



Overlooked & Undercounted

Struggling to Make Ends Meet in New York City 2026

Prepared for The Fund for the City of New York



The Fund for the City of New York

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Center for Women's Welfare

University of Washington
School of Social Work

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By Sarah Broliar & Lisa Manzer | April 2026

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.

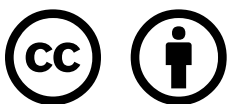
This analysis is based on the New York City Self-Sufficiency Standard—referred to in this report as the True Cost of Living in New York City—a realistic, geographically specific, and family composition-specific measure of income adequacy. As such, it provides a more accurate alternative to the Official Poverty Measure.

Over the last 30 years, the Self-Sufficiency Standard, now calculated in 45 states, has documented the continuing increase in the real cost of living, illuminating the economic pressures experienced by many families.

This report utilizes the New York City True Cost of Living framework, with costs reflecting the most recent available data and price conditions. See Appendix A for methodology, assumptions, and sources.

This report and more are available online at www.selfsufficiencystandard.org/New-York and <https://www.fcny.org/nyc-true-cost/>. For further information about the Self-Sufficiency Standard, please visit www.selfsufficiencystandard.org or contact cwwsss@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.



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Overlooked and Undercounted: Struggling to Make Ends Meet in New York City 2026
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The New York City True Cost of Living

This report measures the cost of meeting basic needs—the foundation of economic security in New York City. Using a Self-Sufficiency Standard–based framework, it estimates the income families need to afford essential expenses such as housing, food, childcare, healthcare, and transportation without relying on public or private assistance.

New York City has also released a True Cost of Living measure that extends this concept to include savings, debt, and longer-term financial stability. While these approaches provide a broader view of economic security, they address a different question. This analysis focuses on the threshold at which households can meet their day-to-day needs—a benchmark central to workforce policy, program eligibility, and assessments of economic adequacy.

History. In 2000, Merble Reagon, Executive Director at the Women’s Center for Education and Career Advancement (WCECA), initiated the development of the first New York City Self-Sufficiency Standard report, after realizing that the thousands of women they had trained and placed in jobs were not earning enough to sustain their families’ basic needs. To keep the issues and facts at the forefront of the public policy discussion, under Merble’s initiative, the Women’s Center arranged for the updates of the Self-Sufficiency Standard for New York City in 2004, 2010, 2014, 2018, and 2021. During much of this period, the project operated under the fiscal sponsorship of the Fund for the City of New York (FCNY). Building on that long-standing partnership, the project became a FCNY initiative in 2023 and was renamed the NYC True Cost of Living. This 2026 report is produced by the FCNY and builds on over two decades of work developing and refining the Self-Sufficiency Standard in New York City.

Renaming. The term “Self-Sufficiency Standard” has long been used to describe what it takes for families to meet their basic needs. However, the concept of “self-sufficiency” can carry unintended connotations, emphasizing individual responsibility without acknowledging structural constraints such as low wages and systemic inequities.

To better reflect the purpose of the measure and make it more accessible, the Fund for the City of New York adopted the name “True Cost of Living.” In this report, the term refers specifically to a basic needs threshold grounded in the Self-Sufficiency Standard methodology.

Table of Contents

Introduction	1
Key Findings	2
The True Cost of Living: A Realistic Income Threshold for New York City	3
Understanding Income Adequacy.....	7
Representation of Households Below the True Cost of Living	9
Geography	12
Housing Burden in New York City.....	18
Race/Ethnicity, Citizenship, & Language.....	20
Household Composition.....	25
Education.....	28
Employment and Work Patterns	32
Conclusion	39
Glossary of Key Terms.....	40
Limitations.....	41
Appendix A: Methodology, Assumptions, & Sources	42
Appendix B: Detailed Data Tables	51

Introduction

The problem of income inadequacy is widespread, often hidden, and acutely experienced by households across New York City. Using a cost-based measure of what it takes to meet basic needs, this report finds that **46 percent of working-age households do not have sufficient income to cover essential expenses.**

This report measures the cost of meeting basic needs—the foundation of economic security in New York City. It uses the New York City True Cost of Living (TCL), a benchmark that estimates how much income households need to afford housing, food, health care, transportation, and other essentials without relying on public or private assistance. Applying these thresholds to data from the 2024 1-Year American Community Survey, with incomes adjusted to reflect 2026 cost conditions, provides a current and detailed picture of economic need across the city. *See Appendix A for definitions of key terms and a full discussion of methods and data limitations.*

Unlike the Official Poverty Measure (OPM), which does not reflect geographic variation in costs or differences in family composition, the True Cost of Living varies by both household type and neighborhood. As a result, it offers a more realistic and policy-relevant measure of income adequacy in a high-cost, economically diverse city. Because many federal and state programs define need based on the OPM, a large and diverse group of households experiencing economic hardship remain **overlooked and undercounted.**

The findings show that income inadequacy extends well beyond those officially classified as poor. While 15 percent of households fall below the poverty line, an additional 31 percent have incomes above poverty but still below the True Cost of Living—highlighting the limits

of traditional measures in capturing the full scope of economic strain.

Using the most recent data available, this report provides a detailed analysis of households struggling to meet basic needs in New York City. It identifies where these households live, examines their demographic and economic characteristics, and highlights the structural factors contributing to income inadequacy. These findings are intended to inform policies that improve income adequacy, reduce hardship, and support long-term economic well-being.

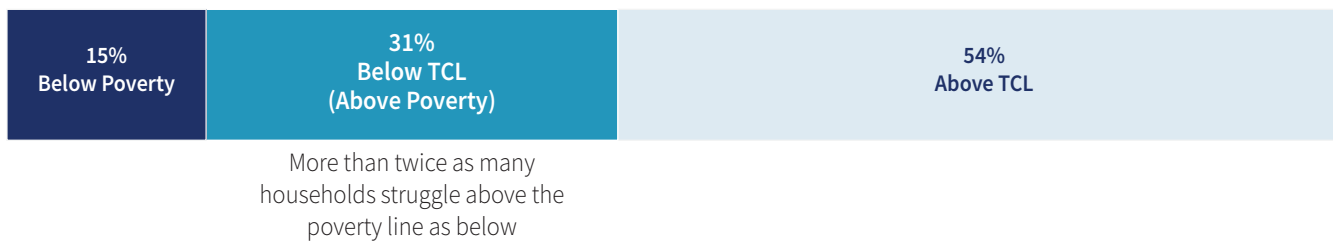
The report addresses several key questions:

- How many individuals and families in New York City are working yet unable to meet their basic needs?
- Which communities face the greatest gaps between income and the cost of living, and what are the characteristics of these households?
- What structural factors contribute to income inadequacy, and which households are most affected?

Households struggling to make ends meet are neither a small nor a marginal group in New York City. Nearly half of working-age households lack sufficient income to meet the minimum cost of living, underscoring the scale and persistence of income inadequacy in the city.

What Poverty Misses in New York City

Nearly half of working-age households lack sufficient income to meet basic needs in New York City



Key Findings

Using 2024 American Community Survey (ACS) data and the New York City True Cost of Living, this analysis shows that income inadequacy is widespread and extends well beyond poverty.

- **Income inadequacy is widespread.** Nearly half of working-age households do not earn enough to meet their basic needs—far exceeding what is captured by the official poverty measure.
- **Many households above poverty still struggle to make ends meet.** A substantial share of households with incomes above the poverty line still fall short of the True Cost of Living, often without access to public supports.
- **Rising costs—especially housing and child care—are driving income inadequacy.** Housing remains the single largest expense for most households, with rents increasing sharply across many parts of the city. At the same time, the high cost of child care substantially raises the income needed for families with children, contributing to their elevated rates of hardship.
- **Income inadequacy varies widely across neighborhoods.** Rates differ substantially across New York City, ranging from 80% in parts of the Bronx (Melrose, Mott Haven, Longwood, & Hunts Point) to 21% in Northwest Brooklyn neighborhoods (Park Slope & Carroll Gardens). Areas with the highest rates tend to combine high housing costs with a greater share of families with children, while even higher-income neighborhoods still include a meaningful share of households that fall short once local costs are taken into account.
- **Income growth has not kept pace with the cost of basic needs.** While wages and employment have recovered in recent years, increases in essential costs—including housing, food, and other necessities—have outpaced income gains, leaving many households unable to meet basic needs despite working.
- **Income disparities drive high income inadequacy in lower cost neighborhoods.** The Bronx has the lowest True Cost of Living in NYC, but also has the highest rates of income inadequacy. Differences in income levels and household composition drive income inadequacy rather than cost alone.
- **Income inadequacy reflects structural inequities.** Sixty-one percent of Latine households and 59% of Black households lack sufficient income, compared to 29% of White households, reflecting persistent disparities in wages and opportunity.
- **Families with children face particularly high costs.** Six in ten households with children lack sufficient income, with even higher rates for households with young children, reflecting the cost of full-time child care. Single mothers face the greatest strain, with nearly eight in ten falling below the True Cost of Living.
- **Education reduces risk—but does not eliminate it.** Among households with higher levels of education, many still fall short of the income needed to meet basic needs. Sixty-six percent of households where the highest educational attainment is some college have inadequate income, underscoring the gap between typical earnings and the cost of living in New York City.
- **Work does not guarantee economic security.** Forty-five percent of households with a full-time, year-round worker still fall below the True Cost of Living. Income inadequacy is even more common among those working part-time or part-year.

Taken together, these findings demonstrate that income inadequacy in New York City extends well beyond poverty, affecting a broad cross-section of working households. The gap between wages and the cost of basic needs remains a defining feature of the city's economic landscape.

The True Cost of Living: A Realistic Income Threshold for New York City

In New York City, many households who are above the federal poverty line still do not have enough income to meet their basic needs. The True Cost of Living (TCL) addresses this gap by defining the income required for working-age households to cover essential expenses—such as housing, child care, food, transportation, health care, and taxes—without relying on public or private assistance.

New York City voters approved Charter Amendment 3 in 2022, mandating the City to produce and report a True Cost of Living measure. The TCL directly responds to that mandate. It is produced using the Self-Sufficiency Standard methodology, which has been applied consistently in New York City since 2000, allowing for direct comparison across more than two decades.

Unlike federal poverty measures, which apply a uniform national threshold, the TCL reflects actual costs across boroughs, family types, and local market conditions. It is calculated for more than 700 family types of working-age households and assumes that all adults are working. It is a gross salary figure, as it incorporates the associated costs of employment such as transportation, taxes, and child care. These budgets are intentionally conservative—they represent the minimum required to meet basic needs and do not include savings, debt repayment, or discretionary spending. Meeting the TCL threshold does not indicate financial security; it indicates that a household can cover its most essential expenses. As a result, households above the threshold may still be financially fragile, while those below it face ongoing difficulty meeting basic expenses.

What the Poverty Measure Misses

Standard federal poverty measures do not capture what it actually costs to live and work in New York City. The Official Poverty Measure (OPM) is based on a uniform national standard derived from a 1960s food budget. It has increased gradually over time—from \$17,050 in 2000 to \$33,000 in 2026 for a family of four—but does not account for geographic differences, child care, or work-related costs. In a high-cost city like New York, this disconnect is especially pronounced: in 2026 the annual cost of housing alone for a modest two-bedroom unit meets or exceeds the entire federal poverty threshold in most of the city.

By contrast, the TCL reflects the full set of expenses required to live and work in a specific place. It incorporates variation in housing markets, family composition, and the costs associated with employment—providing a more realistic and locally grounded benchmark for assessing whether households have sufficient income. **Table 1** shows the result: in every borough, the income required to meet basic needs dwarfs the federal poverty guideline, and the gap has widened dramatically over time.

What the True Cost of Living Includes

The True Cost of Living provides a cost-based benchmark for income adequacy, estimating the income working-age households need to meet basic needs in a specific place, without public or private assistance.



Housing



Child Care



Food



Transportation



Health Care



Miscellaneous



Taxes

Universe: Working-age households (excludes adults 65+, group quarters, and adults with work-limiting disabilities).

Data: 2024 American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS); incomes adjusted for comparability with 2026 cost benchmarks. Household incomes are adjusted to 2026 using the Employment Cost Index to align with current cost benchmarks

Between 2000 and 2026, the annual income required to meet basic needs for a representative family (two adults, one preschooler, and one school-age child) more than doubled across all boroughs—from \$48,077 to \$125,814 in the Bronx, and from \$75,942 to \$167,285 in South Manhattan. Over the same period, median earnings in New York City rose from \$29,079 to approximately \$58,195—an increase of roughly 100 percent, far less than the rate of cost growth in most boroughs. **Figure A** illustrates this widening divergence for Queens and the Bronx, where the TCL has pulled away from median earnings since 2000.

The Cost of Basic Needs in New York City

Housing is the largest single expense across all family types. In 2026, monthly housing costs for a modest two-bedroom unit range from approximately \$2,655 in the Bronx to over \$4,000 in South Manhattan, translating to annual housing costs of roughly \$32,000 to \$48,000. In Queens, monthly rent for a two-bedroom unit rose from \$900 in 2000 to nearly \$3,000 in 2026—a 233 percent increase.

Child care is the second major cost driver and, for families with young children, can rival housing costs. In 2026, monthly child care costs are approximately \$2,775 per month for a preschooler and school-age child, or over \$33,000 annually. These costs are necessary for workforce participation and significantly raise the income required to meet basic needs, even for households that are above the poverty line.

Other essential expenses—including food, transportation, health care, and taxes—add substantial additional costs. For example, for a representative family (two adults, one preschooler, and one school-age child) monthly food costs range from approximately \$1,090 to over \$1,700, while taxes alone can exceed \$2,300 to \$3,600 per month depending on location and income level. Together, these expenses create a baseline cost structure that pushes the income required for basic needs well beyond what many households earn.

In Queens, for example, this representative family requires over \$11,000 per month to meet basic needs (see **Figure B**). Housing alone accounts for nearly

Table 1. The cost of meeting basic needs in NYC has risen sharply across all boroughs

The True Cost of Living by Year: Two adults, one preschooler, and one school-age child

Borough	2000	2026	CHANGE (\$)	CHANGE (%)
The Bronx	\$48,077	\$125,814	+\$77,737	162%
Brooklyn (Northwest)*	\$49,282	\$154,263	+\$104,981	213%
Brooklyn (Excluding Northwest)*	\$49,282	\$132,975	+\$83,693	170%
North Manhattan	\$52,475	\$137,627	+\$85,152	162%
South Manhattan	\$75,942	\$167,285	+\$91,343	120%
Queens	\$51,281	\$132,249	+\$80,968	158%
Staten Island	\$50,972	\$129,061	+\$78,089	153%
Federal Poverty Guidelines (Family of Four)	\$17,050	\$33,000	+15,950	94%

* 2014 was the first year that Brooklyn was divided into two areas for a more detailed calculation. The single Brooklyn TCL is used to calculate the percent change over time.

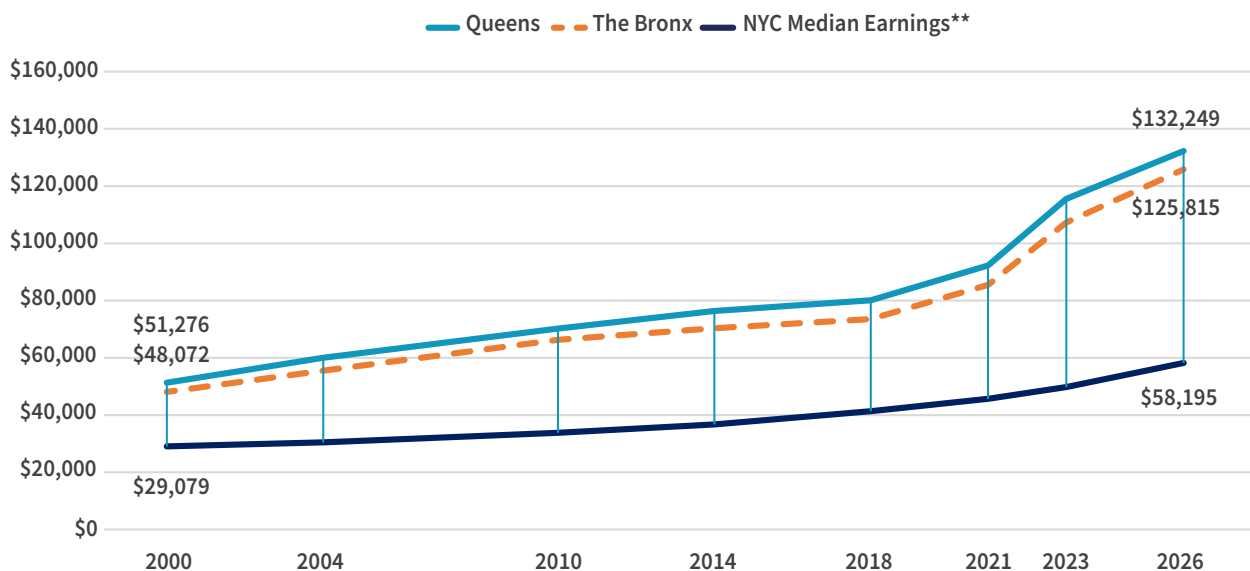
The True Cost of Living Online

Download this and past reports plus borough-specific information for over 700 family types at: <http://selfsufficiencystandard.org/New-York>

For a more in-depth look at how the Self-Sufficiency Standard compares to the official poverty measure visit: <https://selfsufficiencystandard.org/the-standard/official-poverty-measure/>

Figure A. True Cost of Living vs. Median Earnings, 2000–2026

Queens: Two adults, one preschooler, and one school-age child



Source: Self-Sufficiency Standard for New York City and the U.S. Census Bureau, American Community Survey, Table B20002.

** Median earnings from 2024, the most recent year available, were updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, <https://data.census.gov/table/ACSDT1Y2024.B20002?q=B20002&g=310XX00US35620I> (accessed April 27, 2026).

ACS data was not produced in 2020, creating a gap in median earnings for this year.

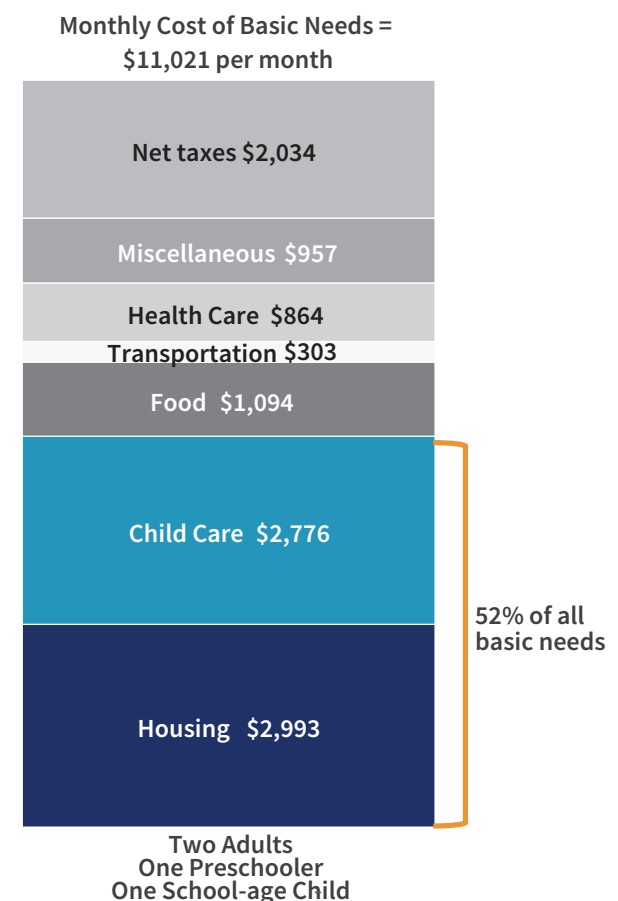
\$3,000 per month, while child care adds another \$2,700. Together, these two costs make up roughly half of the total budget. Food, health care, transportation, and miscellaneous expenses each contribute additional costs, while taxes further increase the total income required.

This cost structure highlights a key dynamic: while many expenses contribute to overall cost, housing and child care are the primary drivers of the high income thresholds required to meet basic needs. These are also the least flexible expenses for working families, particularly those with young children, making it difficult to reduce costs without compromising stability or workforce participation.

The cost structure described above—driven primarily by housing and child care—defines what households must earn to make ends meet in New York City. To assess how many households actually meet that bar, this report compares the 2026 True Cost of Living thresholds against household incomes reported in the 2024 American Community Survey, adjusted upward to reflect 2026 cost conditions. This approach provides the most current available picture of income adequacy across the city.

Figure B. Monthly Budget by Cost Category: Queens, 2026

Two adults, one preschooler, one school-age child



The Official Poverty Measure Compared to the True Cost of Living for New York City

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.



The TCL is Based on All Budget Items

The TCL 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.



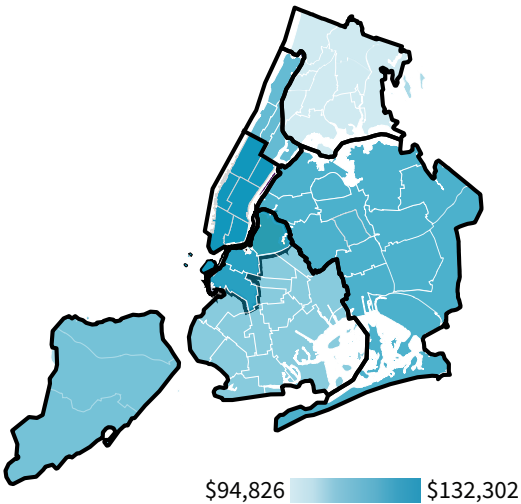
The OPM is the Same Throughout New York City

According to the OPM in 2026, a family of two with an annual income of \$21,640 or more was not considered poor anywhere in New York City.



The TCL Varies within New York City

The TCL varies across New York City boroughs. An adult with a preschooler needs \$94,826 to \$132,302 annually to meet basic needs depending on the area.

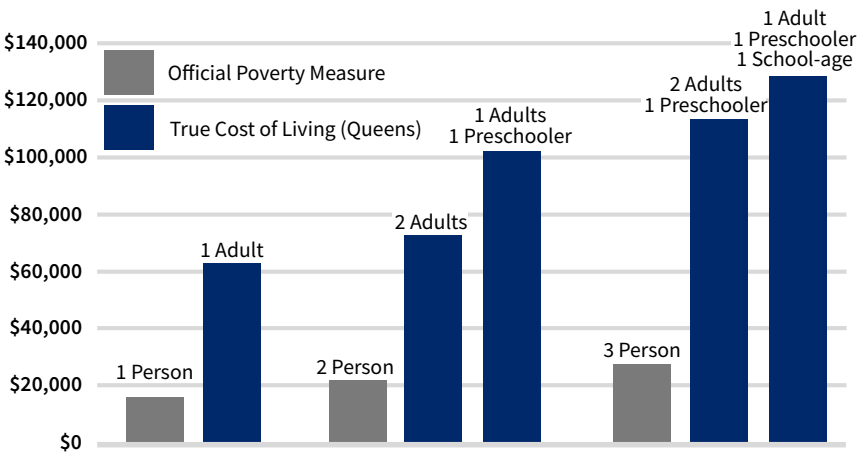


The OPM Increases at a Constant Rate

The official poverty measure increases by a constant \$5,680 for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

The TCL Varies by Family Type

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



Understanding Trends in NYC

Income Inadequacy Rates

Households with income below the True Cost of Living (TCL) are considered to have income inadequacy, while those at or above it are considered to have income adequacy. Using this measure, **46 percent of households in New York City—approximately 1.2 million households—do not have sufficient income to meet basic needs.**

This is not limited to households below the federal poverty line. Many working households with incomes above poverty still fall short of what is required to cover essential expenses. **Table 2** shows the percentage of households below the TCL by borough over time. The Bronx consistently shows the highest rates of income inadequacy, while patterns in other boroughs reflect differences in income distribution, household composition, and local housing costs. While the share of households below the TCL declined from 50 percent in 2021 to 46 percent in 2024, this change should not be interpreted as a broad improvement in affordability.

As **Figure C** shows, a substantial share of households that are above the poverty line remain below the TCL—a group whose size has grown considerably since 2012. In 2024, 31 percent of working-age households fall into this category: above poverty, but unable to cover their basic needs.

The cost of meeting basic needs—including housing and child care—remains elevated and, in many cases, continues to rise. *The decline in income inadequacy from 2021 to 2024 instead reflects shifts in the labor market and changes in household composition, rather than a reduction in the underlying cost pressures facing families.* Three dynamics help explain this pattern.

First, the number of households without workers fell substantially—from approximately 268,000 in 2021 to 208,000 in 2024—as the labor market recovered from the pandemic. Because households with no workers face income inadequacy at rates approaching 95 percent, their departure from this highest-risk category mechanically lowered the overall rate, even though their situation when out of work has not meaningfully changed.

