NYC TRUE COST OF LIVING

Overlooked & Undercounted

Struggling to Make Ends Meet in New York City 2023

Prepared by the Center for Women's Welfare

For The Fund for the City of New York & United Way of New York City

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By Annie Kucklick & Lisa Manzer | April 2023

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, renamed the True Cost of Living in New York City, 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 27 years, calculation of the Self-Sufficiency Standard, now in 42 states, has documented the continuing increase in the real cost of living, illuminating the economic crunch experienced by so many families today.

This report utilizes the 2023 New York City True Cost of Living (formerly known as the Self-Sufficiency Standard for New York City), therefore the costs (housing, child care, health care, transportation, taxes and tax credits, and miscellaneous expenses) are representative of 2023 data. See "Appendix A: Methodology, Assumptions, & Sources" for more information on specific sources.

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

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

The New York City True Cost of Living

The NYC True Cost of Living measures how much income is needed to meet families' basic necessities, without any public or private assistance. We use the NYC True Cost of Living, formerly known as the New York City Self-Sufficiency Standard, to better understand the realities so many of our neighbors are facing.

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. In 2022, the project moved to a new home—the Fund for the City of New York—and was renamed the NYC True Cost of Living. The 2023 report, Overlooked and Undercounted: Struggling to Make Ends Meet in New York City 2023, is made possible through the sponsorship support of the United Way of New York City.

Renaming. At face value, the name "Self-Sufficiency Standard" is simply descriptive—a measure of what it takes to be able to sustain oneself. The notion of "self-sufficiency" however, can carry negative connotations about those who struggle with poverty, making no reference to the profound impact of low wages and structural inequities. To avoid unintended implications, and in the hopes of making the Standard easier to understand at a glance, the Fund for the City of New York and the United Way of New York City changed the name of the "New York City Self-Sufficiency Standard" to the "NYC True Cost of Living Measure".

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Glossary of Key Terms

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

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

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

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

Income Inadequacy. The term income inadequacy refers to an income that is too low to meet basic needs as measured by the True Cost of Living (TCL). Other terms used interchangeably in this report that refer to inadequate income include: "below the TCL," "lacking sufficient (or adequate) income," and "income that is not sufficient (or adequate) to meet basic needs."

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

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

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

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

Self-Sufficiency Standard (SSS). The SSS for New York City, now the NYC True Cost of Living, measures how much income is needed for a household based on family composition in a given geography to adequately meet their basic needs without public or private assistance.

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

Work Supports. Work supports are money or monetary value given to an individual by a Federal, State or local government agency for purposes of financial assistance.

Limitations

We rely on two datasets for this study, both of which are the most current and comprehensive sources of information on the overlooked and undercounted populations in New York City; however, each dataset has its own set of limitations.

American Community Survey (ACS) Public Use Microdata Sample (PUMS)

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

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

Native Hawaiian and Pacific Islander Data Aggregation. Due to low sample size of Native Hawaiian and Pacific Islander householders in New York City (below 1,000 households in the dataset), these separate groups are often aggregated with the "Asian Alone" category in the presentation of data. The Native Hawaiian and Pacific Islander communities in New York are immensely diverse. Lumping this range of groups within one category "Asian, Native Hawaiian, or Pacific Islander" masks significant intraracial disparities and promotes invisibility of these separate communities.[4]

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

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

The New York City True Cost of Living

This study also relies on the NYC TCL, a more accurate understanding of household costs by family type and geographic location. However, the TCL is also limited by the granularity of data sources and household exclusions.

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

Geographic Granularity. Whenever possible, the TCL relies on geographically specific, up to date, government data to calculate the separate costs that determine a family's basic needs budget. However, certain regions, including New York City, have a wide range of costs within the county or borough area. Costs can often vary dramatically on a neighborhood or zip code level due to effects of gentrification or historical red-lining. Unfortunately given data restrictions, the TCL does not vary costs beyond North Manhattan, South Manhattan, the Bronx, Brooklyn (excluding Northwest), Northwest Brooklyn, Staten Island, and Queens.

Introduction

In 2021, we released the previous ***Overlooked and Undercounted*** report, which measured the economic security of New Yorkers before the onset of COVID-19. Two years later, utilizing the 2023 New York City True Cost of Living and the most recent 2021 1-Year American Community Survey, we can now document the pandemic's profound economic impact on New York City households. We find that **50% of working-age households do not have incomes that cover basic needs**, such as housing, food, health care, and transportation.

This report provides insights into the "overlooked and undercounted" populations in New York City, highlighting the families that struggle to make ends meet. The analysis is based primarily on the New York City True Cost of Living (NYC TCL), previously known as the New York City Self-Sufficiency Standard, which is a realistic measure of income adequacy specific to family composition and geographic location, and thus a more accurate alternative to the federal poverty measure. Since many federal and state programs recognize need only among those with incomes below the Official Poverty Measure (OPM), a large and diverse group of families experiencing economic distress are routinely **overlooked and undercounted**.

Using the most recent data available in the 2021 American Community Survey, this report documents the families struggling to make ends meet. The TCL measures how much income is needed to meet families' basic needs at a minimally adequate level, including the essential costs of working, but without any public or private assistance. Once these costs are calculated, we apply the TCL benchmarks to determine how many—and which—households lack enough to cover the basics. Unlike the Official Poverty Measure, the TCL is varied both by family composition and geographically, reflecting the higher costs facing families (especially child care for families with young children) and the geographic diversity of costs across New York City.

What emerges is a detailed picture of those in New York City who struggle to cover the cost of basic needs, where they live, and the characteristics of their households. With this information, our findings and conclusions can inform and guide the creation of policies that promote and support the economic security and well-being of all New York City households and help ensure an equitable future for all.

