financial pressures partly because of increased patient numbers and assuming a greater responsibility for poorly reimbursed inpatient services like mental health services and substance abuse treatment.<sup>10</sup> **We recommend the following actions:**

- **Support State legislation to establish an enhanced safety net hospital program to target enough medical assistance payments to the mainly public hospitals which serve the uninsured or Medicaid recipients.<sup>11</sup>**

## **Endnotes**

1. For businesses with 11 or more employees, \$15 will be required as of December 31, 2018.
2. New York State would join the seven other states (AK, CA, MN, MT, NV, OR, and WA) that do not have a sub-minimum wage for tipped workers (including those in restaurants, car washes, and nail salons.)
3. The Institute for Women's Policy Research (IWPR). (March 28, 2018) *The Status of Women in the States: Economic Impact of Equal Pay by State*. Washington, DC. [http://statusofwomendata.org/wp-content/uploads/2016/02/SWS-Equal-Pay-and-Poverty\\_final.pdf](http://statusofwomendata.org/wp-content/uploads/2016/02/SWS-Equal-Pay-and-Poverty_final.pdf)
4. STV AECOM PNA – A Joint Venture. (March 25, 2018) *Physical Needs Assessment 2017*. Report prepared for New York City Housing Authority, New York City. <https://www1.nyc.gov/assets/nycha/downloads/pdf/PNA%202017.pdf>
5. Citizens' Committee for Children and Campaign for Children. September 2015. *NYC's Early Childhood Education System Meets Only a Fraction of the Need*. [http://www.campaignforchildrennyc.com/wp-content/uploads/2015/09/Child-Care-Need-2015\\_final.pdf](http://www.campaignforchildrennyc.com/wp-content/uploads/2015/09/Child-Care-Need-2015_final.pdf)
6. "Who Minds the Kids When Mom Works a Nonstandard Schedule?" Maria E. Enchautegui, Martha C. Johnson, Julia Gelatt. Urban Institute, 2015.
7. Jorgensen, Jillian. "Letitia James pushes pilot daycare program for city workers' kids." *New York Daily News*, 25 April 2018, <http://www.nydailynews.com/new-york/letitia-james-pushes-pilot-daycare-program-city-workers-kids-article-1.3952925>
8. Feeding America, 2015.
9. U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates.
10. Community Service Society, January 2018. "Unintended Consequences: How New York State Patients and Safety-Net Hospitals are Shortchanged."; Barbara Caress and James Parrott. October 2017. On Restructuring the NYC Health + Hospitals Corporation, Preserving and Expanding Access to Care for All New Yorkers, a report to the New York State Nurses Association.
11. This legislation was passed in both 2016 and 2017 (A07763 in 2017) but vetoed by Governor Cuomo.



# Glossary of Key Terms

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**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 brief 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 brief 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 brief 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 brief 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](http://www.unitedwaynyc.org/self-sufficiency-2018).

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The conclusion and opinions contained within this brief do not necessarily reflect the opinion of those listed above, WCECA, or United Way of New York City. Any mistakes are the author's responsibility.

## 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](http://www.selfsufficiencystandard.org).

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