Second, gains among working households were uneven—and in some cases reversed. Households with

Table 2. Percentage of Households Below the True Cost of Living by Location: NYC 2012–2024

Borough	2012	2016	2019	2021	2024
New York City (total)	42%	40%	36%	50%	46%
The Bronx	56%	56%	52%	65%	66%
Northwest Brooklyn	29%	31%	22%	35%	31%
Brooklyn (Excluding Northwest)	49%	45%	40%	53%	50%
North Manhattan	45%	44%	39%	57%	54%
South Manhattan	27%	28%	23%	36%	29%
Queens	43%	38%	34%	49%	46%
Staten Island	29%	28%	26%	37%	40%

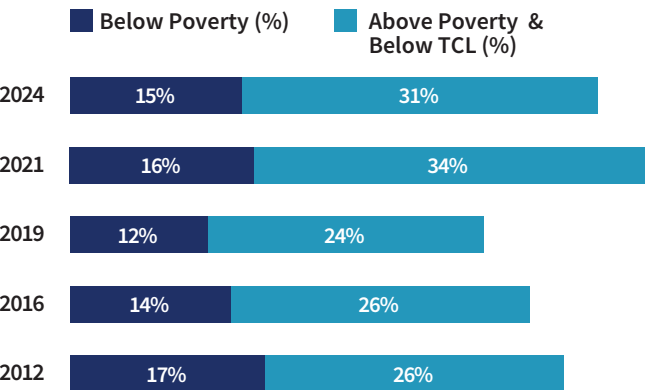
Source: U.S. Census Bureau, 2012, 2016, 2019, 2021, 2024 ACS 1-Year, Public Use Microdata Sample.

two or more workers saw modest improvement, with income inadequacy falling from 33 percent to 30 percent. But households with a single full-time, year-round worker fared worse: their income inadequacy rate rose from 40 percent in 2021 to 45 percent in 2024, and there are now more such households than before. This is perhaps the starkest indication that wages have not kept pace with costs—more New Yorkers are working full time and still falling short.

Third, the share of households with children declined modestly over this period. Because households with children face substantially higher costs—driven largely by housing and child care—this demographic shift mechanically reduces the citywide rate, even if conditions for families themselves have not improved.

These dynamics explain why the overall share of households below the TCL declined while affordability pressures remain severe. Notably, income inadequacy among Black households moved in the opposite direction from the citywide trend, rising from 58 percent in 2021 to 59 percent in 2024. The measure continues to show that a substantial share of working households do not have sufficient income to meet basic needs. Households with children, single-earner households, and households across racial and ethnic groups continue to experience particularly high rates of income inadequacy, as discussed in later chapters. Changes in the headline

Figure C. Percentage of Households Above Poverty but Below the True Cost of Living, NYC 2012–2024



Source: U.S. Census Bureau, 2012, 2016, 2019, 2021, 2024 ACS 1 -Year, Public Use Microdata Sample.

rate reflect shifts in who is represented in the population, not a resolution of the underlying mismatch between earnings and costs.

These findings highlight the extent to which income adequacy in New York City is shaped not only by wages, but by structural costs—particularly housing and child care—that remain beyond the reach of many working households.

Representation of Households Below the True Cost of Living

When applying the True Cost of Living to working-age households, 46 percent lack sufficient income to meet the basic cost of living in New York City. Other variables such as housing burden, food assistance, public assistance, internet access, and health insurance type offer insight on the needs of households that are struggling. Households below the TCL but above 200 percent of the Federal Poverty Guidelines are unlikely to receive meaningful financial support despite being unable to cover their basic expenses.

While the Official Poverty Measure identifies 15 percent of New York City working-age households as poor, nearly half—46 percent, or approximately 1.2 million households—lack sufficient income to meet basic needs according to the True Cost of Living. The gap between these two measures is not simply a technical difference; it has direct consequences for which households can access public supports and which cannot.

Figure D illustrates this divide. Of the 1.2 million households below the TCL, approximately 719,000 (27 percent of all working-age households) fall below 200 percent of the Federal Poverty Guidelines—the threshold that governs eligibility for many work supports, including Medicaid, SNAP, and subsidized child care. An additional 504,000 households (19 percent) fall into the eligibility gap: their incomes are above 200 percent FPG, making them ineligible for most public assistance programs, yet still insufficient to meet the True Cost of Living.

These households are unlikely to receive meaningful financial support despite being unable to cover their basic expenses. Together, these two groups represent the full scope of income inadequacy in New York City—households that are, in different ways, overlooked and undercounted.

Figure E examines what this means in practice, profiling households below the TCL by their access to food assistance, public assistance, health insurance, and the internet.

Food Assistance. Approximately 19 percent of all New York City working-age households received SNAP benefits in the past year. Among households below the TCL, 33 percent received SNAP—meaning that *nearly two in three households with inadequate income did not receive food assistance despite being unable to meet their basic needs.*

Figure D. Number of Households Living below 200 percent of the Federal Poverty Guidelines (FPG) and the Number of Households Below the True Cost of Living*

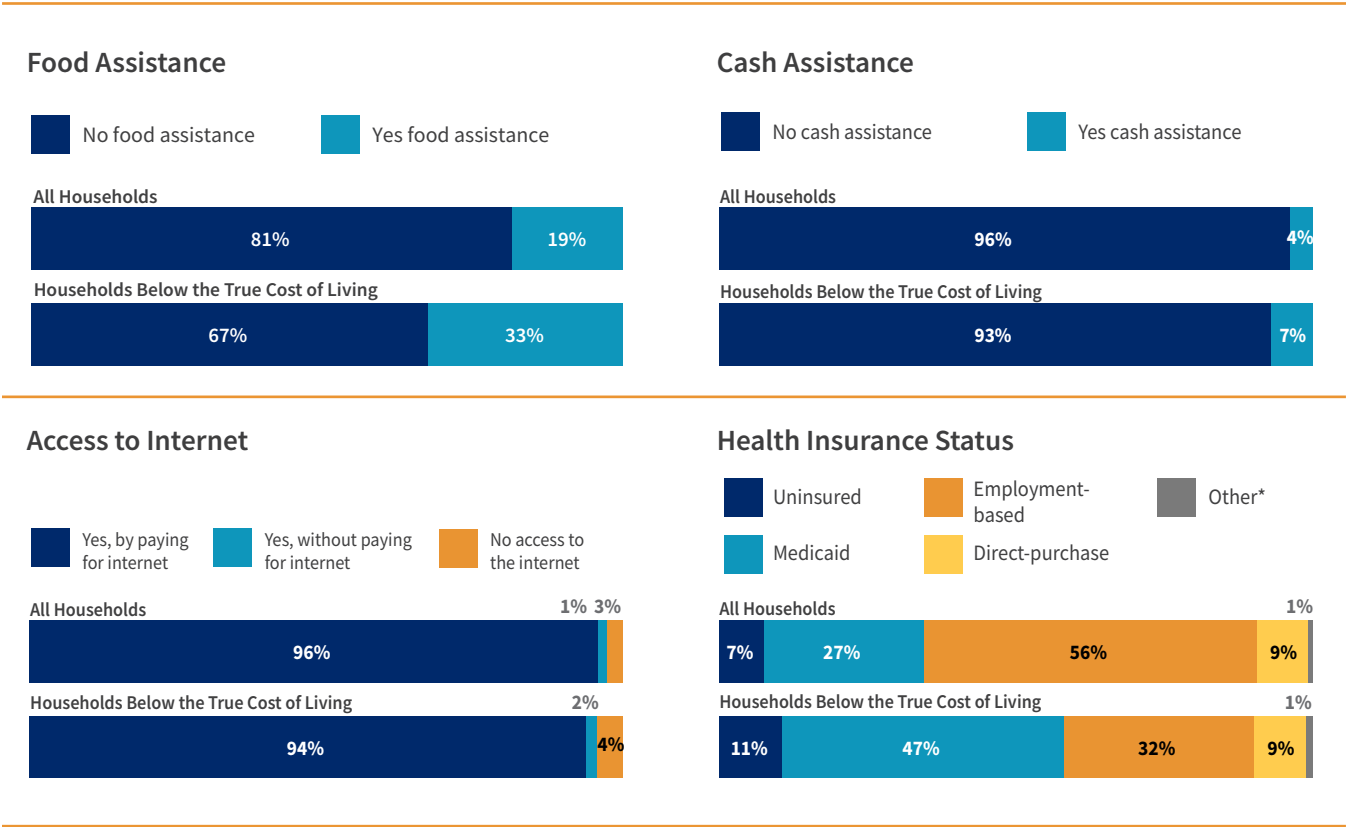
Many households above 200% of the Federal Poverty Guidelines still cannot meet their basic needs



Source: Census Bureau, 2024 ACS 1-Year Public Use Microdata Sample.

Figure E. Profile of Households with Inadequate Income by Access to Food Assistance, Cash Assistance, Health Insurance, and Internet

There are 1,222,997 households living below the True Cost of Living in New York City



*Other includes insurance from VA, TRICARE or other military health care, or Medicare.
Percentages are rounded and therefore do not always add up to 100 percent.
Source: Census Bureau, 2024 ACS 1-Year Public Use Microdata Sample.

SNAP eligibility is generally limited to households below 130 percent of FPG, meaning most recipients below the TCL are concentrated among the lowest-income households in this group. For the 19 percent of households in the eligibility gap—above 200 percent FPG but still below the TCL—food assistance is largely out of reach regardless of need.

Public Assistance. Only four percent of all households received public assistance income, and among households below the TCL, that share rises to just seven percent. New York City’s cash assistance program serves only those with very low incomes who meet a range of eligibility and work requirements, leaving the vast majority of households with inadequate income without access to cash support.

Health Insurance. Health insurance coverage differs substantially between households above and below the TCL. Among all working-age households, 56 percent have employment-based coverage. For households below the TCL, that share falls to 32 percent, while Medicaid coverage accounts for 47 percent—reflecting both lower rates of employer-sponsored insurance in lower-wage jobs and greater eligibility for public coverage. Eleven percent of households below the TCL are uninsured, compared to seven percent citywide. Uninsured households face compounding financial risk: a health crisis can quickly destabilize a household already unable to meet basic needs. Notably, among households above the TCL, 76 percent have employment-based coverage and only three percent are uninsured—underscoring how closely health insurance access tracks with economic security.

Internet Access. Access to the internet is increasingly essential for employment, education, benefits navigation, and access to services. Among all households, 96 percent have paid internet access, and three percent have no internet access at home. Among households below the TCL, four percent have no home internet access. An additional two percent of households below the TCL access the internet without paying, often through free public or community programs. While these numbers may appear small, in a city the size of New York they represent tens of thousands of households for whom digital access—and the opportunities that come with it—remains out of reach.

Taken together, these findings show that most households with inadequate income are not receiving the public supports that could help close the gap between their earnings and their costs. Barriers to

access—including eligibility thresholds that exclude households above 200 percent FPG, documentation requirements, language barriers, and insufficient program funding—leave a large share of struggling households without a meaningful safety net.

The True Cost of Living—mandated by New York City voters precisely to provide a realistic, locally grounded measure of what households need to cover basic expenses—offers exactly the kind of benchmark that could inform more responsive eligibility thresholds. Policies designed to serve households struggling to make ends meet should look beyond outdated federal measures and toward tools that reflect the actual cost of living in New York City.

“Thirty-three percent of households below the TCL in New York City access Supplemental Nutrition Assistance Program (SNAP) benefits.

Geography

Although 46 percent of New York City households have inadequate income, city-level data mask significant geographic variation. The highest rates occur in the Bronx, where over 66 percent of households struggle to make ends meet. **Notably, the income inadequacy is highest in the boroughs with the lowest overall costs of living, reflecting differences in income levels and household composition rather than cost alone.** Examining income inadequacy at the level of Public Use Microdata Areas (PUMAs)—Census-defined geographic areas that approximate neighborhoods—provides a more localized analysis. At the PUMA level, parts of the Bronx and Brooklyn (excluding Northwest Brooklyn) experience both high rates of income inadequacy and deep levels of economic deprivation. Income disparities, not just cost differences, drive geographic inequality.

Altogether, there are **1,222,997 New York City households** struggling to make ends meet—living throughout every borough. **Table 3** outlines the median True Cost of Living across all family types with South Manhattan as the most expensive borough and the Bronx the least. It also lists the number of households within a borough, and the accompanying percentage of households that earn less than the True Cost of Living. Rates range from 29 percent in South Manhattan to 66 percent in the Bronx. This pattern highlights that lower-cost boroughs often have higher rates of income inadequacy, reflecting lower earnings and higher-cost household needs relative to income.

Income Inadequacy by PUMA

Deeper inequalities are hidden within boroughs themselves. This report analyzes data at the level of Public Use Microdata Areas (PUMAs). This offers a narrower geographic lens from which to understand how income inadequacy rates vary within a borough.

Figure F presents a map of the PUMAs shaded by income inadequacy rate in New York City.

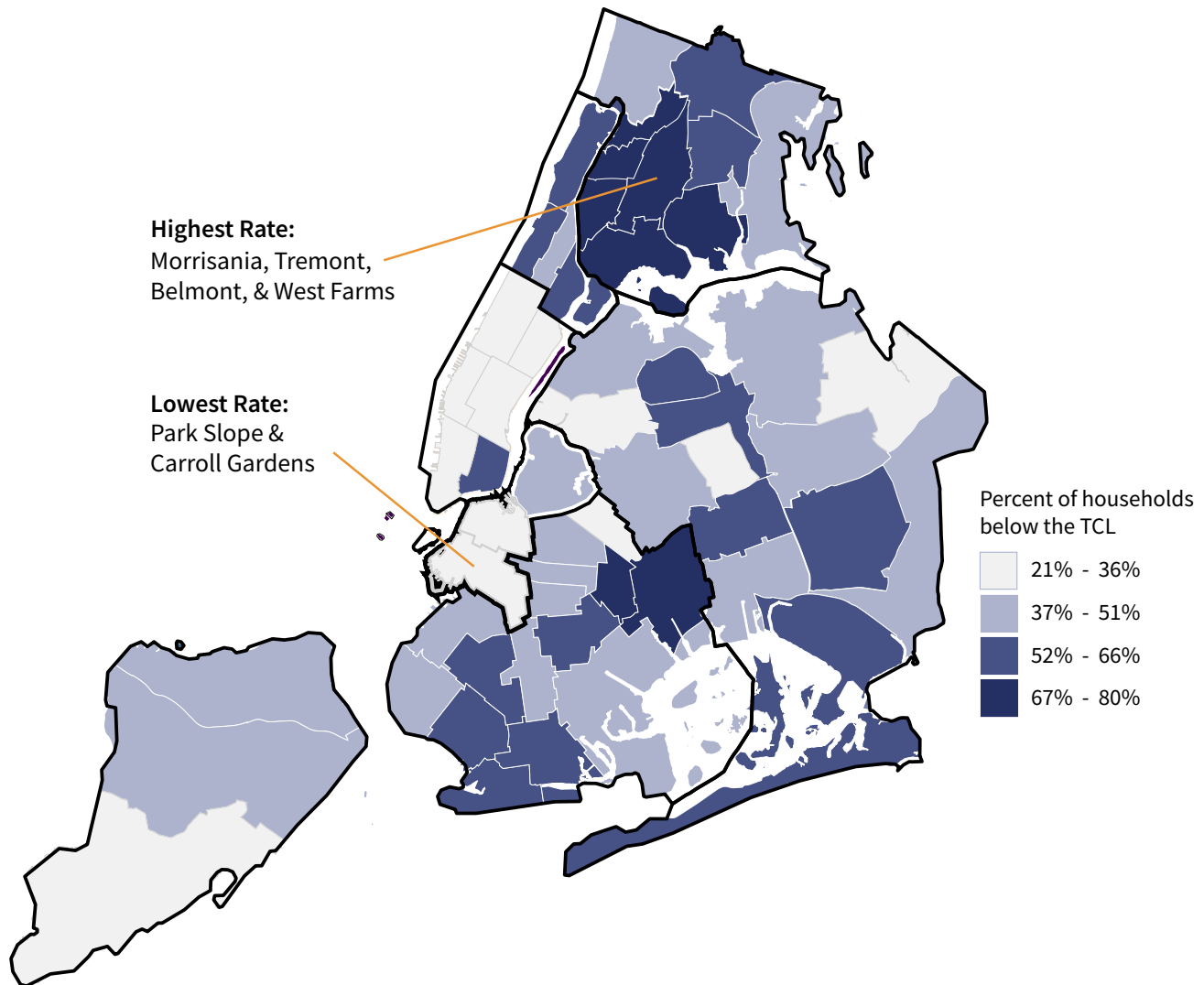
- For example, 67 percent of the households in Ocean Hill and Brownsville in Brooklyn (excluding NW Brooklyn) have earnings that fail to match the rising cost of basic needs.

Table 3. True Cost of Living and Income Inadequacy Rates by Borough

Borough	Households below TCL (%)	Median TCL for all households	Total Households (n)
Bronx	66%	\$66,944	407,231
Brooklyn (excluding NW Brooklyn)	50%	\$72,868	612,736
North Manhattan	55%	\$74,408	176,648
Northwest Brooklyn	31%	\$90,404	176,101
Queens	46%	\$72,615	693,185
South Manhattan	29%	\$97,937	433,909
Staten Island	40%	\$81,997	132,997

Source: Census Bureau, 2024 ACS 1-Year, Public Use Microdata Sample.

Figure F. Income Inadequacy Rate of Households, by PUMA



Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

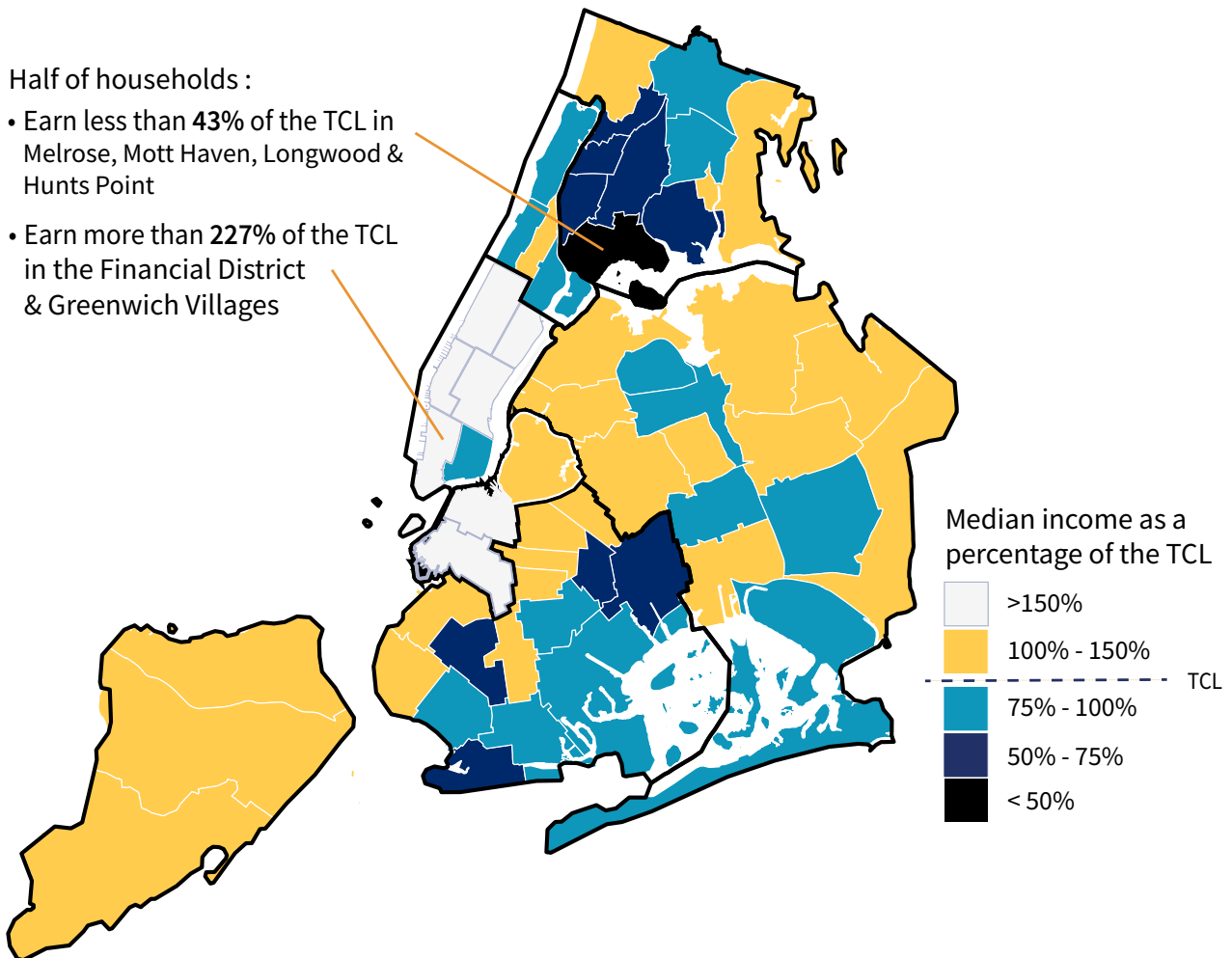
- On the other hand, 35 percent of households in adjacent Bushwick struggle to cover costs.
- Park Slope and Carroll Gardens in Northwest Brooklyn has the lowest income inadequacy rate across all PUMAs in NYC, at 21 percent.

The Bronx, despite having the lowest cost of living, contains five of the PUMAs with the highest rates of income inadequacy, while South Manhattan contains four of the lowest. This underscores how income disparities, not just cost differences, drive geographic inequality.

Figure G presents a map of the PUMAs shaded by the median household income for all households in a PUMA as a percentage of the True Cost of Living in a PUMA. A value of 100-150% (shown in yellow) indicates a median household income between 100 and 150 percent of the TCL. A value of below 50% (shown in black) means that the median household income is less than half of the TCL for that PUMA.

Figure F shows how widespread income inadequacy is, while **Figure G** shows how severe it is—highlighting areas

Figure G. Median Household Income as a Percentage of the Median True Cost of Living, by PUMA



Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

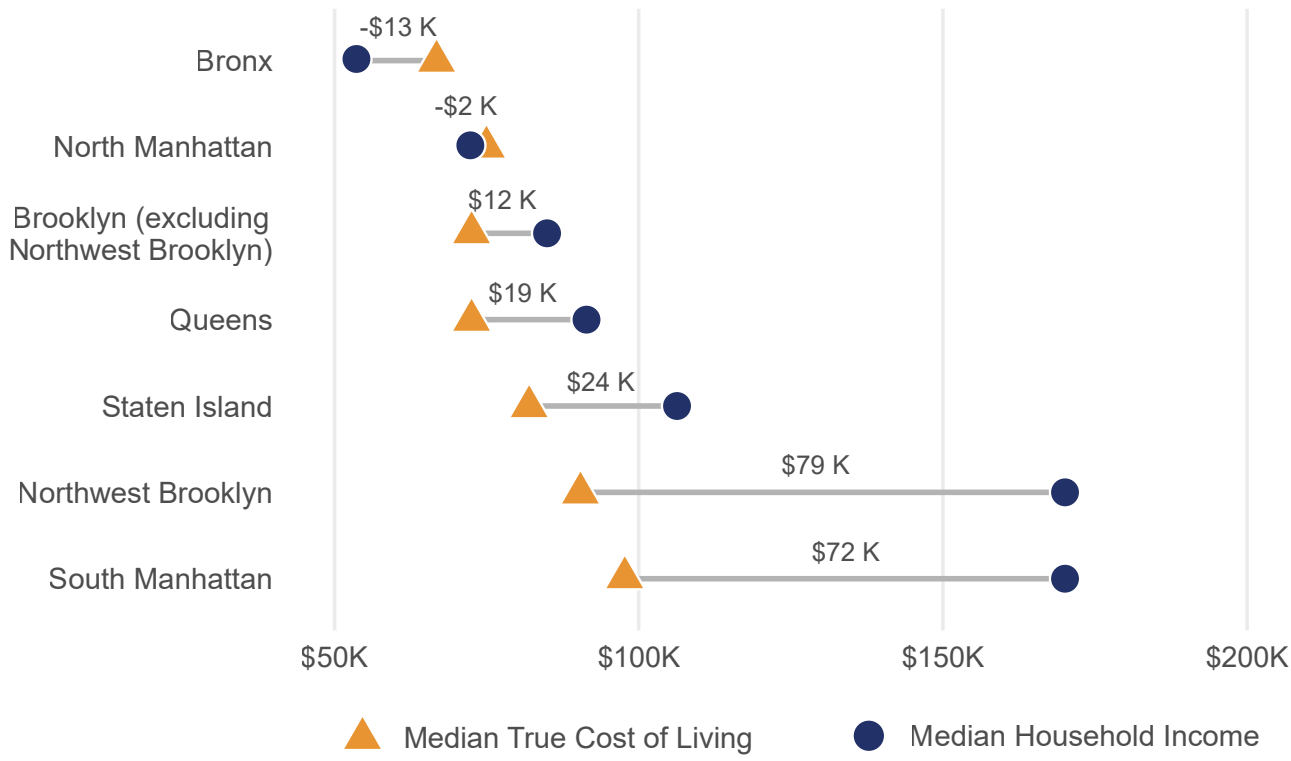
where the households fall far below the cost of basic needs. A PUMA with a high proportion of the population living below the TCL is more likely to experience deep deprivation, earning less than 75 percent of the TCL.

