Overlooked & Undercounted 2021

Struggling to Make Ends Meet in New York City

Women's Center for Education and Career Advancement

THE WOMEN'S CENTER FOR EDUCATION AND CAREER ADVANCEMENT (WCECA) is a 51-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 focused on 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, go to www.wceca.org.

UNITED WAY OF NEW YORK CITY (UWNYC) aims to mobilize communities to break down barriers and build opportunities that improve the lives of low-income New Yorkers for the benefit of all. UWNYC has a shared vision of successful communities where individuals and families have access to quality education, economic mobility, and the opportunity to lead healthy and financially secure lives in an equitable city. Visit www.unitedway.org for more information.

United Way of New York City

FUND FOR THE CITY OF NEW YORK

The **FUND FOR THE CITY OF NEW YORK** was established by the Ford Foundation in 1968 with the mandate to improve the quality of life for all New Yorkers. For over five decades, in partnership with government agencies, nonprofit institutions, and foundations, the Fund has developed and helped to implement innovations in policy, programs, practices and technology in order to advance the functioning of government and nonprofit organizations in New York City and beyond.

The Fund seeks out, adapts, applies, and assesses ways to enable government and nonprofit agencies to achieve excellence through its core programs—bridge loans, grants, the Partner Project Program, Sloan Awards for Public Service, Sloan Awards for Excellence in Teaching Science and Mathematics, and the Community Planning Fellows Program. Visit www.fcny.org for more information.

THE NEW YORK WOMEN'S FOUNDATION is a voice for women and a force for change. The Foundation's mission is to create an equitable and just future for women and families. It achieves this goal by uniting cross-cultural and community alliances that ignite action. The Foundation invests in women-led, innovative, and bold community-based solutions that promote the economic security, safety, and health of the most vulnerable women. By the end of 2021, The Foundation will have distributed more than $100 million in its 34-year existence to over 500 organizations, impacting millions of women and girls across New York City and beyond. To learn more about The New York Women's Foundation's work to transform lives, families, and communities, please visit www.nywf.org.

CITY HARVEST is New York's first and largest food rescue organization, helping to feed millions of New Yorkers who struggle to put meals on their tables. This year, we will rescue 153 million pounds of fresh, nutritious food and deliver it—free of charge—to more than 400 food pantries, soup kitchens, community partners and our own Mobile Markets across the five boroughs. We work alongside our community partners to boost community capacity, expand nutrition education, and strengthen local food systems. For more than 35 years, City Harvest has always been there to feed our city—one day, one meal, one New Yorker at a time. To learn more, please visit www.cityharvest.org.

Since 1983, **FOOD BANK FOR NEW YORK CITY** has been the city's major hunger-relief organization working to end hunger throughout the five boroughs. Food Bank takes a strategic, multifaceted approach that provides meals and builds capacity in the neediest communities, while raising awareness and engagement among all New Yorkers. Through its network of more than 900 charities and schools citywide, Food Bank provided more than 100 million free meals last year for New Yorkers in need. Food Bank's income support services, including SNAP (formerly known as food stamps) and free tax assistance put nearly $38 million last year into the pockets of New Yorkers, helping them to afford food and achieve greater dignity and independence. Food Bank's nutrition education programs and services empower more than 23,000 children, teens, and adults to sustain a healthy diet and active lifestyle on a limited budget. To learn more, visit www.foodbanknyc.org.

HUNGER FREE AMERICA is a nonpartisan, national nonprofit organization building the movement to enact the policies and programs needed to end domestic hunger and ensure that all Americans have sufficient access to nutritious food. Since our founding in 1983, we have been an effective champion in the fight for economic, racial, and food justice. As a leading research and advocacy organization, we work to implement innovative yet practical solutions to hunger. We work to address the root causes of hunger and engage Americans of all backgrounds in the fight to ensure that our society provides living wage jobs and an adequate government nutrition safety net. Hunger Free NYC is the New York City subsidiary of Hunger Free America and conducts direct service for food insecure New Yorkers in all five boroughs. We assist low-income families receive food aid from government programs such as SNAP (formerly called Food Stamps) and WIC (nutrition benefits for pregnant women and children under 5). In 2020, we screened more than 6,000 New Yorkers for SNAP, connected 3,797 households with SNAP benefits, and helped 649 individuals enroll in the WIC program. Learn more at www.hungerfreeamerica.org.

Overlooked & Undercounted 2021: Struggling to Make Ends Meet in New York City

By Annie Kucklick & Lisa Manzer • **June 2021**

Center for Women's Welfare

University of Washington School of Social Work

About Overlooked & Undercounted

Developing strategies to ensure New York City households reach economic security requires data that defines how much is enough and which households are struggling. This report 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 23 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.

In 2000, Merble Reagon, Executive Director of the Women's Center for Education and Career Advancement (WCECA), initiated the development of the first New York City Self-Sufficiency Standard report, after realizing that the thousands of women WCECA 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, WCECA arranged for the updates of *The Self-Sufficiency Standard for New York City* in 2004, 2010, 2014, and 2018. This report updates the 2018 brief series, *Overlooked and Undercounted: The Struggle to Make Ends Meet in New York City*. Additionally, this report complements *The Self-Sufficiency Standard for New York State 2021*, prepared for the Federation of Protestant Welfare Agencies and produced by the Center for Women's Welfare at the University of Washington.

This report and more are available online at www.selfsufficiencystandard.org/new-york and https://wceca.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.

The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author's responsibility.
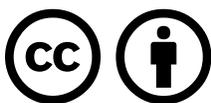
Key Findings

Before the COVID-19 pandemic hit, more than one in three New York City households—or 2,378,730 New Yorkers—lacked enough income to cover just the necessities, such as food, shelter, health care, and child care. Yet as measured by the official poverty measure (OPM), less than a third of those households (742,191 individuals) were officially designated as "poor." Consequently, a large number of people in New York City experiencing economic distress were routinely overlooked and undercounted—and this remains true during the ongoing economic fallout from the pandemic. Many of these hidden poor are struggling to meet their most basic needs, and because they earn "too much" income, they do not qualify for most work supports. To make things even worse, their efforts are aggravated by the reality that housing, health care, and other living costs continue to rise faster than wages in New York City and faster than the increase in the Consumer Price Index (CPI).

To document these trends, we use the yardstick of 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 costs of working, but without any public or private assistance. Once these costs are calculated, we then apply the Standard to determine how many—and which—households lack enough to cover the basics. Unlike the federal poverty measure, 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.

The report addresses several questions:

- How many individuals and families in New York City are working hard yet unable to meet their basic needs?

- Where do people with inadequate income live and what are the characteristics of their households?

- What are the education and employment patterns among those with inadequate income?

- What are the implications of these findings for policymakers, employers, educators, and service providers?

We find that New York City families struggling to make ends meet are neither a small nor a marginal group, but rather represent a substantial proportion of the city. Individuals and married couples with children, households in which adults work full time, and people of all racial and ethnic backgrounds account for

sizeable portions of those struggling to make ends meet in New York City.

With more than one out of three New York City households lacking enough income to meet their basic needs, the problem of inadequate income even before the pandemic is extensive, affecting families throughout the city, in every racial/ethnic group, among men, women, and children, in all boroughs. Nevertheless, inadequate income is concentrated disproportionately in some places and among some groups.

Geographically, the highest rates of income inadequacy are in the Bronx. Over half (52%) of households in the Bronx have incomes below the Standard. The Bronx, North Manhattan, and Brooklyn

12% of working-age households in New York City live below the official poverty threshold

36% of working-age households in New York City live below the Self-Sufficiency Standard
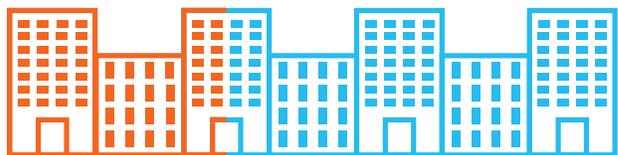
(excluding Northwest) contain the 11 community districts with *over half* of the households lacking adequate income.

People of color are disproportionately likely to lack adequate income, particularly Latinx householders. While all groups experience insufficient income, Latinx households have the highest rate of income inadequacy with half lacking adequate income (50%), followed closely by Black householders (44%), All Other Races (33%), Asian and Pacific Islanders (38%), and Whites (20%). White householders head 36% of New York City's households, but only constitute 20% of households struggling with income inadequacy.

Being foreign born increases the likelihood of having inadequate income. While native-born householders have an income inadequacy rate of 30%, the likelihood of having inadequate income is slightly higher if the householder is a naturalized citizen (37%), and increases significantly if the householder is not a citizen (51%).

Households with children are at a greater risk of not meeting their basic needs, accounting for half of households with inadequate income. Reflecting in part the higher costs associated with children (such as child care), families with children have a higher rate of income inadequacy (50%). Among families with young children requiring full-time child care, 55% have incomes under the Standard. Nearly half (49%) of households below the Standard have children. Under the recent American Rescue Plan Act (ARPA), most families with incomes below the Standard will temporarily receive additional financial support in the form of tax credits for the 2021 tax year.

The combination of being a woman, a single mother, and a person of color results in the highest levels of income inadequacy. Slightly more than one-third (39%) of married-couple households with children have inadequate income, a lower rate than the average for households with children, while 49% of single father households have inadequate income, a rate slightly above the average. In contrast, almost three fourths (73%) of single mothers lack adequate income. These rates are particularly high for single mothers of color: 79% of Latina, 73% of Black, and 68% of Asian single mothers lack adequate income—compared to 49% of White single mothers.

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. As educational levels of householders increase, income inadequacy rates decrease dramatically: rates decline from 68% for those lacking a high school degree, to

There are 816,151 households or 2,378,730 people living below the Self-Sufficiency Standard in New York City

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

49% of NYC households below the Standard have at least one child

49% of NYC householders below the Standard have at least some college

29% of NYC households below the Standard receive food assistance

79% of NYC households below the Standard experience a high housing-cost burden

23% of NYC households below the Standard are married couples with children

56% for those with a high school degree, to 43% for those with some college/post-secondary training, to 17% of those with a four-year college degree or more. Reflecting race and gender inequities, women and people of color must achieve higher levels of education than White males in order to achieve the same level of income adequacy.

Employment is key to income adequacy, but it is not a guarantee. As with education, more employment is better. Among householders who work full time, year round, income inadequacy rates are 22% compared to 89% for households with no workers. About 84 out of 100 households below the Standard, however, have at least one worker. Whether there are one or two adults working in the household, and whether they are able to work full time versus part time or full year versus part year, affects the level of income inadequacy. Nevertheless, just as with education, households headed by people of color or single mothers experience lower returns for the same work effort. For example, *even when there is one Latinx worker with a full-time, year-round job, 54% of these households still lack income adequacy, compared with 18% of White households with at least one full-time worker.*

CONCLUSION

These data show that there are many more people in New York City who lack enough income to meet their basic needs than the government's official poverty statistics capture. This lack of sufficient income to meet basic needs is grossly undercounted largely because measures used, such as the official poverty measure, do not accurately document what it takes to afford just the basics, nor do they accurately pinpoint who lacks sufficient income.

Not only do governmental poverty statistics underestimate the number of households struggling to make ends meet, but the underestimation creates broadly held misunderstandings about who is in need, what skills and education they hold, and therefore what unmet needs they have. These misapprehensions harm the ability of our society to respond to the changing realities facing low-income families. Although women and people of color experience inadequate income disproportionately, New York City households with inadequate income reflect the state's diversity: they come from every racial and ethnic group, reflect every household composition, and overwhelmingly work hard as part of the mainstream workforce.

It is significant to note that this data was collected prior to the onset of the COVID-19 pandemic, therefore, this research can be viewed as a baseline for what is to come after. Preliminary data from the pandemic indicates exacerbated trends that are identified within this report: Black, Indigenous and people of color (BIPOC) communities experience disproportionate financial detriment from the economic shutdown. However, for families struggling to make ends meet, it is not about a particular economic crisis; *income inadequacy is an everyday ongoing struggle.* It is our hope that the data and analyses presented here will provide a better understanding of the difficulties faced by struggling individuals and families. Such an understanding can enable New York City to address these challenges and make it possible for all households in the state to earn enough to meet their basic needs.

Table of Contents

Introduction

COVID-19 brought an unexpected economic shock to families across New York City. Hundreds of thousands were suddenly out of work and the recovery has been particularly slow for households with low-wage workers.[1] Prior to and during this pandemic, the cost of living has been rising faster than income and more and more families are facing economic hardship as they struggle to cover basic needs such as food, shelter, health care, transportation, and child care. At the same time, even as more families' budgets are stretched to the breaking point, the percentage of New York City families officially designated as "poor" by the federal government reached a historic record low in 2019.[2] Since many federal and state programs recognize need only among those with incomes below the official poverty measure (OPM), a large and diverse group of families experiencing economic distress are routinely *overlooked and undercounted*.

This report reveals the "overlooked and undercounted" of New York City, describing which families are struggling to make ends meet—the families most at risk at being left behind in an uneven economic recovery. This analysis is based primarily 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 federal poverty measure. Using the most recent data available, that from the 2019 American Community Survey, household incomes are compared to the Self-Sufficiency Standard (as well as the official poverty measure) across a wide range of household characteristics—geographic location, race/ethnicity, citizenship, family composition, gender, educational attainment, and employment patterns.

What emerges is a detailed picture of those in New York City who lack enough income to meet their needs, including where they live and the characteristics of their households. With this information, our findings and conclusions can inform and guide the creation of economic and workforce policies that will promote and support the achievement of economic self-sufficiency

for all New York City households and help ensure an equitable recovery for all.

The basics of the report are as follows, with more detail in successive sections, as well as appendices that describe the methodology and provide detailed tables.

1. The first section provides an overview of the Self-Sufficiency Standard, how it compares to the OPM, and how it is calculated.

2. The second section, and main body, of the report documents and describes who is above versus below the Standard. A profile of those below the Standard is presented, as well as the odds of being above versus below the Standard, by such characteristics as race and ethnicity, gender, geographic location, education, and employment patterns.

3. The final section concludes with how the income inadequacy rate in New York City has shifted over time and implications of the findings and analysis presented in this report.

Different Approaches to Measuring Poverty

THE OPM IS BASED ON ONLY ONE COST

The Official Poverty Measure (OPM, also known as the federal poverty guidelines or FPG/FPL) calculates the cost of food for the number of people in the family, then multiplies it by three and assumes the total amount covers all other expenses.

🛒 x **3**

THE STANDARD IS BASED ON ALL BUDGET ITEMS

The Standard is based on all major budget items faced by working adults. The Self-Sufficiency Standard calculates how much income families need to make ends meet without public or private assistance by pricing each individual budget item.

🏠 + 🛝 + 🛒 + 🚌 +
🩺 + 👕 + 🧮

The OPM is the Same Throughout New York City

According to the OPM, a family of two with income of $17,240 or more annually is not considered poor anywhere in New York City.

The Standard Varies Within New York City

The Standard varies across, and within, New York City boroughs. An adult with a preschooler needs $67,384 to $107,808 annually to meet basic needs depending on the area.

The Bronx
$68,138

North Manhattan
$67,384

South Manhattan
$107,808

Northwest Brooklyn
$88,891

Queens
$74,541

Brooklyn
$69,863

Staten Island
$69,847

THE OPM INCREASES AT A CONSTANT RATE

The official poverty measure increases by a constant $4,480 for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.
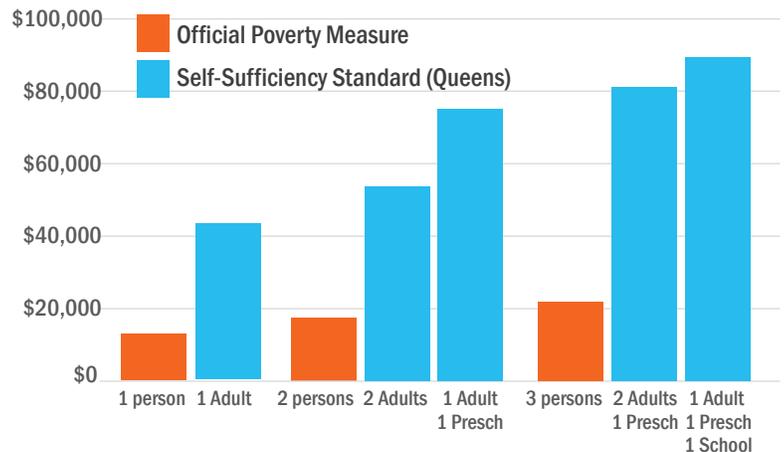
THE STANDARD VARIES BY FAMILY TYPE

The Standard changes by family type to account for the increase in costs specific to the type of family member whether this person is an adult or child, and for children, by age.

Legend:
- Official Poverty Measure
- Self-Sufficiency Standard (Queens)

Chart categories:
- 1 person / 1 Adult
- 2 persons / 2 Adults / 1 Adult 1 Presch
- 3 persons / 2 Adults 1 Presch / 1 Adult 1 Presch 1 School

(Y-axis: $0, $20,000, $40,000, $60,000, $80,000, $100,000)

The Self-Sufficiency Standard

Though innovative for its time, researchers and policy analysts have concluded that the Official Poverty Measure (OPM), developed just under six decades ago by Mollie Orshansky, is methodologically dated and no longer an accurate measure of poverty. This report measures how many households are struggling to make ends meet by using the Self-Sufficiency Standard for New York City as the alternative metric of household income adequacy—or the lack thereof.

Beginning with studies such as Ruggles' *Drawing the Line*,[3] many have critiqued the official measure. Even the Census Bureau now characterizes the federal poverty measure as a "statistical yardstick rather than a complete description of what people and families need to live."[4] Others have offered alternatives, such as Renwick and Bergman's article proposing a "basic needs budget."[5]

These discussions culminated in the early 1990s with a congressionally mandated comprehensive study by the National Academy of Sciences (NAS), which brought together hundreds of scientists, and commissioned studies and papers. These studies were summarized in the 1995 book, *Measuring Poverty: A New Approach*, which included a set of recommendations for a revised methodology.[6] Despite substantial consensus on a wide range of methodological issues and the need for new measures, no changes have been made to the official poverty measure (OPM) itself. However, based on the NAS model, the Census Bureau developed alternative measures, put forth first as "experimental," and since 2012 published annually as the Supplemental Poverty Measure.[7]

Taking into account the critiques of the OPM, and drawing on both the NAS analyses and alternative "basic needs" budget proposals (such as that of Renwick), the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.[8] While designed to address the major shortcomings of the OPM, the Self-Sufficiency Standard also more substantially reflects the realities faced by today's working parents, such as child care and taxes, which are not addressed in the federal poverty measure or the Supplemental Poverty Measure (SPM). Moreover, the Standard takes advantage of the greater accessibility, timeliness, and accuracy of current data and software not in existence nearly six decades ago.