The report addresses several questions:

- How many individuals and families in New York City are working yet unable to meet their basic needs?
- Which communities in New York City struggle most with high costs of basic needs exceeding their income? What are the characteristics of these households, including educational and employment patterns?
- What are the implications of these findings for policymakers, employers, educators, and service providers?

We find that New York City families struggling to make ends meet are neither a small nor a marginal group, but rather represent a substantial proportion of households in the state. Overall, using the NYC TCL and applying it to working-age households (excluding individuals over 65 and those with work limiting disabilities), we found *one half of households (50%) lack sufficient income to meet the minimum cost of living in New York City.*

16% of working-age households in New York City live below the official poverty threshold

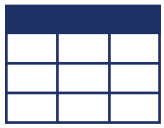
50% of working-age households in New York City live below the TCL

How Did We Calculate These Data?

STEP 1: Calculate the NYC True Cost of Living (formerly the NYC Self-Sufficiency Standard)

The NYC True Cost of Living (TCL) defines the amount of income necessary to meet the basic needs of New York City households, differentiated by family type and where they live. The TCL measures income adequacy and is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items such as clothing and paper products, plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies (e.g., public housing or Medicaid) or private assistance (e.g., unpaid babysitting by a relative or food from a food pantry). An emergency savings amount to cover job loss is calculated separately. The Standard is calculated for over 700 family types for all New York City counties.

STEP 2: Create a Dataset of New York City Households



To estimate the number of households below the True Cost of Living in New York City, this study uses the most recent data available which is the 2021 American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS) released by the U.S. Census Bureau. The ACS is an annual survey of the social, housing, and economic characteristics of the population.

Sample Unit. The sample unit for the study is the household, not the individual or the family. Most households in the sample consist of one family or one or more unrelated individuals, while the remaining households have two or more families. This study includes all persons residing in households, including not only the householder and his/her relatives, but also non-relatives such as unmarried partners, foster children, and boarders. The study assumes that members of a shared household divide the cost of basic needs.

As the Self-Sufficiency Standard, now the TCL in New York City, was initially designed as a benchmark for job training programs, the TCL assumes that all adult household members work and includes all their work-related costs (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, the population sample in this report excludes household members not expected to work and their income. This includes: adults over 65 and adults with a work-limiting disability. A work-limiting disability exists if the adult is disabled and is not in the labor force or receives Supplemental Security Income or Social Security income. For more information, please refer to the *Limitations description on page viii*.

Exclusions = Seniors & Adults with work-limiting disabilities

For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly or adults with work-limiting disabilities are excluded altogether for the same reasons. Households defined as "group quarters," such as individuals living in shelters or institutions and people who are incarcerated, are also not included. In total, this study includes 2,618,228 households or 5,921,456 people and **represents 80 percent of all NYC households**.

STEP 3: Compare Household Income to Income Benchmark

The NYC True Cost of Living is used to determine if a household has adequate income to cover each household members' basic needs. Earnings for each household member are summed up to determine total household income. Total household income is then compared to the calculated Standard for the appropriate family composition and geographic location. Regardless of household composition, it is assumed that all members of the household share income and expenses. Household income is also compared to the U.S. Census Bureau's poverty threshold to calculate whether households are considered to be above or below poverty.

Adequate Income
Household Income > NYC TCL

OR

Inadequate Income
Household Income < NYC TCL

Key Findings

In New York City, 1,298,212 working age households—2,991,973 people—are struggling to make ends meet. Using the True Cost of Living (formerly known as the New York City Self-Sufficiency Standard) and applying it to working-age households (excluding adults over the age of 64 and people with work-limiting disabilities), reveals that **50% of working-age households do not have earnings that meet the minimum cost of living** in New York City.

Comparing the household incomes collected in the 2021 American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS) to the New York City True Cost of Living reveals that one half of New York City households are struggling with the everyday crisis of making ends meet. Simultaneously, the methodologically outdated Official Poverty Measure (OPM) underestimates the extent of income inadequacy in New York City—documenting only 16% of households as "poor".[7]

While economic insecurity was exacerbated by the pandemic, the problem is long running and extensive, affecting families throughout the city, in every racial/ethnic group, among people of all ages, in all boroughs. However, this report finds that certain groups in New York City are disproportionately more likely to struggle to cover basic needs due to the systemic effects of structural racism and oppression. These data are not meant to imply that certain demographic factors cause or are the reason for income inadequacy, but rather, the patterns documented in this analysis are likely a result of structural harm that systemically impact certain groups of people. Below is an overview of the key findings. In the remainder of this report, we delve deeper into the data through the lens of geography, race/ethnicity, household composition, education, and work to magnify who lacks adequate income and inform effective policy responses.

The rate of income inadequacy in New York City has grown significantly since the last report in 2021. In the last report, 36% of working-age households struggled to make ends meet. According to our findings, 50% of working-age households are now unable to cover their basic needs. Job loss (likely as a result of the pandemic) and higher costs are two leading explanations for this increase. According to the most recent American

New York City has 1,298,212 households that do not have sufficient incomes

80% of households below the TCL had at least one working adult

40% of households below the TCL had at least one child

54% of householders below the TCL had at least some college credit, a Bachelor's degree, or additional graduate degree

30% of households below the TCL received food assistance

79% of households below the TCL paid more than 30% of their income towards their cost of housing

19% of households below the TCL were married couples with children

12% of households below the TCL did not have health insurance

7% of households below the TCL did not have access to the internet

Community Survey data, over 100,000 households in New York City went from having at least one worker to having no workers in the household. Households with no workers have an income inadequacy rate of 95%, even higher than the previous report documented (89%). Additionally, as documented in Figure A, *costs have grown at a much more rapid pace than earnings over the last 23 years, and the last three years have seen even higher increases for basic costs like housing, food, transportation, and child care, among other expenses*.

