

Work Supports

The Impact on Making Ends Meet in New York City

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

With Support from The New York Community Trust & City Harvest





Women's Center for Education
and Career Advancement

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

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OVERLOOKED & UNDERCOUNTED 2018 | BRIEF 6

Work Supports

The Impact on Making Ends Meet in New York City

By Diana M. Pearce, PhD • October 2018

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UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK**

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About Overlooked and Undercounted

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

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

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

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

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

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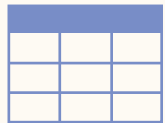
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How did we calculate this data?



STEP 1: CALCULATE THE SELF-SUFFICIENCY STANDARD

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



STEP 2: CREATE A DATASET OF NYC HOUSEHOLDS

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



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

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



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

STEP 3: COMPARE HOUSEHOLD INCOME TO INCOME BENCHMARK

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

Household Income



Self-Sufficiency Standard



Adequate Income

Household Income > Self-Sufficiency Standard

OR

Inadequate Income

Household Income < Self-Sufficiency Standard

Glossary of Key Terms

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

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

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

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

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

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

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

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

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

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

Explore Online

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

Introduction

Throughout the United States, families are struggling to meet their basic needs on earnings alone. This struggle is particularly salient in high cost New York City where median earnings have failed to keep up with rising housing, health care, and other living costs. As a result, two in five New York City households—more than 905,000—lack enough income to cover just the necessities, such as food, housing, health care, and child care. This translates to over 2.5 million men, women, and children struggling to make ends meet in New York City. Yet only a third of that number are poor according to the federal official poverty measure (OPM). Consequently, a large and diverse group of individuals and families experiencing economic distress are routinely *overlooked and undercounted*.

Many of these hidden poor find they earn too much income to qualify for most public assistance programs (“work supports”), yet still struggle to cover the costs of their most basic needs. To make things even worse, their efforts are aggravated by the reality that housing, child care, health care, and other living costs continue to rise faster than wages in New York City.

This brief discusses how government work supports—such as housing vouchers, child care assistance, health insurance, and food assistance—reduce costs and thus help families reach the resource level of the Self-Sufficiency Standard. The brief first documents the specifics of the high costs faced by New York City households, almost the highest in the nation, and the impact these costs have on New York family budgets. The next section describes the work supports that are available to reduce those costs. The concluding section details how various work supports function to reduce costs, thus closing the gap between inadequate wages and what it really takes to make ends meet.

- Over 84% of households with income below the Standard have at least one worker—with two-thirds of these households having at least one full-time, year-round worker. However, despite substantial work effort, earnings alone do not meet the minimum cost of basic needs, with some costs being particularly burdensome.
- For families with young children, the cost of housing and child care combined typically make up half of the family's budget.
- Work supports—such as housing, child care, food, and health care—are crucial for helping families meet their basic needs. Unfortunately, these supports are not available or accessible to all who need them.

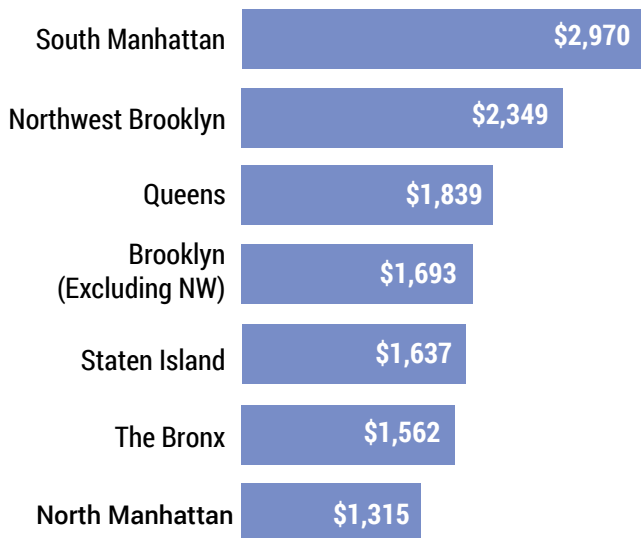
High Costs Facing New York City Households

New York City is an expensive place to live. In particular, South Manhattan has some of the highest housing and food costs in the nation. Across boroughs, housing and child care alone typically make up half of the Self-Sufficiency Standard budget families with young children. A single parent with one infant needs to earn a minimum of \$98,180 annually in South Manhattan to meet just basic expenses. The same family type in the Bronx needs quite a bit less at \$62,724 annually to cover costs of living, yet this is still over twice the median wage of workers below the Self-Sufficiency Standard. Below we provide details of specifics of the high costs faced by New York City households.

Housing

Housing is typically the largest single expense for families according to costs in the Self-Sufficiency Standard budgets. In New York City, total rent and utility expenses for a two-bedroom unit in the Self-Sufficiency Standard varies from a low of \$1,315 per month in North Manhattan to a high of \$2,970 per month in South Manhattan (see [Figure A](#)).