Figure H shows the median household income (indicated by a dark blue circle) versus the median True Cost of Living (indicated by an orange triangle) for all households within a borough. In both North Manhattan and the Bronx, the median household income falls below the cost of basic needs, indicating that income inadequacy extends beyond the lowest-income households to throughout the neighborhood.

Taken together, these figures tell a layered story:

- **Figure F** displays the proportion, or quantity relative to the population, of households earning below their household TCL by PUMA.
- **Figure G** displays the discrepancy between median household income and the median TCL for all households as a percentage of the TCL by PUMA.
- **Figure H** shows the median household income against the median true cost of living for the borough, by borough.
- **Neighborhoods with the lowest TCL have higher rates of income inadequacy, and earn far less than TCL.**

Figure H. Median Household Income vs. the Median True Cost of Living, by Borough



Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Family Type and Geography

The inverse relationship between the True Cost of Living and the share of households below it reflects differences in household composition, particularly the presence of children and single-parent households.

Households with children are at greater risk of falling below the True Cost of Living. Table 4 shows the share of households within each borough with at least one child present. While Staten Island and the Bronx have the highest shares (41 and 39 percent) their rates of income inadequacy differ substantially: 40 percent in Staten Island compared to 66 percent in the Bronx. The presence of children alone does not explain geographic differences in economic hardship.

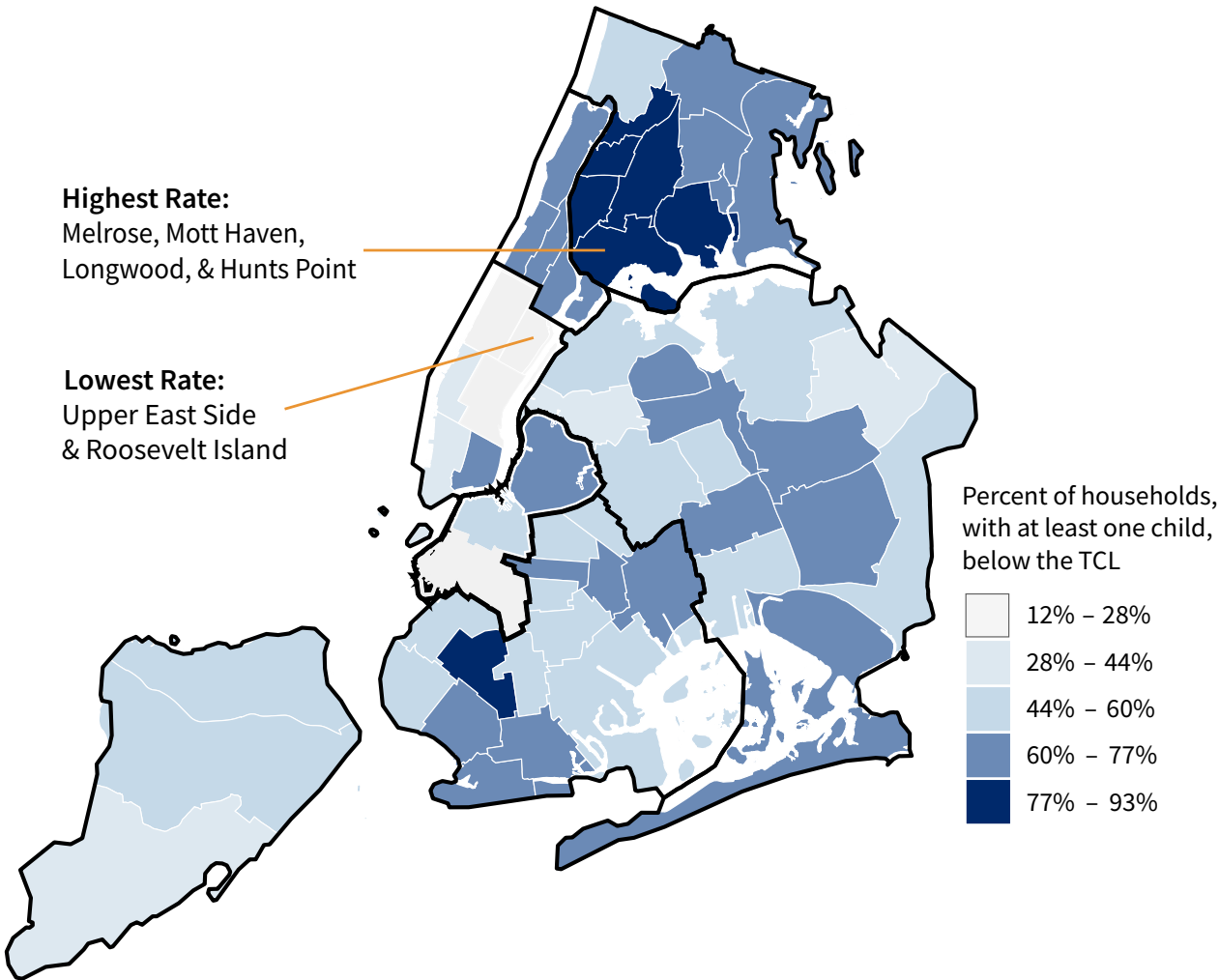
The pattern is even more pronounced in Manhattan. North and South Manhattan both have relatively low shares of households with children (24 and 17 percent, respectively) yet their inadequacy rates diverge sharply: 55 percent in North Manhattan versus 29 percent in South Manhattan. This contrast underscores that while

Definition Note

A median wage is the middle point of the distribution of wages from low to high. That is, half of workers earn less than the median wage and half earn more. In an economy such as the United States, there are high levels of inequality across and within occupations (meaning a wider distribution of wages, with some earning extremely high wages and others earning poverty wages). The average wage, or mean wage, can be skewed by a small number of high earners. The median is a more realistic measure of a typical worker’s earnings within and across occupations, and so it is used here.

household composition influences economic need, differences in income levels and earnings are critical drivers of whether households can meet basic costs. In North Manhattan, lower household incomes relative to the cost of living result in high rates of inadequacy, even among households without children.

Figure I. Income Inadequacy Rate of Households with at Least One Child, by PUMA



Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 4. Select Statistics for Households with Children by Borough

Borough	Households with children (%)	Households with children below TCL (%)	Median household income	Median TCL	Median Gap (Income - TCL)	Income as % of TCL*
Bronx	39%	79%	\$55,806	\$107,265	(\$51,459)	52%
Brooklyn (Excluding Northwest)	32%	63%	\$86,313	\$119,321	(\$33,008)	72%
North Manhattan	24%	67%	\$74,408	\$114,102	(\$39,694)	65%
Northwest Brooklyn	25%	46%	\$161,571	\$138,184	+ \$23,387	117%
Queens	33%	57%	\$100,982	\$118,399	(\$17,417)	85%
South Manhattan	17%	30%	\$314,851	\$146,747	+ \$168,104	215%
Staten Island	41%	47%	\$116,926	\$115,260	+ \$1,667	101%

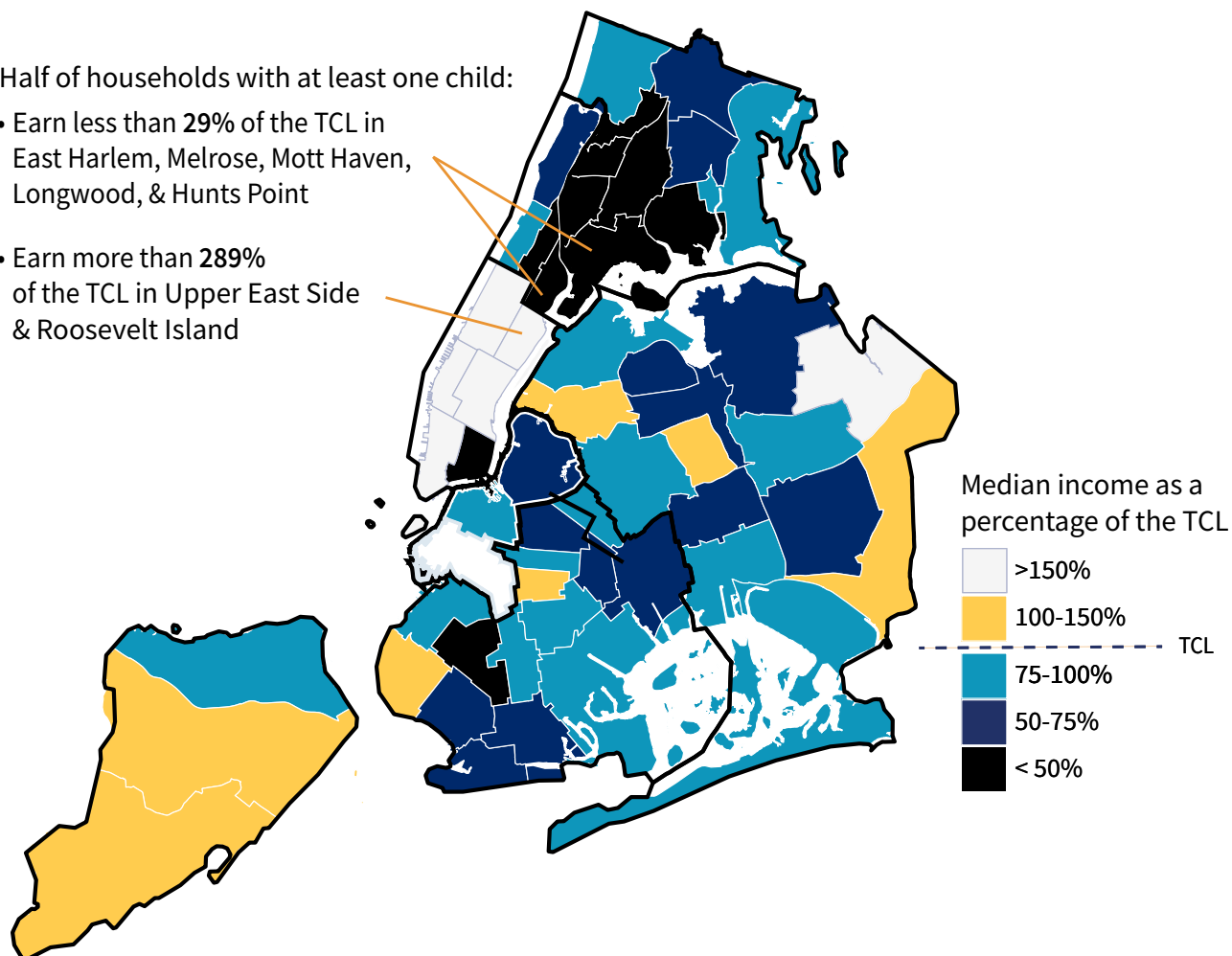
Source: Census Bureau, 2024 ACS 1-Year, Public Use Microdata Sample.

* Values below 100% indicate income falls short of TCL

Figure J. Median Household Income as a Percentage of the Median True Cost of Living in Households with at least One Child, by PUMA

Half of households with at least one child:

- Earn less than 29% of the TCL in East Harlem, Melrose, Mott Haven, Longwood, & Hunts Point
- Earn more than 289% of the TCL in Upper East Side & Roosevelt Island



Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

When children are present, rates of income inadequacy vary significantly by borough (**Table 4**). The variance in the percentage of households with children struggling to cover costs, ranges from 30 percent in South Manhattan to 79 percent in The Bronx. PUMA level analysis in **Figure I** takes that even further, with some PUMAs in the Bronx and Brooklyn at up to 93 percent below the TCL.

The depth of deprivation is much higher for households with children. **Figure J** displays the median household income as a percentage of the median TCL for all households with at least one child by PUMA. Areas in every borough that presented the median income as above the TCL in **Figure G** (when examining all households) fall far below the TCL when only households with children are considered. The change is stark for the Bronx and Queens.

Families are more likely to struggle when the householder is a single parent, with one income to shoulder all household costs. Even in South Manhattan and Northwest Brooklyn, single parents fall below the TCL at rates of 73 and 79 percent respectively. However, these families are a small share of total households in those boroughs: 4 percent in South Manhattan and 7 percent in Northwest Brooklyn. Twenty-three percent of all households in the Bronx are headed by a single parent; 84% of them cannot make ends meet.

Single parenthood represents the intersection of multiple risk factors, including reliance on a single income and higher household costs.

Housing Burden in New York City

Housing is often the single largest expense for families—especially in North Manhattan where housing costs have grown 90 percent since 2021. When costs exceed a family’s earnings, parents are forced to choose which essential need to meet. This is particularly problematic with housing, one must pay all of the rent, every month, or risk eviction. Thus, a housing cost burden leads to stark choices: doubling up, inadequate housing, houselessness, or foregoing other basic necessities like nutritious food, quality child care, or health care.

As demonstrated in **Figure K**, housing represents a critical issue for those living below the TCL. Housing burden is traditionally defined as:

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.

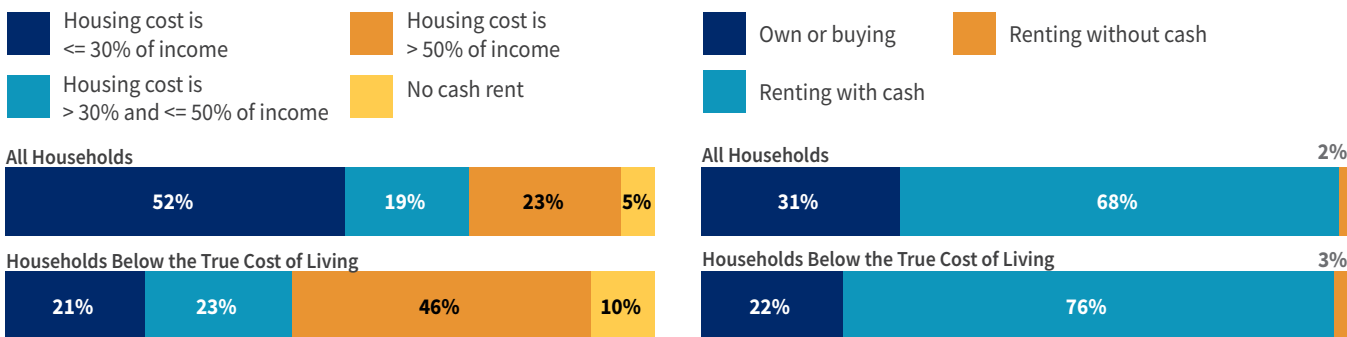
Severely housing-cost burdened = Over 50% of household income goes towards housing costs.

In New York City, 43 percent of all households are considered housing burdened, with more than 30 percent of household income going towards rent. When

examining by households with incomes below the TCL, the situation becomes more dire: nearly half (46 percent) of New York households with incomes below the TCL are paying more than 50 percent of their earnings towards housing and another 23 percent are paying more than 30 percent but less than 50 percent of their income towards housing. Together, that means, over two thirds (69%) of households with incomes below the TCL struggle to afford rent under this traditional definition of housing burden.

Severely housing burdened homes are concentrated in the Bronx, Brooklyn (excluding Northwest Brooklyn), and Queens. Thirty-two percent of The Bronx, with the lowest housing costs in NYC, pays over 50 percent towards housing, compared to 19 percent in Staten Island.

Figure K. Representation of Total Households and Households Below the True Cost of Living by Housing Burden and by Renting Versus Owning



*The label “housing burdened” is assigned to households when more than 30% of their income goes to the cost of housing. Households are considered “severely housing burdened” if housing costs more than 50% of their income. Percentages are rounded and therefore do not always add up to 100%. Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

In New York, 31 percent of all households have been able to invest in a home. However, among households with incomes below the TCL, only 22 percent are homeowners, with the majority being renters.

Housing costs in this report were derived from the U.S. Department of Housing and Urban Development (HUD) Fair Market Rents (FMRs), and Small Area Fair Market Rents. These measures are intended to reflect the cost for housing that meets minimum standards of decency, and are often set at the 40th percentile, meaning 40 percent of the housing in a given area is less expensive than the FMR. See Appendix A: Methodology, Assumptions, & Sources.

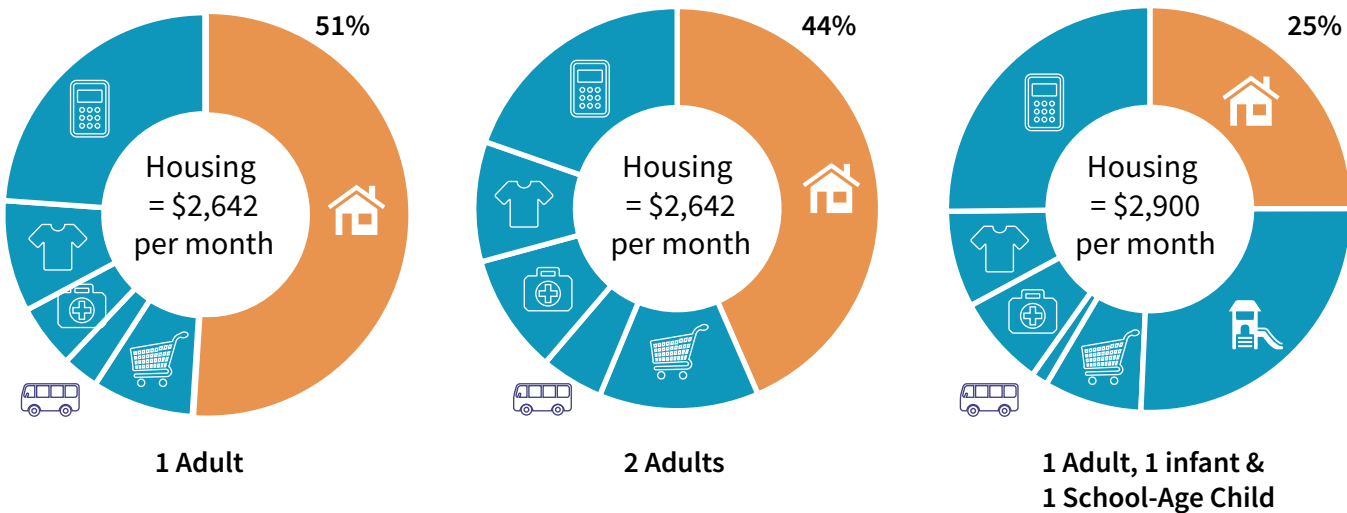
The U.S. Department of Housing and Urban Development (HUD) sets Section 8 housing voucher reimbursement at 30 percent of a family’s income, defining that threshold as an affordable percentage of a household’s budget. However, when investigating housing as a percentage of the TCL for households of different compositions, it is clear that the 30 percent threshold is not exhaustive. For households with young children, housing represents a lower percentage of a family’s budget due to high child care costs.

Figure L illustrates the differences in housing percentage of a basic needs budget for three different family types in Brooklyn (excluding NW). The cost of housing constitutes 51 percent of a basic needs budget for a household with one adult. That portion drops to 44 percent when another adult is added and overall expenses increase, but the cost of housing is divided by two adults. When the household has one adult and two children (with \$2,988 monthly child care costs), the absolute costs increase for this family, but the cost of housing as a percentage of the family’s budget drops to 25. It may be more important to consider the funding gap after a family has paid for rent to determine whether a household is housing burdened.

Additionally, due to funding constraints, many eligible households are not able to access the Section 8 housing voucher. Those who do face long wait times, often lasting years.

The sheer percentage of households in New York City paying more than 30 percent of their income towards rent is an indication that high housing costs are driving rates of income inadequacy in the region. Creative solutions are essential to meet the growing need for affordable housing.

Figure L. Housing as a Percentage of True Cost of Living Budget for Three Family Types in Brooklyn (excluding Northwest Brooklyn)



Race/Ethnicity, Citizenship, & Language

Structural inequities in wages, housing access, and employment opportunity mean that households of color face substantially higher rates of income inadequacy than White households in New York City. Latine, Black, and American Indian households are particularly affected. Income inadequacy rates increase further when the householder was not born in the United States or does not speak English well.

As shown in **Figure M**, income inadequacy rates vary substantially by race and ethnicity in New York City:

- 61 percent of Latine households do not have sufficient income to meet basic needs—more than twice the rate of White households.
- 59 percent of Black households fall below the TCL.
- 57 percent of American Indian households have inadequate income.
- 46 percent of Asian or Native Hawaiian or Pacific Islander households fall below the TCL.
- 39 percent of households identifying as Other or Multiracial have inadequate income.
- 29 percent of White households fall below the TCL—the lowest rate among all groups.

White householders represent the largest share of New York City working-age households at 34 percent, but make up only 21 percent of households below the True Cost of Living—meaning White households are substantially underrepresented among those with inadequate income relative to their share of the overall population (see **Figure N**).

Race/Ethnicity Definitions

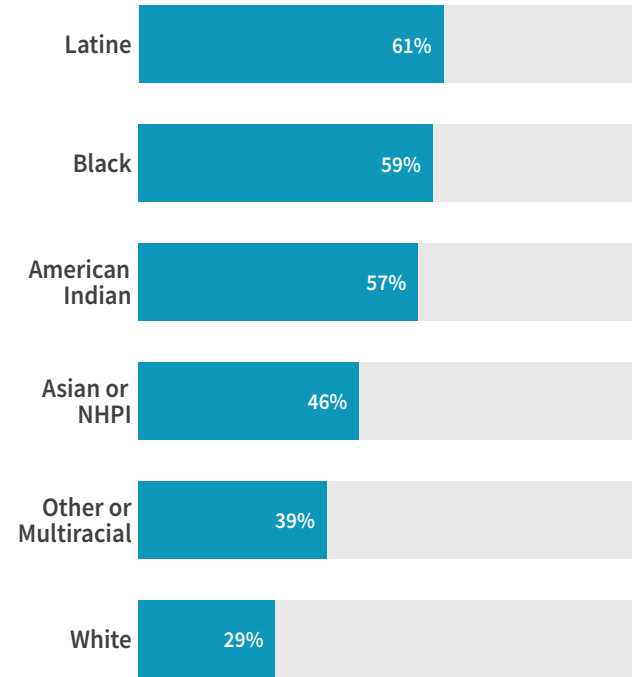
This study combines the Census Bureau's separate racial and ethnic classifications into a single set of mutually exclusive categories. In the American Community Survey, individuals identify separately whether they are of Hispanic, Latine, or Spanish origin and their race or races. Those who indicate they are of Hispanic, Latine, or Spanish origin—regardless of their racial category—are coded as Latine in this study. All others are coded according to their self-identified racial category.

The resulting categories are:

- Latine
- American Indian and Alaska Native
- Asian, Native Hawaiian, and Pacific Islander (combined where sample size is insufficient for separate analysis)
- Black or African American
- White
- Other or Multiracial (Some Other Race and Two or More Races)

Results for Other or Multiracial households may be omitted from some analyses due to small sample sizes, but detailed counts are included in the data appendix. In sections where income inadequacy is examined by race in combination with other characteristics—such as educational attainment, employment status, or gender—racial and ethnic categories are combined into White and people of color to ensure sufficient sample sizes. Other or Multiracial households are included in the people of color category in these analyses.

Figure M. Income Inadequacy Rate by Race/Ethnicity of Householder*



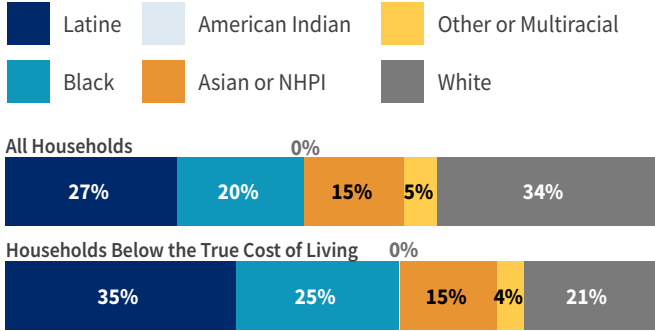
* The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition.
Note: Latine refers to Hispanic/Latino ethnicity regardless of race; all other groups are non-Hispanic/Latino.
Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Asian or Native Hawaiian or Pacific Islander households show a different pattern than is typical in other states: at 15 percent of all working-age households and 15 percent of households below the TCL, their representation below the threshold closely mirrors their population share. By contrast, Latine and Black households are disproportionately represented among those with inadequate income. Latine households make up 27 percent of all working-age households but 35 percent of households below the TCL. Black households make up 20 percent of all households but 25 percent of those below the TCL. These disparities reflect structural inequities in wages, employment, and housing access that fall unevenly across racial and ethnic groups.