The major differences between the Self-Sufficiency Standard and the official poverty measure include:

- **The Standard is based on all major budget items faced by working adults (age 18-64 years): housing, child care, food, health care, transportation, and taxes.** In contrast, the OPM is based on only one item—a 1960s food budget, and the assumption (based on then-current consumer expenditure data) that food is one-third of total expenditures. Additionally, while the OPM is updated for inflation, there is no adjustment made for the fact that the cost of food as a percentage of the household budget has decreased substantially over the years. In contrast, the Standard allows different costs to increase at different rates and does not assume that any one cost will always be a fixed percentage of the budget.

- **The Standard reflects the changes in workforce participation over the past several decades, particularly among women.** It does this by assuming that all adults work to support their families, and thus includes work-related expenses, such as transportation, taxes, and child care. The OPM continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home mother.

- **The Standard varies geographically.** The OPM is the same everywhere in the continental United States while the Standard is calculated on a locale-specific basis (usually by county).

- **The Standard varies costs by the age as well as number of children.** This factor is particularly important for child care costs, but also for food and health care costs, which vary by age as well. While the OPM takes into account the number of adults and children, there is no variation in cost based on the ages of children.

- **The Standard includes the net effect of taxes and tax credits, which not only provides a more accurate measurement of income adequacy, but also illuminates the impact of tax policy on net family income.** Because at the time of its inception low-income families paid minimal taxes, and there were no refundable tax credits (such as the Earned Income Tax Credit), the OPM does not include taxes or tax credits, even implicitly.

The resulting Self-Sufficiency Standard is a set of basic needs, no-frills budgets created for all family types in each county in a given state.[9] For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of 44% of their food budget on take-out and restaurant food.[10] The Standard does not include retirement savings, education expenses, or debt repayment, nor does the Standard address "asset-building" strategies. However, the Standard does now include the calculation of an additional amount for emergency savings.

NEW YORK CITY SELF-SUFFICIENCY STANDARD. The Self-Sufficiency Standard was previously calculated in 2000, 2004, 2010, 2014, and 2018. Due to the considerable variation in cost of living across the region, the Self-Sufficiency Standard is calculated for New York City's seven geographic areas, dividing the five boroughs as follows: The Bronx, Northwest Brooklyn, Brooklyn (excluding Northwest), North Manhattan, South Manhattan, Queens, and Staten Island.

Table 1 details how the annual wage needed for two adults, one preschooler, and one school-age child in all five boroughs of New York City has changed over the last 21 years. The rise in Self-Sufficiency wages since 2000 is attributed to a rise in costs for all basic needs, with housing, transportation, and food costs increasing at the highest rates.

The table also contrasts the Self-Sufficiency Standard annual wage to the growth in average median earnings. On average, median earnings increased 57% or $16,583 over the last 21 years, while average costs increased between 72% or $54,860 in South Manhattan and 113% or $55,922 in Northwest Brooklyn, demonstrating that increasing wages are not keeping up with significantly increasing costs.

This gap is further illustrated in **Figure A** which contrasts the Self-Sufficiency Standard for Queens, The Bronx, and Kings County (Northwest Brooklyn) with New York City median earnings and the federal poverty guidelines. Even though they are updated for inflation (using the CPI, the Consumer Price Index) the federal poverty guidelines increased by only 54%, much less

Table 1. The Self-Sufficiency Standard by Borough and NYC Median Earnings Over Time
Two Adults, One Preschooler, One School-Age Child in 2000, 2004, 2010, 2014, 2018, and 2021

Borough	2000	2004	2010	2014	2018	2021	Percent Change: 2000 TO 2021
The Bronx	$48,077	$55,546	$66,268	$70,319	$73,548	$85,507	78%
Brooklyn	$49,282	$57,234	$68,288	-	-	-	-
Northwest Brooklyn*	-	-	-	$79,138	$89,471	$105,204	113%
Excluding Northwest Brooklyn*	-	-	-	$72,160	$77,054	$88,545	80%
North Manhattan	$52,475	$54,590	$63,873	$73,758	$78,765	$91,898	75%
South Manhattan	$75,942	$78,741	$93,002	$98,836	$111,519	$130,802	72%
Queens	$51,281	$60,028	$70,198	$76,376	$80,119	$92,275	80%
Staten Island	$50,972	$58,814	$70,507	$73,015	$76,882	$88,176	73%
BOROUGH MEDIAN EARNINGS AVERAGE							
NYC Median Earnings**	$29,079	$30,448	$33,809	$36,727	$41,357	$45,662	57%

* 2014 was the first year that Brooklyn was calculated for two areas.
** U.S. Census Bureau, American Community Survey (ACS). 2000, 2004, 2008, 2010, 2014, 2018, 2019. Detailed Tables. B20002. Median earnings in the past 12 months by sex for the population 16 years and over with earnings in the past 12 months. Retrieved from data.census.gov. 2019 data is the latest available and is updated using the Employment Cost Index.

Figure A. The Self-Sufficiency Standard for New York by Year for Select Counties, *Two Adults, One Preschooler, and One School-age Child: 2000, 2004, 2010, 2014, 2018, and 2021*
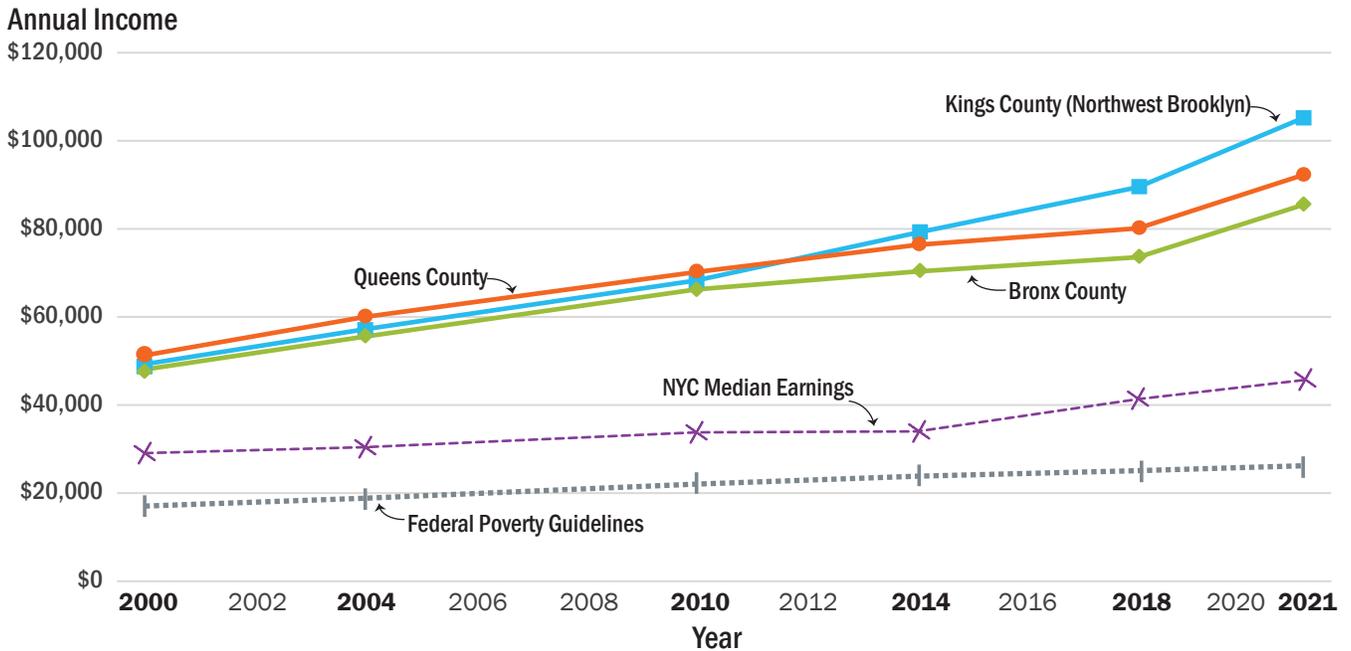
Annual Income

than the actual increase in costs experienced by low income families in these three regions. The disparity between what families actually require to meet their basic needs, and what is considered officially poor, continues to expand.

Additionally, the median earnings line (indicated by the purple dashed line) **has** a slight dip in the slope of growth from the year 2010 to 2014 (increasing by only $210 in four years). This was caused by the slowdown in the economy and long recovery from the Great Recession. However, there is no significant decrease in the rate of cost increases over the same period of time. Indicating that despite many people experiencing job loss, decreased hours, and stagnant wages, the cost of living continued to rise in New York City. Self-Sufficiency Standard research on the impact of the

Great Recession on income inadequacy found that workers in low wage occupations, as well as people of color and single mother households were hit the hardest, with more of their households experiencing income inadequacy than before the recession, even when other indicators (such as the unemployment rate) had returned to pre-recession levels.

This trend suggests that the COVID-19 pandemic-related economic shutdown and associated economic downturn will likely have a disproportionate impact on people of color and other marginalized communities. The economic challenges of many workers who are already struggling to make ends meet at wages well below the minimum required to meet their needs will likely be compounded by the COVID-19 pandemic-related recession.

FAMILY FOCUS: Northwest Brooklyn

A two-adult household in NW Brooklyn with a preschooler and school-age child, with the parents working as a janitor, earning $16.17 per hour, and a retail salesperson, earning minimum wage ($15.00 per hour), needs $7,970 per month to get by. This includes $1,924 per month to cover the cost of child care and $2,712 for a two-bedroom apartment. With a monthly income of $5,403, the family earns only 68% of what they need to cover basic costs.

A **two adult household** with a **preschooler** and **school-age child**,

earning **$5,403 per month** as a **janitor** and **retail salesperson**,

need **$7,970 per month** to cover basic costs,

but only earn **68%** of what they need to get by.

How did we calculate these data?

STEP 1: Calculate the Self-Sufficiency Standard

The Self-Sufficiency Standard for New York City 2021 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 (e.g. clothing, paper products, etc.), 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.

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

STEP 2: Create a Dataset of New York City Households
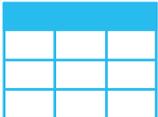
To estimate the number of households below the Self-Sufficiency Standard for New York City, this study uses the 2019 American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS) by the U.S. Census Bureau. The ACS is an annual survey of the social, housing, and economic characteristics of 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 considers their income.

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.

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, are also not included. In total, this study includes 2,300,031 households and represents **68%** of all New York City households.

STEP 3: Compare Household Income to Income Benchmark

The 2021 Self-Sufficiency Standard for New York City 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 and adjusted to 2021 dollars to determine total household income. Total household income is then compared to the calculated Standard for the appropriate family composition and geographic location. Regardless of household composition, it is assumed that all members of the household share income and expenses. Household income is also compared to the U.S. Census Bureau's poverty threshold to calculate whether households are above or below poverty.

Household Income ÷ Self-Sufficiency Standard =

Adequate Income
Household Income > Self-Sufficiency Standard

OR

Inadequate Income
Household Income < Self-Sufficiency Standard

Glossary of Key Terms

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

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

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.[11] 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."[12] 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."[13] 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."

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

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 terms BIPOC and people of color interchangeably to refer to households (where the householder) have indicated in the ACS that their race is Black or African American, American Indian or Alaska Native, Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Native Hawaiian, Gaumanian 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.

The disparity between what families actually require to meet their basic needs, and what is considered officially poor, continues to expand.

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 (referred to as poverty thresholds). When this report uses the OPM in terms of programs or policy, we are referring to the federal poverty guidelines, developed by the Department of Health and Human Services (HHS), used by federal and state programs to determine eligibility and calculate benefits (referred to 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, not composition. 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).

How Many Households Live Below the Standard in New York City?

Using the Self-Sufficiency Standard and applying it to working-age households (excluding the elderly and disabled), more than one out of three households (36%) lack sufficient income to meet the minimum cost of living in New York City.

In contrast, using the official poverty measure (OPM), around one in ten (12%) New York City households (excluding the elderly and disabled who are out of the labor force) are designated officially as "poor."[14]

This means that while the OPM identifies 270,466 households as "poor," over three times as many, 816,151, actually lack enough income to meet their basic needs. Using the official poverty thresholds results in more than two-thirds of these New York City households being *overlooked and undercounted*, not officially poor yet without enough resources even to cover their basic needs. In the pages that follow, we will highlight the characteristics of these people and households, with the goal of telling a story of which households in New York City are lacking sufficient income.

While the likelihood of experiencing inadequate income in New York City is concentrated among certain families by gender, race/ethnicity, education, and location, a broad spectrum of families experience inadequate income. **Figure B** examines a range of characteristics of households living below the Standard compared to those of all households in New York City.

In the remainder of this report, we will delve deeper into these numbers to answer the question of who lacks adequate income. We will examine demographic characteristics such as race/ethnicity, citizenship, language, gender, and family composition to see which groups bear disproportionate burdens of inadequate income. We will then look at the interaction of educational attainment and work patterns by race/ethnicity and family type.

12% of working-age households in New York City live below the official poverty threshold
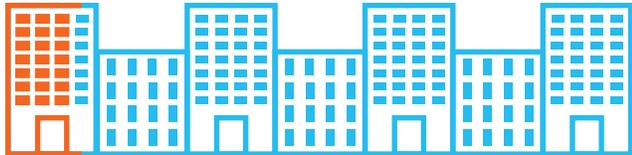
36% of working-age households in New York City live below the Self-Sufficiency Standard
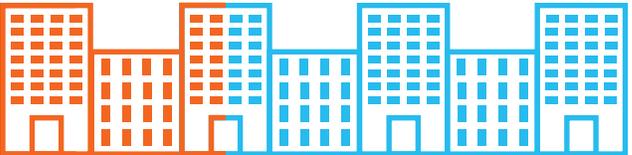
Figure B. Profile of Households with Inadequate Income: NYC 2019
There are 816,151 households living below the Self-Sufficiency Standard in New York City

Number of Workers

Among households below the Standard in New York City, 16% have no workers, 54% have one worker, and 30% have two or more workers. Altogether, 84% of households below the Standard have at least one worker. In addition, of households below the Standard which have one or more workers, 66% have at least one full-time, year-round worker.

Legend: ■ No workers ■ One worker ■ Two or more workers

All Households
| 6% | 44% | 50% |

Households Below Standard
| 16% | 54% | 30% |
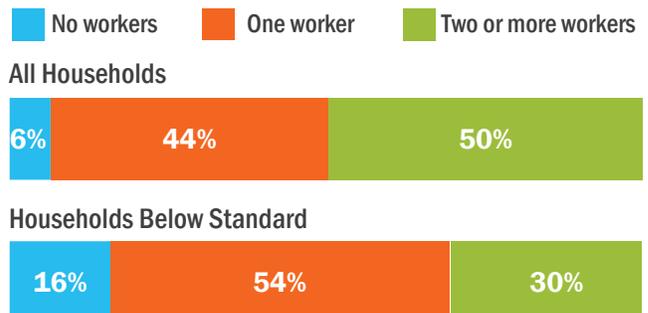
Household Type

Of the households below the Standard in New York City, half (51%) are households with no children (compared to almost two-thirds of all households). The other half of households below the Standard with children are divided between married-couple households (23%), single-mother households (22%), and single-father households (4%).

Legend: ■ No children ■ Married with children ■ Single mother ■ Single father

All Households
| 65% | 21% | 11% | 3% |

Households Below Standard
| 51% | 23% | 22% | 4% |
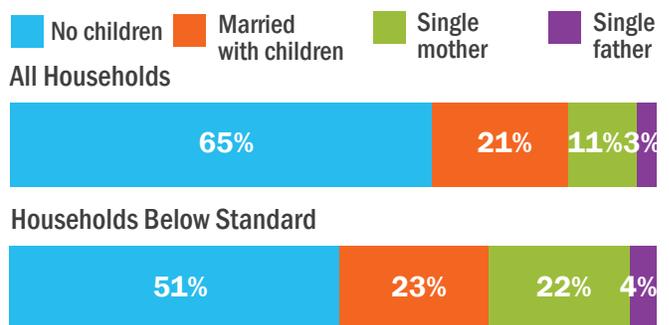
Food Assistance (SNAP)

More than one fourth (29%) of households below the Standard in New York City participated in the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps).

Legend: ■ Yes, receive SNAP ■ No SNAP

All Households
| 13% | 87% |

Households Below Standard
| 29% | 71% |
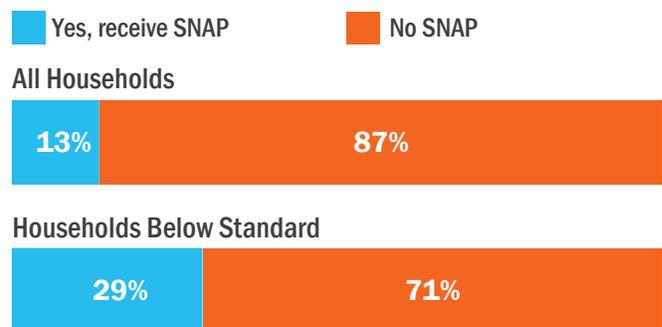
Temporary Assistance for Needy Families (TANF)

Only 7% of households with inadequate income receive cash assistance (TANF) in New York City.

Legend: ■ Yes, receive TANF ■ No TANF

All Households
| 3% | 97% |

Households Below Standard
| 7% | 93% |

Note: Totals may not add exactly due to rounding.

There are 816,151 households living below the Self-Sufficiency Standard in New York City

Race/Ethnicity

Households headed by persons of color account for 64% of all households in New York City but 80% of households below the Standard. In terms of race/ethnicity, 37% of householders in New York City with inadequate income are Latinx, 25% are Black, 20% are White, 15% are Asian and Pacific Islander, and 3% are all other races.

Legend: Latinx | Black | White | Asian | All Other

All Households
| 26% | 21% | 36% | 14% | 3% |

Households Below Standard
| 37% | 25% | 20% | 15% | 3% |
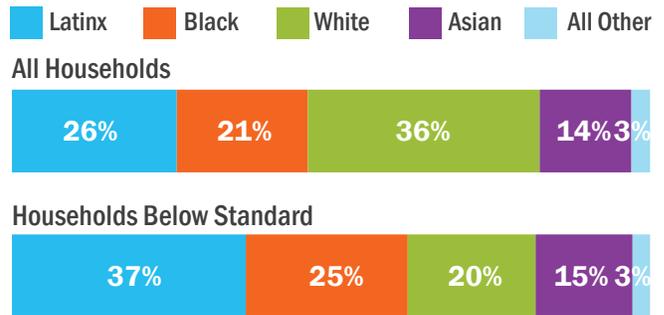
Educational Attainment

Among New York City householders below the Standard, 24% have a bachelor's degree or higher, 25% have some college or associates degree, 32% have a high school diploma or GED, and 19% have less than a high school degree.