Figure A. Comparison of Monthly Housing Costs for a Two-Bedroom Rental Unit: NYC 2018



Child Care

Like housing, child care is one of the single largest budget items for families. For families with an infant, half of the Self-Sufficiency Standard budget typically goes to child care and housing alone.

Even with New York City's Universal Pre-K, which reduces child care costs for four- and five-year-olds to that of school-age children, child care costs are a major budget item for families with young children. Before children enter preschool, full-time child care costs for infants are over \$1,300 per month and just over \$1,000 per month for three-year-old children in New York City according to the Self-Sufficiency Standard.

When children enter Pre-K after turning four, the cost for child care before and after pre-school drops to \$677 per month, less than half that of infant care. Nonetheless, even without full-time child care expenses during the school-year, before and after school child care expenses per month are still out of reach for many working parents in New York City.



Food

Although the OPM assumes that food is one-third of a family's budget, today food is just 13% of household expenditures on average.¹ In the Standard, the amount families spend on food (which in the Standard is only groceries, not takeout or restaurant food) varies by the age and number of children and adults. As children get older, nutritional needs change and families will spend more on groceries, while spending less on child care.

The amount spent on food costs in the Standard also varies by place. Food costs more in New York City than most other places. Manhattan food costs are nearly the highest in the continental United States.² The difference in food costs is even more dramatic within New York City. Using the same family type, purchasing groceries in Manhattan will be 66% higher than in the Bronx (\$1,174 vs. \$708 per month).

While food varies by the age and number of children and adults, and where one lives, its relatively high cost throughout New York City means it is a significant proportion of the Standard budget. For example, food costs as a proportion of the budget range from 6% for a family with two infant children in Northwest Brooklyn to 31% for a family with two teenagers living in North Manhattan.



Health Care

The Self-Sufficiency Standard assumes that employment that pays a self-sufficiency level wage includes employer-sponsored health insurance. Health care costs in the Self-Sufficiency Standard are \$178 for a single adult and around \$500 per month for a family with one adult with an infant and school-age child. Because of the Affordable Care Act, health insurance companies must charge the same rate across an established rating area. Since all of New York City is in one rating area, health care costs in the Self-Sufficiency Standard are estimated to be the same across all boroughs.



Transportation

The Self-Sufficiency Standard assumes that public transportation in New York City is adequate for commuting and therefore does not include the costs associated with car ownership. The cost of a 30-Day unlimited ride MetroCard is \$121 per month. While not a large budget item in the Self-Sufficiency Standard, it is nevertheless essential to maintaining employment. Note that for low-wage workers without the upfront money to purchase an unlimited ride MetroCard, purchasing transportation daily or weekly will increase the total monthly cost of transportation, depending on the number of trips taken per month.

New York City's Universal Pre-K for All

New York City is unique in that it has implemented a free pre-kindergarten program, Pre-K for All, for all the city's four-year-olds (in addition to universal all-day kindergarten for five-year-olds). Pre-K for All allows parents the option of free daytime care, with full-day public Pre-K programs running a similar length to New York City's full-day kindergarten program. Pre-K programs not only prepare children for school (Phillips, et al. n.d.), but parents now only pay for child care outside of school hours and over the summer for four- and five-year olds. Additionally, New York City is piloting 3-K for All with plans to provide free preschool to all the city's three-year-old children by the 2021-2022 school year.³ In addition to supporting early childhood education, this will act as a support for many families who currently lack sufficient income yet fall above the strict income requirements for the traditional child care subsidy program.

The Impact of the High Cost of Basic Needs on New York City Households

What is the impact of these high costs of housing, food, child care, and health care on New York City households? When costs exceed income, families experience hardships, often being forced to choose between which basic need to meet, and which to do without, with near and long-term consequences.

Housing

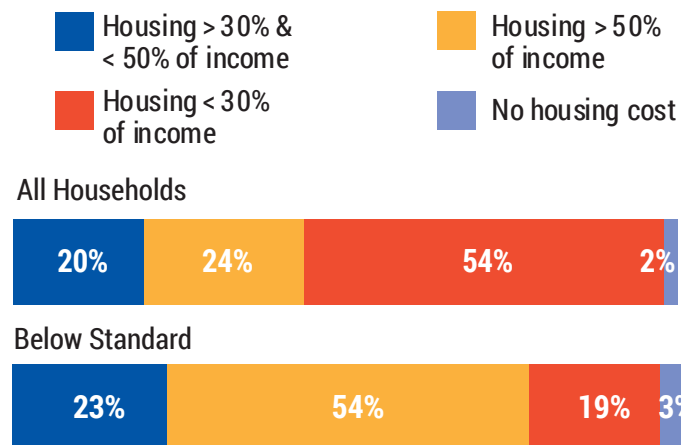
With such high housing costs, it is not surprising that many households, especially those with inadequate income, experience housing costs as “unaffordable,” meaning that housing costs claim a disproportionate share of income. Housing is typically considered “affordable” if no more than 30% of a household’s gross income is spent on rent and utilities.