Within the Latine Community

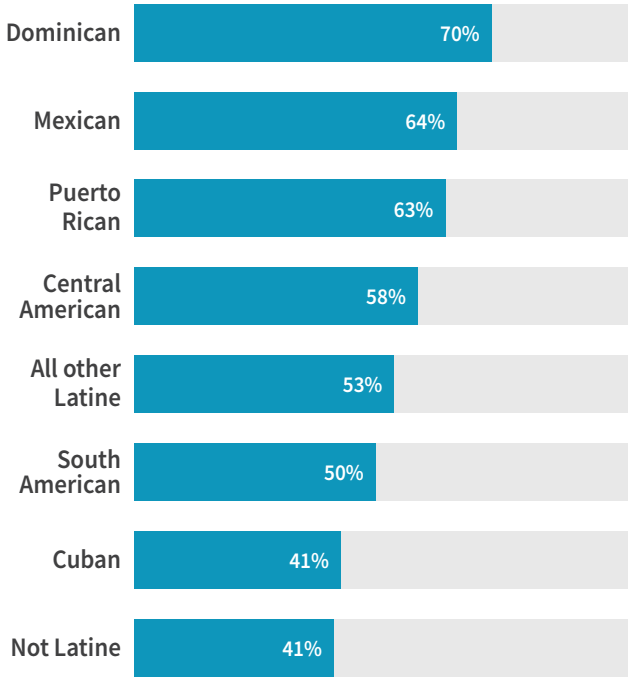
Disaggregating income inadequacy rates within the broader Latine category reveals significant variation by country or region of origin, as shown in Figure O.

Figure N. Profile of Households with Inadequate Income by Race/Ethnicity of Householder*



* The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition. Note: Latine refers to Hispanic/Latino ethnicity regardless of race; all other groups are non-Hispanic/Latino.
Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Figure O. Income Inadequacy Rate by Country or Region of Origin of Latine Householder*



* The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition. Latine refers to Hispanic/Latino ethnicity regardless of race; all other groups are non-Hispanic/Latino. This figure includes country of origin categories with over 20,000 in their sample. Countries have been combined by general region to generate a sufficient sample.
Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

- Dominican households face the highest rate of income inadequacy at 70 percent, followed by Mexican households at 64 percent and Puerto Rican households at 63 percent.
- Central American households have a rate of 58 percent. South American and Cuban households, at 50 percent and 41 percent respectively, have lower—though still substantial—rates of income inadequacy.

These differences likely reflect variation in immigration history, labor market access, educational attainment, and community-level resources across origin groups.

Within the Asian Community

Figure P shows considerable variation in income inadequacy within the Asian community. Among groups with sufficient sample sizes to report, Pakistani households have the highest rate at 65 percent—though just over 14,000 households. Among groups greater than 20,000 households,

- Bangladeshi households have the highest rate at 61 percent, followed by Chinese households at 48 percent and Asian Indian households at 41 percent.
- Korean and Filipino households have the lowest rates among groups included in the analysis, at 35 percent and 32 percent respectively.

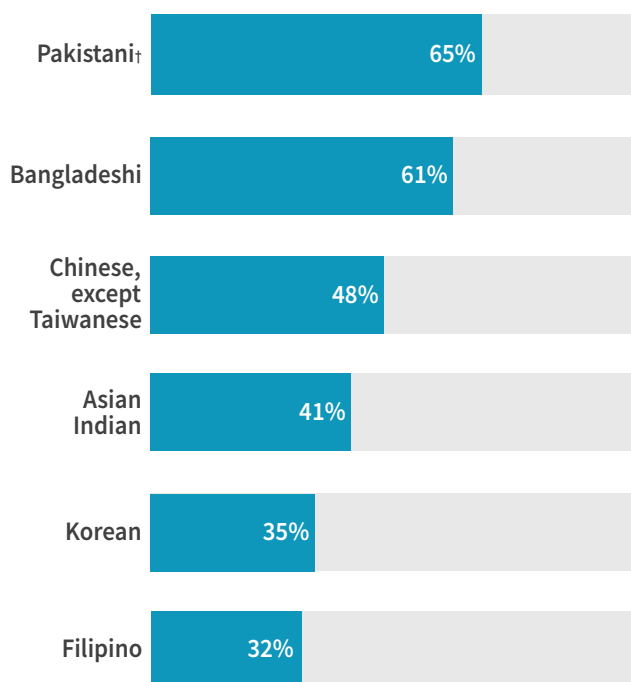
This variation reflects differences in immigration pathways, occupational concentration, language access, and length of time in the United States.

Racial Disparities Across Boroughs

These citywide racial disparities are not evenly distributed across boroughs. In South Manhattan—where overall income inadequacy rates are lowest—the gap between White households and households of color is widest.

- In South Manhattan, 69 percent of Black households and 46 percent of Latine households fall below the True Cost of Living, compared to 21 percent of White households—a gap of nearly 50 percentage points.
- In the Bronx, where inadequacy is most pervasive, even White households face a 41 percent inadequacy rate, higher than White households in any other

Figure P. Income Inadequacy Rate by Country of Origin of Asian Householder*



* The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition. This figure includes country of origin categories with over 20,000 in their sample.

† This category has a sample size less than 20,000, but over 14,000.

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

borough. Yet households of color in the Bronx face rates of 58 to 73 percent, meaning the racial gap persists even in the borough where economic hardship is most widespread.

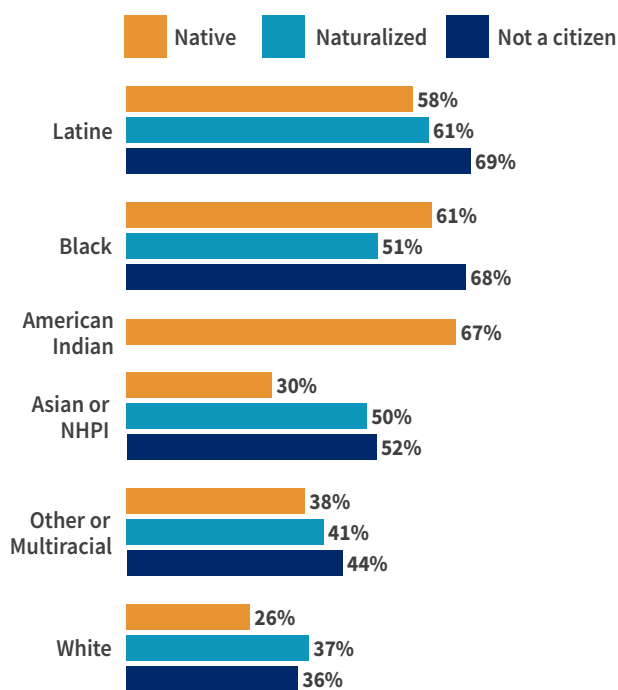
Across every borough, race remains a consistent predictor of income inadequacy regardless of local cost levels.

Citizenship

Citizenship status is associated with income inadequacy across all racial and ethnic groups. Citywide, 57 percent of non-citizen households fall below the True Cost of Living, compared to 50 percent of naturalized households and 42 percent of native-born households. See Figure Q. This pattern holds across most racial groups, though the magnitude and direction vary:

- Among Latine households, non-citizens have the highest rate at 69 percent, compared to 61 percent for naturalized and 58 percent for native-born

Figure Q. Income Inadequacy Rate by Citizenship Status and Select Race/Ethnicity of Householder*

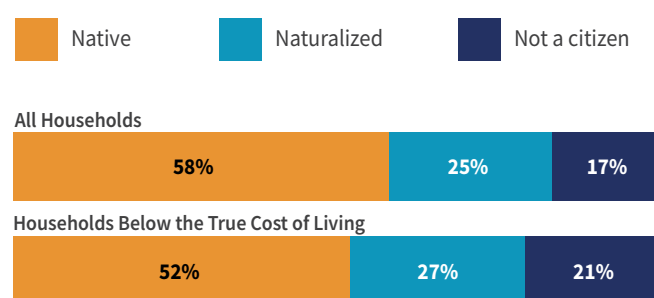


* The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition.
 Note: Latine refers to Hispanic/Latino ethnicity regardless of race; all other groups are non-Hispanic/Latino.
 Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

householders—a pattern consistent with structural barriers facing recent immigrants.

- Among Black households, the pattern diverges from other groups: native-born Black householders have a higher inadequacy rate (61 percent) than naturalized Black householders (51 percent), while non-citizen Black households have the highest rate at 68 percent. This reversal likely reflects the selectivity of immigration—naturalized Black households include a higher share of individuals who arrived with professional credentials, employer sponsorship, or other economic advantages that facilitated immigration. More broadly, it underscores that for Black New Yorkers, citizenship status is a weaker predictor of income adequacy than it is for other groups, consistent with the persistent structural barriers in wages, hiring, and wealth-building that shape outcomes regardless of nativity.
- Among Asian households, rates rise from 30 percent for native-born to 50 percent for naturalized and 52 percent for non-citizen householders.

Figure R. Profile of Households with Inadequate Income by Citizenship of Householder



The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition.
 Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

- Among White households, differences by citizenship status are more modest—26 percent for native-born, 37 percent for naturalized, and 36 percent for non-citizen householders—reflecting the lower overall rates of inadequacy in this group.

Non-citizen households account for a disproportionate share of New York City households with inadequate income relative to their population (see [Figure R](#)). Households headed by a non-citizen make up 17 percent of all working-age households in New York City, but 21 percent of households below the True Cost of Living. Naturalized citizens are also somewhat overrepresented: they constitute 25 percent of all households but 27 percent of those below the TCL. Native-born households, by contrast, are underrepresented below the threshold—making up 58 percent of all households but 52 percent of households with inadequate income. Nonetheless, because native-born households are the largest group overall, they account for the majority of households below the TCL in absolute terms.

This pattern is more pronounced in New York City than in many other states where the Self-Sufficiency Standard has been applied. Non-citizen households represent 21 percent of households below the TCL in New York City—more than double the share seen in states with smaller immigrant populations. This reflects both the size and diversity of New York City’s immigrant community and the structural barriers—including limited access to work authorization, occupational licensing restrictions, and exclusion from many public supports—that

concentrate economic hardship among non-citizen households. At the same time, the fact that native-born and naturalized households together account for nearly four in five households below the TCL underscores that income inadequacy in New York City is not primarily an immigrant story. It is a citywide condition, shaped by the broader mismatch between wages and the cost of living that affects households across citizenship categories.

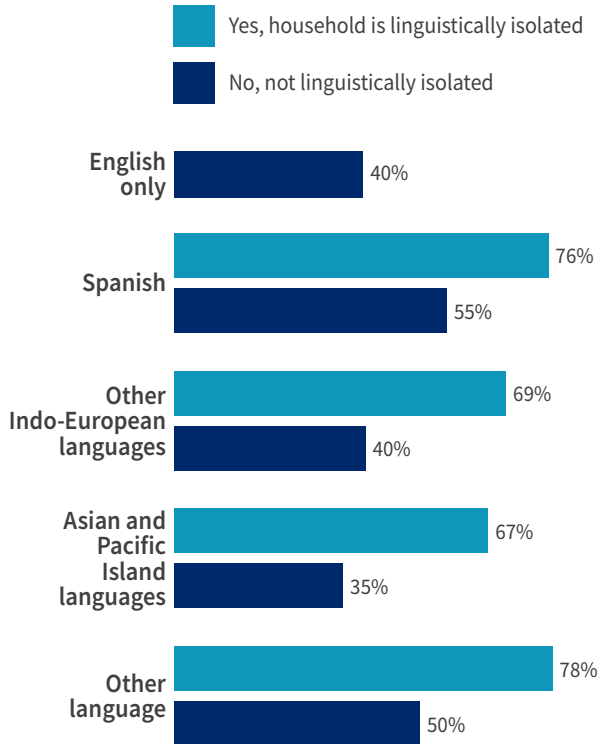
Language

Most government agencies, educational institutions, and employers lack the ability to offer resources and services in languages that can support all households. Therefore, resources that traditionally increase income adequacy, including many jobs and educational programs, are not set up to support non-English speakers due to a lack of translated materials, culturally relevant training, and bilingual staff. The American Community Survey asks survey respondents: “How well does this person speak English?” Respondents can answer: very well, well, not well, and not at all. Language is closely associated with income adequacy in New York City. Households where the householder speaks English less than very well have an income inadequacy rate of 67 percent, compared to 41 percent for households where the householder speaks English well—a gap of 26 percentage points.

At the household level, linguistically isolated households—those in which no member over age 14 speaks English well—face an income inadequacy rate of 72 percent, compared to 43 percent for households that are not linguistically isolated (see **Figure S**). This 29 percentage point gap reflects the compounding disadvantages associated with limited English access: reduced employment options, difficulty navigating public systems and benefits, and concentration in lower-wage industries. The pattern holds across racial and ethnic groups, though the size of the gap varies:

- If households are not linguistically isolated (at least one person over 14 speaks English very well), 55 percent of Spanish-speaking households struggle to make ends meet, but if they are linguistically isolated, their income inadequacy rate increased to 76 percent.
- Among households that primarily speak an Asian or Pacific Islander language, 35 percent have inadequate

Figure S. Income Inadequacy Rate by Household Language and Linguistic Isolation*



*Linguistically isolated households have no members over 14 who speaks English very well.
Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

income if they are not linguistically isolated, compared to 67 percent that are linguistically isolated.

- For other Indo-European language speakers, 40 percent of non-linguistically isolated households struggle to make ends meet versus 69 percent of households that are linguistically isolated.
- For a language that is not Spanish, Asian or Pacific Island, or Indo-European—such as Indigenous languages, Middle Eastern languages, or African languages—78 percent of households do not have adequate incomes if they are linguistically isolated.

These findings are not reported with the intent to undermine the widespread struggle of income inadequacy for any household, but to acknowledge that some groups are at greater risk.

Household Composition

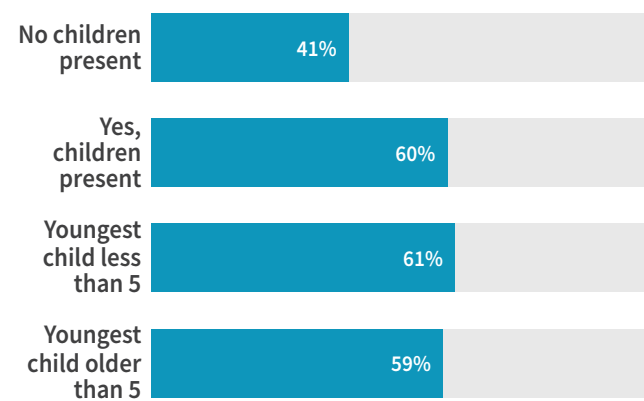
New York City families with young children are more likely to struggle to make ends meet and cover the high cost of child care. Income inadequacy rates increase dramatically if the children present in the household are younger than five. Households headed by women have higher rates of income inadequacy regardless of the presence of children when compared to households headed by men and married-couple households.

Presence of Children

The presence of children significantly increases the risk of income inadequacy, and the younger the children, the greater the burden (Figure T).

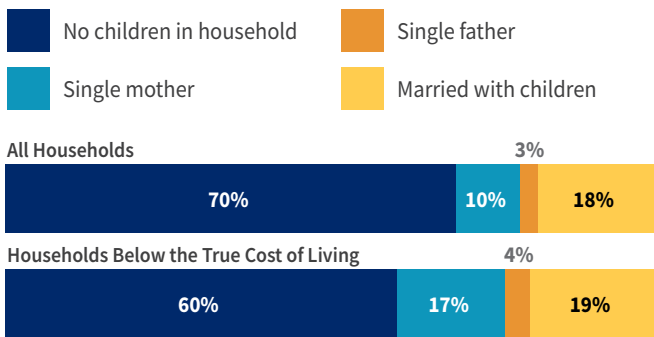
- Households without children have an income inadequacy rate of 41 percent; households with children have a rate of 60 percent.
- Households with at least one child under the age of five have a higher rate of income inadequacy than households with only school-age children or teenagers—61 percent compared to 59 percent—reflecting the need for full-time child care, with annual costs exceeding \$33,300 for a family with one preschooler and one school-age child.
- While households with children account for only 30 percent of all New York City households, they make up 40 percent of households below the TCL (Figure U).

Figure T. Income Inadequacy Rate by Presence of Children



Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Figure U. Profile of Households with Inadequate Income by Household Type



Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Children and Household Type

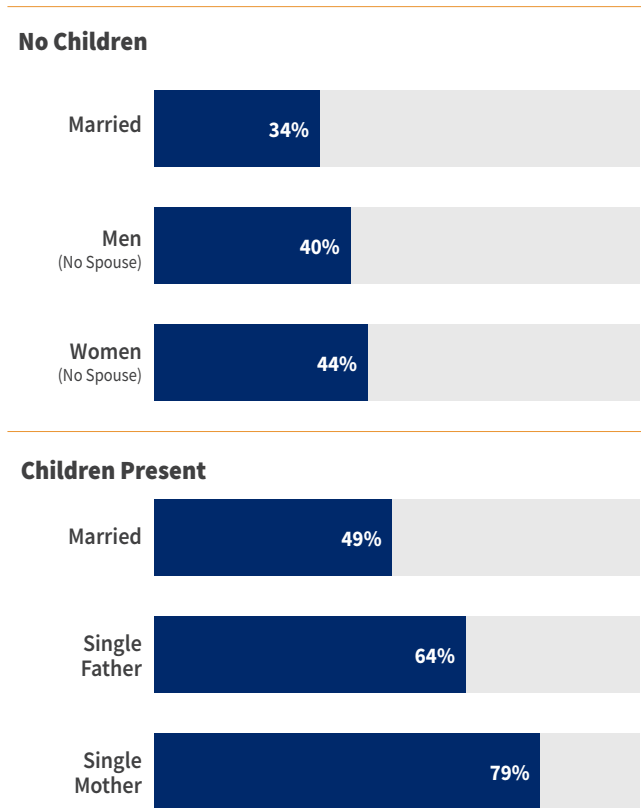
Single mothers are disproportionately represented among households with incomes below the TCL. While single mothers head 10 percent of all households, they comprise 17 percent of all households below the TCL.

- Overall, single mothers experience the highest rates of income inadequacy compared to other household compositions, with nearly four in five (79 percent) having inadequate income.
- Married households with no children have the lowest rate at 34 percent (see Figure V).

This high rate is at least partially correlated to gender. Among households without children (which are mostly single persons living alone), the rate of income inadequacy for households headed by men is 40 percent compared to 44 percent for households headed by

“In New York City, 40 percent of households below the True Cost of Living have children present.”

Figure V. Income Inadequacy Rate by Presence of Children and Household Type

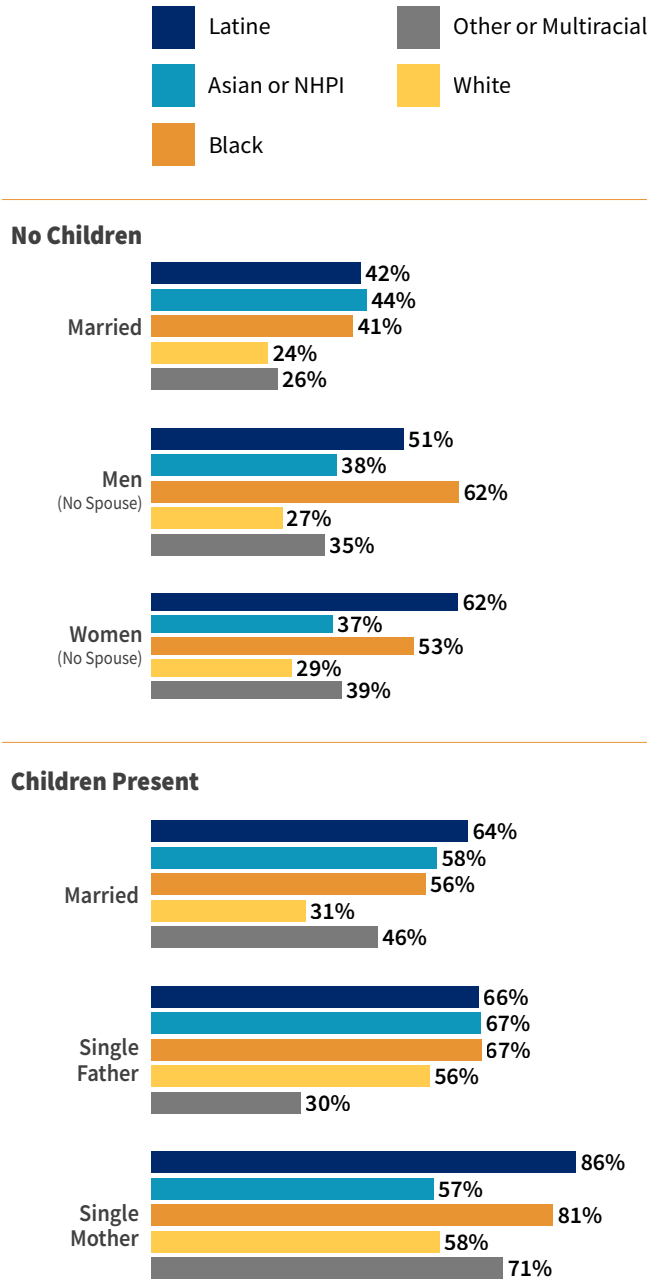


Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

women—a gap of four percentage points. Married households with no children have the lowest rates of income inadequacy (34 percent).

Households headed by men without children have an income inadequacy rate of 40 percent. Once children enter the household, income inadequacy rates increase to 64 percent for single fathers. The income inadequacy rate for households headed by women without children is 44 percent, growing to 79 percent—nearly doubling—when at least one child is present.

Figure W. Income Inadequacy Rate by Presence of Children, Household Type, and Race/Ethnicity of 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.
Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

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

Altogether, parents—particularly single mothers—experience higher levels of income inadequacy than families without children. 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—contributes to the high rates of income inadequacy.

Children, Household Type, and Race/Ethnicity

When we further examine the impact of the presence of children and race, we document even higher income inadequacy rates for households headed by single mothers of color (see **Figure W**). When we separate 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 rates, with 24 percent of White married households and 42 percent of Latine married households without children struggling to make ends meet.
- Among married-couple households with children, the overall income inadequacy rate increases to 49 percent. Households with children led by people of color experience substantially higher rates of income inadequacy than White households with children—64 percent of Latine and 56 percent of Black married-couple households with children fall below the TCL, compared to 31 percent of White married-couple households with children.
- Among single fathers, rates are similar across racial groups—67 percent of Black and 66 percent of Latine single fathers lack adequate income compared to 56 percent of White single fathers lack adequate income.
- Income inadequacy rates among single mothers of color are even higher: 86 percent of Latine and 81 percent of Black single mothers lacked adequate income compared to 58 percent of White single mothers.

Furthermore, as rates of income inadequacy are high among communities of color, when children are present, households of color are at increased risk of lacking sufficient income to meet the costs of basic needs. Latine single mother-led households are nearly four times more likely to be struggling to make ends meet than White married-couple households without children.

The causes of these high levels of income inadequacy are many, including systemic racism, pay inequity, and gender and race-based discrimination, as well as the high expenses associated with children.

Household Type By Borough

These household type patterns hold across every borough, but the magnitude of the gaps varies considerably by geography.

- Single mothers face high rates of income inadequacy regardless of where they live—from 70 percent in Staten Island to 87 percent in the Bronx—underscoring that single motherhood is a near-universal vulnerability in New York City.
- The more striking geographic variation is among married households with children. In South Manhattan, where median incomes are highest, only 18 percent of married households with children fall below the True Cost of Living. In the Bronx, that figure is 72 percent—a gap of more than 50 percentage points.

Marriage with potential dual income offer substantial protection in higher-wage boroughs, but in the Bronx even two-parent households struggle at rates that exceed the citywide average for all household types. The borough where a family lives shapes not just whether they struggle, but how much their household structure can protect them from doing so.

Education

Households with higher levels of educational attainment tend to experience lower rates of inadequate income. However, when examining householder education by sex and race, women and people of color must have more education than their counterparts to achieve the same levels of income adequacy. For example, women of color who have a bachelor’s degree or above still have income inadequacy rates roughly double those of White men with the same education level.

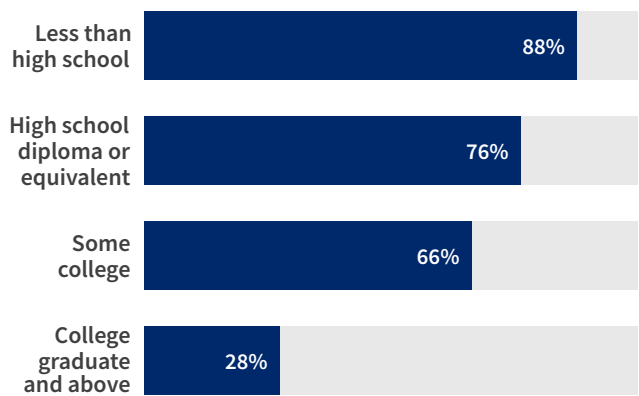
Income Inadequacy by Highest Educational Attainment in Household

As education levels increase, income inadequacy rates decrease dramatically (see **Figure X**).

- Among households where the highest educational attainment is less than a high school education, 88 percent have inadequate incomes.
- Only 28 percent of households with a bachelor’s degree or more had inadequate incomes.

Households without a high school diploma are more than three times as likely to struggle to cover basic needs.