Legend: Bachelor's or higher | Some college | High school | Less than high school

All Households
| 49% | 21% | 20% | 10% |

Households Below Standard
| 24% | 25% | 32% | 19% |
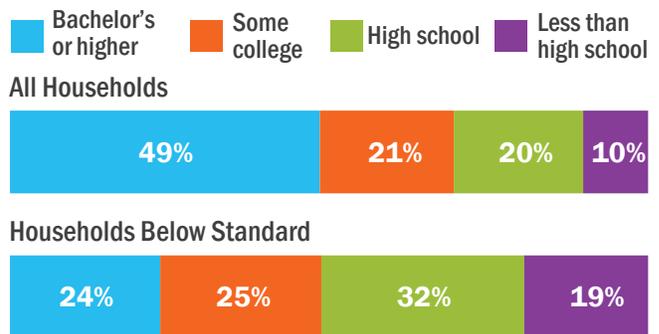
Citizenship

U.S. citizens head 56% of all households in New York City and 47% of households below the Self-Sufficiency Standard. Only 18% of households in New York City are headed by an adult without U.S. citizenship, while 25% of households below the Standard are headed by non-citizens.

Legend: Naturalized | Not a citizen | U.S. born

All Households
| 26% | 18% | 56% |

Households Below Standard
| 27% | 25% | 47% |
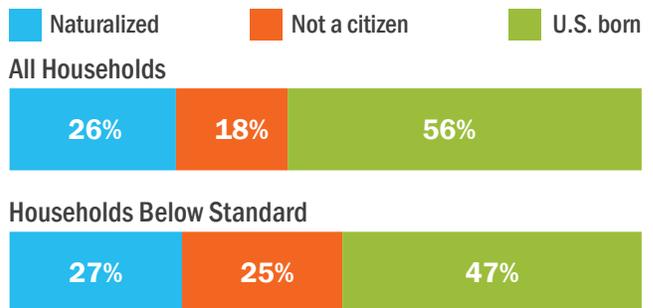
Age of Householder

In New York City, 6% of households below the Standard are headed by adults under 24 years of age, 23% are headed by adults between 25-34, 26% are headed by adults between 35-44, 23% are headed by adults between 45-54, and 22% are between 55-64.

Legend: 18-24 | 25-34 | 35-44 | 45-54 | 55-64

All Households
| 3% | 25% | 25% | 23% | 23% |

Households Below Standard
| 6% | 23% | 26% | 23% | 22% |
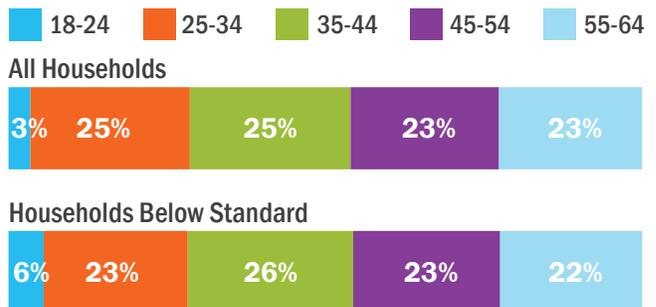
Note: Totals may not add exactly due to rounding

Housing Burden

Housing is typically the largest single expense for families—especially in New York City. When costs exceed income, families experience hardships, often being forced to choose between which basic needs to meet, and which to do without, with near- and long-term consequences. This is particularly problematic with housing costs, at least the rent proportion, as it is a rigid cost—one must pay all of the rent, every month, or risk eviction or losing one's housing. With other costs, one can choose to buy or skip less-expensive items although those choices may result in consequences such as hunger or medical complications. Thus, a housing cost burden too often leads to stark choices: doubling up, inadequate housing, homelessness, or foregoing other basic necessities (e.g. nutritious food, quality child care, or health care).

Affordable housing = No more than 30% of a household's gross income is spent on rent and utilities.

Housing-cost burdened = Over 30%, but less than 50%, of household income goes towards housing costs.

Severely housing-cost burdened = Over 50% of household income goes towards housing costs.

Figure C. Profile of Households with Inadequate Income by Housing Burden and Tenure: NYC 2019

HOUSING BURDEN

In New York City, 55% of households below the Standard are severely housing-cost burdened and 24% of households below the Standard are housing-cost burdened. In all, housing is unaffordable for nearly 80% of households below the Standard.

Legend:
- Housing costs > 50% of income
- Housing costs > 30% and <=50% of income
- Housing costs <= 30% of income
- No housing cost

All Households

| 22% | 19% | 57% | |

Households Below Standard

| 55% | 24% | 18% | |
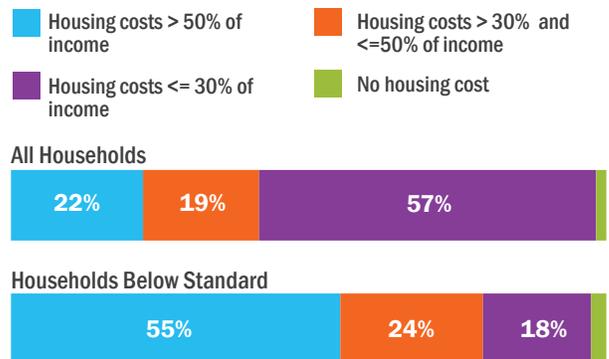
RENTING VERSUS OWNING

New Yorkers are more likely to be renters. Over two-thirds of all New Yorkers are renters, compared to a national average of 35%.[15] Moreover, 82% of those below the Standard in New York City are renters.

Legend:
- Renter
- Owner
- No housing cost

All Households

| 70% | 29% | |

Households Below Standard

| 82% | 15% | |
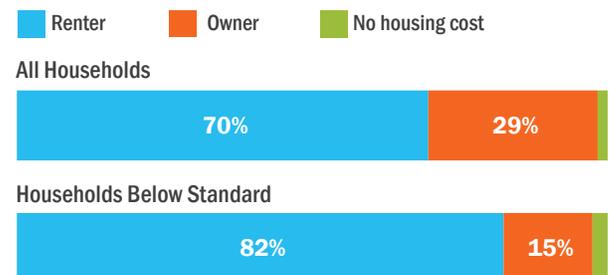
Geography

Although more than one out of three (35%) New York City households have inadequate income, the distribution of these households varies geographically throughout the city. Despite ranking near the bottom for cost, the Bronx has the highest rates of income inadequacy in New York City.

Over half (52%) of households in the Bronx have incomes below their Standard. At the same time, the most expensive areas in New York City—Northwest Brooklyn and South Manhattan—have the lowest income inadequacy rates with around one in five households below the Standard (22% and 23%). In Staten Island, just over a quarter (26%) of households are struggling to get by while over a third of households (34%) lack adequate income in Queens, and two out of five households (40%) have incomes below the Standard in Brooklyn (excluding Northwest).

Altogether there are more than 816,000 New York City families struggling to make ends meet—living throughout every neighborhood in New York City (see **Figure D**). Only four of the 55 community districts in New York City have less than one-fifth of households with incomes below the Standard.

- The community districts with the lowest concentration of income inadequate households are located in Staten Island, Northwest Brooklyn, South Manhattan, and Queens.

The community districts with the highest concentration of households with inadequate income are found in the Bronx and Brooklyn (excluding Northwest).

- Four areas with the highest percentage of households with incomes below the Self-Sufficiency Standard are in the Bronx and the fifth highest income inadequacy rate is in Brooklyn (excluding Northwest).

Overall, the Bronx, North Manhattan, and Brooklyn (excluding Northwest) contain the 11 community districts with *over half* of the households lacking adequate income.

Figure D. Income Inadequacy Rate by PUMA/Community District*: NYC 2019

Highest Rate
Hunts Point, Longwood & Melrose
65%

Lowest Rate
Murray Hill, Gramercy & Stuyvesant Town
11%

Income Inadequacy Rate
11%   65%
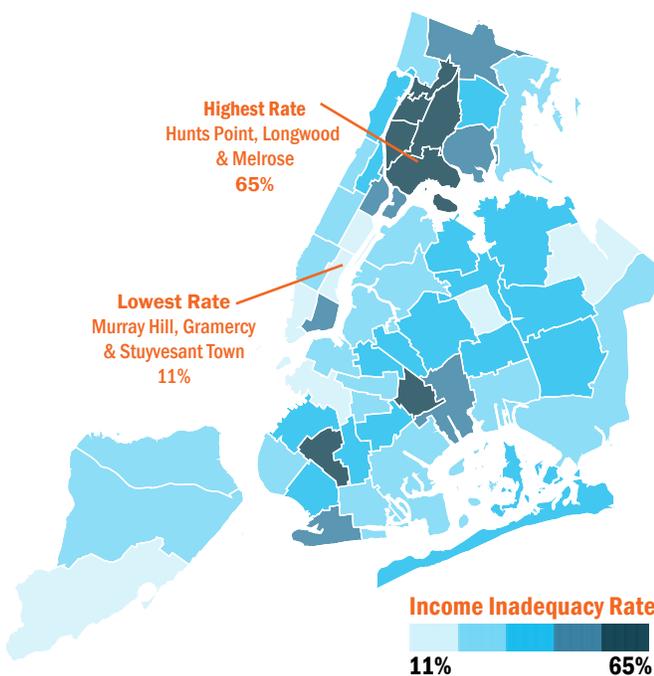
Borough	Community District	Below Standard (%)
Lowest Income Inadequacy Rates		
South Manhattan	Murray Hill, Gramercy & Stuyvesant Town	11%
Northwest Brooklyn	Park Slope, Carroll Gardens & Red Hook	14%
South Manhattan	Battery Park City, Greenwich Village & Soho	14%
Queens	Forest Hills & Rego Park	17%
Staten Island	Tottenville, Great Kills & Annadale	20%
Highest Income Inadequacy Rates		
Brooklyn (Excluding NW)	Brownsville & Ocean Hill	61%
The Bronx	Concourse, Highbridge & Mount Eden	63%
The Bronx	Morris Heights, Fordham South & Mount Hope	63%
The Bronx	Belmont, Crotona Park East & East Tremont	64%
The Bronx	Hunts Point, Longwood & Melrose	65%

* Public Use Microdata Areas (PUMAs) are geographical statistical areas that contain at least 100,000 people. In NYC, PUMAS approximate NYC Community Districts (CDs).
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Race/Ethnicity, Citizenship, & Language

The widening income inequality that characterizes American society is found in New York City as well. It is especially apparent when examining income inadequacy by race/ethnicity. People of color are disproportionately more likely to have inadequate incomes due to the systemic effects of structural racism. In addition, nativity/citizenship further divides the city. Foreign-born householders have higher income inadequacy rates than U.S.-born householders, especially if they are not citizens. Citizenship and English proficiency are protectors against income insufficiency for immigrant households, yet not enough to bring income adequacy rates to the same level as native-born citizens.

Overall, more than 35% of households in New York City report income that does not meet the rising cost of living. Inadequate income is an issue facing all racial/ethnic groups, however, people of color disproportionately experience income inadequacy.[16]

Latinx-headed households, regardless of race, have the highest income inadequacy rate of all racial/ethnic groups in New York City—50% of Latinx households lack sufficient income (see **Figure E**).

- Of the largest Latinx groups, householders of Dominican origin are most likely to struggle to get by, as more than half lack sufficient income (59%). Householders of Mexican origin also experience high rates of income inadequacy, with 58% unable to meet their basic needs.

- While householders with origins from South America have the lowest income adequacy rate of the Latinx groups analyzed (41%), they are still more likely to lack adequate income compared to all households in New York City.

Just under half of Black households (44%) in New York City struggle to meet their basic needs, more than double the income inadequacy rate of White householders.

Race/Ethnicity Definitions

This study combines the Census Bureau's separate racial and ethnic classifications into a single set of categories. In the American Community Survey questionnaire, individuals identify if they are ethnically of Hispanic, Latinx, or Spanish origin and separately identify their race/races (they can indicate more than one race). Those who indicate they are of Hispanic, Latinx, or Spanish origin (regardless of their race category) are coded as Latinx in this study, while all others are coded according to their self-identified racial category.

The result is five mutually exclusive racial and ethnic groups:

- Latinx or Hispanic (referred to as Latinx),
- Asian, Native Hawaiian, and Other Pacific Islander (referred to as Asian and Pacific Islander or API),
- Black or African-American (referred to as Black),
- White, and;
- American Indian, Alaska Native, Some Other Race, and Two or More Races (referred to as All Other). Individuals identifying in these categories are combined due to the small population sizes in the sample. As this is still a small group, results by All Other races are often dropped in analysis due too small sample size (e.g., by county). When analysis divides the population into White and non-White, this group is included in the latter category.

There are 816,151 households living below the Self-Sufficiency Standard in New York City

80% of NYC households below the Standard are people of color

33% of NYC householders below the Standard struggle to speak English

53% of NYC households below the Standard are foreign born

Figure E. Income Inadequacy Rate by Race/Ethnicity of Householder*: NYC 2019
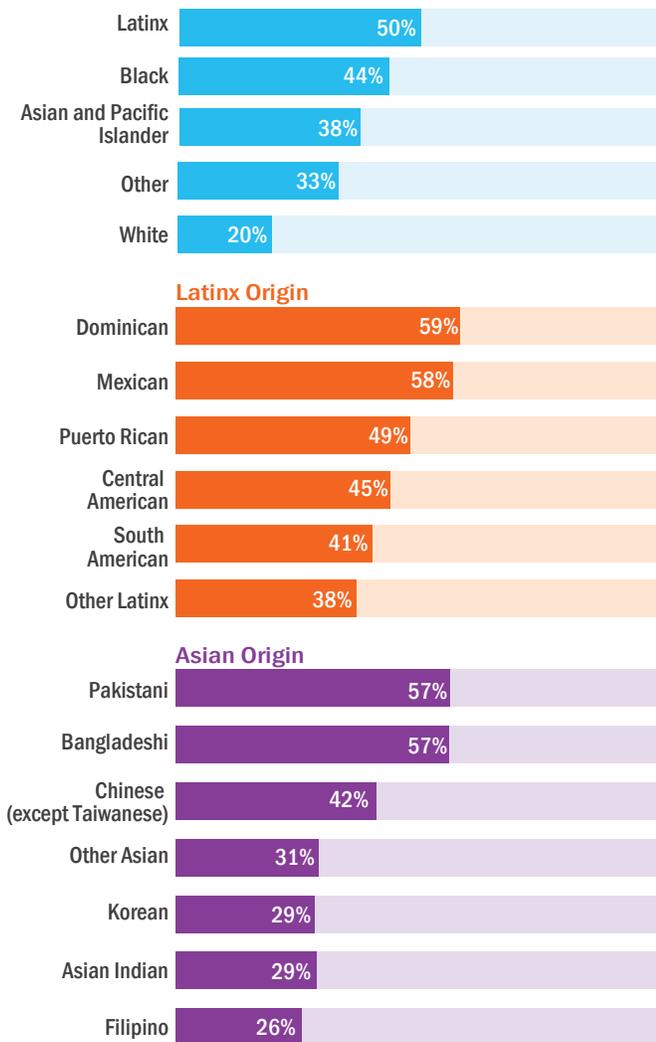
Latinx — 50%
Black — 44%
Asian and Pacific Islander — 38%
Other — 33%
White — 20%

Latinx Origin

Dominican — 59%
Mexican — 58%
Puerto Rican — 49%
Central American — 45%
South American — 41%
Other Latinx — 38%

Asian Origin

Pakistani — 57%
Bangladeshi — 57%
Chinese (except Taiwanese) — 42%
Other Asian — 31%
Korean — 29%
Asian Indian — 29%
Filipino — 26%

*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.
Notes: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. See sidebar for more details on race/ethnicity definitions.
The 2019 American Community Survey does not collect Black origin data, therefore the multitude of Black racial identities is not compared in this analysis (see https://www2.census.gov/programs-surveys/acs/methodology/questionnaires/2019/quest19.pdf). However, starting with the 2020 ACS, a write-in space was added for both Black and white origins which will allow more comprehensive data in the future.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

While 38% of Asian and Pacific Islander householders have inadequate income, there is substantial difference among the Asian and Pacific Islander groups.

- Among the largest Asian groups, Pakistani and Bangladeshi householders have the highest rate of income inadequacy with 57% of communities with

Pakistani and Bangladeshi origins not able to meet their basic needs.

- In contrast, householders with Filipino origins experience income inadequacy at a rate slightly above White householders (26% vs. 20%).

Out of all households in New York City, approximately 36% are headed by White householders, however only one fifth (20%) of White households lack adequate income in New York City—the lowest rate of all major racial/ethnic groups in the region. The income inadequacy rate for White households is less than half the rate experienced by Latinx and Black households.

The combined All Other category (see sidebar for definition) have rates of income inadequacy at 33%, below Black, Latinx, and Asian/Pacific Islander, but above White households.

Race/Ethnicity by Borough

Households of color are more likely to experience financial inadequacy throughout all New York City boroughs. However, the contrast in income inadequacy rates between race/ethnic groups is greater in some boroughs.

- Latinx households in the Bronx experience income inadequacy at a rate that is 34 percentage points greater than White households (58% vs. 24%).

- In Northwest Brooklyn (Kings County), Black householders experience income inadequacy at a higher rate than other racial groups (45%). Latinx householders experience the next highest rate (39%) with White householders experiencing the lowest rates of income inadequacy (15%).

In North Manhattan, the income inadequacy rate for Latinx householders is 39 percentage points higher than White householders.

- North Manhattan has the highest polarization of income inadequacy with Latinx householders experiencing income inadequacy at a rate of 54%, while White householders experience income inadequacy at a rate of only 15%—39 percentage points less than Latinx householders.

Nativity

Foreign-born householders have higher income inadequacy rates than native-born householders, especially when Latinx, and especially if they are not citizens. While about one-third of native-born New York City households have inadequate income, 37% of naturalized citizens and 51% of non-citizens lack adequate income.

Overall, due to the high rates of income inadequacy for immigrants, foreign-born New York City immigrants account for a disproportionate amount of New York City households with inadequate income despite their lower numbers.

As detailed throughout this brief, Latinx households are more likely to experience income inadequacy than any other race/ethnic group. One factor that contributes to these high rates is citizenship status: in New York, over a half of Latinx householders are not native born. How do rates of income inadequacy among Latinxs compare by citizenship status? (see **Figure F**).

- Among Latinxs, native-born householders have the lowest rate of income insufficiency, which at 45%, is still higher than all other native-born groups except Black, native-born householders.