New Yorkers are more likely to be renters and are thus particularly vulnerable. Two-thirds of all New Yorkers are renters, compared to a national average of 37%. Moreover, 82% of those below the Standard in New York City are renters.

In New York City, 20% of households are “housing-cost burdened” (paying more than 30% but less than 50% of their income for housing), and 24% are “severely housing-cost burdened” (paying more than 50% of their income for housing), this means that only about half of all households have affordable housing (see **Figure B**). Households below the Standard are much more likely to be housing-cost burdened than those above the Standard: 23% of households below the Standard are housing-cost burdened and 54% of households below the Standard are severely housing-cost burdened. In all, housing is unaffordable for three-fourths of households below the Standard. Indeed, the Harvard Joint Center for Housing Studies found that the state of New York has the third highest percentage of cost-burdened (including severely burdened) renters nationally.⁴

This is particularly a burden as housing, at least the rent proportion, is a rigid cost in the sense that one must pay all of the rent, every month, or risk eviction or losing one’s housing. With other costs, one can choose to buy less expensive items and live with the consequences. Thus, a housing cost burden too often leads to stark choices: doubling up, inadequate housing, or homelessness. In fact, one third of renters with incomes below the Standard are in overcrowded housing (based on the Self-Sufficiency Standard tenets).⁵ In addition, households below the

Figure B. Proportion of Households with Inadequate Income Compared to all Households by Housing Affordability: NYC 2016



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

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.

Standard pay an average of 82% of the Standard's housing costs, which is the Fair Market Rent. Since the FMRs are intended to be the minimum needed to secure adequate housing, the average rent paid by those with inadequate income is securing housing that is below what is deemed to be adequate by the FMRs, unless they are fortunate enough to have secured a rent stabilized or rent-controlled below market rent housing, have a rent subsidy, or live in public housing.⁶



Child Care

An essential requirement for working parents is safe and reliable child care. When the cost of child care is out of reach, it can become a constant source of stress. When there are two adults in the household, they may try to shift work schedules, so somebody can be home and then use a neighbor or a grandparent to fill in when a schedule change occurs. However, such arrangements are not available to all, and too often not dependable nor the highest quality of care.⁷ Without reliable child care, parents are at higher risk of missing work when children are sick, or being late for shifts.

Additionally, when low-income children are not in subsidized child care, they are more likely to be held back in grades K-12.⁸ Having inconsistent or poor quality child care, or both, can impact not only parents' success at work, but children's subsequent academic achievement, with second generation consequences of poverty and income instability.⁹



Food

Unlike other basic needs, the grocery budget is variable—it can be cut back on, or supplemented with private assistance, such as through visits to a food pantries or a collection of community established food programs. One cannot pay just part of rent, or child care, or a health care premium without losing access to those services. That means that because food is the most flexible budget item, families will skip meals or select less nutritious items so they can pay for those fixed-cost necessities. This

flexibility in the food budget is not without its own significant consequences. The USDA defines food security as having access to enough food for an active, healthy life. The result of this “flexibility” is a poorer quality diet, decreased health outcomes, additional stress and burden on food budgeting, and at the end of the day, households continually face food insecurity.¹⁰ Feeding America estimates that in New York City over 1.2 million people, nearly one-third of whom are children, experienced food insecurity in 2015. **As with other basic needs, the consequences of insufficient nutrition impact adults' work performance, and also especially impact children's academic achievement and health levels.**¹¹



Health Care

Not all households have access to employer-sponsored health insurance. While in 2012, 16% of New York City householders lacked health insurance coverage, by 2016 that percentage has dropped to 9% of New York City householders. However, 14% of households below the Standard lack health insurance. Without health insurance, seeking appropriate medical care is too often put off until it more severely impacts health and financial status, pushing households further from self-sufficiency.¹²



Transportation

As more parts of the city gentrify, increasing the cost of housing, families may find that they need to move to neighborhoods with more affordable housing, resulting in longer commutes to work. Therefore, affordable transportation is needed to maintain employment. As shorter travel times on public transportation are associated with higher levels of employment,¹³ being priced out of housing near employment centers put lower-wage workers at higher risk of employment loss. Without access to public transit, employees have a higher chance of absenteeism and lower job retention rates.¹⁴

Available Work Supports for Working Families

When wages are not enough, families must make difficult decisions about how to meet their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or unreliable child care environments. With such instability, parents can struggle to retain employment, a necessary condition for improving wages. These issues are particularly salient for families with children, especially if they are young; in fact over half (53%) of families with children with working parents still lack adequate income to meet their basic needs. By supplementing inadequate wages, government work support programs—such as Medicaid, housing vouchers, child care subsidies, and food assistance—provide access to key resources that enable and support employment.