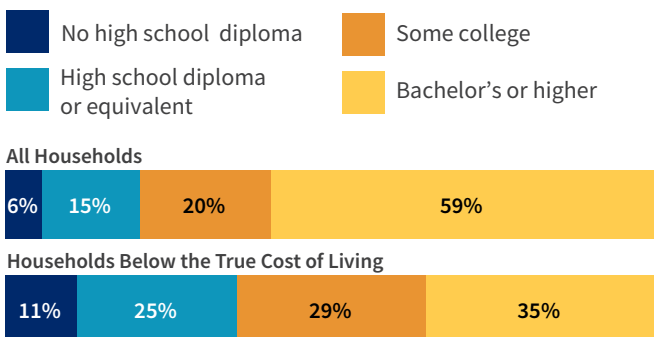
Figure X. Income Inadequacy Rate by Highest Educational Attainment in Household



*Some college includes an Associate’s degree, and some college credit but no degree.
+Includes Bachelor’s degree and higher
Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

For households below the TCL in New York City, there are disproportionately more households represented who do not have a bachelor’s degree (see **Figure Y**). While only six percent of all households in New York City have less than a high school degree, those households represent 11 percent of households below the TCL. Households with a high school diploma or some college are also overrepresented below the TCL. College graduates are the only educational group whose share of households below the TCL (35 percent) is lower than their share of all households citywide (59 percent). Yet even among college-educated households, more than one in four (28 percent) lack sufficient income to meet basic needs—a reflection of New York City’s exceptionally high cost of living.

Figure Y. Profile of Households with Inadequate Income by Highest Educational Attainment in Household



*Some college includes an Associate’s degree, and some college credit but no degree.
Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

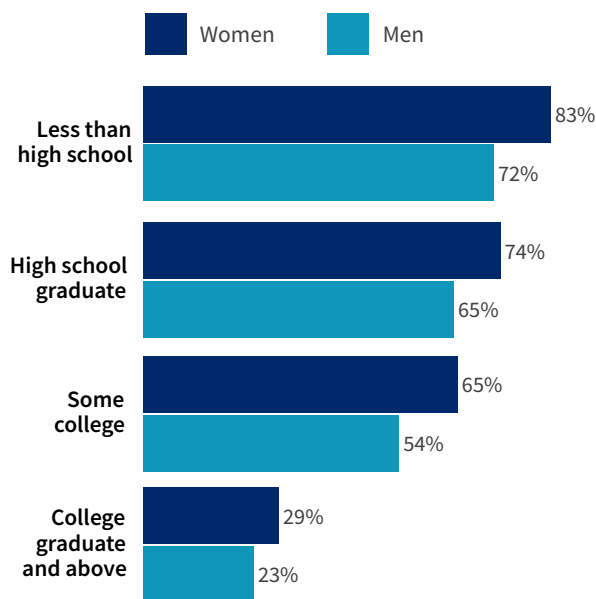
Income Inadequacy by Educational Attainment of Householder

While educational attainment is an important safeguard against income inadequacy, not all groups benefit equally from increased education levels. The following analysis focuses on the educational attainment of the householder, rather than the highest educational attainment within the household. 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.

Increased education is associated with substantially lower rates of income inadequacy for all groups—especially for women.

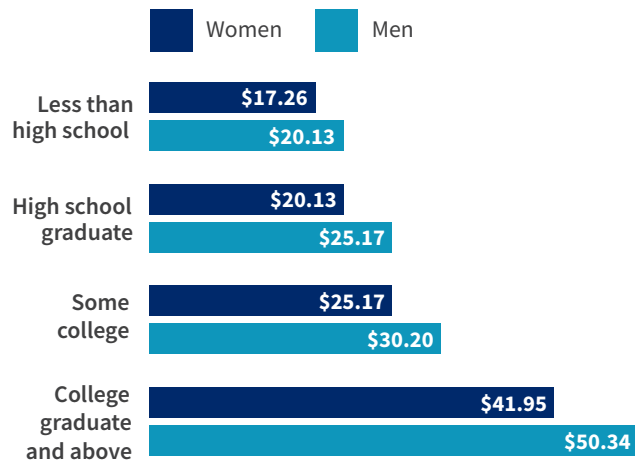
- When the educational attainment of the householder increases from no high school diploma or equivalent to a bachelor's degree or higher, income inadequacy levels fall from 83 percent to 29 percent for women (see [Figure Z](#)).

Figure Z. Income Inadequacy Rate by Education & Gender of Householder*



* The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition.
Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Figure AA. Hourly Median Earnings by Education & Gender of Householder*



* The householder is the reference person in whose name the housing unit is owned or rented.
Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

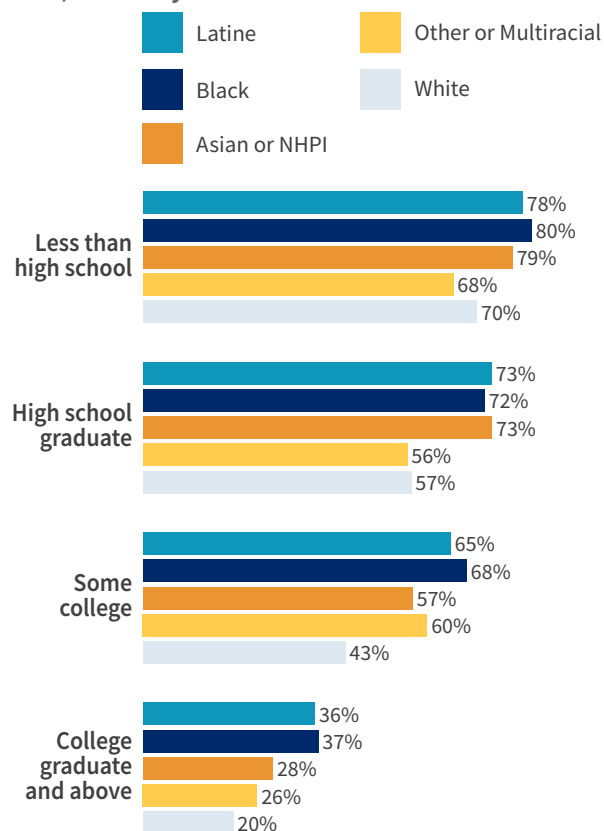
- In contrast, men have income inadequacy rates that range from 72 percent for those without a high school education or equivalent, to 23 percent for those with a bachelor's degree or more.

Despite women's gains with higher education, median hourly wages remain lower for women than men at every education level—and the gap widens considerably among college graduates (see [Figure AA](#)).

- Among workers without a high school diploma, men earn a median of \$20.13 per hour compared to \$17.26 for women.
- Male high school graduates earn a median of \$25.17 per hour compared to \$20.13 for women, and men with some college earn \$30.20 per hour versus \$25.17 for women.
- The gap is largest among college graduates, where men earn a median of \$50.34 per hour—\$8.39 more per hour than women at \$41.95.

These wage differences help explain the persistent income inadequacy gap between men and women even as education levels rise.

Figure AB. Income Inadequacy Rate by Education & Race/Ethnicity of Householder*



* The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition. Note: Latine refers to Hispanic/Latino ethnicity regardless of race; all other groups are non-Hispanic/Latino.

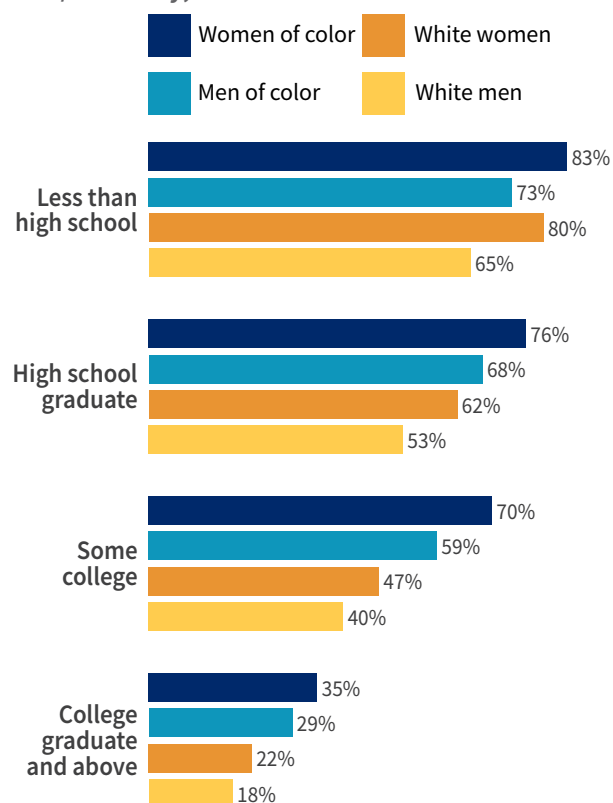
Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Despite decreasing rates of income inadequacy for women with higher levels of education, the gap between men and women remains persistent at every level of educational attainment. Women with less than a high school diploma have income inadequacy rates 11 percentage points higher than men with the same education level; even among college graduates, women's rates remain six percentage points higher than men's.

The difference in income inadequacy rates between racial and ethnic groups narrows with higher educational attainment, although households of color tend to have higher income inadequacy rates at each level.

- For householders without a high school diploma or equivalent, income inadequacy rates range from

Figure AC. Income Inadequacy Rate by Education, Race/Ethnicity, & Gender of Householder*



* The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition. Note: Latine refers to Hispanic/Latino ethnicity regardless of race; all other groups are non-Hispanic/Latino.

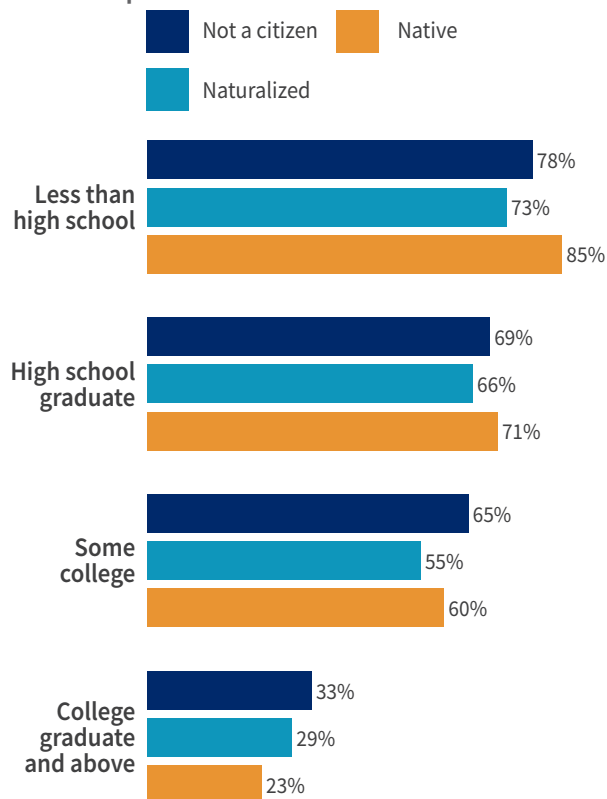
Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

80 percent for Black householders to 68 percent for White householders—a 12-percentage-point difference (see [Figure AB](#)).

- However, once householders achieve a bachelor's degree or higher, Black and Latine householders still experience income inadequacy at rates of 37 and 36 percent respectively, compared to 20 percent for White householders—a gap of 17 percentage points. The sample size for American Indian householders was too small to allow for conclusive analysis.

The combined effect of race and gender shows that women of color have substantially higher rates of income inadequacy at every education level. The percentage of women of color with inadequate income falls from

Figure AD. Income Inadequacy Rate by Education, Citizenship Status of Householder*



* The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition.
Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

83 percent for those lacking a high school education or equivalent to 35 percent for those with a college degree or more—a 48-percentage-point decrease (see [Figure AC](#)).

The structural disadvantages women and people of color experience as a result of systemic oppression are such that these groups need more education to achieve the same level of economic adequacy as White men.

- In New York City, women of color with some college education (70 percent) have a higher rate of income inadequacy as White men with no high school diploma (65 percent).
- Likewise, women of color with a bachelor's degree or higher still have an income inadequacy rate 17 percentage points higher than White men with the same education (35 percent versus 18 percent).

Even with higher levels of education, householders without citizenship have higher rates of income inadequacy than those with citizenship (see [Figure AD](#)). Among households where the householder has attained a bachelor's degree or higher, non-citizen householders have an income inadequacy rate 10 percentage points higher than native-born households (33 versus 23 percent).

At every educational level, women, people of color, and householders without citizenship—but especially women of color—must attain higher levels of education than White men to achieve comparable levels of income adequacy.

Education by Borough

Higher educational attainment reduces income inadequacy across every borough, but the degree of protection it offers varies considerably by geography:

- In the Bronx, 42 percent of college graduates fall below the True Cost of Living—the highest college-graduate inadequacy rate of any borough, and more than double the rate in South Manhattan (21 percent) and Northwest Brooklyn (19 percent).
- The gap between the least and most educated households is widest in Northwest Brooklyn and South Manhattan (70 and 65 percentage points respectively) where a college degree offers the greatest economic protection. In the Bronx, that gap narrows to 42 points, not because college graduates fare well, but because wages in the borough are insufficient to translate educational attainment into income adequacy.

A college degree raises the floor everywhere but in the Bronx, that floor remains well below what households need to cover basic costs. This reflects not a lack of high-wage jobs in the metropolitan area, but the structural barriers, such as occupational segregation, that limit which workers can access those jobs regardless of their educational credentials.

Employment and Work Patterns

Even with substantial work hours, income often does not meet the costs of basic needs in New York City. Most households below the True Cost of Living (TCL) had at least one employed adult, and for many, inadequate wages—not a lack of work effort—are the primary barrier to income adequacy. The returns from those hours of work are also uneven, with lower wages for women and people of color contributing to persistent disparities in economic outcomes.

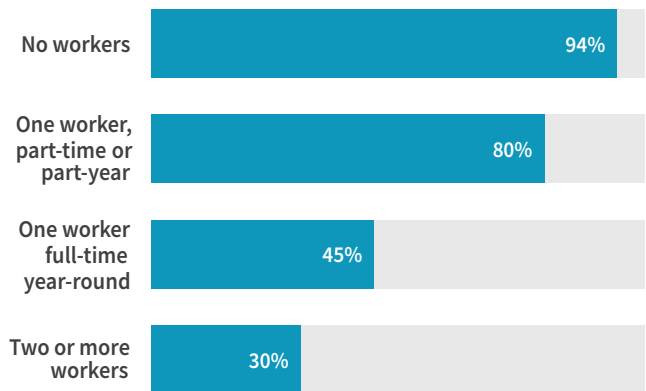
Employment and Income Adequacy

Employment increases the likelihood of meeting basic needs, but it does not guarantee it. Even households with multiple workers frequently fall short of the True Cost of Living—not because they are not working, but because the wages available to them are insufficient to cover the rising cost of basic needs in New York City.

Most households below the TCL have at least one worker (see **Figure AF**). Notably, 30 percent of households struggling to make ends meet have two or more workers. However, as shown in **Figure AE**, income inadequacy levels rise sharply as the total household work hours decreases:

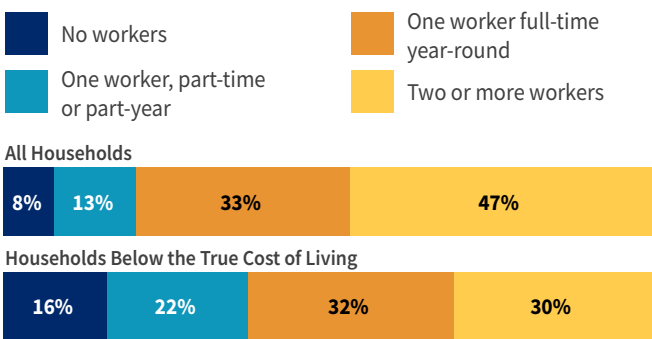
- Households with two or more workers have income inadequacy rates of 30 percent.
- Households with one full-time, year-round worker have an income inadequacy rate of 45 percent.

Figure AE. Income Inadequacy Rate by Workers*



*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: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Figure AF. Profile of Households with Inadequate Income by Work Status



Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

- For households with one worker employed less than full time or part of the year, income inadequacy increases substantially to 80 percent.
- Nearly all households with no workers have inadequate income.

Work Status Definitions*

Work status definitions used in this analysis follow the U.S. Census Bureau’s American Community Survey:

- Full time = 35 or more hours per week
- Part time = Fewer than 35 hours per week
- Year round = 50 or more weeks worked in the previous year
- Part year = Fewer than 50 weeks worked in the previous year

Figures in this chapter group these definitions into combined categories such as “one worker (full-time, year-round)” and “one worker (part-time or part-year).”

Additional workers reduce the likelihood of income inadequacy, but do not eliminate it. Differences in work hour alone do not explain disparities in income adequacy across groups.

Work Patterns by Race and Ethnicity

While more hours of work per household reduces income inadequacy, workers of color—particularly Black and Latine New Yorkers—must work more to achieve the same levels of economic sufficiency as White workers. At each level of hours worked, income inadequacy rates are higher for households of color (see **Figure AG**).

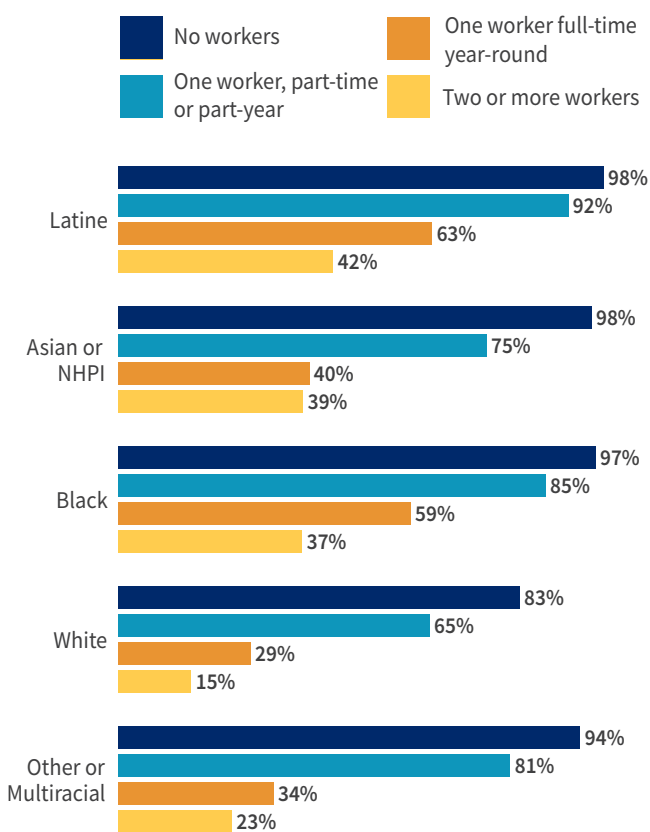
- Even among households with two or more workers, income inadequacy rates range from 15 percent for White households to 42 percent for Latine households—a gap of 27 percentage points.
- Similar disparities persist among households with one full-time, year-round worker, where inadequacy rates range from 29 percent for White households to 63 percent for Latine households, with Black households at 59 percent.
- When there are no workers in the household, income inadequacy is widespread across all racial and ethnic groups, but still varies: rates range from 83 percent for White households to 100 percent for American Indian households. White households are the only group with more than ten percent able to meet basic needs without a worker.

These patterns show that workers of color must work more—and still face worse outcomes—than their White counterparts, reflecting persistent racial wage gaps and structural inequities in the labor market.

Work Patterns by Family Type

Family structure shapes the relationship between work and income adequacy in ways that go beyond the presence or absence of workers. Households maintained by single mothers or single fathers have consistently higher rates of income inadequacy than married-couple households, reflecting both higher costs associated with raising children and constraints on earnings.

Figure AG. Income Inadequacy Rate by Workers* & Race/Ethnicity of Householder**



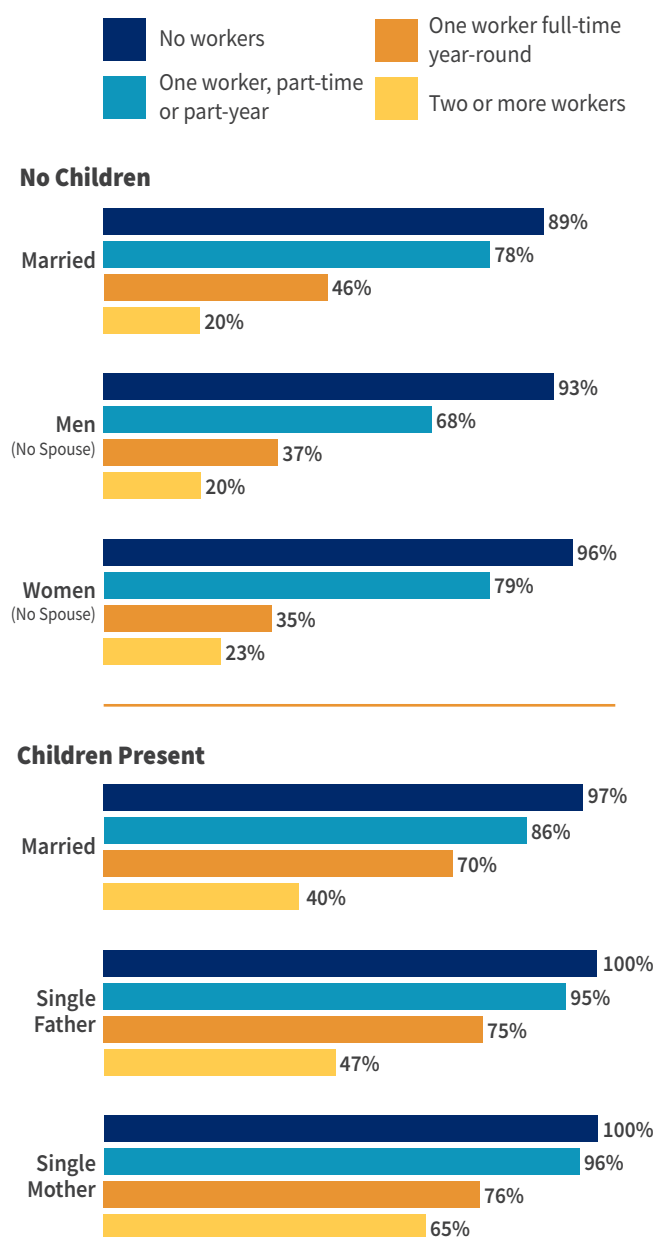
*All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.

** The householder is the reference person in whose name the housing unit is owned or rented. See Appendix. Latine refers to Hispanic/Latino ethnicity regardless of race; all other groups are non-Hispanic/Latino. Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Among households with children, even controlling for work hours, single parents face substantially higher rates of income inadequacy than married-couple families (see **Figure AH**):

- When the only worker is employed less than full time or part of the year, 86 percent of single-mother households, 95 percent of single-father households, and 86 percent of married-couple households with children lack adequate income.
- When the only worker is employed full time, year round, 76 percent of single-mother households, 75 percent of single-father households, and 70 percent of married-couple households with children lack sufficient income.

Figure AH. Income Inadequacy Rate by Workers,* Household Type & Presence of Children



*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: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

- With two or more workers, inadequacy rates remain high: 65 percent of single-mother households, 47 percent of single-father households, and 40 percent of married-couple households with children .

Work Status by Borough

Adding workers to a household reduces income inadequacy across every borough—but the degree of protection that work provides varies enormously by geography.

- Households with no workers face near-universal income inadequacy across all boroughs, ranging from 86 percent in South Manhattan to 99 percent in North Manhattan.
- Among households with one full-time year-round worker, the gap opens sharply: 64 percent of such households in the Bronx still fall below the TCL, compared to 26 percent in South Manhattan.
- Among households with two or more workers, 46 percent in the Bronx remain below the TCL, compared to 13 percent in South Manhattan.

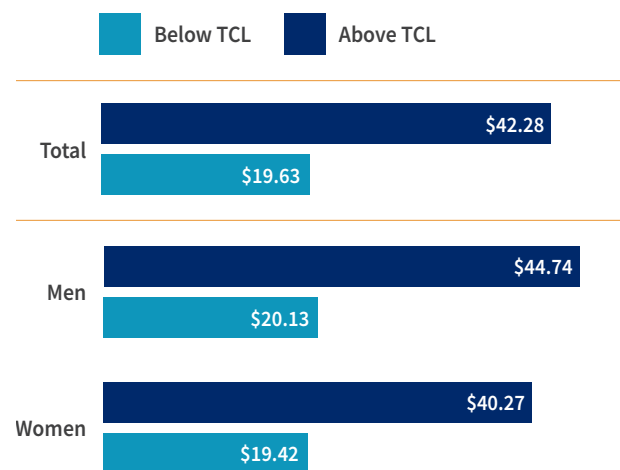
Work is necessary but not sufficient to cover basic needs in any borough. But in the Bronx, even two earners in a household cannot reliably close the gap—nearly half of multi-worker households still fall short. This is not a story about the absence of work; it is a story about what work pays. The following section examines the wage rates and occupations that shape these geographic disparities—and why the same number of workers produces such different outcomes depending on where in New York City a household lives.