Figure F. Income Inadequacy Rate by Citizenship Status of Householder*: NYC 2019
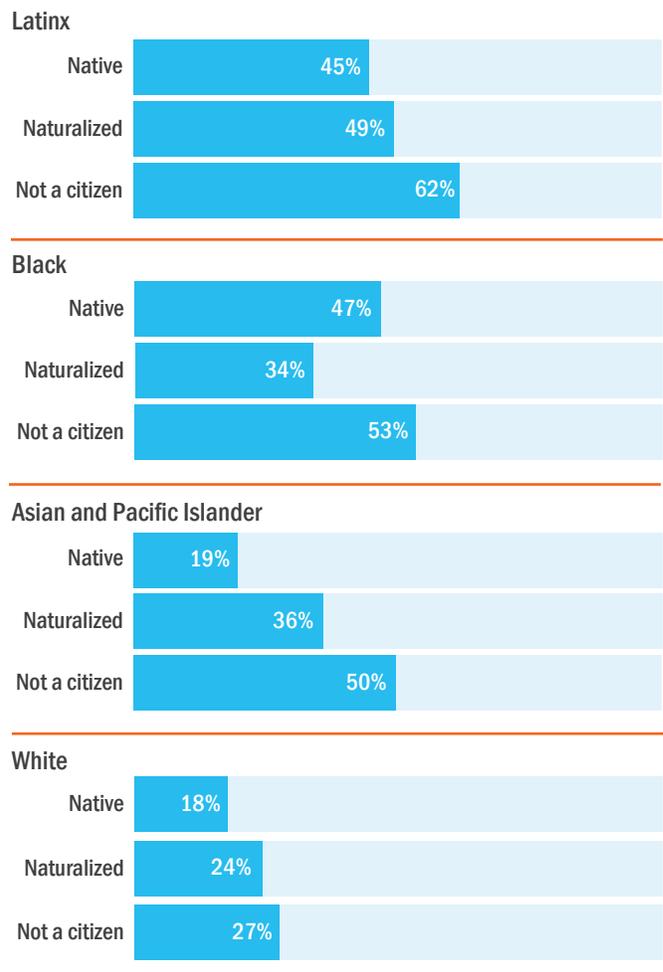
Latinx
- Native: 45%
- Naturalized: 49%
- Not a citizen: 62%

Black
- Native: 47%
- Naturalized: 34%
- Not a citizen: 53%

Asian and Pacific Islander
- Native: 19%
- Naturalized: 36%
- Not a citizen: 50%

White
- Native: 18%
- Naturalized: 24%
- Not a citizen: 27%

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Note: Latinx refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

FAMILY FOCUS: The Bronx

A single mother with a school-age child, working as a home health aide in the Bronx and earning minimum wage ($15.00 per hour) needs $4,341 per month to get by, including $639 per month to cover the cost of child care and $1,806 for a two bedroom apartment. With a monthly income of $2,600, she earns only 60% of what she needs to cover her family's basic costs.

A **single mother** with a **school-age child,**

earning **$15** per hour as a **home health aide,**

needs **$4,341** per month to cover basic needs,

but only earns **60%** of what she needs to get by.

- For foreign-born Latinxs, income inadequacy rates are even higher: almost half of naturalized-citizen Latinx householders lack adequate income (49%) while almost two thirds of non-citizen Latinx householders lack adequate income (62%).

While Latinx householders are the largest percentage of immigrants in New York City (31%), Asian householders are more likely to be foreign born (82% of Asian versus 54% of Latinx). The same differentials by citizenship status hold for Asian householders; however citizenship is a larger protector of income adequacy for Asian households compared to Latinx households.

- While 38% of Asian households in New York City have inadequate income to meet their needs, Asian householders with citizenship have nearly the same inadequacy rates as White householders (19%).

- Among non-citizen Asian householders in New York City, 50% lack adequate income—31 percentage points higher than Asian householders born in the United States.

Black householders, on the other hand, are less protected from income inadequacy by citizenship, with a 6% difference between native-born and non-citizens. Additionally, native-born Black householders have the highest rates of income inadequacy compared with Latinx, Asian, and White householders (47%), but the second lowest rates of income inadequacy for naturalized Black householders (34%).

In New York City, 58% of Black householders are born in the United States, while 30% are naturalized and 12% are not a citizen. Out of the householders who indicated a place of birth that was not the U.S., people born in Ghana have the highest rates of income inadequacy with 49% of Ghana-born Black householders (all immigration statuses) being income insufficient. Alternately, Black householders who indicated that they were born in Haiti have the lowest rate of income inadequacy, still with almost a third (29%) experiencing wage inadequacy.

FAMILY FOCUS: Queens

A family with two adults, an infant and a preschooler, with the parents working as a fast food employee (earning $15.00 per hour) and a cleaner ($16.17 per hour) in Queens need $7,894 per month to get by, including $2,091 per month to cover the cost a two bedroom apartment and $2,637 for child care. With a monthly income of $5,403, the family earns only 68% of what they need to cover the family's basic costs.

A **two adult household** with an **infant** and **preschooler**,

earning **$5,403 per month** as a **fast food worker** and **cleaner**,

need **$7,894 per month** to cover basic costs,

but only earn **68%** of what they need to get by.

Language

In New York City, English proficiency is key to the ability to make an adequate income. Householders who do not speak English well have almost twice the rate of income inadequacy (59%) compared to those who do speak English well (32%).

Additionally, over 265,000 households in New York City are linguistically isolated, meaning that no one over age 14 speaks English well AND has a household language other than English. More than half (59%) of linguistically isolated households are income insufficient. In contrast, households in which the only household language is English have an income inadequacy rate of 28% (see **Figure G**).

- If they are not linguistically isolated (at least one person over 14 speaks English very well), Spanish-speaking households have an income inadequacy rate of 46%, but if they are linguistically isolated, the income inadequacy rate increases to 64%.

- Among households that primarily speak an Asian or Pacific Islander language, 26% have inadequate income if they are not linguistically isolated, compared to 60% that are linguistically isolated.

Overall, people of color comprise only 64% of New York City's households, but account for 80% of households below the Standard. Half of these households below the Standard are Latinx. As shown in the figures throughout this section, the rate of income inadequacy varies by nativity, place of origin, English-language speaking ability, and borough.

Figure G. Income Inadequacy Rate by Household Language and Linguistic Isolation: NYC 2019
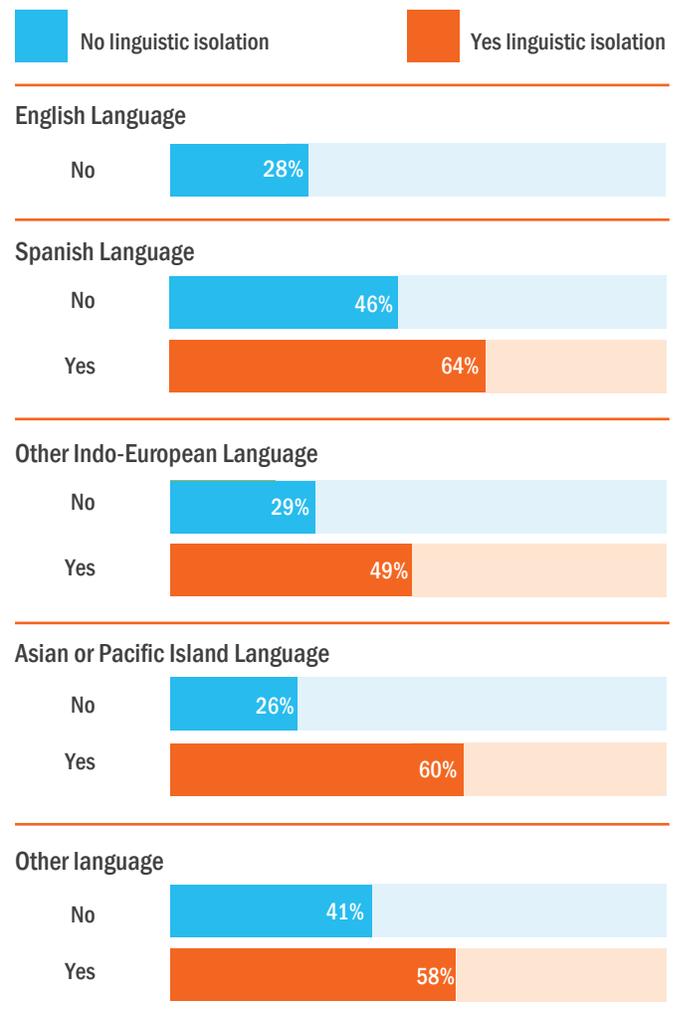
* Linguistically isolated households have no members over 14 who speaks English very well.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Household Type

Householders with children experience higher rates of inadequate income, particularly when the children are young. Moreover, households headed by women have higher rates of income insufficiency regardless of the presence of children when compared to households headed by men and married-couple households. Latinx single mothers have the highest rates of income inadequacy (79% lack enough income to meet their household needs).

Presence of Children

Compared to households without children, the rate of income inadequacy almost doubles for households with children from 28% to 50% (**Figure H**). Moreover, reflecting the need for full-time child care, households with at least one child under the age of five have a higher rate of income inadequacy than households with only school-age children (55% compared to 46%).

As a result, families with children are disproportionately represented among households below the Standard. Even though households with children are only 35% of all households in New York City, they account for almost half (49%) of households below the Standard.

Figure H. Income Inadequacy Rate by Presence of Children: NYC 2019

HOUSEHOLDS WITH NO CHILDREN

28%

HOUSEHOLDS WITH CHILDREN

50%

HOUSEHOLDS WITH YOUNG CHILDREN

55%

HOUSEHOLDS WITH OLDER CHILDREN

46%
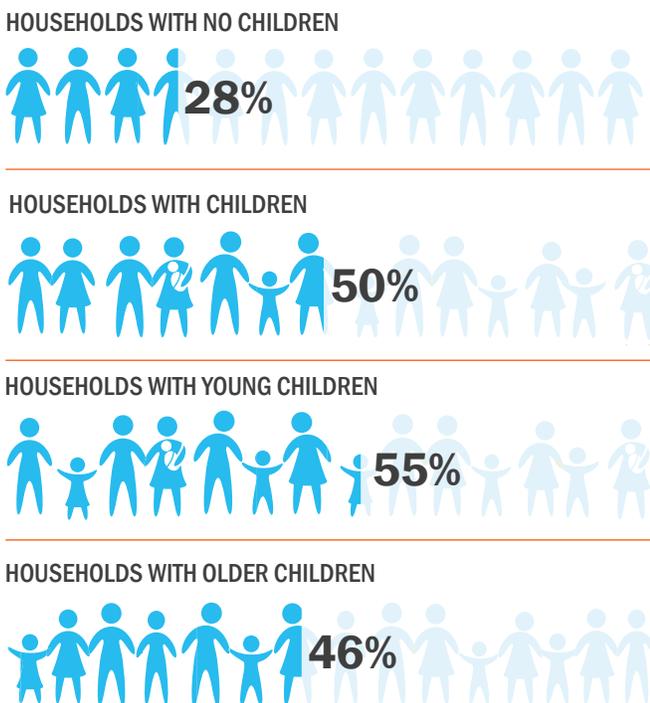
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Children, Gender, and Household Type

As seen in **Figure H**, the presence of children is associated with higher rates of income inadequacy. However, there are substantial differences by household type and gender. The highest rates are for single mothers, with nearly three-fourths (73%) having inadequate income. Why is this rate so high, relative to other groups? Is this due to the gender of the householder, the presence of children, or some other factors?

This high rate is at least partially attributable to gender. If we look at non-family households without children (which are mostly single persons living alone), we see that the rate of income inadequacy is 31% for households headed by men versus 40% for households headed by women (not shown).

In other words, men and women living alone, already have an income inadequacy gap of about 9%.[17] However, when we examine households by household type and gender we see even more substantial differences.

For this analysis, we divide childless households into three types: married-couple, men (no spouse), and women (no spouse). Overall married couples have the lowest rates of income inadequacy at 29%, with householders headed by men at 31%, and householders headed by women the highest at 45%. The dashed lines on **Figure I** show the income inadequacy rates of all households types. When we divide households by presence of children, those with children have considerably higher rates of income inadequacy.

- Married-couple households without children have the lowest income inadequacy rate (18%). Among married-couples with children, the income inadequacy rate increases to 39%.

- Households headed by men without children have an income inadequacy rate of 28%, while the income inadequacy rate increases to 49% for single fathers.[18]

- Households headed by women without children have an income inadequacy rate of 32%. Single mothers have by far the highest rate of being below the Standard, with an income inadequacy rate of 73%. Put another way, almost three out of four single mothers lack income adequate to meet their basic needs.

Altogether, parents, particularly single mothers experience higher levels of income inadequacy than non-parents. The very high rates of income inadequacy for single mothers compared to single fathers suggests that a combination of gender and the presence of children—being a woman with children—but especially gender, is associated with the highest rates of income inadequacy. The causes of these high levels of income inadequacy are many, including pay inequity and gender-based discrimination, as well as the expenses associated with children, particularly child care.

Not only are single mothers disproportionately more likely to lack adequate income than single fathers, there are over twice as many single mothers in New York City as single fathers. Single mothers comprise 11% of all New York City households compared to 3% for single fathers. Among householders with children in New York City who are below the Standard, 47% are married couples, 45% are single mothers, and 8% are single fathers.

Children, Household Type, and Race/Ethnicity

The combination of being a woman, having children, and solo parenting is associated with some of the highest rates of income inadequacy. At the same time, as we saw in the previous section, rates of income inadequacy are quite high among some racial/ethnic groups. When we look at family composition factors (including gender and children) by race/ethnicity, there is an even greater disparity between groups in rates of income adequacy (see **Figure I**).

- **Households without children.** For married households without children, Asian householders have the highest rates of income inadequacy (27%). White householders make up 44% of all married householders without children in New York City but only make up 27% of households below the

Figure I. Income Inadequacy Rate by Presence of Children, Household Type, and Race/Ethnicity of Householder*: NYC 2019
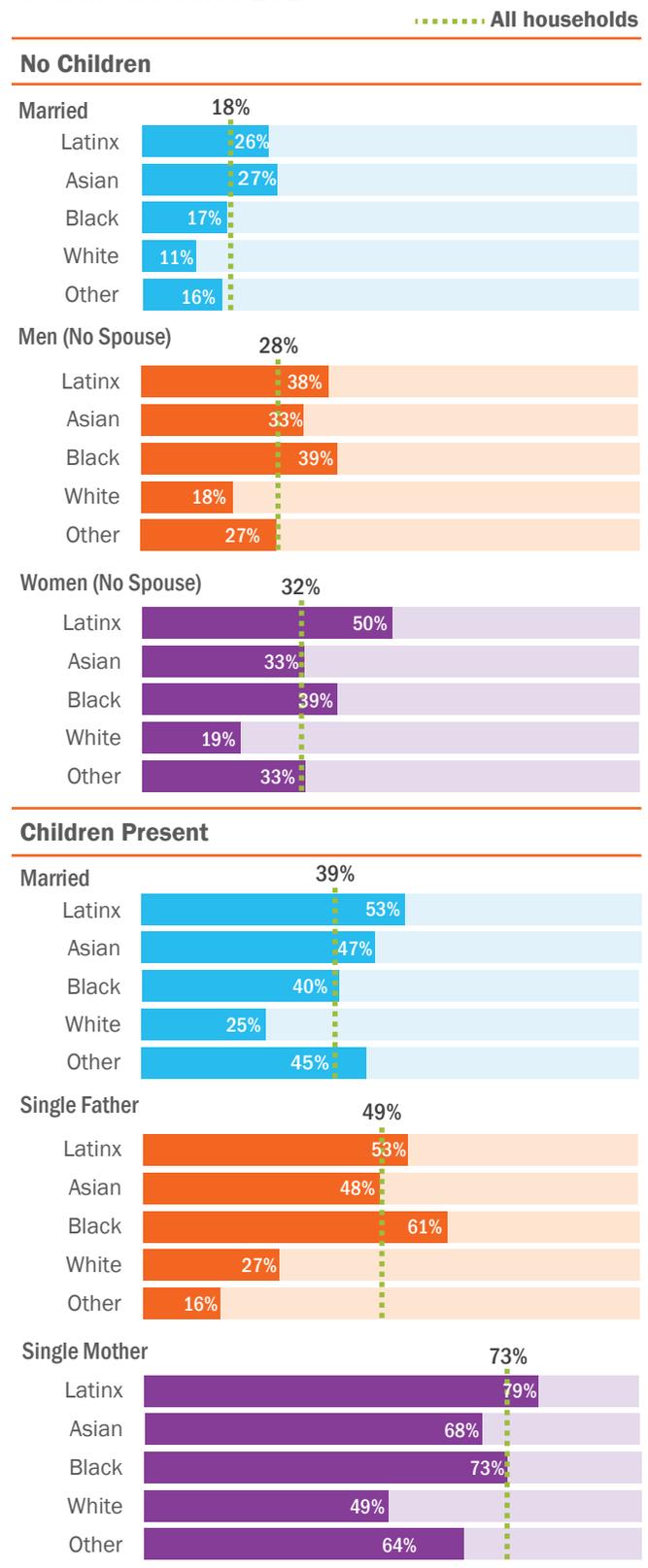
.... All households

No Children

Married — 18%
- Latinx: 26%
- Asian: 27%
- Black: 17%
- White: 11%
- Other: 16%

Men (No Spouse) — 28%
- Latinx: 38%
- Asian: 33%
- Black: 39%
- White: 18%
- Other: 27%

Women (No Spouse) — 32%
- Latinx: 50%
- Asian: 33%
- Black: 39%
- White: 19%
- Other: 33%

Children Present

Married — 39%
- Latinx: 53%
- Asian: 47%
- Black: 40%
- White: 25%
- Other: 45%

Single Father — 49%
- Latinx: 53%
- Asian: 48%
- Black: 61%
- White: 27%
- Other: 16%

Single Mother — 73%
- Latinx: 79%
- Asian: 68%
- Black: 73%
- White: 49%
- Other: 64%

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Self-Sufficiency Standard. Households headed by men (no spouse present and no children) have higher rates than married-couple households with 39% of Black householders and 38% of Latinx householders lacking income adequacy. Again, the highest rates of income inadequacy are found for households headed by women, with 50% of Latinx women (no spouse) being below the Standard. This contrasts with only 19% of women-lead White households.

- **Households with children.** Married-couple households have rates of income insufficiency that are 25% among White householders (the lowest rate) compared to 53% among Latinx householders (the highest rate). Among single fathers, 61% of Black single fathers do not have income that adequately supports their family. For single mothers, the rates are much higher: income inadequacy is 79% for Latinx householders and 73% for Black householders.

Combining analysis by household type with analysis by race/ethnicity leads to some striking comparisons that highlight the importance of race/ethnicity and gender/household type. Single-mothers have very high rates of income inadequacy, 75% (or three out of four) single mothers of color lack adequate income, significantly higher than White single mother households (49%). The income adequacy rate for woman of color led family rates are about seven times higher than White married-couple households without children (11%). When considering the age of children, 81% of single mother households of color that have children under the age of five experience income inadequacy rates.