Specifically, work supports include programs such as:

- **Housing assistance.** Rental assistance programs such as the Housing Choice Voucher program (Section 8) and public housing, typically reduces housing costs to 30% of income;¹⁵ this is considered the maximum amount a family should be paying for housing to be considered “affordable.” The availability of housing assistance is limited with large wait lists in New York City. According to the New York City Housing Authority, there are 257,143 families on the wait list for public housing and 146,808 families on the wait list for the voucher program.¹⁶
- **Child care subsidies.** Dependable and quality child care is imperative for parents to maintain employment without unplanned work absences. In New York City, for families with incomes up to 250% of the 2018 Federal Poverty Guideline (FPG), which is \$51,240 for a family of three, the Child Care Subsidy Program lowers the cost of child care substantially. For example, parents pay a minimum monthly copay of \$78 up to \$884 for two part-time children.
- **Food assistance.** To ensure that the basic nutritional requirements are met, federal food assistance is a crucial support for families struggling to make ends meet in New York City. In New York, working adults without dependents

must not make more than 150% of the FPG to qualify for the Supplemental Nutrition Assistance Program (SNAP). However, families with an elderly or disabled family member or child care expenses have a higher threshold and can make up to 200% of the FPG and still qualify for SNAP.¹⁷ Note, that the maximum food benefit is \$504 per month for a family of three in 2018, and the actual benefit is usually much less than that unless net family income is extremely low. Additionally, Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) provides nutritious foods for pregnant women and young children with income up to 185% of the FPG.

- **Health Insurance.** New York is one of two states that has introduced a Basic Health Program (BHP) option under the Affordable Care Act. The Essential Plan, as the BHP is referred to in New York, provides premium-free health insurance for adults with income up to 150% of the FPG and a \$20 per month premium option with incomes below 200% of the FPG. Children are eligible for free Child Health Plus, New York’s Children’s Health Insurance Program, with family income under 200% of the FPG and with a monthly premium up to 400% of the FPG.

Table 1 provides a summary of the work supports benefits and income eligibility discussed in this brief.

Table 1. Summary of Work Supports

Benefits and income based on a family of three

PROGRAM	BENEFIT	INCOME ELIGIBILITY
Housing Assistance <i>Housing Choice Vouchers & Public Housing</i>	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are below 80% of area median income. Due to limited funding most new program participants must have income below 30% of area median income (or below the FPG).
Child Care Assistance <i>Child Care Subsidy Program</i>	Child care copayments are calculated on a sliding scale based on income.	Initial eligibility requires incomes below about 250% of the FPG.
Supplemental Nutrition Assistance Program (SNAP)	Maximum benefit for a family of three: \$504 per month.	Families with child care expenses must earn gross income less than 200% of the FPG to be eligible.
Special Supplemental Nutrition Program for Women, Infants, And Children (WIC)	Average monthly benefit per person is \$51 in New York for purchasing supplemental nutritious foods.	Pregnant and postpartum women and children up to age 5: at or below 185% FPG.
Medicaid <i>Medicaid & Essential Health Plan</i>	Subsidized health insurance.	Expanded Medicaid offers no-cost coverage to residents with incomes under 138% of the FPG. Adults with incomes under 200% of the FPG can receive care under the Essential Plan for a premium of \$20 per month.
Children’s Health Insurance Program (CHIP) <i>Child Health Plus</i>	Health care benefits for uninsured children ages 18 and under.	Children in families with income less than 160% of FPG qualify for no-cost coverage and low-cost coverage with incomes less than 400% of FPG (monthly premium starts at \$18 per month for two children and increases \$120 per month).

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2018. The 2018 federal poverty guidelines (FPG) for a family of three is \$20,780 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

Work Supports Help Close the Gap between Wages and Expense

The previous sections have highlighted that New York City families face high costs of basic living expenses, how these high costs negatively impact family well-being, and what work supports are available to reduce costs. This section models how work supports can reduce a family's expenses until they can earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

In **Figure D** we look at wages at different levels and ask: "How adequate are these wages in meeting a family's needs, and how does adding various combinations of work supports help families better meet their needs?" In this example, we use a family with one adult and two school-age children in the Bronx.

The black dashed line provides the baseline, showing the adequacy of various wages without any work supports. The other lines represent a different work support package and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports that reduce costs. In addition to examining wage adequacy results at the minimum wage level, **Figure D** highlights the wage adequacy results at the HUD very low income level.

2018 Minimum Wage (\$13 per hour). The minimum wage in New York City is increasing at a tiered rate over several years. In 2018 the minimum wage for employers with 11 or more employees is \$13.00 per hour (otherwise \$12.00 per hour).¹⁹ If this parent works full time (40 hours per week) at the minimum wage, \$13.00 per hour, her wage adequacy would only be 48% without any supports to reduce the

family's monthly costs. That is, her earnings alone at the minimum wage only cover 48% of her basic needs' costs.