Hours Versus Wage Rates

Low wage rates, rather than a lack of work hours, are the primary driver of inadequate income in New York City. Households above the TCL work a median of 2,080 hours annually—equivalent to full-time, year-round work—while households below the TCL work a median of 1,924 hours, only eight percent fewer. In contrast, wages differ dramatically (see [Figure AI](#)):

“Low wage rates, rather than a lack of work hours, are the primary driver of inadequate income in New York City.

Figure AI. Median Hourly* Pay Rate of Working Householders by Gender**



*This is an imputed estimate. As the ACS does not include an hourly pay rate, this is calculated by dividing annual earnings by usual hours worked per week.

**The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition. Working householders excludes those with self-employment income or no wages in the past year.

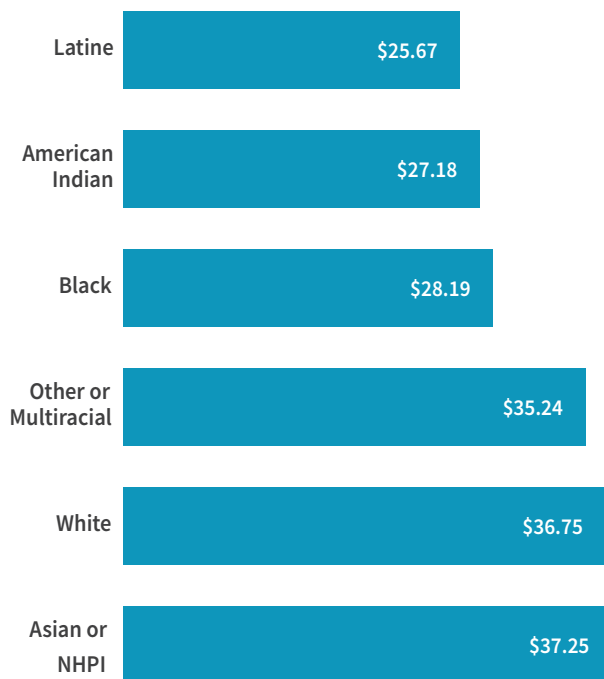
Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

- The median hourly wage for workers above the TCL is \$42.28, compared to \$19.63 for workers below.
- Men below the TCL work the same median hours as men above (2,080 hours), yet still cannot make ends meet, demonstrating that work hours alone do not explain income inadequacy.
- Women below the TCL work fewer hours (1,820 annually) than women above (2,080), reflecting caregiving responsibilities and greater concentration in part-time and part-year work.
- For workers below the TCL, the gender wage gap is relatively small—women earn \$19.42 per hour compared to \$20.13 for men. This reflects uniformly low wages rather than equity. The gender gap widens substantially among higher-wage workers.

Racial disparities follow a similarly stark pattern (see [Figure AJ](#)).

- Workers of color below the TCL work a median of 1,924 hours annually—more than White workers below the TCL, who work 1,820 hours—yet still experience higher rates of income inadequacy.

Figure AJ. Median Hourly* Pay Rate of Working Householders by Race**



*This is an imputed estimate. As the ACS does not include an hourly pay rate, this is calculated by dividing annual earnings by usual hours worked per week.

**The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition. Working householders excludes those with self-employment income or no wages in the past year.

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

- Latine householders earn 70 percent of White householder median wages (\$25.67 versus \$36.75 per hour).
- Black householders earn 77 percent (\$28.19 per hour).

Occupations, Wages, and Inequality

Occupational patterns further illustrate that employment alone is not sufficient to ensure income adequacy. Many of the most common occupations among workers below the TCL are characterized by low wages, even when they involve consistent work.

[Figure AK](#) and [Figure AL](#) show the ten occupations with the largest number of householders below and above the TCL, respectively. As shown in [Figure AK](#), householders below the TCL are concentrated in a relatively small set of low-wage service and care occupations. These are

essential occupations that sustain the city's economy, yet they do not provide wages sufficient to meet basic needs.

The most common occupations among householders below the TCL include:

- **Home health aides.** Approximately 80,000 householders, 77 percent of whom are women of color. The median hourly wage is \$18.30. Within this occupation, White men earn a median of \$37.69 per hour, more than double the \$17.90 earned by women of color in the same role.
- **Personal care aides.** Approximately 44,000 householders, a similarly low-wage and heavily gendered occupation.
- **Cashiers.** Approximately 42,000 householders, with a median wage of \$15.10 per hour. Among cashiers below the TCL, 52 percent are women of color and 20 percent are White women.
- **Janitors and building cleaners.** Nearly half (50 percent) are men of color.
- **Teaching assistants.** Predominantly women, with 46 percent women of color and 35 percent White women, reflecting the low pay and gendered nature of paraprofessional education roles.
- **Other Managers.** This broad occupational category appears among both the top occupations below and above the TCL, reflecting the wide range of wages within it. Among the approximately 28,000 manager householders below the TCL, 30 percent are women of color and 27 percent are White women. White men in this category earn a median of \$57.53 per hour compared to \$43.15 for women of color.

In contrast, **Figure AL** shows that householders above the TCL are concentrated in higher-paying and more stable occupations.

Registered nurses and teachers are also among the most common occupations above the TCL. Registered nurses stand out as relatively more equitable by race, with women of color making up 37 percent of workers and earning wages close to the occupational median.

However, high-paying occupations such as software developers and lawyers exhibit both high wages and large disparities in representation and pay.

- **Software developers.** Median wage of \$75.50 per hour; women of color make up only 7 percent of workers.
- **Lawyers and judges.** White men earn a median of \$96.14 per hour, compared to \$60.40 for women of color.

Across all measures, the same conclusion holds: income inadequacy in New York City is driven not by a lack of work, but by the structure of the labor market itself. Workers below the TCL are concentrated in low-wage occupations that are essential to the city's economy yet insufficient to cover basic needs. Higher-paying occupations remain unevenly distributed by race and gender, limiting which workers can access the wages needed to make ends meet. Addressing income inadequacy will require not only connecting workers to employment, but changing what that employment pays—and who has access to the jobs that pay enough.

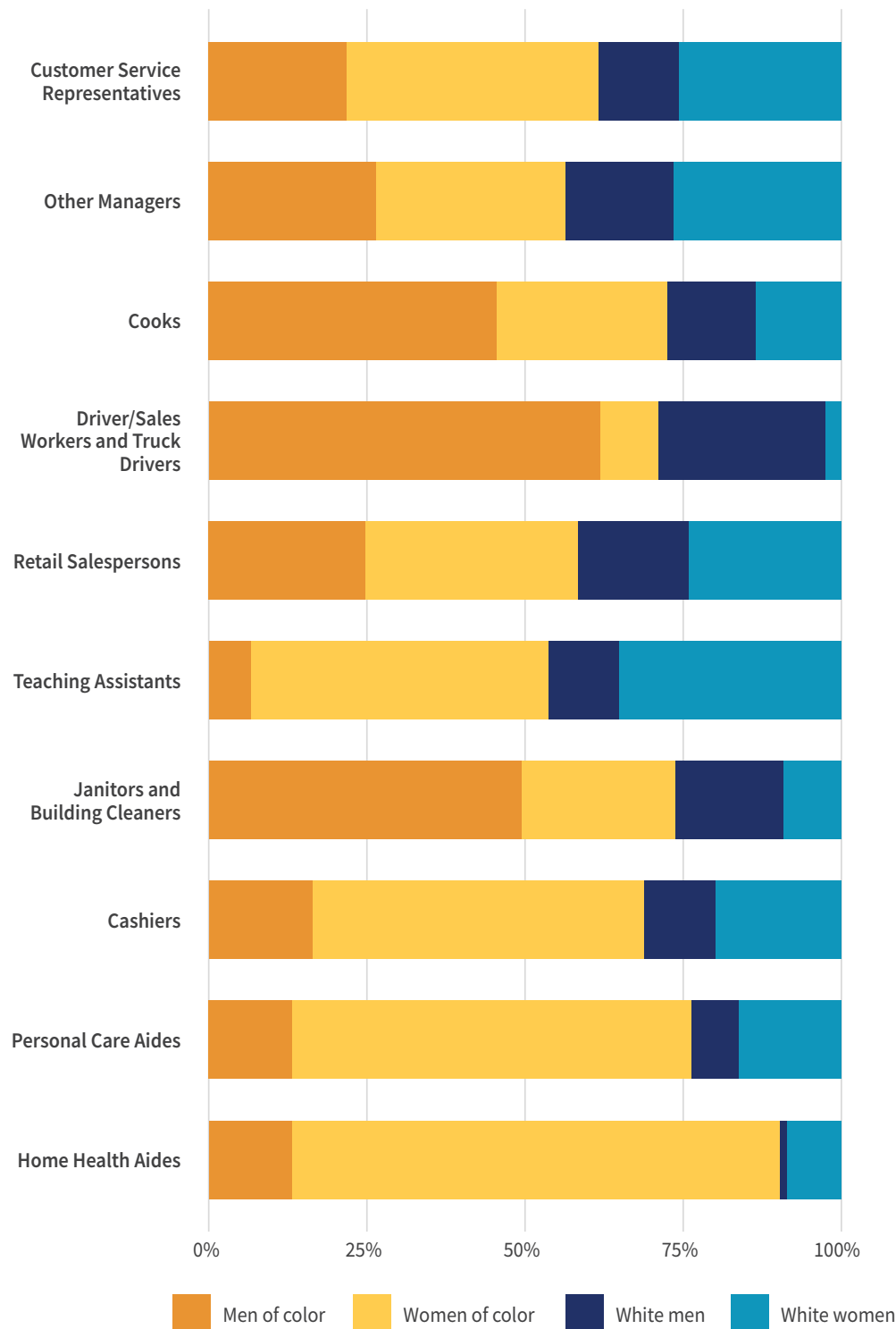
Occupation/Occupational Category. The American Community Survey asks employed persons to describe their work activities and codes responses over 500 specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the top ten occupational categories—that is, out of more than 500 specific occupations, these are the ten occupations in New York City with the most householders below (or above) the TCL.

Worker. Householders in this analysis include those who earned wages in the previous year and who are not self-employed.

Below/Above TCL. Workers are considered "below" the True Cost of Living if the household's total income is less than their TCL, and "above" the TCL if the household's total income meets or exceeds it.

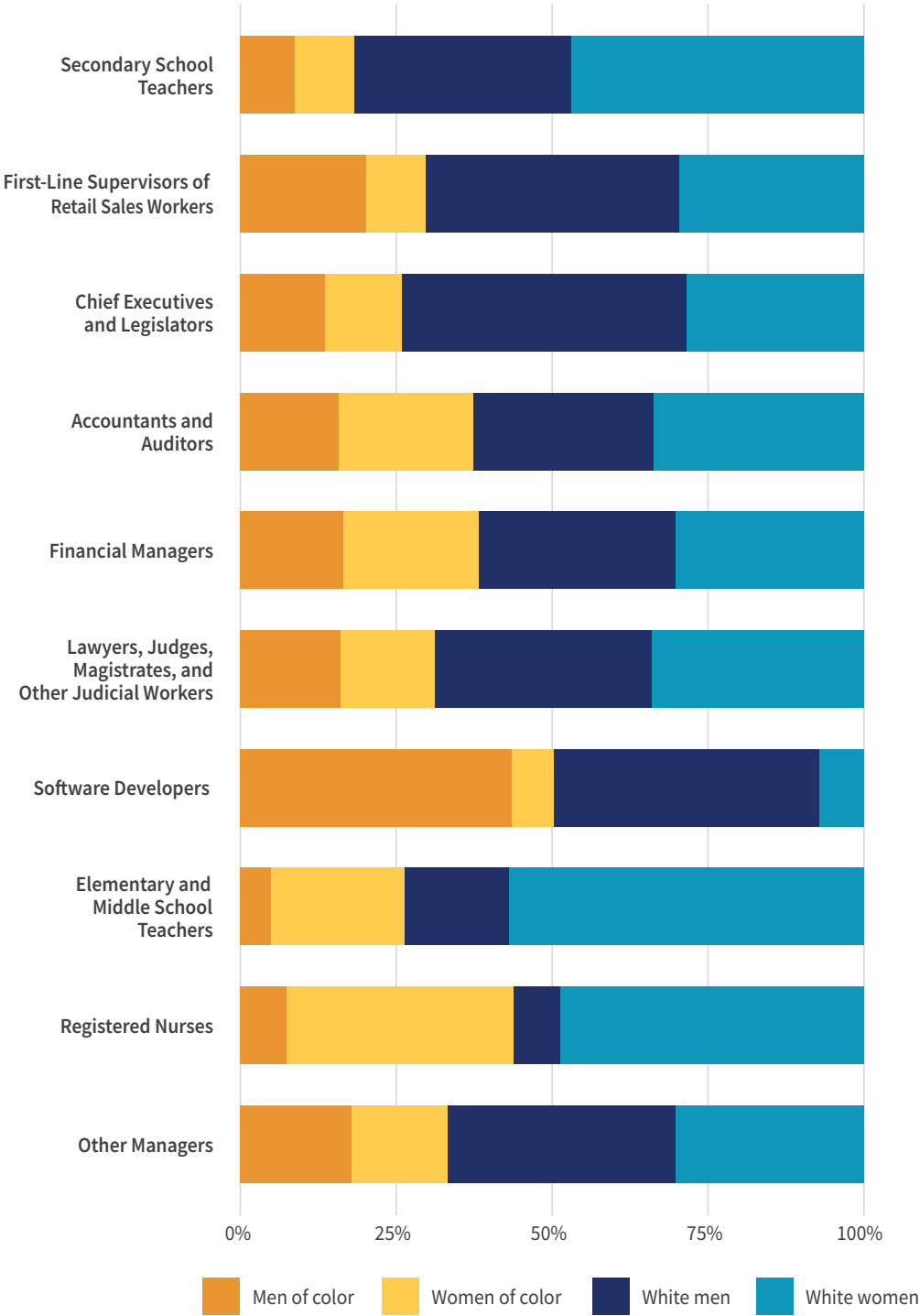
Hourly Wage Estimation. Hourly wages are estimated by dividing the worker's annual earnings by the product of usual hours worked per week and weeks worked during the year.

Figure AK. Top Ten Occupations with the Most Householders* Below the TCL by Disaggregated Race/Gender



*The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition.
Source: Census Bureau, 2024 ACS 1-Year Public Use Microdata Sample.

Figure AL. Top Ten Occupations with the Most Householders* Above the TCL by Disaggregated Race/Gender



*The householder is the reference person in whose name the housing unit is owned or rented. See Appendix A for full definition.
Source: Census Bureau, 2024 ACS 1-Year Public Use Microdata Sample.

Conclusion

The data presented in *Overlooked and Undercounted: Struggling to Make Ends Meet in New York City* reveals the depth and breadth of economic hardship facing the city's residents. Nearly half of working-age households—approximately 1.2 million—lack sufficient income to cover basic needs. This figure far exceeds what the Official Poverty Measure captures: while 15 percent of households fall below the poverty line, an additional 31 percent have incomes above poverty but still below the True Cost of Living. New York City voters recognized the inadequacy of federal poverty measures when they approved Charter Amendment 3 in 2022, mandating the City to produce and report a True Cost of Living measure. This report responds directly to that mandate.

Previous reports provided a baseline for tracking financial distress across the city; this report updates that record with 2024 household data and 2026 cost conditions, documenting both continuity and change. The overall share of households below the TCL declined modestly from 50 percent in 2021 to 46 percent in 2024—but this shift reflects changes in who is in the population, not a reduction in the underlying cost pressures facing families. Housing and child care costs remain elevated and continue to rise.

While the data presented here takes the form of percentages, figures, and counts, it is essential to remember that these are New York City families, workers, and households for whom substantial work is not providing wages that allow them to survive, let alone plan for the future. The majority of households below the True Cost of Living include at least one working adult. Low wages—not a lack of work effort—are the primary driver of income inadequacy. Households above the TCL work only eight percent more hours than those below it, yet earn more than twice the hourly wages. This data highlights that the labor market in New York City needs improved opportunity in positions that provide family-sustaining wages.

Income inadequacy is a citywide issue, present across all five boroughs and all communities. Its reach, however, is not uniform. There are significant disparities in financial insecurity by race/ethnicity, gender, citizenship status, household composition, and educational attainment—disparities that reflect structural barriers in the labor market, housing, and wealth-building rather than differences in individual behavior or effort. Single mothers, Latine and Black households, non-citizen householders, linguistically isolated households, and families with young children face the highest rates of income inadequacy.

The report also documents the dual phenomena of occupational concentration and wage inequality. Households below the TCL are concentrated in a small set of low-wage service and care occupations—home health aides, personal care aides, and cashiers—where women of color are disproportionately represented. In contrast, higher-paying occupations such as software developers and lawyers remain dominated by White men and provide wages two to five times higher. Even within the same occupation, stark wage gaps persist by race and gender: White men working as home health aides earn a median of \$37.69 per hour, more than double the \$17.90 earned by women of color in the same role.

This report contributes to the future economic well-being of New Yorkers by identifying the extent and nature of income inadequacy by geographic location, race and/or ethnicity, family composition, immigration status, education, and work levels. Relying on the federal poverty measure alone to understand income inadequacy fails to account for the hundreds of thousands of households that are working, above the poverty line, and still unable to make ends meet. Policies intended to serve families struggling to cover basic costs must look beyond simple, outdated measures and create solutions that reflect current and realistic household costs and the full diversity of New York City families.

Glossary of Key Terms

American Community Survey (ACS). The ACS is a sample survey of over three million households administered by the U.S. Census Bureau. It provides social, housing, and economic data for demographic groups across geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

Basic Needs. Basic needs refer to essential expenses required for day-to-day living, including housing, food, childcare, healthcare, transportation, taxes, and other necessities.

Capitalization of Race and Ethnicity. This report follows American Psychological Association (APA) and Chicago Manual of Style guidance by capitalizing racial and ethnic group names. This approach is consistent with ACS data conventions and reflects the understanding that these categories represent socially and historically constructed identities. The authors will continue to review this practice in consultation with partners.

Economic Security. Economic security refers to the ability to meet basic needs consistently over time and maintain financial stability, including the capacity to absorb shocks and plan for the future.

Household. The unit of analysis in this study is the household, which includes all individuals living in a housing unit, whether related or not. When relevant, characteristics of the householder are used to describe the household; these may not reflect all members.

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

Income Inadequacy. Income inadequacy refers to income that is insufficient to meet basic needs as defined by the Self-Sufficiency Standard. Related terms used in this report include “below the Standard” and “lacking sufficient income.”

Latine. Latine refers to individuals of Hispanic or Latin origin, regardless of race. It is used as a gender-neutral term for persons of Latin American origin. In this report, Latine is treated as an ethnicity, and individuals may identify as Latine in combination with any racial category.

Linguistic Isolation. Households are considered linguistically isolated if all members over age 14 speak a language other than English and speak English less than “very well.”

Person of Color. People of color refers to individuals who identify as a race or ethnicity other than non-Hispanic White, including those who identify as Hispanic or Latin origin.

Official Poverty Measure (OPM). The OPM includes two related measures. The Census Bureau produces poverty thresholds used to estimate the number of people in poverty, while the Department of Health and Human Services issues poverty guidelines used to determine eligibility for public programs. Both vary by household size and composition.

Self-Sufficiency Standard (SSS). The Self-Sufficiency Standard measures the income required for households, based on family composition and geography, to meet basic needs without public or private assistance.

Single Father/Single Mother. A single father or mother refers to an adult maintaining a household without a spouse present and with children. Children may include biological, adopted, related (e.g., grandchild), or unrelated children (e.g., foster children). See Limitations for additional detail.

True Cost of Living (TCL). In this report, the True Cost of Living refers to a basic needs threshold grounded in the Self-Sufficiency Standard methodology.

Work Supports. Work supports are cash or near-cash benefits provided by federal, state, or local governments to help individuals meet basic needs.

Limitations

This analysis relies on two primary data sources—the American Community Survey (ACS) Public Use Microdata Sample (PUMS) and the New York City True Cost of Living (Self-Sufficiency Standard) framework—each of which has limitations.

American Community Survey (ACS) PUMS

This analysis is based on the 2024 ACS 1-year PUMS. While the ACS is the most comprehensive source of household-level data available, several limitations should be noted.

Sample Size and Data Aggregation. Some demographic groups, including American Indian, Native Hawaiian, and Pacific Islander populations, have relatively small sample sizes in New York City. As a result, categories are sometimes aggregated in analysis and presentation. This can mask important differences across groups and should be interpreted with caution.

Sex and Gender. The ACS collects data on sex using a binary male/female classification, which excludes individuals who do not identify within this binary. While this report uses gender as an analytical lens, the underlying data structure limits the ability to fully capture gender diversity.

Underreporting of Work Supports. Public benefits such as SNAP and other work supports are known to be underreported in household surveys. As a result, estimates of benefit receipt—and related measures of economic well-being—may be understated.

Geographic Limitations. ACS PUMS data are reported at the Public Use Microdata Area (PUMA) level, which may not fully capture variation within neighborhoods. In a city like New York, where costs can vary significantly within boroughs and across communities, this may obscure localized differences.

New York City True Cost of Living (Self-Sufficiency Standard)

While the Standard provides a detailed and geographically specific estimate of basic needs costs, it also has limitations.

Scope of Measurement. This report measures the cost of meeting basic needs—the foundation of economic security. It does not include savings, debt repayment, or longer-term financial stability. As a result, meeting the threshold defined here does not necessarily imply full economic security.

Exclusions. The Standard is designed to reflect working-age households and excludes individuals over age 64 and those with work-limiting disabilities. These populations may face different and often higher costs, particularly for health care and housing, which are not fully captured in this framework.

Additionally, the analysis is limited to individuals residing in housing units and does not include those who are incarcerated, living in shelters, dormitories, or institutional settings. These exclusions mean the findings do not fully represent some of the most economically vulnerable populations.

Cost and Geographic Variation. The Standard uses the best available data to estimate costs at a local level; however, variation within boroughs and neighborhoods may not be fully captured. Housing, childcare, and other costs can differ significantly within relatively small geographic areas.

Appendix A: Methodology, Assumptions, & Sources

Data and Sample

This study uses data from the 2024 1-year American Community Survey (ACS) conducted by the U.S. Census Bureau.¹ The ACS replaced the decennial census long form beginning in 2010 and provides annual estimates of social, economic, and housing characteristics for geographic areas with populations of 65,000 or more across the United States and Puerto Rico.

The 2024 Public Use Microdata Sample (PUMS) consists of anonymized records representing approximately a one-percent sample of housing units. In this analysis, New York City households are identified by applying a PUMA-to-county geographic crosswalk to the New York State PUMS file. After restricting the sample to occupied housing units, the New York City sample includes 25,495 household records, representing an estimated 3,379,652 households.²

The most detailed geographic level in the ACS available to the public with household- and person-level microdata is the Public Use Microdata Area (PUMA). PUMAs are non-overlapping areas that partition each state and are designed to contain populations of approximately 100,000. New York City's five counties are partitioned into 55 PUMAs, for which ACS estimates are reported.

Exclusions. The Self-Sufficiency Standard assumes that adults in a household are available for work; therefore, the analytic sample is restricted to households with at least one adult age 18 to 64 who does not have a work-limiting disability. Adults are classified as having a work-limiting disability if they report a disability and either receive Supplemental Security Income or Social Security income, or are not in the labor force. Elderly adults (age 65 and over) and adults with work-limiting disabilities are excluded from the determination of household composition and income. While the ACS includes these populations, the Standard does not fully capture their distinct costs (e.g., health care, transportation, and housing), and results should not be

interpreted as representative of their economic needs. Individuals living in group quarters—such as correctional facilities, shelters, dormitories, and nursing homes—are also excluded.

This demographic analysis includes 1,222,997 households in New York City. This year's study uses a revised methodology that expands the analytic sample relative to prior years. Previously, households were excluded if the reference person met exclusion criteria. In this analysis, such households are retained if another non-elderly, non-disabled adult can serve as the reference person.

Household Sample. The analysis is conducted at the household level rather than the family level. A household includes all individuals occupying a housing unit, regardless of relationship; a household may therefore include zero, one, or multiple families. This approach assumes some degree of resource sharing within households, including among unrelated individuals, which may result in a modest understatement of economic insecurity.

Income, Poverty, and Self-Sufficiency Measures

Income. Household income is calculated as the sum of income received by all non-elderly, non-disabled members of the household. Income includes money received during the previous 12 months from wages and salaries; farm and non-farm self-employment; Social Security or railroad retirement; interest, dividends, net rental income, and income from estates or trusts; veterans' payments, unemployment insurance, and workers' compensation; public assistance; private and government pensions; alimony and child support; regular contributions from individuals not living in the household; and other periodic income.

Income excludes capital gains; proceeds from the sale of property; the value of in-kind benefits such as SNAP or housing subsidies; tax refunds; borrowed money; and one-time gifts or inheritances. Income is assumed to

be shared within the household and available to meet common expenses.