The highest rates of households struggling with income inadequacy are found in the central Bronx region. This includes the community districts of Belmont, Crotona Park East & East Tremont; Hunts Point, Longwood & Melrose; Morris Heights, Fordham South & Mount Hope; and, Concourse, Highbridge & Mount Eden.

People of color, particularly Latine, American Indian, and Black householders, are disproportionately more likely to struggle with economic insecurity. In New York City—65% of Latine, 60% of American Indian households, 58% of Black, and 51% of Asian, Native Hawaiian, and Pacific Islander households struggle to make ends meet. Latine communities have rates of income inadequacy that are more than double the rate of White households (32%).

Being foreign born is associated with higher rates of economic insecurity. Sixty-four percent of non-citizen householders in New York City do not have incomes that meet their basic needs. Naturalized householders also have higher rates of income inadequacy (52%).

Households with children are at a greater risk of not meeting their basic needs, accounting for more than half of households with incomes below the TCL. The rate of income inadequacy for households with children is 63%—19 percentage points higher than households without children (Figure J). Moreover, the presence of children, particularly young children, has a large impact on household budgets. Reflecting the need for full-time child care, households with at least one child under the age of five have a higher rate of income inadequacy (65%) than households where the youngest child is five or older (61%).

Households led by single mothers experience the highest rates of income inadequacy, with 86% unable to cover the cost of basic needs when young children were present. Slightly more than one-half (52%) of married-couple households with children have incomes that do not keep up with their cost of basic needs, a lower rate than the average for all households with children (63%). In New York City, 69% of single father households have inadequate income. In contrast, four out of five (80%) single mothers (all ages of children) do not earn enough to cover costs. These rates are particularly high for single mothers of color: 87% of Latine mothers and 79% of Black mothers are below the TCL—compared to 60% of White single mothers.

The structural disadvantages experienced by women of color are such that they need more education to achieve the same level of economic security as White men. The percentage of women of color with inadequate income fell from 82% for those lacking a high school education or equivalent to 37% for those with a college degree or more, a decrease of 45 percentage points

> “In the last report, 36% of households struggled to make ends meet. According to our findings, 50% of households are now unable to cover their basic needs.

(Figure T). Despite the dramatic decrease in income inadequacy rates when a bachelor's degree is obtained, women of color in New York City are still significantly more likely to have inadequate income compared to White men with the same education levels.

Employment is key to income adequacy in New York City, but it is not a guarantee. Among households with at least one full-time, year-round worker, income inadequacy rates are 40% compared to 95% for households with no workers. About 80 out of 100 households below the TCL, however, have at least one part-time worker. Nevertheless, just as with education, households headed by people of color or single mothers experienced lower returns for the same work effort. For example, *even when there is one Latine worker with a full-time, year-round job, 57% of these households still struggle to meet basic needs, compared with 24% of White households with at least one full-time worker.*

There are many more people in New York City who struggle to meet their basic needs than the government's official poverty statistics capture. This undercounting is largely because measures used, such as the Official Poverty Measure, do not accurately document what it takes to afford the basics, nor do they accurately pinpoint who lacks sufficient income.

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

Preliminary data from the pandemic indicates exacerbated trends that are identified within this report: Black, Indigenous and people of color communities experience disproportionate financial detriment from the economic shutdown. However, for families struggling to make ends meet, it is not about a particular economic crisis*; income inadequacy is an everyday, ongoing struggle*. It is our hope that the data and analyses presented here will provide a better understanding of the difficulties faced by struggling individuals and families. Such an understanding can enable New York City policymakers, organizers, and community workers to address these challenges and make it possible for all households in the state to earn enough to meet their basic needs.

“Not only do governmental poverty statistics underestimate the number of households struggling to make ends meet, but the underestimation creates broadly held misunderstandings about who is in need, what skills and education they hold, and therefore what unmet needs they have.

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

The OPM is Based on Only One Cost

The Official Poverty Measure (OPM, also known as the federal poverty guidelines or federal poverty level: 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. Using the OPM leads to an undercounting of 881,709 households in New York City.

The NYC TCL is Based on All Budget Items

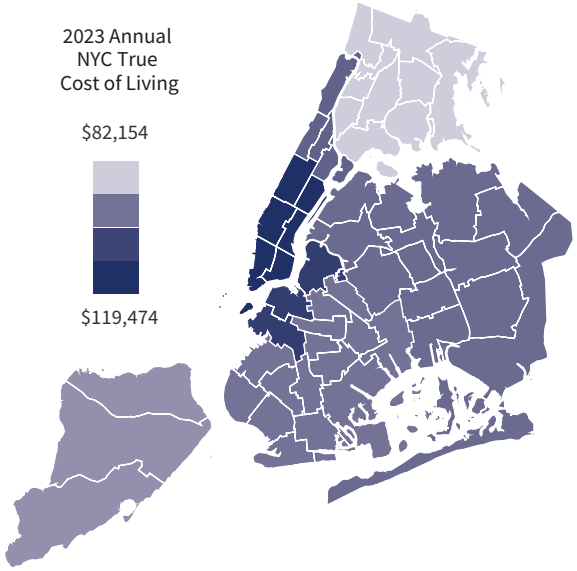
The NYC True Cost of Living (formerly the NYC Self-Sufficiency Standard) is based on all major budget items faced by working adults, please see page viii for a description of limitations. The TCL calculates how much income families need to make ends meet without public or private assistance by pricing each individual budget item.