However, receiving work supports impacts her wage adequacy substantially:

- **Child Care.** Child care assistance decreases the monthly cost of child care from \$1,354 to \$260 per month and wage adequacy increases to 62% (the first solid line from the bottom in **Figure C**)—a substantial increase but still covering less than two-thirds of the monthly expenses.
- **Food Assistance.** If the family also receives assistance with food through SNAP, the cost of food decreases from \$659 to \$423 per month. The combination of assistance with child care and food increases wage adequacy to 66% (shown in the dashed red line).
- **Health Insurance.** This family is eligible for Medicaid and Child Health Plan program, removing the cost of the monthly health insurance premium. With health care costs dropping from \$513 per month to zero, along with the child care subsidy and SNAP, the combination

Definition of Wage Adequacy

Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, by itself, and then taking into account the financial impact of various work supports. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all the family's basic needs; if it is below 100%, it is only adequate to cover that percentage of the family's basic needs. For example, if wage adequacy is at 60%, then the wage (along with any work supports) only covers 60% of the cost of meeting that family's basic needs.

of assistance increases wage adequacy to 78% (shown in the second line from the top).

- Housing.** A Housing Choice Voucher (Section 8) reduces monthly housing costs from \$1,562 to \$686 per month. Together with the other work supports, housing assistance increases wage adequacy to 104%, and the parent is just able to meet all the family's basic needs (top blue dashed line in Figure C).

2019 Minimum Wage (\$15 per hour). On December 31st, 2018 the minimum wage for larger employers will increase to \$15 per hour and the following year for all employers. If we assume this parent is working full time at \$15 per hour, they would earn enough to cover 55% of the family's basic needs without any assistance. Receiving assistance with child care costs increases the wage adequacy to 68%. The further addition of food assistance increases wage adequacy to 71%. Child care, food assistance, and health coverage increase the wage adequacy to 83% and if the family also receives help from the limited housing assistance available, they can just cover all the family's basic needs.

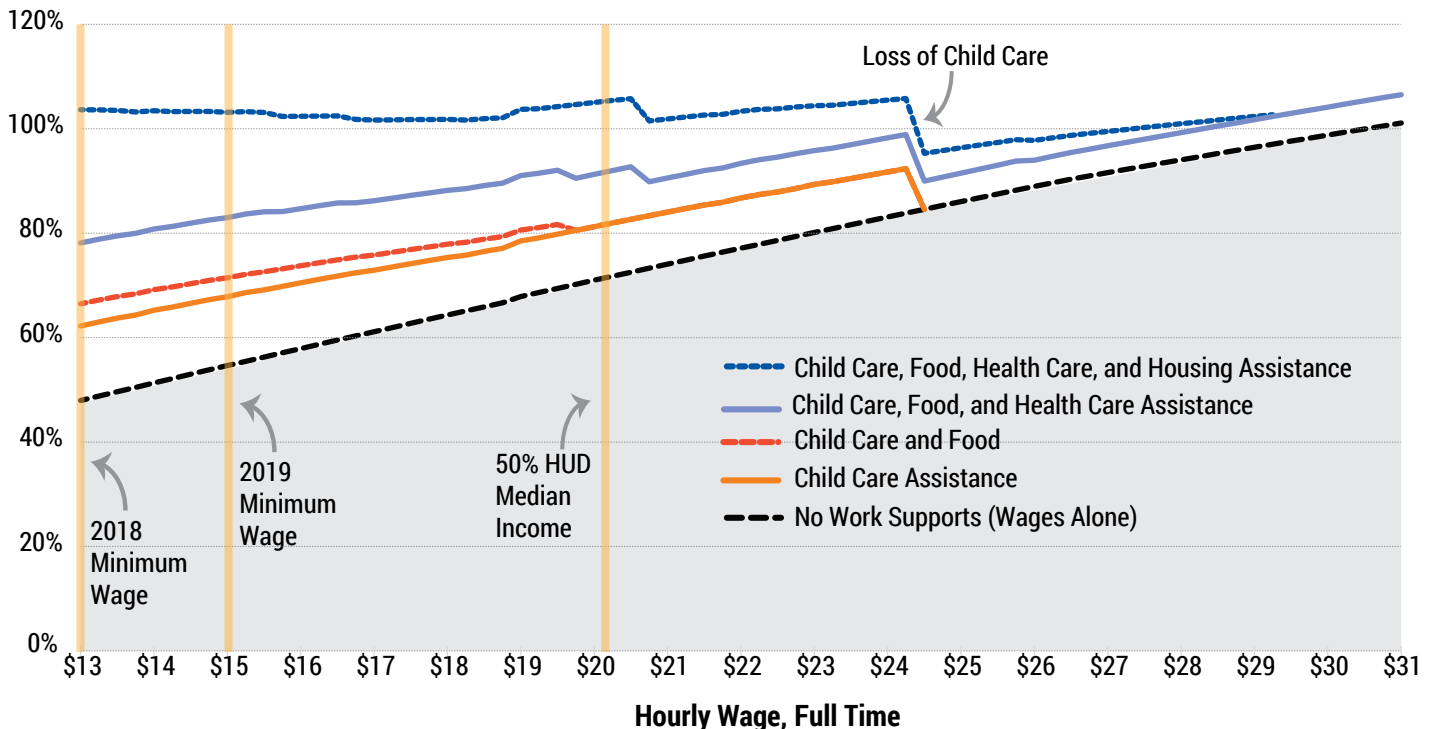
50% HUD Median Family Income. The U.S. Department of Housing and Urban Development (HUD) defines families with incomes below 50% of area median family income, as "very low income." The New York, NY HUD Metro FMR Area very low income limit is \$42,950 annually.²⁰ If this parent's wage is equivalent to the very low income limit, or \$20.34 per hour, the wage will cover almost three-fourths (72%) of the income needs of this family without any assistance.