FAMILY FOCUS: Staten Island

A single mother with a school-age child working as a home health aide (earning $15.00 per hour) in Staten Island needs $4,452 per month to get by, including $1,848 per month to cover the cost of a two bedroom apartment and $639 for child care. With a monthly income of $2,600, the family earns only 58% of what it needs to cover the family's basic costs.

A **single mother** with a **school-age child**,

earning **$2,600 per month** as a **home health aide**,

needs **$4,452 per month** to cover basic needs,

but only earns **58% of** what she needs to get by.

Rates of Income Inadequacy for Families with Children by Borough

The presence of children in a home exacerbates the differences in income inadequacy rates across boroughs. **Figure J** shows the rate of income inadequacy for all family types with at least one child. South Manhattan's income inadequacy rate increases just slightly when one or more children are present in the home (from 23% to 24%). However, in the Bronx, which has the highest rate of income adequacy of all New York City boroughs, the percentage of households with insufficient incomes increases from 52% overall to 69% for households with children. That is, over two-thirds of households in the Bronx with children have insufficient income to meet their basic needs.

Figure J. Income Inadequacy Rate by Presence of At Least One Child and Borough*: NYC 2019
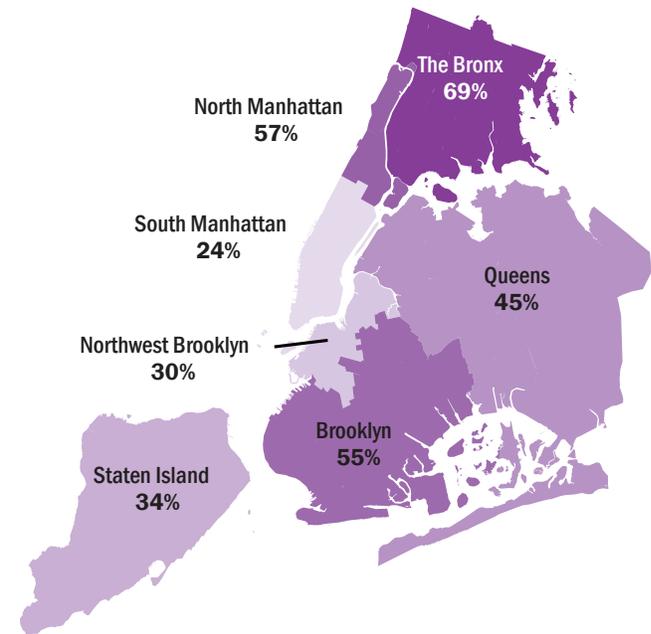
The Bronx
69%

North Manhattan
57%

South Manhattan
24%

Northwest Brooklyn
30%

Queens
45%

Brooklyn
55%

Staten Island
34%

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

FAMILY FOCUS: Brooklyn (excluding Northwest Brooklyn)

A single father with a teenager, with the father working as an office clerk earning $17.19 per hour in Brooklyn, needs $3,875 to get by, including $1,831 per month to cover the cost of a two bedroom apartment. With a monthly income of $2,980, the family earns only 77% of what it needs to cover the family's basic costs.

A **single father** with a **teenager**,

earning **$2,980** per month as an **office clerk**,

needs **$3,875** per month to cover basic costs,

but only earns **77%** of what he needs to get by.

Education

Householders with more education experience lower rates of inadequate income, with substantial differences by education level. However, women and people of color must have considerably more education than their counterparts to achieve the same levels of self-sufficiency. For example, women of color with a bachelor's degree or more have only a slightly lower rate of income inadequacy than White men without a high school diploma.

As education levels increase, income inadequacy rates decrease dramatically (see **Figure K**). Of householders in New York City with less than a high school education, 68% have inadequate incomes, while only 17% of those with a bachelor's degree or more have inadequate incomes. That is, when the householder lacks a high school diploma they are four times more likely to have inadequate income to cover basic needs.

Figure K. Income Inadequacy Rate by Educational Attainment of Householder*: NYC 2019
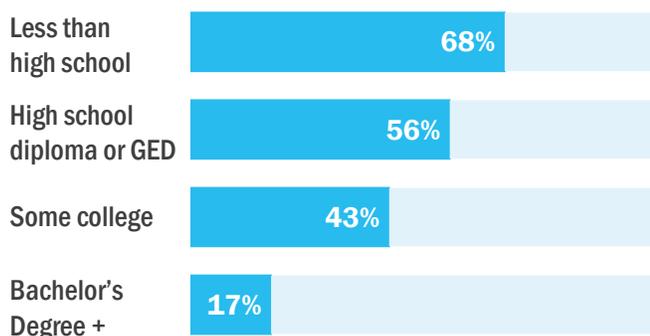
Less than high school	68%
High school diploma or GED	56%
Some college	43%
Bachelor's Degree +	17%

* 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.
+ Includes Bachelor's degree and higher
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

While educational attainment is an important protector against income inadequacy, not all groups benefit from increased education levels equally.

- **Increased education is associated with substantially lower rates of income inadequacy for all groups—especially for women.** When the educational attainment of the householder increases from no high school diploma to a bachelor's degree or higher, income inadequacy levels fall from 76% to 19% for women (see **Figure M**). In contrast, men had income inadequacy rates

that fell from 59% for those with a high school education to 15% for those with a bachelor's degree or more.

- **The difference in income inadequacy rates between race/ethnic groups narrows with increased education, although households of color have higher income inadequacy rates at each level.** The difference in income inadequacy rates for householders without a high school diploma or GED ranges from 77% for Black householders to 56% for White householders—a 22 percentage point difference (see **Figure M**). Once householders have a bachelor's degree or higher

Figure L. Income Inadequacy Rate by Education & Gender of Householder*: NYC 2019
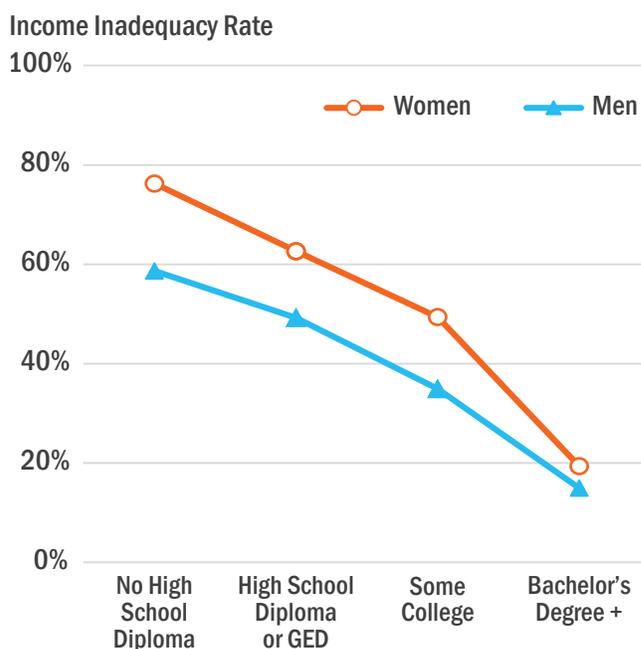
Income Inadequacy Rate

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

this difference shrinks to a difference of seven percentage points (21% for Black householders vs. 13% for White householders).

● **The combined effect of race/ethnicity and gender is such that women of color have the highest rates of income inadequacy by far, regardless of their education level.** The percentage of women of color with inadequate income falls from 78% for those lacking a high school education to 25% for those with a college degree or more, a decrease of 53 percentage points (see **Figure N**). Despite the dramatic decrease in income inadequacy rates when a bachelor's degree is obtained, women of color in New York City are still twice as likely to have inadequate income compared to White men with the same education levels.

● **The disadvantages experienced by women and people of color are such that these groups need more education to achieve the same level of economic self-sufficiency as White men.** While 55% of White men without a high school diploma are below the Standard, a similar percentage of women of color with some college have inadequate income (53%). Likewise, women of color with a bachelor's degree or higher have an income inadequacy rate similar to White men with some college.

Overall, at each educational level, both women and people of color, *especially women of color*, must achieve higher levels of education than White men in order to achieve comparable levels of income adequacy.

Both women and people of color, especially women of color, must achieve higher levels of education than white men in order to achieve comparable levels of income adequacy.

Figure M. Income Inadequacy Rate by Education & Race/Ethnicity of Householder*: NYC 2019
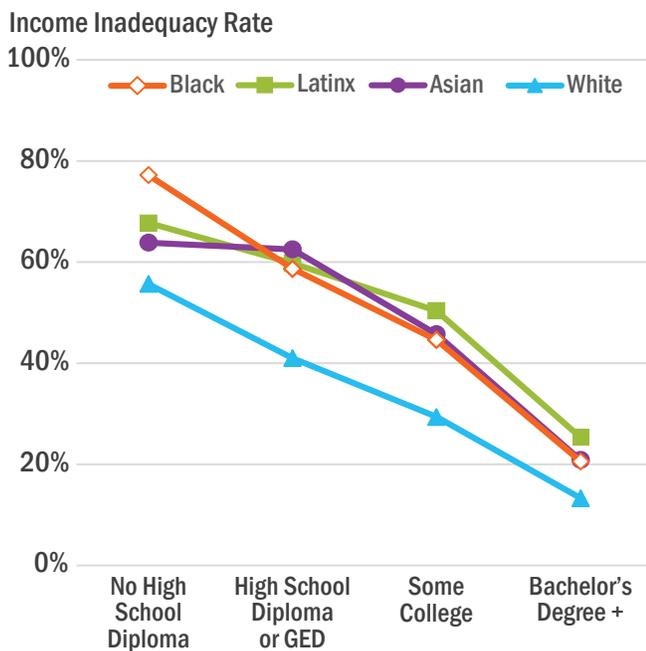
Income Inadequacy Rate

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Figure N. Income Inadequacy Rate by Education, Race/Ethnicity, & Gender of Householder*: NYC 2019
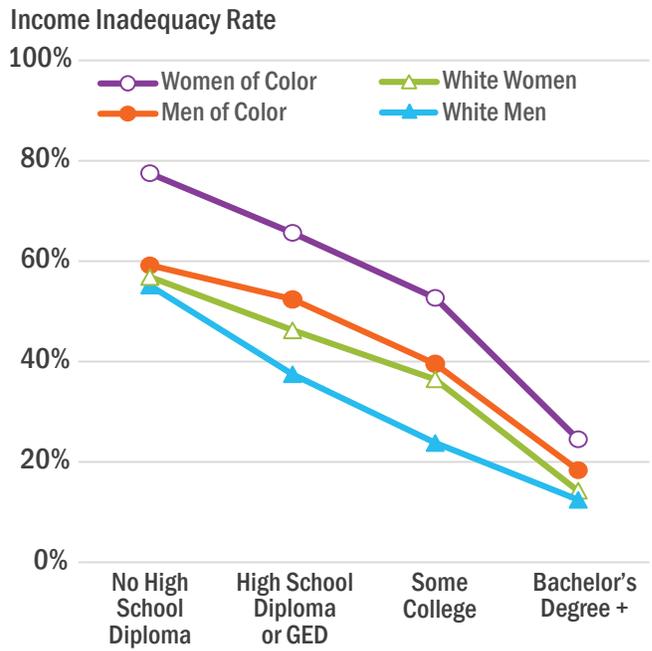
Income Inadequacy Rate

* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Employment and Work Patterns

Most households below the Standard in 2019 had at least one employed adult (84%) and this was typically a full-time, year-round worker. Even with this substantial amount of work hours, income does not always meet the costs of basic needs. It is largely inadequate wages, not work hours, that presents a barrier to self-sufficiency. Moreover, the returns from the hours of work are consistently lower for people of color and single mothers, resulting in higher levels of income inadequacy despite their substantial amount of work.

By far the largest source of income, employment is a key factor for households to secure income adequacy and thousands of households have lost that security with the historically high unemployment rates from the COVID-19 global pandemic. As shown by the dashed line on **Figure 0**, as the number of work hours per household falls, income inadequacy levels rise. For example, in 2019:

- Households with two workers have income inadequacy rates of 22%.

- If there is only one worker but that worker is employed full time throughout the year, income inadequacy rates rise to 34%. On the other hand, if the one worker is employed less than full time, income inadequacy increases substantially to 72%.

- With an income inadequacy rate of 89%, nearly all households with no workers have inadequate income.

Below we explore that while the amount of work hours in a household lowers income inadequacy rates, gender and race-based labor market disadvantages create barriers to self-sufficiency despite similar work levels. Unfortunately, the new economic crisis is likely heightening these economic inequalities and we must be cognizant of these disparities as we work towards a recovery for all.

Work Status Definitions*

- **Full time =** 35 hours or more per week
- **Part time =** 35 hours or less per week
- **Year round =** 50+ weeks worked during previous year
- **Part Year =** 49 weeks or less worked during previous year

*This is consistent with definitions used by the U.S. Census Bureau, 2019 American Community Survey, https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2019_ACSSubjectDefinitions.pdf

Work Patterns by Race/Ethnicity

While more hours of work per household reduces income inadequacy, BIPOC must work more to achieve the same levels of self-sufficiency as White workers. For each level of work effort (number of workers and hours worked), income inadequacy rates range from around 18 to 36 percentage points higher for people of color (see **Figure 0**). For example, in households with one full-time worker, less than one fifth (18%) of White households, but over half (54%) of Latinx households lack adequate income.

When there are no workers in the household all race/ethnic groups have high rates of income inadequacy (ranging from 74% to 97%). However, when there is one worker, there are larger differences by race/ethnicity:

- If the only worker in the household is part time or part year, income inadequacy rates stay above 70% for households of color although the rate for White households drops substantially to 54%.

- When there is one fully employed worker in the household, income inadequacy rates vary from 18% for White households to 54% for Latinx households.

- For households with two (or more) workers the percentage with inadequate income ranges from 10% for White households to 33% for Latinx households.

Work Patterns by Family Type

As previously shown in this report, if a household is maintained by a woman alone or has children in it, levels of income inadequacy are consistently higher than those of childless and married-couple households, and often even single father households.

Figure O. Income Inadequacy Rate by Workers* & Race/Ethnicity of Householder**: NYC 2019
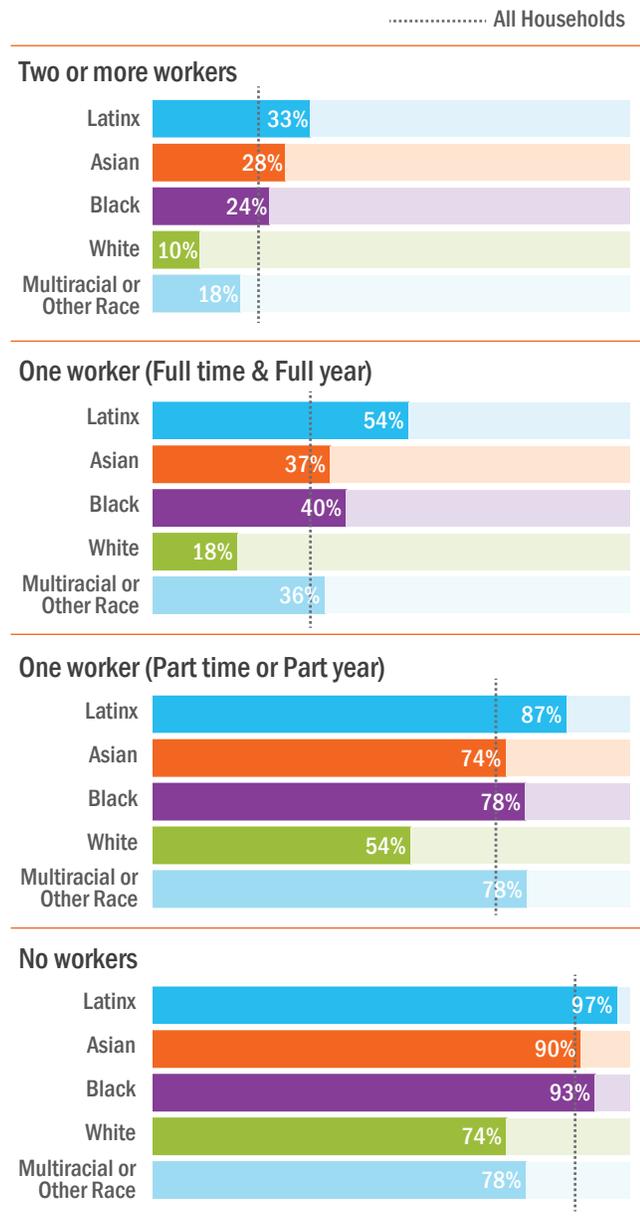
.... All Households

Two or more workers

Latinx	33%
Asian	28%
Black	24%
White	10%
Multiracial or Other Race	18%

One worker (Full time & Full year)

Latinx	54%
Asian	37%
Black	40%
White	18%
Multiracial or Other Race	36%

One worker (Part time or Part year)

Latinx	87%
Asian	74%
Black	78%
White	54%
Multiracial or Other Race	78%

No workers

Latinx	97%
Asian	90%
Black	93%
White	74%
Multiracial or Other Race	78%

* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.
** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

These higher rates of income inadequacy in part reflect the greater income requirements of families with children (such as child care) and gender discrimination in the labor market. However, since 95% of New York City households with children have at least one worker, these higher rates of income inadequacy also reflect the number of workers and their work schedules.

Consistently, with the same level of work hours, single mothers have substantially higher rates of income inadequacy than married-couple families with children and single-father households. **Figure P** shows that among households with children:

- When the only worker is employed less than full time, year round, 62% of married-couple with children, 82% of single-father, and 87% of single-mother households lack adequate income.

- When the only worker is employed full time, year round, 30% of married-couple with children, 33% of single-father, and 56% of single-mother households lack sufficient income.

- If there are two or more workers, 17% of married-couple with children, 35% of single-father, and 44% of single-mother households experience income insufficiency.