The OPM is the Same Throughout New York City

According to the OPM, in 2023 a family of two with an annual income of $19,720 or more was not considered poor anywhere in New York City.

The TCL Varies Within New York City

The Standard varies across New York City. An adult with a preschooler needs $82,154 to $119,474 annually to meet basic needs depending where they live.

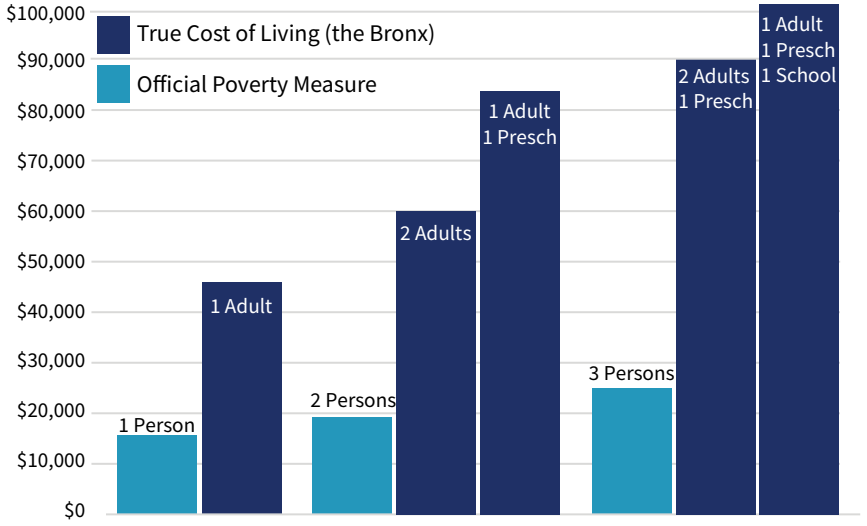


The OPM Increases at a Constant Rate

The Official Poverty Measure increases by a constant $4,480 for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

The TCL Varies By Family Type

The Standard changes by family type to account for the increase in costs specific to the type of family member, whether this person is an adult or child, and for children, it accounts for age, including infants, preschoolers, school-age children, and teenagers.



Addressing the Inaccuracies of the Official Poverty Measure

The Official Poverty Measure (OPM) is methodologically dated and no longer informs an accurate understanding of poverty. The OPM's inaccuracies have direct impact on low-income families, because many government assistance programs use the OPM's threshold to determine eligibility for critical benefits and services. This report measures how many households are struggling to make ends meet by using the New York City True Cost of Living as the alternative metric of household income adequacy—or the lack thereof.

For over three decades, many studies have critiqued the Official Poverty Measure.[8] Even an article published by the Census Bureau characterizes the OPM as "unacceptably flawed for its important uses with respect to government policies and programs, academic research, and public understanding."[9] Others have offered alternatives, such as Renwick and Bergman's article proposing a "basic needs budget" which defines poverty by taking into account families' differing needs for child care, transportation, and regional differences in housing costs.[10]

In the early 1990s, the National Academy of Sciences (NAS), published the 1995 book, *Measuring Poverty: A New Approach*, which included a set of recommendations for a revised methodology.[11] Despite substantial consensus on a wide range of methodological issues and the need for new measures, no changes have been made to the Official Poverty Measure (OPM) itself. In 2012, the Census Bureau developed an alternative measure based on the NAS model, put forth first as "experimental," and then published annually as the Supplemental Poverty Measure.[12] This measure has no impact on benefit eligibility determinations and is used for statistical purposes.

Taking into account the critiques of the OPM, and drawing on both the NAS analyses and alternative "basic needs" budget proposals, the TCL, formerly the New York City Self-Sufficiency Standard, was developed to provide a more accurate, nuanced measure of income adequacy.[13] The TCL more substantially reflects the economic realities faced by today's working parents, including child care and taxes, which are not addressed in the federal poverty measure.

The major differences between the NYC TCL and the Official Poverty Measure include:

- **The TCL is based on all major budget items faced by working adults (age 18-64 years): housing, child care, food, health care, transportation, and taxes.** In contrast, the OPM is based on a 1960s food budget, and the assumption that food is one-third of total expenditures. While the OPM is updated for inflation, there is no adjustment made for the fact that the cost of food as a percentage of the household budget has decreased substantially over the years. The TCL does not assume that any one cost will always be a fixed percentage of the budget.
- **The TCL assumes that all adults work to support their families.** Including work-related expenses, such as transportation, taxes, and child care, reflects the changes in workforce participation over the past several decades, particularly among women. By not including child care expenses, the OPM continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home mother.
- **The TCL varies geographically.** The OPM is the same everywhere in the continental United States while the Standard (or TCL in New York City) is calculated on a locale-specific basis (usually by county).
- **The TCL varies costs by the age as well as number of children.** This factor is particularly important for child care costs, but also for food and health care costs, which vary by age as well.
- **The TCL includes the net effect of taxes and tax credits.** This illuminates the impact of tax policy on net family income and provides a more accurate measurement of income adequacy. The OPM does not include taxes or tax credits as taxes were very minimal for low-income families when it was developed and there were no refundable tax credits (such as the Earned Income Tax Credit).[14]

About the New York City True Cost of Living

This is the seventh time the New York City True Cost of Living (formerly the New York City Self-Sufficiency Standard) has been calculated. The previous calculations were done in 2000, 2004, 2010, 2014, 2018, and 2021. Due to the considerable variation in cost of living across the region, the TCL is calculated for seven geographic areas in New York City, dividing the five boroughs as follows: the Bronx, Northwest Brooklyn, Brooklyn (excluding Northwest), North Manhattan, South Manhattan, Queens, and Staten Island.