- Child Care.** Receiving assistance with child care costs increases the wage adequacy to 82%.
- Food Assistance.** At this income level, family income is too high to be eligible for federal food assistance.
- Health Insurance.** The combination of assistance with child care and health care increases wage adequacy to 92%.
- Housing.** While housing assistance is limited, if available, the addition of housing assistance increases wage adequacy for this family to 106%.

Figure C. Impact of Work Supports on Wage Adequacy as Wages Increase

One Adult and Two School-Age Children: The Bronx, NYC 2018

Wage Adequacy



Refundable Tax Credits. The Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, in the wage adequacy figure, they are treated differently. The refundable federal Earned Income Tax Credit (EITC), the “additional” refundable portion of the Child Tax Credit (CTC), and the refundable New York State tax credits, are shown as received annually. In contrast, since the nonrefundable Child Care Tax Credit (CCTC) can only be used to reduce taxes and does not contribute to a tax refund, it is only shown as a monthly credit against federal taxes in the modeling shown in this section.

The tax credits are calculated this way in the figure to be as realistic as possible. Families receive the

EITC as a single payment the following year when they file their tax returns. As such, many families use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.²¹ Therefore, the total amounts of the refundable tax credits the family would receive annually (when they file their taxes) are not included as monthly resources available to increase wage adequacy.

The amounts of tax credits vary significantly, depending upon income. Assuming a full-time, year-round employment at \$13 per hour, the parent is eligible for over \$8,000 in annual refundable tax credits.

.....

MANY FAMILIES USE THE EITC AS “FORCED SAVINGS” TO PAY FOR LARGER ITEMS THAT ARE IMPORTANT FAMILY NEEDS, SUCH AS PAYING THE SECURITY DEPOSIT FOR HOUSING, BUYING A CAR, OR SETTLING DEBTS.

.....

How Many Households Below the Self-Sufficiency Standard Receive Work Supports?

The American Community Survey (ACS) collects limited data on the take up of government assistance programs. Below we examine some of the characteristics of households below the Self-Sufficiency Standard who received assistance as documented by the ACS.

Food

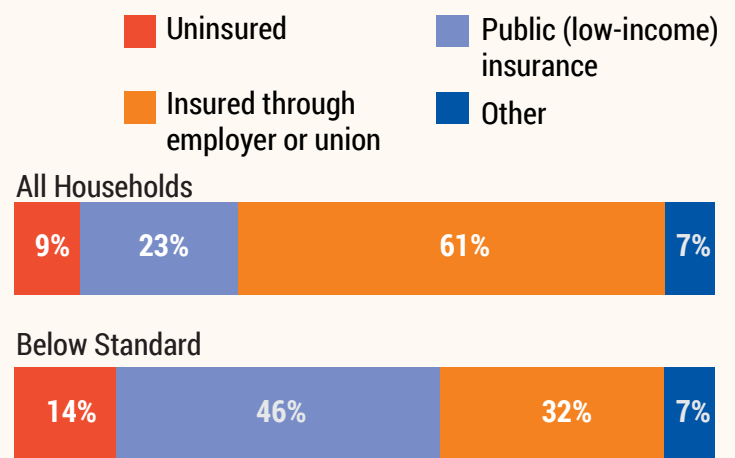
Food assistance in the form of SNAP (formerly food stamps) can be a valuable addition to bolster family budgets. In 2016, approximately 31% of New York City families below the Self-Sufficiency Standard received food assistance. Most of those households have at least one worker (80%), are headed by someone with at least a high school diploma (71%), and the majority contain children (58%).