Thus, in households with children, even when controlling for the numbers of workers/work hours at the household level, the disadvantages associated with being a single mother in the labor market result

Figure P. Income Inadequacy Rate by Workers* & Household Type: NYC 2019
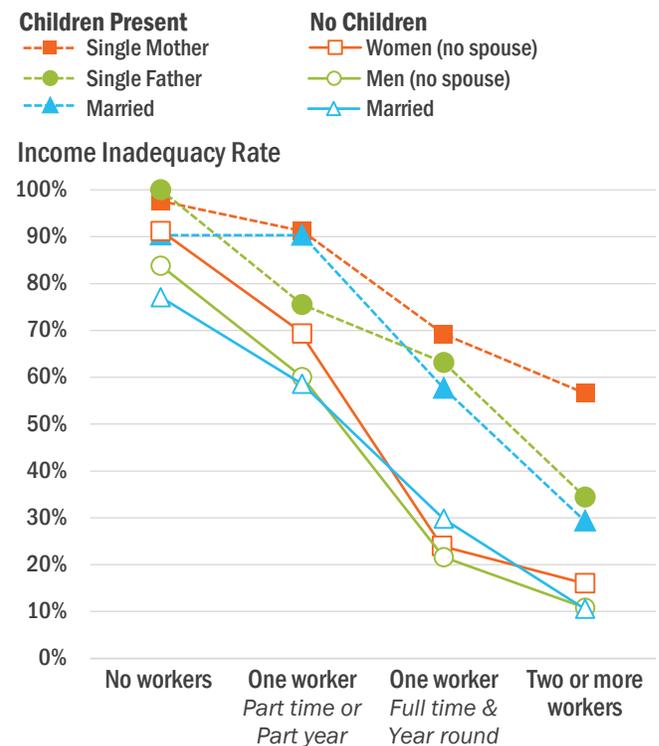
Children Present
- --■-- Single Mother
- --●-- Single Father
- --▲-- Married

No Children
- --□-- Women (no spouse)
- --○-- Men (no spouse)
- --△-- Married

Income Inadequacy Rate

* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

in higher levels of income inadequacy compared to married-couple and single-father households.

Although households above the Standard have higher percentages of full-time and year-round workers, households below the Standard also have substantial full-time and year-round work. For many, substantial work effort fails to yield sufficient income to meet even the minimum basic needs/expenses.

Hours Versus Wage Rates

It is largely low wage rates, not lack of work hours, that results in inadequate income. While median hours among households headed by workers above as well as below the Standard reflect that of full-time employment (2,080 hours), wages of householders above the Standard are more than twice that of householders below the Standard, $36.06 per hour versus $14.42 per hour (see **Figure Q**). New Yorkers with inadequate income are working just as hard as those above the Standard, but for less pay.

Gender. In New York City, the median hourly wage for all employed women householders ($25.96 per hour) is 88% of the median hourly wage for employed men householders ($29.52 per hour). Women householders above the Standard earn 89% of the median wage of men householders above the Standard ($34.19 per hour vs. $38.46 per hour). However, reflecting the effect of the minimum wage, there is no gender wage gap among employed householders below the Standard (**Figure Q**). Note that the New York City minimum wage was $13.50 per hour in 2019 for small employers and $15.00 per hour for large employers, but has since increased to $15.00 per hour regardless of employer size.

Race/Ethnicity. The racial wage gap in New York City is larger than the gender wage gap, with the median wage of working householders of color ranging from just 50% (for Latinx) to 71% (for Asians) of the median wage of householders that are White. Among those below the Standard, the wage gap is less, but still substantial with Latinx and Asian working householders earning 84% and 82% of the median wage of White working householders. However, the difference in wages

Figure Q. Median Hourly* Pay Rate of Working Householders** by Gender and Race: NYC 2019
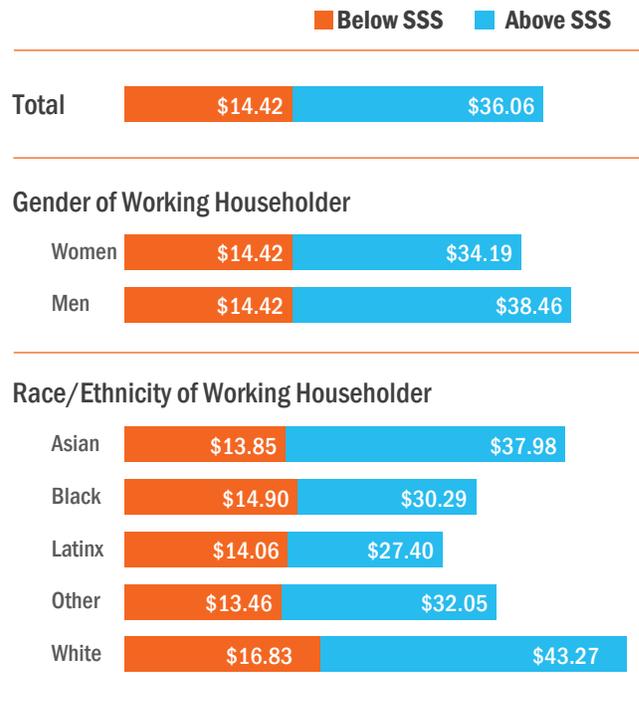
* This is an imputed estimate. As the ACS does not include an hourly pay rate, this calculated by dividing annual earnings by usual hours worked per week.
** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder 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.
Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

between those below and above the Standard, within race, is far greater: among Black working householders, those above have wages that are over two times those below ($30.29 per hour vs. $14.90 per hour), while among Asian working householders, those above have wages over two and a half times those below ($37.98 per hour vs. $13.85 per hour). Because there are proportionally more people of color below the Standard, their lower wages contribute to the disproportionate share of income inadequacy borne by people of color.

Altogether, this data on wages and hours suggests that addressing income adequacy through employment solutions will have a greater impact if it is focused on increased wages, including addressing gender and racial wage gaps, rather than increased hours.

Occupations

For several decades prior to the current pandemic, a noticeable shift began taking place: fewer workers in higher-wage jobs and sectors, such as manufacturing, and more workers in lower-wage service sector jobs. With the COVID-19 pandemic, this trend has exacerbated the economic and health risk facing low-wage workers. Low-wage workers are disproportionately in service occupations that were at higher risk for loss of income during the pandemic. Those who stayed employed, working in essential businesses, have done so while facing increased health risks. Below we examine what occupations were held by householders with incomes below the Standard going into the COVID-19 pandemic.

Table 2. Twenty most common occupations among householders below the Standard: NYC 2019

Occupation	Number of workers	Percentage of Workers	Median Wage	Share that are women	Share that are BIPOC
Total	283,426	46%	$15.58		
Home Health Aides	51,608	8%	$13.33	98%	93%
Janitors & Building Cleaners	25,277	4%	$14.42	32%	87%
Cashiers	19,793	3%	$12.02	85%	94%
Childcare Workers	15,896	3%	$12.02	94%	92%
Retail Salespersons	13,463	2%	$12.69	46%	75%
Maids & Housekeeping Cleaners	13,081	2%	$13.85	75%	95%
Construction Laborers	12,936	2%	$15.77	2%	91%
Security Guards	11,924	2%	$14.29	44%	94%
Teaching Assistants	11,508	2%	$15.38	79%	67%
Secretaries & Admin. Assistants	11,095	2%	$16.15	91%	69%
Cooks	10,671	2%	$12.02	44%	94%
Nursing Assistants	10,464	2%	$15.11	83%	99%
Personal Care Aides	10,418	2%	$13.85	88%	88%
Driver/Sales Workers & Truck Drivers	9,962	2%	$14.42	3%	92%
Office Clerks, General	9,582	2%	$14.90	80%	90%
Customer Service Representatives	9,569	2%	$14.06	65%	91%
Taxi Drivers	9,262	2%	$12.31	1%	93%
Waiters & Waitresses	9,054	1%	$14.42	55%	81%
Receptionists & Information Clerks	9,004	1%	$14.54	93%	88%
Chefs & Head Cooks	8,859	1%	$13.46	16%	93%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Overall, householders below the Standard are concentrated in relatively few occupations. Nearly half (46%) of all householders with inadequate income are in just 20 occupations. In contrast, the top 20 most frequently-held occupations of those above the Standard accounts for 33% of all occupations.

Women and people of color with inadequate income are even more likely to be concentrated in fewer occupations: 56% of all households headed by women and 51% of all households headed by people of color with inadequate income are working in just 20 occupation groups. Intersecting race and gender, the top 20 most common occupations for women of color householders account for 62% of all employment for women of color householders below the Standard, indicating that women of color are concentrated in even fewer occupations.

The occupation, home health aides, is the most frequent occupation for workers heading households in New York City and among those with inadequate income, employing 8% of all workers heading households below the Standard. With a median wage of $13.74 per hour, 91% of all home health aides with inadequate income are women of color. Research published in JAMA Internal Medicine found that home care workers (home health aides and personal care workers) in New York City were at increased risk of contracting COVID-19, yet as low-wage workers they could not afford to lessen their risk and not work.

Janitors and building cleaners account for the second most commonly held occupation of householders below the Standard. These essential workers have taken on an increased importance, and health risks, as they clean and sanitize in light of COVID-19. Like home health aides, most households with inadequate income

in this essential occupation category are earning minimum wages and nearly 90% of the householders in this occupation are people of color.

As the two most common occupations of householders with inadequate income highlight, the 20 most common occupations of householders below the Standard have a disproportionate share that are women and people of color. Indeed, the share of workers that are people of color is over two-thirds across all of the 20 most common occupations of householders with inadequate income with most shares even higher. Overall, among the top 20 most common occupations of householders below the Standard:

- 58% are held by women of color
- 30% are held by men of color
- 6% are held by white women
- 5% are held by white men

Women of color are represented more than any other group in the most common occupations held by householders below the Standard. Put another way, going into the pandemic the most common low-wage jobs were held by women of color. Only a few of these low-wage occupations allow the ability to telework, those occupations in front line industries that maintained employment have high health risks, and the remainder of the occupations are in service categories which have seen the highest loss of employment. Households headed by women of color are disproportionately below the Standard and their concentration in low-wage occupations with high pandemic unemployment rates places this group at risk of further economic marginalization.

FAMILY FOCUS: South Manhattan

A family with two adults, an infant and a preschooler, with the parents working as a registered nurse (earning $43.20 per hour) and an administrative assistant ($20.40 per hour) in South Manhattan need $11,708 per month to get by, including $3,267 per month to cover the cost of a two bedroom apartment and $2,637 for child care. With a monthly income of $11,024, the family earns 94% of what they need to cover the family's basic costs.

A two adult household with an infant and preschooler,

earning $11,024 per month as a nurse and assistant,

need $11,708 per month to cover basic needs,

but only earn 94% of what they need to get by.

How Making Ends Meet has Changed in New York City

This is the third time conducting a similar study for households below the Self-Sufficiency Standard in New York City. The last two studies were conducted in 2018 based on 2016 American Community Survey (ACS) data and in 2014 based on 2012 ACS data. Over the last three years, the percentage of households with incomes below the Self-Sufficiency Standard has dropped slightly from 40% to 36%, meaning 88,912 households gained self-sufficient income since 2018. However, the economic circumstances for millions of families across the United States and in New York City have changed drastically since the onset of the COVID-19 pandemic. While poverty rates decreased slightly prior to 2020, many households (816,151) were still struggling to get by, even before COVID-19.

The decrease in households below the Self-Sufficiency Standard (from 40% to 36% in New York City), occurred in tandem to a steadily low unemployment rate, even reducing slightly from 4.3% in April 2018 to 3.6% at the end of 2019.[25] Such a low unemployment rate indicates general economic prosperity. However, typically only 4.6% of households achieved self-sufficient wages during that same period, leaving 35.5% of New York City households still struggling to make ends meet.

The overall decrease of 4.6% is further complicated when examining differences by race/ethnicity and by borough.

- The highest cost areas (South Manhattan and Northwest Brooklyn) saw the largest decreases in

Figure R. Percentage of Households Above Poverty and Below Standard: NYC 2012, 2016, 2019
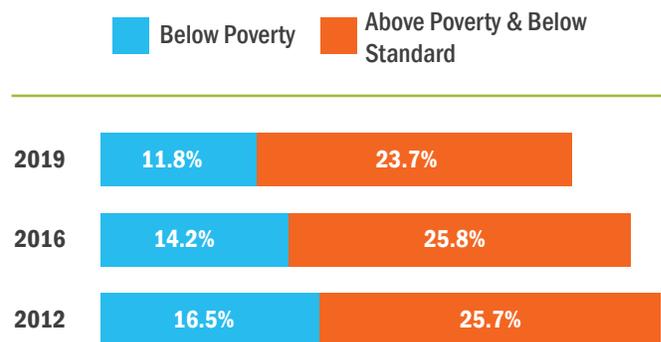
Source: U.S. Census Bureau, 2012, 2016, and 2019 ACS 1-Year, Public Use Microdata Sample.

the number of households below self-sufficiency. This is significant because when examining the same areas and rates of change in 2018, those areas previously experienced small increases in the number of households below self-sufficiency (see **Table 3**). One explanation could be due to the effects of gentrification with high-wage households moving in while low-wage households move out. Areas such as Staten Island and the Bronx experienced lower decreases with only 2.1% and 3.5% of households, respectively, moving from inadequate to adequate income.

- The overall income inadequacy rates decreased at varying levels for different racial/ethnic groups. Black householders had the lowest number of households reach adequate income (reducing at only 3.6% since 2018) compared with Asian householders (-6.8%).

Table 3. Percentage of Households Below the Self-Sufficiency Standard by Borough: NYC 2012, 2016, 2019

BOROUGH	2012	2016	% Change since 2012	2019	% Change since 2016
New York City (total)	42.1%	40.1%	-2.1%	35.5%	-4.6%
The Bronx	55.6%	55.5%	-0.10%	52.0%	-3.45%
Northwest Brooklyn	29.2%	30.9%	1.70%	21.8%	-9.10%
Brooklyn (Excluding Northwest)	49.4%	44.8%	-4.60%	39.8%	-4.96%
North Manhattan	45.4%	44.1%	-1.30%	38.5%	-5.57%
South Manhattan	26.7%	28.0%	1.30%	22.8%	-5.21%
Queens	42.6%	38.4%	-4.20%	33.8%	-4.57%
Staten Island	29.4%	27.7%	-1.70%	25.6%	-2.07%

Source: U.S. Census Bureau, 2012, 2016, and 2019 ACS 1-Year, Public Use Microdata Sample.

The amount of households below the Census poverty thresholds decreased from 14.2% to 11.8%. The number of households above the poverty line, but below the Standard, decreased by 2.1%, from 25.8% to 23.7% (see **Figure R**). These are small, but positive strides in reducing the amount of people in New York City with inadequate incomes. However, this data reflects 2019 realities. Self-Sufficiency Standard research projects that the COVID-19 economic recession, with so many families losing jobs, will have a dramatic impact on income adequacy rates. Unfortunately, these small positive changes still mask the fact that 35.5% of households do not have enough income to make ends meet before the devastating impacts of 2020.

The profile of households with incomes below the Self-Sufficiency Standard has stayed relatively consistent across a range of demographic and other characteristics (see **Table 4**). Most variables have shifted only between the small range of -2.6% and 2.3%. This means that there has been relatively little change of the educational, racial, working, insured, housing burdened, household-type make up of the people who are below the Self-Sufficiency Standard between 2016 and 2019.

The small shifts that did occur included a reduction in the amount of people below the Standard with less than a high school degree (-2.6%). This is slightly less than the percentage change when this analysis was previously done in 2016, for the years between 2012 and 2016. Additionally, there is a 2.3% increase in the amount of people who are considered housing burdened. This definition is assigned to households when more than 30% of their income goes to the cost of housing. This diverges from 2016 when the amount of households below the Self-Sufficiency Standard experienced a 3.7% decrease in the number of households that were housing burdened.

Table 4. Percentage of Households Below the Self-Sufficiency Standard by Borough: NYC 2012, 2016, 2019

	Below Standard		% Change since 2012	Below Standard	% Change since 2016
	2012	2016		2019	
Household Type					
No Children	47%	51%	3.5%	51%	-0.1%
Married with Children	25%	24%	-0.7%	23%	-0.9%
Single Mother	23%	21%	-2.0%	22%	0.8%
Single Father	5%	4%	-0.7%	4%	0.1%
Race/Ethnicity					
Asian	16%	16%	-0.4%	15%	-0.8%
Black	25%	24%	-0.6%	25%	1.4%
Latinx	36%	36%	-0.2%	37%	0.7%
White	22%	22%	-0.2%	20%	-2.0%
Other	1%	3%	1.3%	3%	-0.3%
Educational Attainment					
Less than high school	26%	22%	-4.4%	19%	-2.6%
High school graduate	27%	30%	2.3%	32%	1.8%
Some college	25%	25%	0.5%	25%	0.3%
Bachelor degree	22%	23%	1.6%	24%	0.6%
Number of workers					
None	17%	16%	-1.6%	16%	0.3%
One	55%	53%	-1.3%	54%	0.5%
Two+	28%	31%	2.9%	30%	-0.8%
Food assistance (SNAP)					
Yes	34%	31%	-2.8%	29%	-1.7%
No	66%	69%	2.8%	71%	1.7%
Health insurance					
Yes	75%	86%	10.5%	87%	0.9%
No	25%	14%	-10.5%	13%	-0.9%
Housing Burden					
Housing > 30% of income	81%	77%	-3.7%	79%	2.3%
Housing < 30% of income	16%	19%	3.0%	18%	-0.8%
No cash rent	2%	3%	0.7%	3%	-0.4%

Source: U.S. Census Bureau, 2012, 2016, 2019 ACS 1-Year Public Use Microdata Sample.

FAMILY FOCUS: North Manhattan

A single mother with a teenager, with the mother working as a server earning $15.26 per hour in North Manhattan, needs $3,754 to get by, including $1,400 per month to cover the cost of a two-bedroom apartment. With a monthly income of $2,645, she earns only 70% of what they need to cover the family's basic costs.

A **single mother** with a **teenager**,

earning **$2,645 per month** as a **server**,

needs **$3,754 per month** to cover basic costs,

but only earns **70%** of what she needs to get by.

Conclusion

New York City experienced a sudden and substantial economic impact as a result of the COVID-19 pandemic. *Overlooked and Undercounted 2021: Struggling to Make Ends Meet in New York City* illuminates the characteristics of the one in three households prior to the pandemic that struggled with the everyday crisis of inadequate earnings to meet basic needs. These households are the ones most at risk of losing further economic ground as a result of the pandemic and this data provides a baseline against which to measure the impact of the economic disruption as well as the effectiveness of mitigating policies and benefits.

While income inadequacy exists among all groups and places in New York City, inadequate income does not affect all groups equally. There are substantial variations in the rates of income inadequacy among different groups and by different household characteristics. However, perhaps the most telling conclusion is that income inadequacy is not largely due to lack of work; 84% of households below the Standard have at least one worker, and the majority of those workers work full time and year round.

So what does account for this work-based income inadequacy? Ultimately, the high work levels among households below the Standard indicate that it is inadequate wages not lack of work hours that is an important factor. This data highlights that workers in New York City will not benefit from returning to just any job, but the post-pandemic labor market needs improved opportunity in positions that provide a family sustaining wage.

However, demographic variables are also important. Universally, higher levels of education result in decreased rates of income adequacy. At the same time, for both women and people of color, there are substantially lower rewards from education, such that women and people of color must have several more years of education to achieve the same levels of income adequacy as White men at each education level.