The New York City True Cost of Living is a measure of the cost of all basic needs, in a given place, for over 700 different family types ***without*** any public or private assistance. The True Cost of Living benchmark is a set of basic needs budgets.[15] For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of 44% of their food budget on take-out and restaurant food.[16] Likewise, it does not include costs for socialization activities, like recreation, vacations, or entertainment expenses. While not included in the TCL basic needs budget, socialization activities are important factors in improving mental health. The TCL does not include retirement savings, education expenses, or debt repayment, nor does the TCL address "asset-building" strategies. The Census documents that over 55% of Americans hold unsecured debt, including credit card, student loans, and medical debt which can have high, burdensome interest rates.[17]

While the TCL does not include public assistance, this exclusion does not imply that households should not rely on critical supports. As shown by the data in this report, due to structural inequities that maintain the cycle of poverty, many families struggle to make ends

Table 1. The True Cost of Living by Borough and NYC Median Earnings Over Time
Two Adults, One Preschooler, One School-Age Child in 2000, 2004, 2010, 2014, 2018, 2021, and 2023

Borough	2000	2004	2010	2014	2018	2021	2023	Percent change: 2000 to 2023
The Bronx	$48,077	$55,546	$66,268	$70,319	$73,548	$85,507	$107,246	123%
Brooklyn	$49,282	$57,234	$68,288	-	-	-		
Northwest Brooklyn	-	-	-	$79,138	$89,471	$105,204	$142,051	188%
Brooklyn (Excluding Northwest)	-	-	-	$72,160	$77,054	$88,545	$113,549	130%
North Manhattan	$52,475	$54,590	$63,873	$73,758	$78,765	$91,898	$123,688	136%
South Manhattan	$75,942	$78,741	$93,002	$98,836	$111,519	$130,802	$151,723	100%
Queens	$51,281	$60,028	$70,198	$76,376	$80,119	$92,275	$115,496	125%
Staten Island	$50,972	$58,814	$70,507	$73,015	$76,882	$88,176	$110,453	117%
Median Earnings								
Average of Boroughs	$29,079	$30,448	$33,809	$36,727	$41,357	$45,662	$49,754	71%

*2014 was the first year that Brooklyn was calculated for two areas, so the general Brooklyn TCL is used for the percent change over time.
**U.S. Census Bureau, American Community Survey (ACS). 2000, 2004, 2008, 2010, 2014, 2018, 2019, 2021. Detailed Tables. B20002. Median earnings in the past 12 months by sex for the population 16 years and over with earnings in the past 12 months. Retrieved from data.census.gov. 2021 data is the latest available and is updated using the Employment Cost Index.

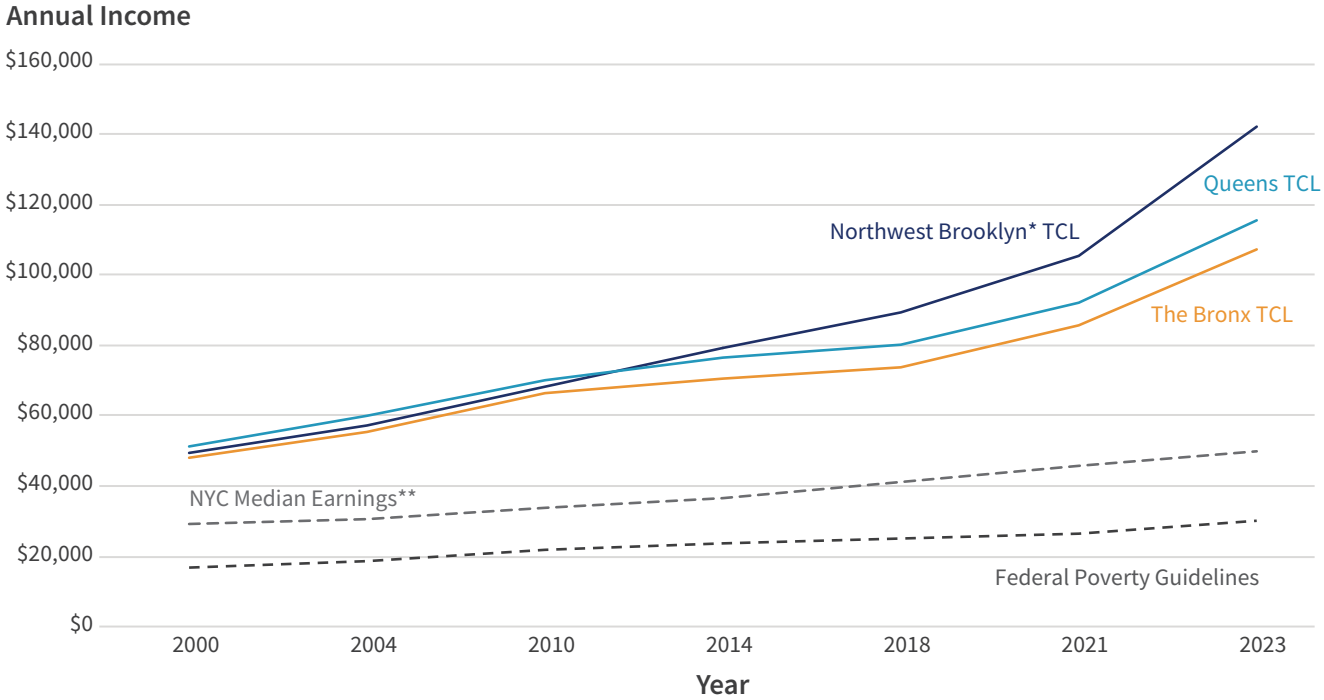
meet on earnings alone. Work supports (subsidies or assistance) help families achieve economic stability, so that they do not need to short-change their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments (see "The Importance of Work Supports" on page 39 section for more information).