To ensure comparability with the Self-Sufficiency Standard, ACS income values are adjusted using the Employment Cost Index (ECI) for wages and salaries (BLS series CIS1020000000000I). The adjustment factor is calculated as the ratio of the most recent available value (2025 Q4 = 173.949) to the 2024 annual average (166.075), resulting in an inflation factor of 1.047.³ All income values are multiplied by this factor prior to analysis, converting 2024 ACS income to approximately late-2025 dollars.

The Poverty Threshold. This study uses the 2024 U.S. Census Bureau poverty thresholds, which vary by household composition (number of adults and children) but do not vary geographically.⁴ Each household is assigned a poverty threshold based on its composition

The Self-Sufficiency Standard. The Self-Sufficiency Standard for New York City 2026 is used as the primary benchmark for income adequacy.⁵ The Standard calculates a minimum income required to meet basic needs for over 700 family compositions in each county.

Because Public Use Microdata Areas (PUMAs) do not align perfectly with county boundaries, a weighted Self-Sufficiency Standard is calculated for PUMAs that span multiple counties. In these cases, the Standard is weighted based on the distribution of the population across counties within each PUMA. As a result, all households within a given PUMA are assigned the same Self-Sufficiency threshold. Where multiple PUMAs fall within a single county, each PUMA is assigned that county's Standard.

Income Adequacy Classification. Households are classified into three groups: (1) income below both the federal poverty threshold and the Self-Sufficiency Standard, (2) income above the poverty threshold but below the Standard, and (3) income at or above the Standard. Households with income below the Self-Sufficiency Standard are considered to have insufficient income to meet basic needs.

2026 True Cost of Living Methodology and Data Source List

This appendix explains the methodology, assumptions, and sources used to calculate the True Cost of Living, which is based on the Self-Sufficiency Standard. Making

the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Standard are:

- Collected or calculated using standardized or equivalent methodology nationwide
- Obtained from scholarly or credible sources such as the U.S. Census Bureau
- Updated regularly
- Geographically and age-specific (as appropriate)

Costs that vary substantially by place, such as housing and child care, are calculated at the most geographically specific level for which data are available, typically by county. Other costs, such as health care, food, and transportation, are varied geographically to the extent there is variation and appropriate data available. In addition, as improved or standardized data sources become available, the methodology used by the Standard is refined accordingly, resulting in an improved Standard that is comparable across place as well as time.

The Self-Sufficiency Standard assumes adult household members work full time and includes all major costs associated with employment for every adult household member (i.e., taxes, transportation, and child care for families with young children). The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year.

The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members, there are costs that the Standard may not reflect, such as increased transportation and health care costs.

Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly wage by 176 hours to obtain the hourly wage and by multiplying the monthly wage by 12 to obtain the annual wage.

The Self-Sufficiency Standard differentiates costs by the number of adults and the number and age of children in a family. The four ages of children in the Standard are: (1) infants—0 to 2 years old (meaning 0 through 35

months), (2) preschoolers—3 to 5 years old, (3) school-age children—6 to 12 years old, and (4) teenagers—13 to 18 years old.

The 2026 edition of the New York City Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.⁶

All adults in one- and two-adult households are assumed to be working full time. For households with more than two adults, it is assumed that any additional adults are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed. The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs, such as food, housing, health care, and miscellaneous).

The cost components of the 2026 Self-Sufficiency Standard for New York City and the specific assumptions included in the calculations are described below.

Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Assistant Secretary for Policy Development and Research to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year.⁷

The FMRs are based on data from the 1-year and 5-year American Community Survey and are updated for

inflation using the Consumer Price Index. The survey selects renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40 percent of the housing in a given area is less expensive than the FMR.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, families with three or four children require three bedrooms, and families with five or six children require four bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

DATA SOURCES

Housing Costs. U.S. Department of Housing and Urban Development, "County Level Data," Fair Market Rents, 2026 Data, <https://www.huduser.gov/portal/datasets/fmr.html#year2026> (accessed March 31, 2026).

County-Level Housing Costs. U.S. Department of Housing and Urban Development, "FY 2026 Small Area FMRs," Fair Market Rents, 2026 Data, <https://www.huduser.gov/portal/datasets/fmr/smallarea/index.html> (accessed March 31, 2026).

Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine

the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.⁸ The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Child care costs for the 2026 New York City Standard were calculated using 75th percentile data from the 2024 New York State Child Care Market Price Survey. Child care costs from 2024 are updated for inflation to the date of data production using the Annual Consumer Price Index from October 2023, the midpoint of the data collection period. Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time care during the summer. Costs were calculated based on a weighted average of family child care and center child care. Forty-three percent of infants are in family child care and 57 percent are in child care centers. These proportions are 26 percent and 74 percent respectively, for preschoolers, and 46 percent and 54 percent for school-age children.⁹ Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the “private subsidy” of free or low-cost child care provided by older children, relatives, and others is not assumed.

DATA SOURCES

Child Care Cost. New York State Office of Children and Family Services, “New York State

Child Care Market Rate Survey Report 2024” <https://ocfs.ny.gov/main/reports/2024-Child-Care-Market-Rate-Survey.pdf> (accessed April 25, 2025).

Inflation. U.S. Department of Labor, Bureau of Labor Statistics, “Child care and nursery school in U.S. city average, all urban consumers, not seasonally adjusted [CUUR0000SEEB03],” <https://data.bls.gov/cgi-bin/srgate> (accessed March 13, 2026).

Food

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.¹⁰

The Standard primarily uses the USDA Low-Cost Food Plan to estimate food costs. However, in cases where the Thrifty Food Plan exceeds the Low-Cost Food Plan for a given family type, the Thrifty Food Plan value is used instead. This adjustment reflects recent updates to the Thrifty Food Plan, which was substantially revised in 2021, while the Low-Cost Food Plan has not been rebased.¹² As a result, in some cases the Thrifty Food Plan now provides a higher and more current estimate of minimum food costs.

Historically, the Low-Cost Food Plan has been approximately 25% higher than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns. However, following the 2021 rebase of the Thrifty Food Plan, this relationship no longer holds consistently across all family types. Neither food plan allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 39% of their food budget on food prepared away from home.¹¹ Food costs in the Standard, effectively, cover groceries only.

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost. The Standard follows the SNAP protocol of using June data of the current year to represent the annual average. Hence, the Standard for 2026 uses data from June 2025.

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that the cost of food for all numbers of adults is the average between the male and female cost as designated by the USDA Low-Cost Food Plan.

Geographic differences in food costs within the state are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, this could result in an inaccurate representation of the cost of food in low-population counties. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.¹³

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is applied to the Low-Cost Food Plan to vary food costs geographically.

DATA SOURCES

Food Costs. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “USDA Food Plans: Cost of Food Report for Low, Moderate, and Liberal Food Plans for June 2025,” <https://www.fns.usda.gov/research/cnpp/usda-food-plans/cost-food-monthly-reports> (accessed March 30, 2026).

County Index. Ribar, D.C., Harris, V., Dewey, A., Dawes, S., and Engelhard, E. (2025). “Map the Meal Gap: An Analysis of Local Food Insecurity and Food Costs in the United States in 2023.” Feeding America National Organization.

Transportation

Public Transportation. If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7 percent of the general public uses public transportation, then approximately 30 percent of the low- and moderate-income population use public transit.¹⁴ The Standard assumes private transportation (a car) in counties where less than 7 percent of workers commute by public transportation.

The Standard examined 2020–2024 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation in total and within their county of work. Within-county transit use is considered alongside overall rates to assess whether the local system can support not only commuting but also daily errands such as accessing child care and grocery stores. Counties where overall transit use exceeds 7% but within-county use is very low may be assigned private transportation, while counties with overall rates substantially above the threshold may retain the public transit assumption even when within-county use falls below 7%. Some counties exceed the threshold due to special circumstances—such as resort or resource-extraction areas where employer-provided transit serves a single destination rather than the broader community. In these cases, researchers consult directly with local transit authorities to confirm whether the system provides adequate access to daily necessities. Final determinations are reviewed for consistency with prior-year assumptions.

For New York, the Standard uses the 2020–2024 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. In New York City, more than 7% of the working population over the age of 16 in all counties uses public transportation according to the American Community Survey: Bronx (55%), Kings (51%), New York (48%), Queens (44%), Richmond (25%).

The cost of public transportation is obtained from the Metropolitan Transit Authority. Previous editions of the Standard calculated monthly transit costs using the cost of a 30-day unlimited ride MetroCard. As of 2025, the MTA retired the unlimited MetroCard in connection with the system-wide transition to OMNY tap-to-pay. In its place, the MTA offers a 7-day unlimited pass loaded onto an OMNY card at \$35, with unused funds rolling over to the following week. The Standard calculates monthly public transportation costs as $(\$35 \times 52 \text{ weeks}) \div 12 \text{ months} = \152 per month.¹⁵

DATA SOURCES

Public Transportation Use. U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2000- 2024 American Community Survey 5-year estimates, Detailed Tables, data.census.gov (accessed March 12, 2026).

Public Transit Costs. Metropolitan Transportation Authority, Subway and bus fares, <https://www.mta.info/fares-tolls/subway-bus> (accessed March 13, 2026)

Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 81% of the insurance premium for the employee and 69% of the insurance premium for the family.¹⁶

Health care premiums are sourced from the Medical Expenditure Panel Survey Insurance Component (MEPS-IC), produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums represent the average contribution paid by private sector employees in metropolitan areas in New York. For the New York City Standard, premiums are based on data for the New York-Newark-Jersey City, NY-NJ-PA metropolitan area.

The Standard assumes that a single adult with no children uses “single coverage”; two adults with no children or one adult with one child use “employee plus one coverage”; and families with any number of children use “family coverage.” The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

Health care costs also include out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers. Data for out-of-pocket health care costs (by age and Census region) are also obtained from the MEPS, using the MEPS Household Component public use dataset. Out-of-pocket health care costs are adjusted for inflation using the Medical Care Consumer Price Index.

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace.

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DATA SOURCES

Premiums. Medical Expenditure Panel Survey (MEPS) Insurance Component (IC). Private Sector – Metropolitan Area. <https://datatools.ahrq.gov/meps-ic/> (accessed December 16, 2025).

Inflation. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers, U.S. City Average,” Medical Care Services (for premiums) [CUSR0000SAM2] and Medical Care (for out-of-pocket costs) [CUUR0000SAM], <http://www.bls.gov/cpi/> (accessed March 13, 2026).

Out-of-Pocket Costs. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, MEPS HC-243, 2023 Full Year Consolidated Data File,” https://meps.ahrq.gov/data_stats/download_data/files_detail.jsp?cboPufNumber=HC-243 (accessed January 6, 2026).

Miscellaneous

This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.

Miscellaneous expenses are calculated by taking ten percent of all other costs and broadband and cell phone costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15 percent and account for other costs such as recreation, entertainment, savings, or debt repayment.¹⁷

Broadband And Cell Phone

Broadband. The Standard utilizes the annual Federal Communications Commission (FCC) Urban Rate Survey Data to calculate a monthly broadband cost. In order to calculate an average that represents minimally adequate broadband service for families, the Standard assumes a download bandwidth range of 12 - 100 Mbps and creates an average monthly cost from the total monthly charges from the range of internet service providers (ISP) in the surveyed area.¹⁸ Recognizing that families need to pay for equipment in order to establish connectivity in a household, the Standard also adds a monthly fee that includes the cost of a modem and router.

Cell Phone. The Standard assumes that each adult in a household needs access to a cell phone with up to 5 GB of data per month. Averaging the cost per gigabyte with nine United States cell phone plans having widespread coverage, the Standard assumes an average monthly service cost of \$38.62. Assuming that an adult will also need to purchase a cell phone, Standard researchers found the average cost for five smartphones and then divided that total average cost by two years of monthly payments which is the typical amount of time that service providers finance cell phones.¹⁹ Local fees and taxes were added onto the monthly service fee charge and local sales tax was added to the cost of the phone.

Data Sources

Broadband Rate. Federal Communications Commission, “Broadband Average Costs 2026,” <https://www.fcc.gov/economics-analytics/industry-analysis-division/urban-rate-survey-data-resources> (accessed March 13, 2026).

Federal Communications Commission. Federal Communications Commission, “Household Broadband Guide,” <https://www.fcc.gov/consumers/guides/household-broadband-guide> (accessed December 9, 2025).

Wireless Taxes. Tax Foundation, Wireless Taxes: Cell Phone Tax Rates by State, 2025, <https://taxfoundation.org/data/all/state/wireless-taxes-cell-phone-tax-rates-by-state-2024/> (accessed December 16, 2025).

Federal Taxes

Federal taxes calculated in the Standard include income tax and payroll taxes. The first two adults in a family are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as additional (adult) tax exemptions.

Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Taxes on gasoline and automobiles are included in the calculated cost of owning and running a car.

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes.

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. Up to \$3,000 in child care costs are deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up \$2,000 for each child under 17 years old and up to \$1,400 as a refundable credit. For the Standard, the CTC is shown as received monthly.

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State Taxes

State taxes calculated in the Standard include income tax, payroll taxes, and state sales tax where applicable. State sales taxes are assumed to apply to the miscellaneous amount plus groceries, when applicable.

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter’s credits and other tax credits that would be applicable to the population as a whole are included as well.

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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 True Cost of Living. The corresponding appendix tables are more detailed, providing the raw numbers of each group as well as percentages. Note that if there is no data in the cell, the counts are zero. **Table 5** shows an example of the data included in the appendix tables. Each column details the following data:

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 1,365,918 households and are 51.9 percent 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*.

A. The number and percentage of households whose incomes are below both the poverty threshold and the TCL (because the poverty threshold is so low, families below the poverty threshold are always below the TCL). In New York City, there are 220,844 households headed by women in poverty and 16.2 percent of all households headed by women are in poverty.

- B.** The number and percentage of households whose incomes are above the poverty threshold, but below the TCL. In New York City, there are 454,806 households headed by women who are not considered poor by the poverty threshold yet are still below the TCL.
- C.** The total number and percentage of households below the TCL (columns B + C). This report focuses on the results of column D. In New York City, there are 675,650 households headed by women with inadequate income representing a total of 49.5 percent of households headed by women.
- D.** The number and percentage of households whose incomes are above the TCL (which is always above the poverty threshold).

In addition to looking at the income inadequacy rate of groups, throughout the report we also discuss the characteristics of households living below the TCL. For example, there are 1,222,997 households below the TCL in New York City and 675,650 of those households are headed by women (55.2 percent).