Family composition—particularly when households are maintained by a woman alone and if children are present— impacts a family's ability to meet costs. The demographic characteristics of being a woman, a person of color and having children combine to result in high rates of insufficient income. Thus, being a single mother—especially a single mother of color— combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education) with the high costs of children (especially child care for children younger than school age) and the lower income of being a one-worker household. This results in the highest rates of income inadequacy. For single mothers of color, racial/ethnic wage differentials and race-based differences in rewards from education further increase rates of income inadequacy to the highest levels. Immigration status is also a determining factor in wage adequacy: foreign-born householders have higher income inadequacy rates than native-born householders, especially when Latinx, and especially if they are not citizens. Thus, pandemic recovery policies must include a racial, gender and citizenship lens to assist with an equitable recovery.

The American Rescue Plan Act's temporary provision to increase the Child Tax Credit and Child and Dependent Care Tax Credit (along with making it refundable) will mitigate some of the cost burden of child care and supplement financial resources for families below the Standard with young children.

Using the Self-Sufficiency Standard, this report finds that the problem of inadequate income is extensive, affecting families throughout New York City before the pandemic, in every racial/ethnic group; among men, women, and children; and in all boroughs. Households with inadequate incomes are part of the mainstream workforce, yet despite working long hours, they are not recognized as having inadequate income by the federal poverty level. This report is meant to provide a contribution to promoting economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy.

Endnotes

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3. Ruggles, P. (1990). *Drawing the line: Alternative poverty measures and their implications for public policy.* The Urban Institute, Washington, D.C.

4. Carmen DeNavas-Walt and Bernadette Proctor, "Income and Poverty in the United States: 2017," U.S. Census Bureau, Current Population Reports, Series P60-263, https://www.census.gov/content/dam/Census/library/publications/2018/demo/p60-263.pdf (accessed March 8, 2021).

5. Bergmann, B. and Renwick, T. (1993). "A budget-based definition of poverty: With an application to single-parent families." The Journal of Human Resources, 28 (1), 1-24.

6. Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach.* Washington, DC: National Academy Press.

7. Designed primarily to track poverty trends over time, the Supplemental Poverty Measure provides a new and improved statistic to better understand the prevalence of poverty in the United States. The SPM is not intended to be a replacement for the OPM, but it provides policymakers with additional data on the extent of poverty and the impact of public policies. Thesia I. Garner and Kathleen S. Short, "Creating a Consistent Poverty Measure Over Time Using NAS Procedures: 1996-2005," U.S. Department of Labor, BLS Working Papers, Working Paper 417, April 2008, https://www.census.gov/library/working-papers/2008/demo/garner-01.html (accessed March 8, 2021).

8. The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative performance standard in the workforce development system to measure more accurately and specifically what would be required to meet the goal of "self-sufficiency" for each individual participant. The development of the Standard has also benefited from other attempts to create alternatives, such as Living Wage campaigns, the National Academy of Sciences studies, and Trudi Renwick's work. See Trudi Renwick and Barbara Bergmann, "A budget-based definition of poverty: With an application to single-parent families," The Journal of Human Resources, 28(1), (1993) p. 1-24. For a more detailed discussion of the methodology of the Self-Sufficiency Standard see Appendix A of *The Self-Sufficiency Standard for New York 2021* available at www.selfsufficiencystandard.org/new-york.

9. The Self-Sufficiency Standard has been calculated for 41 states plus the District of Columbia.

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11. American Psychological Association. (2019). "Race and Ethnic Identity" https://apastyle.apa.org/style-grammar-guidelines/bias-free-language/racial-ethnic-minorities (accessed June 9, 2021).

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14. According to the Census Bureau's tabulations from the 2019 American Community Survey, 16.4% of all households are below the poverty level in New York City. This differs from the estimate in this report (11.8% for households) because our sample excludes those over 65 years and those with work-limiting disabilities, groups with higher than average poverty rates. See U.S. Census Bureau, 2019 American Community Survey 1-Year Estimates, B17017, "Poverty status in the past 12 months by age of householder," https://data.census.gov/cedsci/table?q=ACSDT1Y2016.B17017&g=1600000US3651000&tid=ACSDT1Y2019.B17017 (accessed March 8, 2021).

15. U.S. Census Bureau, Release Number: CB20-153, "Quarterly Residential Vacancies and Homeownership, Third Quarter 2020," https://www.census.gov/housing/hvs/files/currenthvspress.pdf (accessed December 29, 2020).

16. Note that data for race/ethnicity, citizenship status, and language reflect that of the householder and not necessarily that of the entire household.

17. Three-fourths of non-family households are one person households.

18. Households with children maintained by a male householder with no spouse present are referred to as single-father households. Likewise, households with children maintained by a female householder with no spouse present are referred to as single-mother households.

19. Additional workers may include teenagers, a non-married partner, roommates, or another family member other than a spouse/partner.

20. Rachel Garfield, Matthew Rae, Gary Claxton, and Kendal Orgera, "Double Jeopardy: Low Wage Workers at Risk for Health and Financial Implications of COVID-19," KFF (Apr 29, 2020), https://www.kff.org/coronavirus-covid-19/issue-brief/double-jeopardy-low-wage-workers-at-risk-for-health-and-financial-implications-of-covid-19/ (accessed February 24, 2021).

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23. The ACS codes respondents work activities into specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the "top 20" occupations—out of 539 specific occupations, these are the occupations in the city with the most workers.

24. U.S. Bureau of Labor Statistics, "Table 7. Employed persons unable to work at some point in the last 4 weeks because their employer closed or lost business due to the coronavirus pandemic by receipt of pay from their employer for hours not worked, usual full- or part-time status, occupation, industry, and class of worker," https://www.bls.gov/web/empsit/covid19-tables.xlsx (accessed February 24, 2021).

25. U.S. Bureau of Labor Statistics, "Local Area Unemployment Statistics - New York City," https://www.bls.gov/regions/new-york-new-jersey/data/xg-tables/ro2xglausnyc.htm (accessed March 9, 2021).

Appendix A: Methodology, Assumptions, & Sources

Data and Sample

This study uses data from the 2019 1-Year American Community Survey by the U.S. Census Bureau. The American Community Survey (ACS) replaced the long form in the 2010 Census. 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.

The 2019 Public Use Microdata Sample (PUMS) is a set of data files that contains records of a one-percent sample of all housing units surveyed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. In New York City, the 2019 ACS one-percent sample size is 70,639 housing units (representing a housing unit estimate of 8,336,044 New York City households).[1]

The most detailed geographic level in the ACS available to the public with records at the household and individual level is the Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. Each PUMA, drawn using the 2010 Census population count, contains a population of about 100,000. New York City, which has five counties partitioned into 55 PUMAs, with 2019 ACS estimates reported for each.

Exclusions. Since the Self-Sufficiency Standard assumes that all adult household members work, the population sample in this report includes only those households in which there is at least one adult of age 18-64 without a work-limiting disability.

Adults are identified as having a work-limiting disability if they are disabled and receive Supplemental Security Income or Social Security income, or if they are disabled and are not in the labor force. Thus, although the ACS sample includes households that have disabled or elderly members, this report excludes elderly adults and adults with work-limiting disabilities and their income when determining household composition and income. Households defined as "group quarters" are also excluded from the analysis.

In total, 2,300,031 non-disabled, non-elderly households are included in this demographic study of New York City.

Measures Used: Household Income, Census Poverty Threshold, and the Self-Sufficiency Standard

Income. Income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages or salary; farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds, dividends, income from estates or trusts, and net rental income; veterans' payments or unemployment and worker's compensation; public assistance or welfare payments; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income.

It is assumed that all income in a household is equally available to pay all expenses. Not included in income are: capital gains; money received from the sale of property; the value of in-kind income such as food stamps or public housing subsidies; tax refunds; money borrowed; or gifts or lump-sum inheritances. The Employment Cost Index from the United States Department of Labor Bureau of Labor Statistics is used to inflate 2019 income in the American Community Survey.

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1. U.S. Census Bureau. 2019 PUMS Accuracy of the Data, http://www2.census.gov/programs-surveys/acs/tech_docs/pums/accuracy/2019AccuracyPUMS.pdf.

The Poverty Threshold. This study uses the U.S. Census Bureau poverty thresholds, which vary by family composition (number of adults and number of children) but not place, with each household coded with its appropriate poverty threshold.

The Self-Sufficiency Standard. The Self-Sufficiency Standard for New York City 2021 was used as the income benchmark for the Overlooked and Undercounted study.

Households are categorized by whether household income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard. Households whose income is below the Self-Sufficiency Standard are designated as having "insufficient" or "inadequate" income.

Appendix B: Detailed Data Tables

USER GUIDE. Detailed data tables are provided in Appendix B. Generally, figures in the text section provide only the percentage of the population who fall below the Self-Sufficiency Standard. The corresponding appendix tables are more detailed, providing the raw numbers for each group as well as percentages. **Table 5** shows an example of the data included in the appendix tables. Each column details the following data:

A. The total number of households in New York City within the row group and the total percentage in the row group are of all New York City households. When appropriate, the characteristics of the householder are reported. For example, women head 1,183,952 households and are 48.5% of all householders in New York City. Note that the total percentage of *persons* in New York City who are women may be different than percentage of who are *householders*.

B. The number and percentage of households whose incomes are below both the poverty threshold and the Standard (because the poverty threshold is so low, families below the poverty threshold are always below the Standard). In New York City, there are 170,802 households headed by women in poverty and 14.4% of all households headed by women are in poverty.

C. The number and percentage of households whose incomes are above the poverty threshold, but below the Standard. In New York City, there are 302,314 households headed by women who are not considered poor by the poverty threshold yet are still below the Standard.

D. The total number and percentage of households below the Standard (columns B + C). This report focuses on the results of column D. In New York City, there are 473,116 households headed by women with inadequate income representing a total of 40.0% of households headed by women.

E. The number and percentage of households whose incomes are above the Standard (which is always above the poverty threshold).

In addition to looking at the income inadequacy rate of groups (column D in Table 1), throughout the report we also discuss the characteristics of households living below the Standard. For example, there are 816,151 households below the Standard in New York City and 473,116 of those households are headed by women (57.9%).

Table 5. Example Appendix Table

	A		B		C		D		E	
			BELOW SELF-SUFFICIENCY STANDARD						**ABOVE SELF-SUFFICIENCY STANDARD**	
	TOTAL	**PERCENT OF HOUSEHOLDS**	**Below Standard & Below Poverty**		**Below Standard & Above Poverty**		**Total Below Standard**			
			Number	**Percent of Total**	**Number**	**Percent of Total**	**Number**	**Percent of Total**	**Number**	**Percent of Total**
Total Households	2,300,031	24.4%	270,466	11.8%	545,685	23.7%	816,151	35.5%	1,483,880	64.5%
SEX OF HOUSEHOLDER										
Men	1,116,079	48.5%	99,664	8.9%	243,371	21.8%	343,035	30.7%	773,044	69.3%
Women	1,183,952	51.5%	170,802	14.4%	302,314	25.5%	473,116	40.0%	710,836	60.0%

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

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: New York City 2019

| | TOTAL | PERCENT OF HOUSEHOLDS | BELOW SELF-SUFFICIENCY STANDARD | | | | | | ABOVE SELF-SUFFICIENCY STANDARD | |
| | | | Below Standard & Below Poverty | | Below Standard & Above Poverty | | Total Below Standard | | | |
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	2,300,031	24.4%	270,466	11.8%	545,685	23.7%	816,151	35.5%	1,483,880	64.5%
SECTION: THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY										
BOROUGH										
The Bronx	354,770	15.4%	72,965	20.6%	111,683	31.5%	184,648	52.0%	170,122	48.0%
North Manhattan	160,609	7.0%	25,756	16.0%	36,119	22.5%	61,875	38.5%	98,734	61.5%
South Manhattan	391,479	17.0%	25,238	6.4%	63,990	16.3%	89,228	22.8%	302,251	77.2%
Staten Island	114,053	5.0%	7,011	6.1%	22,225	19.5%	29,236	25.6%	84,817	74.4%
Northwest Brooklyn	139,443	6.1%	12,567	9.0%	17,836	12.8%	30,403	21.8%	109,040	78.2%
Brooklyn - Excluding NW	585,614	25.5%	82,456	14.1%	150,860	25.8%	233,316	39.8%	352,298	60.2%
Queens	554,063	24.1%	44,473	8.0%	142,972	25.8%	187,445	33.8%	366,618	66.2%
SECTION: RACE/ETHNICITY, CITIZENSHIP, AND LANGUAGE										
RACE/ETHNICITY OF HOUSEHOLDER										
Latinx	330,734	14.4%	38,295	11.6%	85,766	25.9%	124,061	37.5%	206,673	62.5%
Black	472,849	20.6%	78,029	16.5%	128,930	27.3%	206,959	43.8%	265,890	56.2%
All Other	594,332	25.8%	95,888	16.1%	203,414	34.2%	299,302	50.4%	295,030	49.6%
Asian	835,187	36.3%	50,399	6.0%	113,104	13.5%	163,503	19.6%	671,684	80.4%
White	66,929	2.9%	7,855	11.7%	14,471	21.6%	22,326	33.4%	44,603	66.6%
CITIZENSHIP OF HOUSEHOLDER										
Native born	1,288,366	56.0%	146,051	11%	240,414	19%	386,465	30%	901,901	70%
Asian, Native Hawaiian, and Pacific Islander	59,626	2.6%	4,883	8%	6,729	11%	11,612	19%	48,014	81%
Black or African American	274,839	11.9%	55,019	20%	73,564	27%	128,583	47%	146,256	53%
Latinx	275,835	12.0%	47,164	17%	76,606	28%	123,770	45%	152,065	55%
White	642,824	27.9%	35,647	6%	78,747	12%	114,394	18%	528,430	82%
All other races	35,242	1.5%	3,338	9%	4,768	14%	8,106	23%	27,136	77%
Naturalized	605,050	26.3%	59,807	10%	162,982	27%	222,789	37%	382,261	63%
Asian, Native Hawaiian, and Pacific Islander	161,077	7.0%	14,860	9%	42,919	27%	57,779	36%	103,298	64%
Black or African American	139,680	6.1%	10,661	8%	36,540	26%	47,201	34%	92,479	66%
Latinx	167,130	7.3%	24,028	14%	58,122	35%	82,150	49%	84,980	51%
White	118,886	5.2%	8,113	7%	20,830	18%	28,943	24%	89,943	76%
All other races	18,277	0.8%	2,145	12%	4,571	25%	6,716	37%	11,561	63%
Not a citizen	406,615	17.7%	64,608	16%	142,289	35%	206,897	51%	199,718	49%
Asian, Native Hawaiian, and Pacific Islander	110,031	4.8%	18,552	17%	36,118	33%	54,670	50%	55,361	50%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: New York City 2019

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	2,300,031	24.4%	270,466	11.8%	545,685	23.7%	816,151	35.5%	1,483,880	64.5%
Black or African American	58,330	2.5%	12,349	21%	18,826	32%	31,175	53%	27,155	47%
Latinx	151,367	6.6%	24,696	16%	68,686	45%	93,382	62%	57,985	38%
White	73,477	3.2%	6,639	9%	13,527	18%	20,166	27%	53,311	73%
All other races	13,410	0.6%	2,372	18%	5,132	38%	7,504	56%	5,906	44%
ENGLISH SPEAKING ABILITY OF HOUSEHOLDER										
Very well	1,825,429	79.4%	186,936	10.2%	359,885	19.7%	546,821	30.0%	1,278,608	70.0%
Less than very well	474,602	20.6%	83,530	17.6%	185,800	39.1%	269,330	56.7%	205,272	43.3%
HOUSEHOLD LANGUAGE										
English	1,143,899	49.7%	114,227	10.0%	208,738	18.2%	322,965	28.2%	820,934	71.8%
Spanish	542,328	23.6%	86,307	15.9%	187,092	34.5%	273,399	50.4%	268,929	49.6%
Other Indo-European language	315,491	13.7%	33,480	10.6%	70,922	22.5%	104,402	33.1%	211,089	66.9%
Asian or Pacific Island language	226,219	9.8%	25,861	11.4%	58,039	25.7%	83,900	37.1%	142,319	62.9%
Other language	72,094	3.1%	10,591	14.7%	20,894	29.0%	31,485	43.7%	40,609	56.3%
LINGUISTIC ISOLATION OF HOUSEHOLD										
Yes	265,488	11.5%	53,043	20%	104,734	39%	157,777	59%	107,711	41%
Spanish	121,360	5.3%	26,056	21%	51,952	43%	78,008	64%	43,352	36%
Other Indo-European language	58,171	2.5%	10,731	18%	17,836	31%	28,567	49%	29,604	51%
Asian or Pacific Island language	74,834	3.3%	12,981	17%	31,751	42%	44,732	60%	30,102	40%
Other language	11,123	0.5%	3,275	29%	3,195	29%	6,470	58%	4,653	42%
No	2,034,543	88.5%	217,423	11%	440,951	22%	658,374	32%	1,376,169	68%
English	1,143,899	49.7%	114,227	10%	208,738	18%	322,965	28%	820,934	72%
Spanish	420,968	18.3%	60,251	14%	135,140	32%	195,391	46%	225,577	54%
Other Indo-European language	257,320	11.2%	22,749	9%	53,086	21%	75,835	29%	181,485	71%
Asian or Pacific Island language	151,385	6.6%	12,880	9%	26,288	17%	39,168	26%	112,217	74%
Other language	60,971	2.7%	7,316	12%	17,699	29%	25,015	41%	35,956	59%
SECTION: FAMILY COMPOSITION FACTORS: CHILDREN, SINGLE PARENTS, AND RACE										
PRESENCE OF CHILDREN										
No children	1,498,880	65.2%	142,862	10%	272,816	18%	415,678	28%	1,083,202	72%
Asian/Pacific Islander	207,883	9.0%	22,095	11%	41,452	20%	63,547	31%	144,336	69%
Black	303,993	13.2%	44,059	14%	63,036	21%	107,095	35%	196,898	65%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: New York City 2019