Table 1 details how the annual wage needed for two adults, one preschooler, and one school-age child in all five boroughs of New York City has changed over the last 23 years. The rise in TCL wages since 2000 is attributed to a rise in costs for all basic needs, with housing, transportation, and food costs increasing at the highest rates. Housing, in particular, has dramatically increased since the last time the TCL was calculated in 2021. For example, for a family of two adults with a preschooler and school-age child, the cost of housing increased by 19% in Queens in just two years. Child care costs have also increased drastically since 2021, with the same family experiencing a 22% increase in the cost of child care. In contrast, over the same period of time, median earnings have only increased by nine percentage points, leaving a large gap in a family's ability to cover rapidly increasing costs.

This gap is further illustrated in Figure A which compares the NYC True Cost of Living for Queens, the Bronx, and Kings County (Northwest Brooklyn) (see notes) with New York City median earnings and the federal poverty guidelines. The federal poverty guidelines have increased by 76% since 2000, while median earnings have increased by only 71% in the same period. However, costs have seen a far more dramatic increase with the TCL reflecting a 188% increase in Northwest Brooklyn (see note below Figure A about the method for calculating Brooklyn from 2000 to 2014), a 125% increase in Queens, and a 123% increase in the Bronx.

Understanding the patterns in cost increases, particularly in the last two years, provides context to understanding the True Cost of Living that is benchmarked with household income in the 2021 American Community Survey. The data analyzed in this report, utilizing the 2021 American Community Survey 1-year dataset and

Figure A. The New York City True Cost of Living, NYC Median Earnings, and Federal Poverty Guidelines: NYC 2000 through 2023



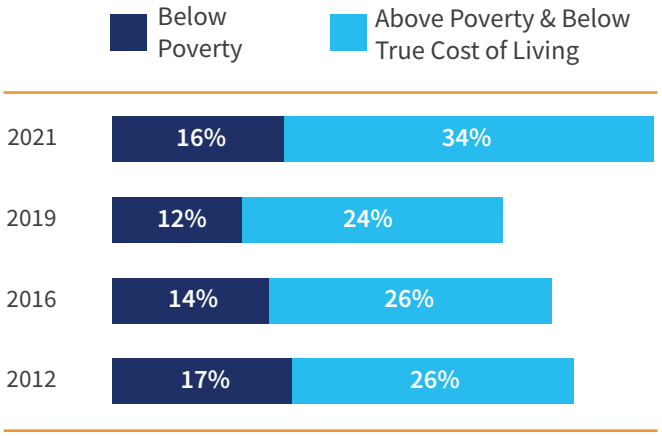
*The years 2000 through 2014 use an aggregate for the Brooklyn TCL, years 2014 through 2023 are specifically for Northwest Brooklyn.
**Median earnings are the average of all boroughs. U.S. Census Bureau, American Community Survey (ACS). 2000, 2004, 2008, 2010, 2014, 2018, 2019, 2021. Detailed Tables. B20002. Median earnings in the past 12 months by sex for the population 16 years and over with earnings in the past 12 months. Retrieved from data.census.gov 2021, data is the latest available and is updated using the Employment Cost Index.

Table 2. Percentage of Households Below the True Cost of Living by Location: NYC 2012, 2016, 2019, & 2021

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

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

Figure B. Percentage of Households Above Poverty and Below TCL: NYC 2012, 2016, 2019, & 2021



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

the 2023 NYC True Cost of Living, reveals that half of all working-age households (see "Limitations" on page viii) are struggling with basic costs of living. Situating this data with historical findings shows a dramatic 14 percentage point increase since the *2021 Overlooked and Undercounted* report. This massive jump in the income inadequacy rate warrants additional analysis. Holding costs the same (instead of using the 2023 True Cost of Living, we utilize the 2021 True Cost of Living used in the previous report), we still calculate that a 41% income inadequacy rate, indicating that nine out of the fourteen percentage point increase in households struggling to make ends meet can likely be explained by increasing costs. Table 2 documents the percentage of households below the True Cost of Living by borough. Household earnings are not keeping pace with growing costs across the city, but this is particularly acute in North Manhattan (Morningside Heights/Hamilton Heights, Central Harlem, East Harlem, and Washington Heights/Inwood) where the percentage of struggling households has increased by 18 percentage points since the last calculation. **The Bronx continues to see the highest rate of income inadequacy across all five boroughs**.

As illustrated in Figure B, the percentage of households falling below the Official Poverty Measure also experienced a large increase of four percentage points since the 2019 calculation. In other words, the outdated, low poverty line (around $30,000 for a family of four across the United States) shows more than 146,000 households fell below the OPM since the last report. Figure B also documents the 10 percentage point increase in households above the poverty line but below the NYC True Cost of Living (from 24% previously to 34% now).

Examining specific variables in this analysis reveals other explanations for the dramatic increase, which will be explored throughout the report. However, a significant change is the increase in the proportion of households with no workers and the decrease in households with two or more workers. The 2021 ACS dataset reflects a period of time where the unemployment rate had dropped in half from the pandemic peak in May 2020 but was still in recovery. However, when we control for the potential loss of hours worked due to the pandemic by looking specifically at households with one full-time, year-round worker, we still find that the income inadequacy rate increased from 34% to 40% over this time period. This data reveals that while many workers lost their job due to pandemic related layoffs or left the workforce to care for children, household income has not kept up with the true cost of living.

The lingering effects of the pandemic related to job loss and the increasing costs of living in the New York City region has left half of working-age households struggling to make ends meet. The demographic characteristics of these households will be explored throughout the rest of this report.