The USDA estimates that among the working poor, 79% of those eligible for SNAP in New York participate in the SNAP program.²² Eligibility in a high cost place such as New York City is an issue, as income eligibility standards use the federal poverty guidelines, which limits the number who can access this assistance in high cost places. However, many families below the Standard remain food insecure, yet do not qualify for SNAP. For example, in New York City, the maximum eligible income for a family of three with child care expenses is 200% of the FPG, or \$41,560 annually, the equivalent of a full time wage of \$19.98 per hour.

Health Care

In New York City 46% of householders below the Standard have income-based government health insurance (see [Figure D](#)), and almost a third (32%) are covered by employer-provided health insurance. However, 14% of householders below the Standard are uninsured. Three-fourths of those householders are foreign born, 62% are non-citizens, 46% work full time, year-round. Nevertheless, without regard to immigration status, about 72% could potentially be income eligible for health coverage under Medicaid or the Essential Plan. This suggests that it is some combination of lack of access to employer-provided health insurance and the ineligibility of many non-citizens for public health insurance that limits health insurance coverage among uninsured householders below the Standard.

Figure D. Proportion of Households with Inadequate Income by Health Insurance Status of Householder*: NYC 2016



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



The ACS does not provide any data on which households are receiving child care subsidies. However, we can estimate the impact of the new, universal Pre-K for All program. Since Pre-K for All reduces the child care costs for four-year-olds, the resulting income that must be earned to cover the family basic needs is also reduced for those families, resulting in a lower Self-Sufficiency Standard for those families. With the family budget reduction provided by Pre-K for All, over 3,500 more families with a four-year-old (an additional .15% of households) are no longer counted as below the Standard. In addition, there are currently 48,282 households in New York City with 3-year-olds with incomes under the Standard. If Pre-K for All was currently available to all these families, over 2,000 additional households would move above the Standard. As shown in [Table 2](#) expanding Pre-K for All to include three-year-olds moves a total of 5,602 households above the Self-Sufficiency Standard, and reduces the percentage of households below the Standard by .2%.

Table 2. Universal Pre-K Decreases the Number of Households with Inadequate Income: NYC 2016

	WITHOUT PRE-K	PRE-K STARTING WITH 4-YEAR-OLDS	PRE-K STARTING WITH 3-YEAR-OLD	TOTAL HOUSEHOLD CHANGE
Number of households below the Standard	908,591	905,063	902,989	5,602
Percentage of households below the Standard	40.2%	40.1%	40.0%	- 0.2%

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

Conclusion

Across the United States today, many families are struggling to stretch their wages to meet the costs of basic necessities, and as shown here, this is particularly intense in a high cost place like New York City. There are basically two ways to close the gap between wages and expenses, either raise incomes or reduce expenses. This brief has highlighted the second of these, the role that work supports have in closing the gap between wages and expenses. When families receive them, work supports and tax credits play a critical role in helping families move towards economic self-sufficiency. However, the modeling of the impact of these work supports should not imply that all households with inadequate income receive them. Unfortunately, these supports are not available or accessible to all who need them. ***In fact, very few families receive all the benefits highlighted, particularly housing.*** Various reasons include eligibility criteria (such as income limits or citizenship requirements), lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge of available benefits, lack of legal enforcement of rights, and the perceived stigma of receiving assistance.²³

Overlooked and Undercounted 2018

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

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

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Appendix Table

Impact of Work Supports on Wage Adequacy Compared to Earnings Benchmarks One Adult and Two School-Age Children: The Bronx, NYC 2018

	Minimum Wage @ \$13 per hour	Minimum Wage @ \$15 per hour	50% HUD Median Family Income	Median Wage of All Occupations
Hourly	\$13.00	\$15.00	\$20.34	\$22.57
Monthly	\$2,288	\$2,640	\$3,579	\$3,972
PANEL A: NO WORK SUPPORTS				
MONTHLY EXPENSES				
Housing	\$1,562	\$1,562	\$1,562	\$1,562
Child Care	\$1,354	\$1,354	\$1,354	\$1,354
Food	\$659	\$659	\$659	\$659
Transportation	\$121	\$121	\$121	\$121
Health Care	\$513	\$513	\$513	\$513
Miscellaneous	\$421	\$421	\$421	\$421
Taxes	\$221	\$316	\$566	\$683
Tax Credits (-)	(\$79)	(\$114)	(\$227)	(\$274)
TOTAL MONTHLY EXPENSES	\$4,850	\$4,945	\$5,195	\$5,312
SHORTFALL (-) or SURPLUS	(\$2,483)	(\$2,191)	(\$1,389)	(\$1,066)
WAGE ADEQUACY	48%	55%	72%	79%
PANEL B: CHILD CARE ASSISTANCE				
MONTHLY EXPENSES				
Housing	\$1,562	\$1,562	\$1,562	\$1,562
Child Care	\$260	\$416	\$737	\$823
Food	\$659	\$659	\$659	\$659
Transportation	\$121	\$121	\$121	\$121
Health Care	\$513	\$513	\$513	\$513
Miscellaneous	\$421	\$421	\$421	\$421
Taxes	\$221	\$316	\$566	\$683
Tax Credits (-)	(\$79)	(\$114)	(\$227)	(\$274)
TOTAL MONTHLY EXPENSES	\$3,756	\$4,007	\$4,578	\$4,782
SHORTFALL (-) or SURPLUS	(\$1,389)	(\$1,253)	(\$772)	(\$535)
WAGE ADEQUACY	62%	68%	82%	88%
ANNUAL REFUNDABLE TAX CREDITS:				
Total Federal EITC	\$3,884	\$2,994	\$621	\$0
Total Federal CTC	\$2,800	\$2,739	\$1,433	\$876
Total State Refundable	\$1,801	\$1,777	\$1,717	\$1,705