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	2,300,031	24.4%	270,466	11.8%	545,685	23.7%	816,151	35.5%	1,483,880	64.5%
Latino	332,815	14.5%	41,129	12%	91,118	27%	132,247	40%	200,568	60%
White	609,094	26.5%	31,104	5%	69,646	11%	100,750	17%	508,344	83%
All other races	45,095	2.0%	4,475	10%	7,564	17%	12,039	27%	33,056	73%
Married	406,255	17.7%	18,641	4.6%	54,762	13.5%	73,403	18.1%	332,852	81.9%
Men householder no spouse	515,236	22.4%	52,615	10.2%	95,826	18.6%	148,441	28.8%	366,795	71.2%
Women Householder no spouse	577,389	25.1%	71,606	12.4%	122,228	21.2%	193,834	33.6%	383,555	66.4%
At Least One Child	801,151	34.8%	127,604	16%	272,869	34%	400,473	50%	400,678	50%
Asian/Pacific Islander	122,851	5.3%	16,200	13%	44,314	36%	60,514	49%	62,337	51%
Black	168,856	7.3%	33,970	20%	65,894	39%	99,864	59%	68,992	41%
Latino	261,517	11.4%	54,759	21%	112,296	43%	167,055	64%	94,462	36%
White	226,093	9.8%	19,295	9%	43,458	19%	62,753	28%	163,340	72%
All other races	21,834	0.9%	3,380	15%	6,907	32%	10,287	47%	11,547	53%
Married	487,854	21.2%	43,195	9%	145,446	30%	188,641	39%	299,213	61%
Single father	68,152	3.0%	9,569	14.0%	24,003	35.2%	33,572	49.3%	34,580	50.7%
Single mother	245,145	10.7%	74,840	30.5%	103,420	42.2%	178,260	72.7%	66,885	27.3%
Age of youngest child less than 5	326,184	14.2%	61,246	18.8%	119,014	36.5%	180,260	55.3%	145,924	44.7%
Married	216,672	9.4%	25,438	11.7%	73,274	33.8%	98,712	45.6%	117,960	54.4%
White	92,632	4.0%	9,997	10.8%	18,403	19.9%	28,400	30.7%	64,232	69.3%
People of Color	124,040	5.4%	15,441	12.4%	54,871	44.2%	70,312	56.7%	53,728	43.3%
Single Father	21,720	0.9%	3,521	16.2%	8,960	41.3%	12,481	57.5%	9,239	42.5%
White	3,042	0.1%	239	7.9%	575	18.9%	814	26.8%	2,228	73.2%
People of Color	18,678	0.8%	3,282	17.6%	8,385	44.9%	11,667	62.5%	7,011	37.5%
Single Mother	87,792	3.8%	32,287	36.8%	36,780	41.9%	69,067	78.7%	18,725	21.3%
White	7,561	0.3%	1,480	19.6%	2,478	32.8%	3,958	52.3%	3,603	47.7%
People of Color	80,231	3.5%	30,807	38.4%	34,302	42.8%	65,109	81.2%	15,122	18.8%
Age of the youngest child is 5 or more	474,967	20.7%	66,358	14.0%	153,855	32.4%	220,213	46.4%	254,754	53.6%
Married	271,182	11.8%	17,757	6.5%	72,172	26.6%	89,929	33.2%	181,253	66.8%
White	97,932	4.3%	4,413	4.5%	14,736	15.0%	19,149	19.6%	78,783	80.4%
People of Color	173,250	7.5%	13,344	7.7%	57,436	33.2%	70,780	40.9%	102,470	59.1%
Single Father	46,432	2.0%	6,048	13.0%	15,043	32.4%	21,091	45.4%	25,341	54.6%
White	7,091	0.3%	774	10.9%	1,184	16.7%	1,958	27.6%	5,133	72.4%
People of Color	39,341	1.7%	5,274	13.4%	13,859	35.2%	19,133	48.6%	20,208	51.4%
Single Mother	157,353	6.8%	42,553	27.0%	66,640	42.4%	109,193	69.4%	48,160	30.6%
White	17,835	0.8%	2,392	13.4%	6,082	34.1%	8,474	47.5%	9,361	52.5%
People of Color	139,518	6.1%	40,161	28.8%	60,558	43.4%	100,719	72.2%	38,799	27.8%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: New York City 2019

| | TOTAL | PERCENT OF HOUSEHOLDS | BELOW SELF-SUFFICIENCY STANDARD | | | | | | ABOVE SELF-SUFFICIENCY STANDARD | |
| | | | Below Standard & Below Poverty | | Below Standard & Above Poverty | | Total Below Standard | | | |
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	2,300,031	24.4%	270,466	11.8%	545,685	23.7%	816,151	35.5%	1,483,880	64.5%
SECTION: EDUCATION										
EDUCATIONAL ATTAINMENT										
Less than high school	233,666	10.2%	63,251	27.1%	94,760	40.6%	**158,011**	**67.6%**	75,655	32.4%
Asian/Pacific Islander	42,203	1.8%	8,672	20.5%	18,282	43.3%	**26,954**	**63.9%**	15,249	36.1%
Black	39,780	1.7%	15,382	38.7%	15,341	38.6%	**30,723**	**77.2%**	9,057	22.8%
Latino	122,241	5.3%	31,730	26.0%	51,107	41.8%	**82,837**	**67.8%**	39,404	32.2%
White	21,848	0.9%	5,195	23.8%	6,976	31.9%	**12,171**	**55.7%**	9,677	44.3%
All other races	7,594	0.3%	2,272	29.9%	3,054	40.2%	**5,326**	**70.1%**	2,268	29.9%
Men	114,835	5.0%	22,865	19.9%	44,505	38.8%	**67,370**	**58.7%**	47,465	41.3%
White	14,797	0.6%	3,711	25.1%	4,452	30.1%	**8,163**	**55.2%**	6,634	44.8%
Men of Color	100,038	4.3%	19,154	19.1%	40,053	40.0%	**59,207**	**59.2%**	40,831	40.8%
Women	118,831	5.2%	40,386	34.0%	50,255	42.3%	**90,641**	**76.3%**	28,190	23.7%
White	7,051	0.3%	1,484	21.0%	2,524	35.8%	**4,008**	**56.8%**	3,043	43.2%
Women of Color	111,780	4.9%	38,902	34.8%	47,731	42.7%	**86,633**	**77.5%**	25,147	22.5%
High school graduate	465,870	20.3%	88,145	18.9%	171,669	36.8%	**259,814**	**55.8%**	206,056	44.2%
Asian/Pacific Islander	59,123	2.6%	9,323	15.8%	27,650	46.8%	**36,973**	**62.5%**	22,150	37.5%
Black	135,929	5.9%	33,477	24.6%	46,321	34.1%	**79,798**	**58.7%**	56,131	41.3%
Latino	169,829	7.4%	31,838	18.7%	69,694	41.0%	**101,532**	**59.8%**	68,297	40.2%
White	86,040	3.7%	11,905	13.8%	23,400	27.2%	**35,305**	**41.0%**	50,735	59.0%
All other races	14,949	0.6%	1,602	10.7%	4,604	30.8%	**6,206**	**41.5%**	8,743	58.5%
Men	238,029	10.3%	32,336	13.6%	84,756	35.6%	**117,092**	**49.2%**	120,937	50.8%
White	50,906	2.2%	5,837	11.5%	13,226	26.0%	**19,063**	**37.4%**	31,843	62.6%
Men of Color	187,123	8.1%	26,499	14.2%	71,530	38.2%	**98,029**	**52.4%**	89,094	47.6%
Women	227,841	9.9%	55,809	24.5%	86,913	38.1%	**142,722**	**62.6%**	85,119	37.4%
White	35,134	1.5%	6,068	17.3%	10,174	29.0%	**16,242**	**46.2%**	18,892	53.8%
Women of Color	192,707	8.4%	49,741	25.8%	76,739	39.8%	**126,480**	**65.6%**	66,227	34.4%
Some college	483,022	21.0%	64,691	13.4%	141,415	29.3%	**206,106**	**42.7%**	276,916	57.3%
Asian/Pacific Islander	49,157	2.1%	8,296	16.9%	14,204	28.9%	**22,500**	**45.8%**	26,657	54.2%
Black	146,596	6.4%	20,481	14.0%	44,948	30.7%	**65,429**	**44.6%**	81,167	55.4%
Latino	152,807	6.6%	21,776	14.3%	55,212	36.1%	**76,988**	**50.4%**	75,819	49.6%
White	118,490	5.2%	11,578	9.8%	23,277	19.6%	**34,855**	**29.4%**	83,635	70.6%
All other races	15,972	0.7%	2,560	16.0%	3,774	23.6%	**6,334**	**39.7%**	9,638	60.3%
Men	223,668	9.7%	21,542	9.6%	56,508	25.3%	**78,050**	**34.9%**	145,618	65.1%
White	65,771	2.9%	5,602	8.5%	10,042	15.3%	**15,644**	**23.8%**	50,127	76.2%
Men of Color	157,897	6.9%	15,940	10.1%	46,466	29.4%	**62,406**	**39.5%**	95,491	60.5%
Women	259,354	11.3%	43,149	16.6%	84,907	32.7%	**128,056**	**49.4%**	131,298	50.6%
White	52,719	2.3%	5,976	11.3%	13,235	25.1%	**19,211**	**36.4%**	33,508	63.6%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: New York City 2019

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	2,300,031	24.4%	270,466	11.8%	545,685	23.7%	816,151	35.5%	1,483,880	64.5%
Women of Color	206,635	9.0%	37,173	18.0%	71,672	34.7%	108,845	52.7%	97,790	47.3%
College graduate and above	1,117,473	48.6%	54,379	4.9%	137,841	12.3%	192,220	17.2%	925,253	82.8%
Asian/Pacific Islander	180,251	7.8%	12,004	6.7%	25,630	14.2%	37,634	20.9%	142,617	79.1%
Black	150,544	6.5%	8,689	5.8%	22,320	14.8%	31,009	20.6%	119,535	79.4%
Latino	149,455	6.5%	10,544	7.1%	27,401	18.3%	37,945	25.4%	111,510	74.6%
White	608,809	26.5%	21,721	3.6%	59,451	9.8%	81,172	13.3%	527,637	86.7%
All other races	28,414	1.2%	1,421	5.0%	3,039	10.7%	4,460	15.7%	23,954	84.3%
Men	539,547	23.5%	22,921	4.2%	57,602	10.7%	80,523	14.9%	459,024	85.1%
White	316,000	13.7%	11,084	3.5%	28,352	9.0%	39,436	12.5%	276,564	87.5%
Men of Color	223,547	9.7%	11,837	5.3%	29,250	13.1%	41,087	18.4%	182,460	81.6%
Women	577,926	25.1%	31,458	5.4%	80,239	13.9%	111,697	19.3%	466,229	80.7%
White	292,809	12.7%	10,637	3.6%	31,099	10.6%	41,736	14.3%	251,073	85.7%
Women of Color	285,117	12.4%	20,821	7.3%	49,140	17.2%	69,961	24.5%	215,156	75.5%
SECTION: EMPLOYMENT AND WORK PATTERNS										
NUMBER OF WORKERS										
Two or more workers	1,141,237	49.62%	31,229	2.7%	215,065	18.8%	246,294	21.58%	894,943	78.4%
Race/ethnicity										
Asian/Pacific Islander	182,722	7.94%	6,959	3.8%	43,560	23.8%	50,519	27.65%	132,203	72.4%
Black	195,973	8.52%	7,049	3.6%	40,645	20.7%	47,694	24.34%	148,279	75.7%
Latinx	304,449	13.24%	8,426	2.8%	91,931	30.2%	100,357	32.96%	204,092	67.0%
White	424,400	18.45%	8,076	1.9%	33,488	7.9%	41,564	9.79%	382,836	90.2%
Other	33,693	1.46%	719	2.1%	5,441	16.1%	6,160	18.28%	27,533	81.7%
Household Type										
Married	669,535	29.11%	16,596	2.5%	121,169	18.1%	137,765	20.58%	531,770	79.4%
No children	311,435	13.54%	3,272	1.1%	29,562	9.5%	32,834	10.54%	278,601	89.5%
Children present	358,100	15.57%	13,324	3.7%	91,607	25.6%	104,931	29.30%	253,169	70.7%
Men (no spouse)	201,861	8.78%	3,242	1.6%	27,779	13.8%	31,021	15.37%	170,840	84.6%
No children	162,876	7.08%	1,557	1.0%	16,041	9.8%	17,598	10.80%	145,278	89.2%
Children present	38,985	1.69%	1,685	4.3%	11,738	30.1%	13,423	34.43%	25,562	65.6%
Women (no spouse)	269,841	11.73%	11,391	4.2%	66,117	24.5%	77,508	28.72%	192,333	71.3%
No children	185,142	8.05%	2,989	1.6%	26,609	14.4%	29,598	15.99%	155,544	84.0%
Children present	84,699	3.68%	8,402	9.9%	39,508	46.6%	47,910	56.57%	36,789	43.4%
One worker, full time/full year	765,415	33.28%	37,995	5.0%	223,002	29.1%	260,997	34.10%	504,418	65.9%
Race/ethnicity										
Asian/Pacific Islander	104,669	4.55%	7,575	7.2%	31,347	29.9%	38,922	37.19%	65,747	62.8%
Black	170,676	7.42%	7,957	4.7%	61,133	35.8%	69,090	40.48%	101,586	59.5%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder: New York City 2019

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	2,300,031	24.4%	270,466	11.8%	545,685	23.7%	816,151	35.5%	1,483,880	64.5%
Latinx	172,823	7.51%	14,907	8.6%	77,721	45.0%	92,628	53.60%	80,195	46.4%
White	293,944	12.78%	6,016	2.0%	45,956	15.6%	51,972	17.68%	241,972	82.3%
Other	23,303	1.01%	1,540	6.6%	6,845	29.4%	8,385	35.98%	14,918	64.0%
Household Type										
Married	163,523	7.11%	17,118	10.5%	60,115	36.8%	77,233	47.23%	86,290	52.8%
No children	61,058	2.65%	2,566	4.2%	15,607	25.6%	18,173	29.76%	42,885	70.2%
Children present	102,465	4.45%	14,552	14.2%	44,508	43.4%	59,060	57.64%	43,405	42.4%
Men (no spouse)	258,205	11.23%	6,910	2.7%	57,491	22.3%	64,401	24.94%	193,804	75.1%
No children	237,495	10.33%	4,642	2.0%	46,678	19.7%	51,320	21.61%	186,175	78.4%
Children present	20,710	0.90%	2,268	11.0%	10,813	52.2%	13,081	63.16%	7,629	36.8%
Women (no spouse)	343,687	14.94%	13,967	4.1%	105,396	30.7%	119,363	34.73%	224,324	65.3%
No children	261,357	11.36%	4,972	1.9%	57,396	22.0%	62,368	23.86%	198,989	76.1%
Children present	82,330	3.58%	8,995	10.9%	48,000	58.3%	56,995	69.23%	25,335	30.8%
One worker, part time/part year	244,449	10.63%	88,271	36.1%	87,757	35.9%	176,028	72.01%	68,421	28.0%
Race/ethnicity										
Asian/Pacific Islander	26,890	1.17%	11,003	40.9%	8,879	33.0%	19,882	73.94%	7,008	26.1%
Black	56,391	2.45%	21,349	37.9%	22,676	40.2%	44,025	78.07%	12,366	21.9%
Latinx	71,558	3.11%	34,331	48.0%	27,709	38.7%	62,040	86.70%	9,518	13.3%
White	82,722	3.60%	18,315	22.1%	26,366	31.9%	44,681	54.01%	38,041	46.0%
Other	6,888	0.30%	3,273	47.5%	2,127	30.9%	5,400	78.40%	1,488	21.6%
Household Type										
Married	43,034	1.87%	17,443	40.5%	15,204	35.3%	32,647	75.86%	10,387	24.1%
No children	19,606	0.85%	5,139	26.2%	6,347	32.4%	11,486	58.58%	8,120	41.4%
Children present	23,428	1.02%	12,304	52.5%	8,857	37.8%	21,161	90.32%	2,267	9.7%
Men (no spouse)	76,052	3.31%	20,139	26.5%	26,383	34.7%	46,522	61.17%	29,530	38.8%
No children	70,377	3.06%	17,235	24.5%	25,001	35.5%	42,236	60.01%	28,141	40.0%
Children present	5,675	0.25%	2,904	51.2%	1,382	24.4%	4,286	75.52%	1,389	24.5%
Women (no spouse)	125,363	5.45%	50,689	40.4%	46,170	36.8%	96,859	77.26%	28,504	22.7%
No children	79,973	3.48%	24,180	30.2%	31,263	39.1%	55,443	69.33%	24,530	30.7%
Children present	45,390	1.97%	26,509	58.4%	14,907	32.8%	41,416	91.24%	3,974	8.8%
No workers	148,930	6.48%	112,971	75.9%	19,861	13.3%	132,832	89.19%	16,098	10.8%
Race/ethnicity										
Asian/Pacific Islander	16,453	0.72%	12,758	77.5%	1,980	12.0%	14,738	89.58%	1,715	10.4%
Black	49,809	2.17%	41,674	83.7%	4,476	9.0%	46,150	92.65%	3,659	7.3%
Latinx	45,502	1.98%	38,224	84.0%	6,053	13.3%	44,277	97.31%	1,225	2.7%
White	34,121	1.48%	17,992	52.7%	7,294	21.4%	25,286	74.11%	8,835	25.9%
Other	3,045	0.13%	2,323	76.3%	58	1.9%	2,381	78.19%	664	21.8%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

Table 6. The Self-Sufficiency Standard and Official Poverty Threshold by
Select Characteristics of Householder: New York City 2019

| | TOTAL | PERCENT OF HOUSEHOLDS | BELOW SELF-SUFFICIENCY STANDARD | | | | | | ABOVE SELF-SUFFICIENCY STANDARD | |
| | | | Below Standard & Below Poverty | | Below Standard & Above Poverty | | Total Below Standard | | | |
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	2,300,031	24.4%	270,466	11.8%	545,685	23.7%	816,151	35.5%	1,483,880	64.5%
Household Type										
Married	18,017	0.78%	10,679	59.3%	3,720	20.6%	14,399	79.92%	3,618	20.1%
No children	14,156	0.62%	7,664	54.1%	3,246	22.9%	10,910	77.07%	3,246	22.9%
Children present	3,861	0.17%	3,015	78.1%	474	12.3%	3,489	90.37%	372	9.6%
Men (no spouse)	47,270	2.06%	31,893	67.5%	8,176	17.3%	40,069	84.77%	7,201	15.2%
No children	44,488	1.93%	29,181	65.6%	8,106	18.2%	37,287	83.81%	7,201	16.2%
Children present	2,782	0.12%	2,712	97.5%	70	2.5%	2,782	100.00%	-	0.0%
Women (no spouse)	83,643	3.64%	70,399	84.2%	7,965	9.5%	78,364	93.69%	5,279	6.3%
No children	50,917	2.21%	39,465	77.5%	6,960	13.7%	46,425	91.18%	4,492	8.8%
Children present	32,726	1.42%	30,934	94.5%	1,005	3.1%	31,939	97.60%	787	2.4%

Source: U.S. Census Bureau, 2019 ACS 1-Year Public Use Microdata Sample.

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.

Acknowledgments

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