Race/Ethnicity, Citizenship, & Language

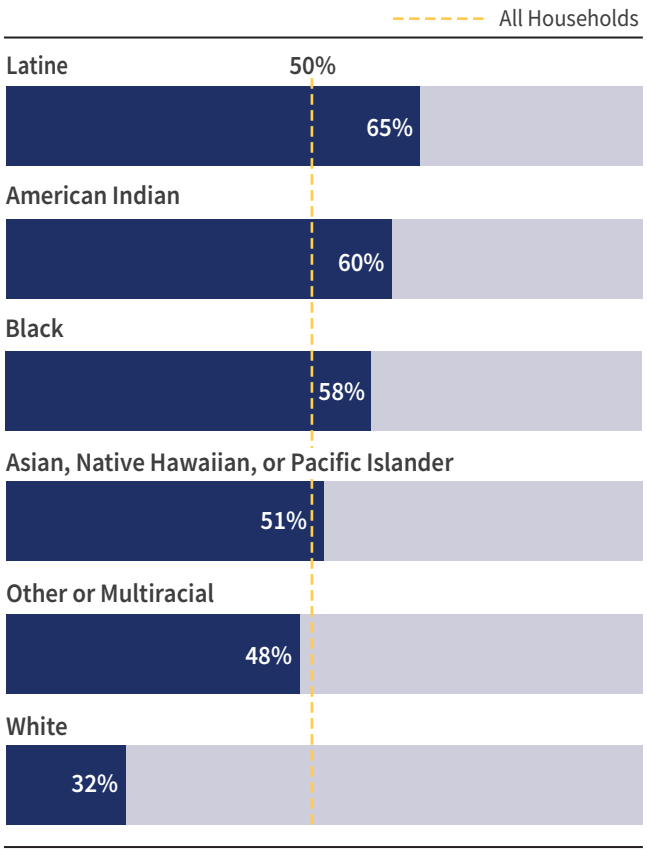
People of color are disproportionately more likely to struggle to cover basic needs due to the systemic effects of structural racism and oppression. Generally, income inadequacy rates increase if the householder was not born in the United States. Latine householders without citizenship have a threefold increase in income inadequacy than White, U.S.-born householders. While citizenship and English proficiency are associated with lower rates of income insecurity for immigrant households, they are not enough to bring income adequacy rates to the same level as U.S.-born citizens.

Figure C illustrates income inadequacy rates by the race/ethnicity of the householder (see "Limitations" on page viii for issues with data disaggregation). In the working age population of New York City, 65% of Latine, 60% of American Indian, 58% of Black, 51% of Asian, Native Hawaiian, or Pacific Islander, 48% of other or multiracial, and 32% of White householders struggle to make ends meet.[18]

Latine-headed households experience the highest levels of economic insecurity of all racial and ethnic groups in New York City—65% of Latine households struggle to make ends meet. This is more than double the income inadequacy rate of White households (32%). Examining Latine household data by identified country of origin reveals that certain Latine groups struggle at even higher rates. Figure D illustrates these disparities. Householders that have identified Mexico as their country of origin struggle with the highest rates of income inadequacy; 73% or nearly three fourths of Mexican-led households in New York City do not have enough to make ends meet. Dominican- and Central-American led households also struggle to make ends meet with 71% and 68% unable to cover the cost of basic needs. More than half of Puerto Rican and South American-led households are below the TCL, but are at levels less than the Latine category as a whole (65%).

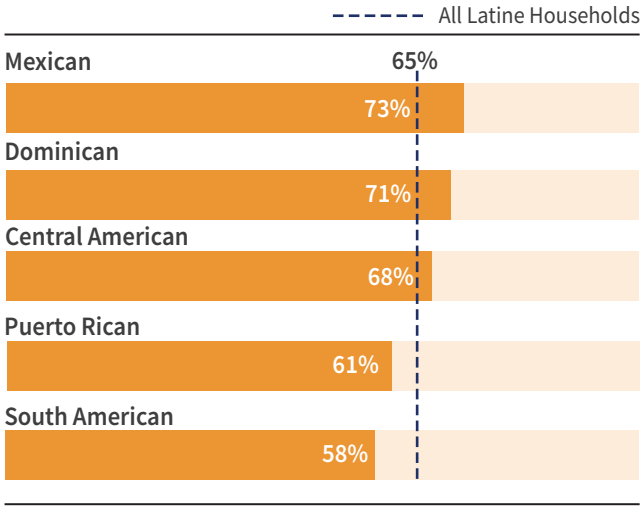
Returning to the broader examination by race and ethnicity, American Indians in New York City have the second highest rate of income inadequacy of all race and ethnicity categories with 60% of all Native households struggling to make ends meet.

Figure C. Income Inadequacy Rate by 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.
Note: Latine refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. See sidebar on page 12 for more details on race/ethnicity definitions.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Figure D. Income Inadequacy Rate by Country of Origin of Latine 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.
Note: Latine refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. See text box below for more details on race/ethnicity definitions.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Black-headed households also experience high levels of economic insecurity with more than a half (58%) of households below the True Cost of Living benchmark.

Fifty-one percent of Asian, Native Hawaiian, or Pacific Islander households experience income inadequacy.