Impact of Work Supports on Wage Adequacy Compared to Earnings Benchmarks
 One Adult and Two School-Age Children: The Bronx, NYC 2018

	Minimum Wage @ \$13 per hour	Minimum Wage @ \$15 per hour	50% HUD Median Family Income	Median Wage of All Occupations
Hourly	\$13.00	\$15.00	\$20.34	\$22.57
Monthly	\$2,288	\$2,640	\$3,579	\$3,972

PANEL C: CHILD CARE AND FOOD ASSISTANCE

MONTHLY EXPENSES				
Housing	\$1,562	\$1,562	\$1,562	\$1,562
Child Care	\$260	\$416	\$737	\$823
Food	\$423	\$460	\$659	\$659
Transportation	\$121	\$121	\$121	\$121
Health Care	\$513	\$513	\$513	\$513
Miscellaneous	\$421	\$421	\$421	\$421
Taxes	\$3,299	\$3,493	\$4,012	\$4,099
Tax Credits (-)	(\$114)	(\$227)	(\$274)	(\$79)
TOTAL MONTHLY EXPENSES	\$6,599	\$6,986	\$8,024	\$8,197
SHORTFALL (-) or SURPLUS	(\$1,055)	(\$772)	(\$535)	(\$640)
WAGE ADEQUACY	71%	82%	88%	78%

PANEL D: CHILD CARE, FOOD, AND HEALTH ASSISTANCE

MONTHLY EXPENSES				
Housing	\$1,562	\$1,562	\$1,562	\$1,562
Child Care	\$260	\$416	\$737	\$823
Food	\$423	\$460	\$659	\$659
Transportation	\$121	\$121	\$121	\$121
Health Care	\$0	\$0	\$38	\$196
Miscellaneous	\$421	\$421	\$421	\$421
Taxes	\$221	\$316	\$566	\$683
Tax Credits (-)	(\$227)	(\$274)	(\$79)	(\$114)
TOTAL MONTHLY EXPENSES	\$3,007	\$3,296	\$4,103	\$4,464
SHORTFALL (-) or SURPLUS	(\$640)	(\$542)	(\$297)	(\$218)
WAGE ADEQUACY	78%	83%	92%	95%

ANNUAL REFUNDABLE TAX CREDITS:

Total Federal EITC	\$3,884	\$2,994	\$621	\$0
Total Federal CTC	\$2,800	\$2,739	\$1,433	\$876
Total State Refundable	\$1,801	\$1,777	\$1,717	\$1,705

Impact of Work Supports on Wage Adequacy Compared to Earnings Benchmarks
One Adult and Two School-Age Children: The Bronx, NYC 2018

	Minimum Wage @ \$13 per hour	Minimum Wage @ \$15 per hour	50% HUD Median Family Income	Median Wage of All Occupations
Hourly	\$13.00	\$15.00	\$20.34	\$22.57
Monthly	\$2,288	\$2,640	\$3,579	\$3,972
PANEL E: CHILD CARE, FOOD, HEALTH, AND HOUSING ASSISTANCE				
MONTHLY EXPENSES				
Housing	\$686	\$792	\$1,074	\$1,192
Child Care	\$260	\$416	\$737	\$823
Food	\$578	\$608	\$659	\$659
Transportation	\$121	\$121	\$121	\$121
Health Care	\$0	\$0	\$38	\$196
Miscellaneous	\$421	\$421	\$421	\$421
Taxes	\$221	\$316	\$566	\$683
Tax Credits (-)	(\$274)	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,287	\$2,674	\$3,615	\$4,094
SHORTFALL (-) or SURPLUS	\$80	\$80	\$191	\$152
WAGE ADEQUACY	104%	103%	106%	104%
ANNUAL REFUNDABLE TAX CREDITS:				
Total Federal EITC	\$3,884	\$2,994	\$621	\$0
Total Federal CTC	\$2,800	\$2,739	\$1,433	\$876
Total State Refundable	\$1,801	\$1,777	\$1,717	\$1,705

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

About the Center for Women's Welfare

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



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

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