Table 5. Example Appendix Table

	A		B		C		D		E	
	Total	Percent of Total	Below the True Cost of Living						Above TCL	
			Below TCL & Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,632,807	100.0%	383,406	14.6%	839,591	31.9%	1,222,997	46.5%	1,409,810	53.5%
Gender										
Men	1,266,889	48.1%	162,562	12.8%	384,785	30.4%	547,347	43.2%	719,542	56.8%
Women	1,365,918	51.9%	220,844	16.2%	454,806	33.3%	675,650	49.5%	690,268	50.5%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 6. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Total	Below the True Cost of Living						Above TCL	
			Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,632,807	100.0%	383,406	14.6%	839,591	31.9%	1,222,997	46.5%	1,409,810	53.5%
Gender										
Men	1,266,889	48.1%	162,562	12.8%	384,785	30.4%	547,347	43.2%	719,542	56.8%
Women	1,365,918	51.9%	220,844	16.2%	454,806	33.3%	675,650	49.5%	690,268	50.5%
Race/Ethnicity of Householder										
Latine	698,250	26.5%	136,912	19.6%	290,382	41.6%	427,294	61.2%	270,956	38.8%
American Indian	3,310	0.1%	464	14.0%	1,410	42.6%	1,874	56.6%	1,436	43.4%
Asian NHPI	401,471	15.2%	52,839	13.2%	130,485	32.5%	183,324	45.7%	218,147	54.3%
Black	513,888	19.5%	107,331	20.9%	197,085	38.4%	304,416	59.2%	209,472	40.8%
White	883,556	33.6%	70,078	7.9%	184,031	20.8%	254,109	28.8%	629,447	71.2%
Other Multiracial	132,332	5.0%	15,782	11.9%	36,198	27.4%	51,980	39.3%	80,352	60.7%
Citizenship Status of Householder										
Native	1,525,709	57.9%	224,567	14.7%	414,262	27.2%	638,829	41.9%	886,880	58.1%
Naturalized	658,710	25.0%	85,197	12.9%	242,118	36.8%	327,315	49.7%	331,395	50.3%
Not a citizen	448,388	17.0%	73,642	16.4%	183,211	40.9%	256,853	57.3%	191,535	42.7%
Householder Speaks English less than Very Well										
Yes, householder speaks English less than very well	546,450	20.8%	107,000	19.6%	258,667	47.3%	365,667	66.9%	180,783	33.1%
No, householder speaks English well	2,086,357	79.2%	276,406	13.2%	580,924	27.8%	857,330	41.1%	1,229,027	58.9%
Linguistic Isolation of Householder										
No, not linguistically isolated	2,323,130	88.2%	312,957	13.5%	686,545	29.6%	999,502	43.0%	1,323,628	57.0%
Yes, household is linguistically isolated	309,677	11.8%	70,449	22.7%	153,046	49.4%	223,495	72.2%	86,182	27.8%
Household Language										
English only	1,261,452	47.9%	165,994	13.2%	336,252	26.7%	502,246	39.8%	759,206	60.2%
Spanish	631,922	24.0%	119,481	18.9%	260,964	41.3%	380,445	60.2%	251,477	39.8%
Other Indo-European languages	375,236	14.3%	48,968	13.0%	120,445	32.1%	169,413	45.1%	205,823	54.9%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 6. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Total	Below the True Cost of Living						Above TCL	
			Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,632,807	100.0%	383,406	14.6%	839,591	31.9%	1,222,997	46.5%	1,409,810	53.5%
Asian and Pacific Island languages	268,513	10.2%	34,193	12.7%	84,479	31.5%	118,672	44.2%	149,841	55.8%
Other language	95,684	3.6%	14,770	15.4%	37,451	39.1%	52,221	54.6%	43,463	45.4%
Family Type										
No children in household	1,830,178	69.5%	242,883	13.3%	500,691	27.4%	743,574	40.6%	1,086,604	59.4%
Single mother with children	255,525	9.7%	79,319	31.0%	122,644	48.0%	201,963	79.0%	53,562	21.0%
Single father with children	72,920	2.8%	12,168	16.7%	34,194	46.9%	46,362	63.6%	26,558	36.4%
Married with children	474,184	18.0%	49,036	10.3%	182,062	38.4%	231,098	48.7%	243,086	51.3%
Children Present										
No children present	1,830,178	69.5%	242,883	13.3%	500,691	27.4%	743,574	40.6%	1,086,604	59.4%
Yes, children present	802,629	30.5%	140,523	17.5%	338,900	42.2%	479,423	59.7%	323,206	40.3%
Young Child Present in Household										
Youngest child younger than 5	289,494	11.0%	50,570	17.5%	126,899	43.8%	177,469	61.3%	112,025	38.7%
Youngest child older than 5	513,135	19.5%	89,953	17.5%	212,001	41.3%	301,954	58.8%	211,181	41.2%
Educational Attainment of Householder										
Less than high school	274,734	10.4%	88,414	32.2%	124,471	45.3%	212,885	77.5%	61,849	22.5%
High school graduate	507,260	19.3%	111,979	22.1%	238,289	47.0%	350,268	69.1%	156,992	30.9%
Some college	511,684	19.4%	97,853	19.1%	207,710	40.6%	305,563	59.7%	206,121	40.3%
College graduate and above	1,339,129	50.9%	85,160	6.4%	269,121	20.1%	354,281	26.5%	984,848	73.5%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 6. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Total	Below the True Cost of Living						Above TCL	
			Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,632,807	100.0%	383,406	14.6%	839,591	31.9%	1,222,997	46.5%	1,409,810	53.5%
Highest Educational Attainment of Adults in Household										
Adult with less than high school diploma equivalent	153,322	5.8%	69,937	45.6%	64,451	42.0%	134,388	87.7%	18,934	12.3%
Adult with high school diploma equivalent	393,880	15.0%	104,413	26.5%	196,474	49.9%	300,887	76.4%	92,993	23.6%
Adult with some college	532,860	20.2%	109,622	20.6%	244,358	45.9%	353,980	66.4%	178,880	33.6%
Bachelor’s degree college graduate and above	1,552,745	59.0%	99,434	6.4%	334,308	21.5%	433,742	27.9%	1,119,003	72.1%
Number of Workers in Household										
No worker	208,034	7.9%	172,556	82.9%	23,891	11.5%	196,447	94.4%	11,587	5.6%
One worker, full time year round	864,985	32.9%	42,169	4.9%	348,480	40.3%	390,649	45.2%	474,336	54.8%
One worker, part time part year	332,694	12.6%	128,288	38.6%	136,726	41.1%	265,014	79.7%	67,680	20.3%
Two or more workers	1,227,094	46.6%	40,393	3.3%	330,494	26.9%	370,887	30.2%	856,207	69.8%
Health Coverage Status										
Employment-based	1,474,289	56.0%	59,419	4.0%	337,829	22.9%	397,248	26.9%	1,077,041	73.1%
Direct-purchase	230,595	8.8%	28,781	12.5%	80,802	35.0%	109,583	47.5%	121,012	52.5%
Medicaid	713,786	27.1%	245,064	34.3%	329,622	46.2%	574,686	80.5%	139,100	19.5%
Uninsured	195,667	7.4%	43,767	22.4%	85,479	43.7%	129,246	66.1%	66,421	33.9%
Other	18,470	0.7%	6,375	34.5%	5,859	31.7%	12,234	66.2%	6,236	33.8%
Receives Public Assistance										
No	2,535,007	96.3%	327,048	12.9%	810,476	32.0%	1,137,524	44.9%	1,397,483	55.1%
Yes	97,800	3.7%	56,358	57.6%	29,115	29.8%	85,473	87.4%	12,327	12.6%
Yearly Food Stamp/Supplemental Nutrition Assistance Program (SNAP) Recipient										
Yes	500,823	19.0%	183,905	36.7%	217,776	43.5%	401,681	80.2%	99,142	19.8%
No	2,131,984	81.0%	199,501	9.4%	621,815	29.2%	821,316	38.5%	1,310,668	61.5%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 6. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Total	Below the True Cost of Living						Above TCL	
			Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,632,807	100.0%	383,406	14.6%	839,591	31.9%	1,222,997	46.5%	1,409,810	53.5%
Severe Housing Burden										
No cash rent	134,345	5.1%	100,690	74.9%	18,612	13.9%	119,302	88.8%	15,043	11.2%
Housing cost is > 50% of income	617,652	23.5%	249,875	40.5%	315,627	51.1%	565,502	91.6%	52,150	8.4%
Housing cost is > 30% and <= 50% of income	503,640	19.1%	21,418	4.3%	255,877	50.8%	277,295	55.1%	226,345	44.9%
Housing cost is <= 30% of income	1,377,170	52.3%	11,423	0.8%	249,475	18.1%	260,898	18.9%	1,116,272	81.1%
Access to Internet										
Yes, by paying a cell phone company Internet service provider	2,525,201	95.9%	352,663	14.0%	794,135	31.4%	1,146,798	45.4%	1,378,403	54.6%
Yes, without paying a cell phone company Internet service provider	37,958	1.4%	10,232	27.0%	12,984	34.2%	23,216	61.2%	14,742	38.8%
No access to the Internet at this house, apartment, mobile home	69,648	2.6%	20,511	29.4%	32,472	46.6%	52,983	76.1%	16,665	23.9%
Age Cohorts										
18-24	120,343	4.6%	35,082	29.2%	42,724	35.5%	77,806	64.7%	42,537	35.3%
25-34	648,807	24.6%	78,812	12.1%	179,651	27.7%	258,463	39.8%	390,344	60.2%
35-44	669,542	25.4%	96,740	14.4%	211,398	31.6%	308,138	46.0%	361,404	54.0%
45-54	595,765	22.6%	78,251	13.1%	207,486	34.8%	285,737	48.0%	310,028	52.0%
55-64	598,350	22.7%	94,521	15.8%	198,332	33.1%	292,853	48.9%	305,497	51.1%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 6. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Total	Below the True Cost of Living						Above TCL	
			Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,632,807	100.0%	383,406	14.6%	839,591	31.9%	1,222,997	46.5%	1,409,810	53.5%
Borough										
Bronx	407,231	15.5%	101,205	24.9%	166,952	41.0%	268,157	65.8%	139,074	34.2%
Brooklyn (excluding Northwest Brooklyn)	612,736	23.3%	96,524	15.8%	208,910	34.1%	305,434	49.8%	307,302	50.2%
North Manhattan	176,648	6.7%	37,434	21.2%	58,774	33.3%	96,208	54.5%	80,440	45.5%
Northwest Brooklyn	176,101	6.7%	14,485	8.2%	40,765	23.1%	55,250	31.4%	120,851	68.6%
Queens	693,185	26.3%	84,539	12.2%	233,234	33.6%	317,773	45.8%	375,412	54.2%
South Manhattan	433,909	16.5%	34,870	8.0%	91,731	21.1%	126,601	29.2%	307,308	70.8%
Staten Island	132,997	5.1%	14,349	10.8%	39,225	29.5%	53,574	40.3%	79,423	59.7%
Presence of Children										
Children Present										
Latine	437,762	16.6%	77,755	17.8%	156,665	35.8%	234,420	53.5%	203,342	46.5%
American Indian	2,429	0.1%	421	17.3%	1,089	44.8%	1,510	62.2%	919	37.8%
Asian or Native Hawaiian or Pacific Islander	273,929	10.4%	36,936	13.5%	72,019	26.3%	108,955	39.8%	164,974	60.2%
Black	350,110	13.3%	67,003	19.1%	122,006	34.8%	189,009	54.0%	161,101	46.0%
White	671,499	25.5%	50,715	7.6%	126,636	18.9%	177,351	26.4%	494,148	73.6%
Other or Multiracial	94,449	3.6%	10,053	10.6%	22,276	23.6%	32,329	34.2%	62,120	65.8%
No Children Present										
Latine	260,488	9.9%	59,157	22.7%	133,717	51.3%	192,874	74.0%	67,614	26.0%
American Indian	881	0.0%	43	4.9%	321	36.4%	364	41.3%	517	58.7%
Asian or Native Hawaiian or Pacific Islander	127,542	4.8%	15,903	12.5%	58,466	45.8%	74,369	58.3%	53,173	41.7%
Black	163,778	6.2%	40,328	24.6%	75,079	45.8%	115,407	70.5%	48,371	29.5%
White	212,057	8.1%	19,363	9.1%	57,395	27.1%	76,758	36.2%	135,299	63.8%
Other or Multiracial	37,883	1.4%	5,729	15.1%	13,922	36.7%	19,651	51.9%	18,232	48.1%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 6. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Total	Below the True Cost of Living						Above TCL	
			Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,632,807	100.0%	383,406	14.6%	839,591	31.9%	1,222,997	46.5%	1,409,810	53.5%
Education										
Female										
Less than high school	131,786	5.0%	49,991	37.9%	59,691	45.3%	109,682	83.2%	22,104	16.8%
High school graduate	245,411	9.3%	64,151	26.1%	116,366	47.4%	180,517	73.6%	64,894	26.4%
Some college	270,144	10.3%	56,310	20.8%	119,950	44.4%	176,260	65.2%	93,884	34.8%
College graduate and above	718,577	27.3%	50,392	7.0%	158,799	22.1%	209,191	29.1%	509,386	70.9%
Male										
Less than high school	142,948	5.4%	38,423	26.9%	64,780	45.3%	103,203	72.2%	39,745	27.8%
High school graduate	261,849	9.9%	47,828	18.3%	121,923	46.6%	169,751	64.8%	92,098	35.2%
Some college	241,540	9.2%	41,543	17.2%	87,760	36.3%	129,303	53.5%	112,237	46.5%
College graduate and above	620,552	23.6%	34,768	5.6%	110,322	17.8%	145,090	23.4%	475,462	76.6%
Less than High School										
Latine	140,197	5.3%	42,338	30.2%	67,003	47.8%	109,341	78.0%	30,856	22.0%
American Indian	213	0.0%	78	36.6%	0	0.0%	78	36.6%	135	63.4%
Asian or Native Hawaiian or Pacific Islander	50,831	1.9%	12,667	24.9%	27,666	54.4%	40,333	79.3%	10,498	20.7%
Black	48,064	1.8%	21,297	44.3%	17,253	35.9%	38,550	80.2%	9,514	19.8%
White	25,327	1.0%	7,390	29.2%	10,325	40.8%	17,715	69.9%	7,612	30.1%
Other or Multiracial	10,102	0.4%	4,644	46.0%	2,224	22.0%	6,868	68.0%	3,234	32.0%
Men of color	126,163	4.8%	35,220	27.9%	57,101	45.3%	92,321	73.2%	33,842	26.8%
White men	16,785	0.6%	3,203	19.1%	7,679	45.7%	10,882	64.8%	5,903	35.2%
Women of color	123,244	4.7%	45,804	37.2%	57,045	46.3%	102,849	83.5%	20,395	16.5%
White women	8,542	0.3%	4,187	49.0%	2,646	31.0%	6,833	80.0%	1,709	20.0%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 6. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Total	Below the True Cost of Living						Above TCL	
			Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,632,807	100.0%	383,406	14.6%	839,591	31.9%	1,222,997	46.5%	1,409,810	53.5%
High School Graduate										
Latine	182,594	6.9%	41,299	22.6%	92,084	50.4%	133,383	73.0%	49,211	27.0%
American Indian	659	0.0%	84	12.7%	471	71.5%	555	84.2%	104	15.8%
Asian or Native Hawaiian or Pacific Islander	62,967	2.4%	13,681	21.7%	32,527	51.7%	46,208	73.4%	16,759	26.6%
Black	145,800	5.5%	34,448	23.6%	69,884	47.9%	104,332	71.6%	41,468	28.4%
White	95,207	3.6%	19,455	20.4%	35,200	37.0%	54,655	57.4%	40,552	42.6%
Other or Multiracial	20,033	0.8%	3,012	15.0%	8,123	40.5%	11,135	55.6%	8,898	44.4%
Men of color	209,012	7.9%	40,149	19.2%	101,351	48.5%	141,500	67.7%	67,512	32.3%
White men	52,837	2.0%	7,679	14.5%	20,572	38.9%	28,251	53.5%	24,586	46.5%
Women of color	203,041	7.7%	52,375	25.8%	101,738	50.1%	154,113	75.9%	48,928	24.1%
White women	42,370	1.6%	11,776	27.8%	14,628	34.5%	26,404	62.3%	15,966	37.7%
Some College										
Latine	174,078	6.6%	36,043	20.7%	76,988	44.2%	113,031	64.9%	61,047	35.1%
American Indian	777	0.0%	183	23.6%	538	69.2%	721	92.8%	56	7.2%
Asian or Native Hawaiian or Pacific Islander	51,838	2.0%	6,829	13.2%	22,944	44.3%	29,773	57.4%	22,065	42.6%
Black	141,651	5.4%	34,427	24.3%	61,937	43.7%	96,364	68.0%	45,287	32.0%
White	120,427	4.6%	16,414	13.6%	35,540	29.5%	51,954	43.1%	68,473	56.9%
Other or Multiracial	22,913	0.9%	3,957	17.3%	9,763	42.6%	13,720	59.9%	9,193	40.1%
Men of color	173,217	6.6%	33,662	19.4%	68,252	39.4%	101,914	58.8%	71,303	41.2%
White men	68,323	2.6%	7,881	11.5%	19,508	28.6%	27,389	40.1%	40,934	59.9%
Women of color	218,040	8.3%	47,777	21.9%	103,918	47.7%	151,695	69.6%	66,345	30.4%
White women	52,104	2.0%	8,533	16.4%	16,032	30.8%	24,565	47.1%	27,539	52.9%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 6. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Total	Below the True Cost of Living						Above TCL	
			Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,632,807	100.0%	383,406	14.6%	839,591	31.9%	1,222,997	46.5%	1,409,810	53.5%
Bachelor's Degree College Graduate and Above										
Latine	201,381	7.6%	17,232	8.6%	54,307	27.0%	71,539	35.5%	129,842	64.5%
American Indian	1,661	0.1%	119	7.2%	401	24.1%	520	31.3%	1,141	68.7%
Asian or Native Hawaiian or Pacific Islander	235,835	9.0%	19,662	8.3%	47,348	20.1%	67,010	28.4%	168,825	71.6%
Black	178,373	6.8%	17,159	9.6%	48,011	26.9%	65,170	36.5%	113,203	63.5%
White	642,595	24.4%	26,819	4.2%	102,966	16.0%	129,785	20.2%	512,810	79.8%
Other or Multiracial	79,284	3.0%	4,169	5.3%	16,088	20.3%	20,257	25.5%	59,027	74.5%
Men of color	303,713	11.5%	23,520	7.7%	63,911	21.0%	87,431	28.8%	216,282	71.2%
White men	316,839	12.0%	11,248	3.6%	46,411	14.6%	57,659	18.2%	259,180	81.8%
Women of color	392,821	14.9%	34,821	8.9%	102,244	26.0%	137,065	34.9%	255,756	65.1%
White women	325,756	12.4%	15,571	4.8%	56,555	17.4%	72,126	22.1%	253,630	77.9%
Work Status										
No Workers										
No children in household	162,404	6.2%	131,318	80.9%	19,872	12.2%	151,190	93.1%	11,214	6.9%
Single mother with children	31,539	1.2%	29,679	94.1%	1,750	5.5%	31,429	99.7%	110	0.3%
Single father with children	4,795	0.2%	4,016	83.8%	779	16.2%	4,795	100.0%	0	0.0%
Married with children	9,296	0.4%	7,543	81.1%	1,490	16.0%	9,033	97.2%	263	2.8%
Latine	70,769	2.7%	63,391	89.6%	6,177	8.7%	69,568	98.3%	1,201	1.7%
American Indian	607	0.0%	160	26.4%	447	73.6%	607	100.0%	0	0.0%
Asian or Native Hawaiian or Pacific Islander	20,048	0.8%	17,640	88.0%	1,973	9.8%	19,613	97.8%	435	2.2%
Black	63,934	2.4%	55,688	87.1%	6,250	9.8%	61,938	96.9%	1,996	3.1%
White	43,829	1.7%	28,341	64.7%	8,097	18.5%	36,438	83.1%	7,391	16.9%
Other or Multiracial	8,847	0.3%	7,336	82.9%	947	10.7%	8,283	93.6%	564	6.4%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 6. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Total	Below the True Cost of Living						Above TCL	
			Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,632,807	100.0%	383,406	14.6%	839,591	31.9%	1,222,997	46.5%	1,409,810	53.5%
One Worker, Part Time Part Year										
No children in household	246,642	9.4%	77,847	31.6%	107,145	43.4%	184,992	75.0%	61,650	25.0%
Single mother with children	52,666	2.0%	33,388	63.4%	17,280	32.8%	50,668	96.2%	1,998	3.8%
Single father with children	7,929	0.3%	3,946	49.8%	3,595	45.3%	7,541	95.1%	388	4.9%
Married with children	25,457	1.0%	13,107	51.5%	8,706	34.2%	21,813	85.7%	3,644	14.3%
Latine	98,709	3.7%	46,915	47.5%	43,453	44.0%	90,368	91.5%	8,341	8.5%
American Indian	42,291	1.6%	16,035	37.9%	15,555	36.8%	31,590	74.7%	10,701	25.3%
Asian or Native Hawaiian or Pacific Islander	74,160	2.8%	34,630	46.7%	28,640	38.6%	63,270	85.3%	10,890	14.7%
Black	99,726	3.8%	25,572	25.6%	39,720	39.8%	65,292	65.5%	34,434	34.5%
White	17,808	0.7%	5,136	28.8%	9,358	52.5%	14,494	81.4%	3,314	18.6%
Other or Multiracial	10,707	0.8%	4,463	41.7%	4,289	40.1%	8,752	81.7%	1,955	18.3%
One Worker, Full Time Full Year										
No children in household	674,119	25.6%	21,783	3.2%	229,627	34.1%	251,410	37.3%	422,709	62.7%
Single mother with children	82,922	3.1%	7,695	9.3%	55,027	66.4%	62,722	75.6%	20,200	24.4%
Single father with children	20,770	0.8%	2,503	12.1%	13,004	62.6%	15,507	74.7%	5,263	25.3%
Married with children	87,174	3.3%	10,188	11.7%	50,822	58.3%	61,010	70.0%	26,164	30.0%
Latine	206,571	7.8%	15,229	7.4%	115,207	55.8%	130,436	63.1%	76,135	36.9%
American Indian	1,120	0.0%	226	20.2%	280	25.0%	506	45.2%	614	54.8%
Asian or Native Hawaiian or Pacific Islander	126,152	4.8%	8,662	6.9%	41,398	32.8%	50,060	39.7%	76,092	60.3%
Black	182,607	6.9%	8,761	4.8%	99,109	54.3%	107,870	59.1%	74,737	40.9%
White	304,821	11.6%	7,211	2.4%	79,770	26.2%	86,981	28.5%	217,840	71.5%
Other or Multiracial	43,714	1.7%	2,080	4.8%	12,716	29.1%	14,796	33.8%	28,918	66.2%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 6. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Total	Below the True Cost of Living						Above TCL	
			Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,632,807	100.0%	383,406	14.6%	839,591	31.9%	1,222,997	46.5%	1,409,810	53.5%
Two or More Workers										
No children in household	747,013	28.4%	11,935	1.6%	144,047	19.3%	155,982	20.9%	591,031	79.1%
Single mother with children	88,398	3.4%	8,557	9.7%	48,587	55.0%	57,144	64.6%	31,254	35.4%
Single father with children	39,426	1.5%	1,703	4.3%	16,816	42.7%	18,519	47.0%	20,907	53.0%
Married with children	352,257	13.4%	18,198	5.2%	121,044	34.4%	139,242	39.5%	213,015	60.5%
Latine	322,201	12.2%	11,377	3.5%	125,545	39.0%	136,922	42.5%	185,279	57.5%
American Indian	1,583	0.1%	78	4.9%	683	43.1%	761	48.1%	822	51.9%
Asian or Native Hawaiian or Pacific Islander	212,980	8.1%	10,502	4.9%	71,559	33.6%	82,061	38.5%	130,919	61.5%
Black	193,187	7.3%	8,252	4.3%	63,086	32.7%	71,338	36.9%	121,849	63.1%
White	435,180	16.5%	8,954	2.1%	56,444	13.0%	65,398	15.0%	369,782	85.0%
Other or Multiracial	61,963	2.4%	1,230	2.0%	13,177	21.3%	14,407	23.3%	47,556	76.7%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 7. The True Cost of Living and Official Poverty Threshold for the Bronx by Public Use Microdata Area (PUMA)

	A		B		C		D	
	Total	Percent of Total	Below the True Cost of Living					
			Below Poverty		Below TCL & Above Poverty		Total Below TCL	
			Number	%	Number	%	Number	%
Total Households of the Bronx	407,231	100.0%	101,205	24.9%	166,952	41.0%	268,157	65.8%
Bronx								
Bronx Community District 4-Highbridge & Concourse	43,468	10.7%	12,449	28.6%	17,731	40.8%	30,180	69.4%
Bronx Community District 5-Morris Heights & Mount Hope	35,504	8.7%	9,480	26.7%	18,026	50.8%	27,506	77.5%
Bronx Community District 7-Fordham, Bedford Park, & Norwood	41,207	10.1%	11,729	28.5%	17,428	42.3%	29,157	70.8%
Bronx Community District 8-Riverdale, Kingsbridge, & Marble Hill	28,160	6.9%	2,976	10.6%	10,314	36.6%	13,290	47.2%
Bronx Community District 9-Soundview & Parkchester	50,662	12.4%	13,878	27.4%	20,599	40.7%	34,477	68.1%
Bronx Community District 10-Co-op City & Throgs Neck	39,415	9.7%	4,366	11.1%	13,911	35.3%	18,277	46.4%
Bronx Community District 11-Pelham Parkway & Morris Park	36,342	8.9%	5,102	14.0%	15,440	42.5%	20,542	56.5%
Bronx Community District 12-Wakefield, Williamsbridge, & Eastchester	43,517	10.0%	10,583	24.3%	12,879	29.6%	23,462	53.9%
Bronx Community Districts 1 & 2-Melrose, Mott Haven, Longwood, & Hunts Point	40,014	9.8%	14,169	35.4%	18,005	45.0%	32,174	80.4%
Bronx Community Districts 3 & 6-Morrisania, Tremont, Belmont, & West Farms	48,942	12.0%	16,473	33.7%	22,619	46.2%	39,092	79.9%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 8. The True Cost of Living and Official Poverty Threshold for Brooklyn (Excluding Northwest Brooklyn) by Public Use Microdata Area (PUMA)

	A		B		C		D	
	Total	Percent of Total	Below the True Cost of Living					
			Below Poverty		Below TCL & Above Poverty		Total Below TCL	
			Number	%	Number	%	Number	%
Total Households of the Brooklyn (excluding Northwest Brooklyn)	612,736	100%	96,524	15.8%	208,910	34.1%	305,434	49.8%
Brooklyn (Excluding Northwest Brooklyn)								
Brooklyn Community District 3-Bedford-Stuyvesant	61,164	10.0%	9,241	15.1%	15,427	25.2%	24,668	40.3%
Brooklyn Community District 4-Bushwick	37,981	6.2%	4,410	11.6%	8,764	23.1%	13,174	34.7%
Brooklyn Community District 5-East New York & Cypress Hills	53,107	8.7%	11,276	21.2%	23,641	44.5%	34,917	65.7%
Brooklyn Community District 7-Sunset Park & Windsor Terrace	32,894	5.4%	4,611	14.0%	8,420	25.6%	13,031	39.6%
Brooklyn Community District 8-Crown Heights (North)	45,598	7.4%	6,011	13.2%	11,176	24.5%	17,187	37.7%
Brooklyn Community District 9-Crown Heights (South)	30,765	5.0%	5,762	18.7%	6,194	20.1%	11,956	38.9%
Brooklyn Community District 10-Bay Ridge & Dyker Heights	37,532	6.1%	4,739	12.6%	10,627	28.3%	15,366	40.9%
Brooklyn Community District 11-Bensonhurst & Bath Beach	47,735	7.8%	6,099	12.8%	21,295	44.6%	27,394	57.4%
Brooklyn Community District 12-Borough Park & Kensington	44,288	7.2%	10,089	22.8%	17,855	40.3%	27,944	63.1%
Brooklyn Community District 13-Coney Island & Brighton Beach	29,696	4.8%	5,017	16.9%	12,907	43.5%	17,924	60.4%
Brooklyn Community District 14-Flatbush & Midwood	45,933	7.5%	4,962	10.8%	16,048	34.9%	21,010	45.7%
Brooklyn Community District 15-Sheepshead Bay & Gravesend (East)	38,135	6.2%	5,055	13.3%	15,786	41.4%	20,841	54.7%
Brooklyn Community District 16-Ocean Hill & Brownsville	31,883	5.2%	9,470	29.7%	11,866	37.2%	21,336	66.9%
Brooklyn Community District 17-East Flatbush	40,346	6.6%	5,216	12.9%	15,598	38.7%	20,814	51.6%
Brooklyn Community District 18-Canarsie & Flatlands	35,679	5.8%	4,566	12.8%	13,306	37.3%	17,872	50.1%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 9. The True Cost of Living and Official Poverty Threshold for North Manhattan by Public Use Microdata Area (PUMA)

	A		B		C		D	
	Total	Percent of Total	Below the True Cost of Living					
			Below Poverty		Below TCL & Above Poverty		Total Below TCL	
			Number	%	Number	%	Number	%
Total Households of North Manhattan	176,648	100%	37,434	21.2%	58,774	33.3%	96,208	54.5%
North Manhattan								
Manhattan Community District 9-Morningside Heights & Hamilton Heights	33,721	19.1%	8,101	24.0%	11,419	33.9%	19,520	57.9%
Manhattan Community District 10-Harlem	42,724	24.2%	9,076	21.2%	11,382	26.6%	20,458	47.9%
Manhattan Community District 11-East Harlem	43,769	24.8%	11,693	26.7%	14,748	33.7%	26,441	60.4%
Manhattan Community District 12-Washington Heights & Inwood	56,434	31.9%	8,564	15.2%	21,225	37.6%	29,789	52.8%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 10. The True Cost of Living and Official Poverty Threshold for Northwest Brooklyn by Public Use Microdata Area (PUMA)

	A		B		C		D	
	Total	Percent of Total	Below the True Cost of Living					
			Below Poverty		Below TCL & Above Poverty		Total Below TCL	
			Number	%	Number	%	Number	%
Total Households of Northwest Brooklyn	176,101	100%	14,485	8.2%	40,765	23.1%	55,250	31.4%
Northwest Brooklyn								
Brooklyn Community District 1-Williamsburg & Greenpoint	76,622	43.5%	8,499	11.1%	20,736	27.1%	29,235	38.2%
Brooklyn Community District 2-Downtown Brooklyn & Fort Greene	51,518	29.3%	3,283	6.4%	12,516	24.3%	15,799	30.7%
Brooklyn Community District 6-Park Slope & Carroll Gardens	47,961	27.2%	2,703	5.6%	7,513	15.7%	10,216	21.3%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 11. The True Cost of Living and Official Poverty Threshold for Queens by Public Use Microdata Area (PUMA)

	A		B		C		D	
	Total	Percent of Total	Below the True Cost of Living					
			Below Poverty		Below TCL & Above Poverty		Total Below TCL	
			Number	%	Number	%	Number	%
Total Households of Queens	693,185	100%	84,539	12.2%	233,234	33.6%	317,773	45.8%
Queens								
Queens Community District 1-Astoria & Queensbridge	78,731	11.4%	8,704	11.1%	21,296	27.0%	30,000	38.1%
Queens Community District 2-Long Island City, Sunnyside, & Woodside	52,454	7.6%	4,109	7.8%	12,640	24.1%	16,749	31.9%
Queens Community District 3-Jackson Heights & East Elmhurst	48,587	7.0%	6,031	12.4%	21,567	44.4%	27,598	56.8%
Queens Community District 4-Elmhurst & Corona	45,866	6.6%	6,079	13.3%	21,403	46.7%	27,482	59.9%
Queens Community District 5-Ridgewood, Maspeth, & Middle Village	53,901	7.8%	5,791	10.7%	16,424	30.5%	22,215	41.2%
Queens Community District 6-Forest Hills & Rego Park	39,345	5.7%	3,709	9.4%	9,251	23.5%	12,960	32.9%
Queens Community District 7-Flushing, Murray Hill, & Whitestone	71,837	10.4%	10,845	15.1%	24,031	33.5%	34,876	48.5%
Queens Community District 8-Fresh Meadows, Hillcrest, & Briarwood	41,270	6.0%	6,041	14.6%	12,367	30.0%	18,408	44.6%
Queens Community District 9-Kew Gardens, Richmond Hill, & Woodhaven	35,665	5.1%	3,644	10.2%	14,645	41.1%	18,289	51.3%
Queens Community District 10-South Ozone Park & Howard Beach	33,612	4.8%	3,725	11.1%	12,278	36.5%	16,003	47.6%
Queens Community District 11-Auburndale, Bayside, & Douglaston	31,621	4.6%	3,217	10.2%	7,937	25.1%	11,154	35.3%
Queens Community District 12-Jamaica, St. Albans, & Hollis	73,096	10.5%	12,190	16.7%	30,476	41.7%	42,666	58.4%
Queens Community District 13-Queens Village, Bellerose, & Rosedale	50,319	7.3%	4,184	8.3%	16,297	32.4%	20,481	40.7%
Queens Community District 14-The Rockaways	36,881	5.3%	6,270	17.0%	12,622	34.2%	18,892	51.2%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 12. The True Cost of Living and Official Poverty Threshold for South Manhattan by Public Use Microdata Area (PUMA)

	A		B		C		D	
	Total	Percent of Total	Below the True Cost of Living					
			Below Poverty		Below TCL & Above Poverty		Total Below TCL	
			Number	%	Number	%	Number	%
Total Households of South Manhattan	433,909	100%	34,870	8.0%	91,731	21.1%	126,601	29.2%
South Manhattan								
Manhattan Community District 3-Lower East Side & Chinatown	55,439	12.8%	10,030	18.1%	20,627	37.2%	30,657	55.3%
Manhattan Community District 4-Chelsea & Hells Kitchen	56,446	13.0%	3,390	6.0%	12,410	22.0%	15,800	28.0%
Manhattan Community District 7-Upper West Side	82,336	19.0%	6,263	7.6%	19,103	23.2%	25,366	30.8%
Manhattan Community District 8-Upper East Side & Roosevelt Island	83,695	19.3%	5,073	6.1%	13,676	16.3%	18,749	22.4%
Manhattan Community Districts 1 & 2-Financial District & Greenwich Village	66,869	15.4%	4,509	6.7%	10,034	15.0%	14,543	21.7%
Manhattan Community Districts 5 & 6-Midtown, East Midtown, & Flatiron	89,124	20.5%	5,605	6.3%	15,881	17.8%	21,486	24.1%

Source: Census Bureau, ACS 2024 1-Year Public Use Microdata Sample.

Table 13. The True Cost of Living and Official Poverty Threshold for Staten Island by Public Use Microdata Area (PUMA)

	A		B		C		D	
	Total	Percent of Total	Below the True Cost of Living					
			Below Poverty		Below TCL & Above Poverty		Total Below TCL	
			Number	%	Number	%	Number	%
Total Households of Staten Island	132,997	5.1%	14,349	10.8%	39,225	29.5%	53,574	40.3%
Staten Island								
Staten Island Community District 1-North Shore	49,788	37.4%	6,555	13.2%	17,047	34.2%	23,602	47.4%
Staten Island Community District 2-Mid-Island	36,912	27.8%	4,881	13.2%	11,079	30.0%	15,960	43.2%
Staten Island Community District 3-South Shore	46,297	34.8%	2,913	6.3%	11,099	24.0%	14,012	30.3%

Source: Census Bureau, ACS 2024 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.

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