Further disaggregating Asian, Native Hawaiian, or Pacific Islander households reveals significant variation by country of origin. For example, 75% of Bangladeshi-led households do not have earnings that keep up with their cost of basic needs, while 44% of Asian Indian-led households are unable to cover their basic needs with earnings alone, a 31% gap. Pakistani and Chinese led households have income inadequacy rates above the broader Asian, Native Hawaiian or Pacific Islander category. While, Filipino, Korean, and Asian Indian households have rates below the broader Asian, Native Hawaiian, or Pacific Islander income inadequacy percentage (see Figure E). This extreme disparity within the broader "Asian, Native Hawaiian, or Pacific Islander" category demonstrates the importance of disaggregated analyses, see the "Limitations" on page viii discussion for more information.

Returning to analysis of Figure C, the combined category of other and multiracial householders (see text box below for definition) have rates of income inadequacy at 48%.

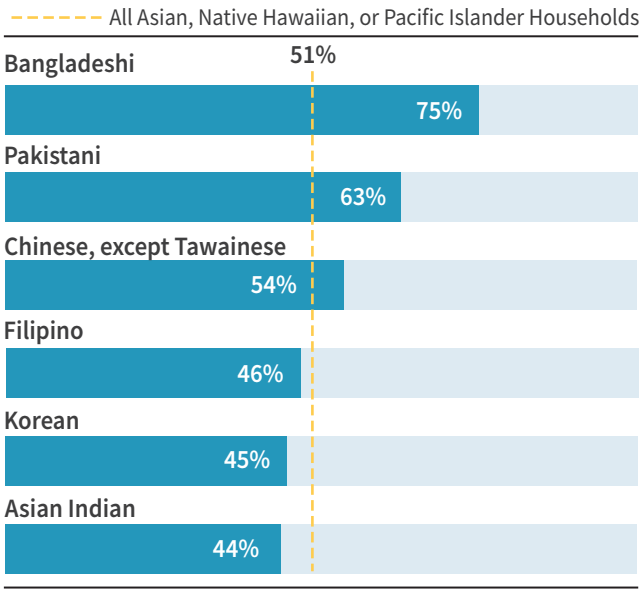
And finally, with the lowest rate of income inadequacy, just under a third (32%) of households headed by White members struggle to make ends meet in New York City. This category has a significant gap between the next closest rate of income inadequacy by race and ethnicity group (16%). White householders represent over a third (34%) of New York City households but

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

- Latinx or Hispanic (referred to as Latine);
- American Indian and Alaska Native;
- Asian, Native Hawaiian, and Pacific Islander (individuals identifying as Native Hawaiian and Pacific Islander are combined with the Asian group due to the small population size of the sample);
- Black or African-American (referred to as Black);
- White, and;
- Some Other Race and Two or More Races (referred to as other or multiracial).

Results by All Other races may be dropped in analysis due to the small sample size, but detailed data with counts are still included in the table Appendices. When analysis divides the population into White and people of color, this group is included in the latter category.

Figure E. Income Inadequacy Rate by Country of Origin of Asian, Native Hawaiian, or Pacific Islander Householder*

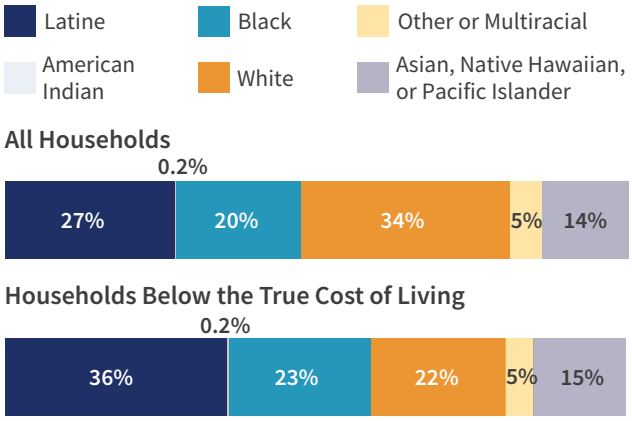


*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Note: Latine refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino. See text box on previous page for more details on race/ethnicity definitions.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

make up 22% of households below the TCL (see Figure F). White households are the only group based on race/ethnicity to have a lower proportional representation. Other categories such as Latine households are overrepresented in the households below the TCL: 27% of New York City households identify as Latine but 36% of households below the TCL are Latine.

When comparing the current profile of households below the TCL to the *2021 Overlooked and Undercounted* report, we document very small changes in the racial makeup of households with incomes below the TCL. For example, the largest change was a 2% reduction in the total Black households below the TCL since the 2021 release (see Table 7).

Figure F. Representation of All Households and Households Below the TCL by Race/Ethnicity of Householder*



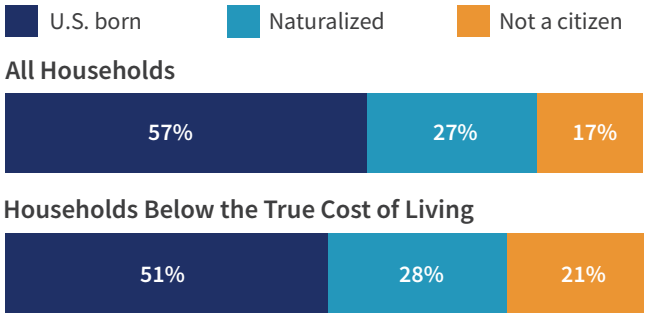
*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Note: Latine refers to Hispanic/Latino ethnicity, regardless of race. Therefore, all other racial/ethnic groups are non-Hispanic/Latino. See text box on the previous page for more details on race/ethnicity definitions.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

Nativity

Non-citizen householders have higher income inadequacy rates than U.S.-born and naturalized householders, especially when identifying as Black, Latine, or other/multiracial (see the "Glossary of Key Terms" for explanation of household versus householder). While 44% of U.S.-born, New York City households have inadequate income, 64% of non-citizens do not have adequate income to support their basic needs.

Overall, non-citizen immigrants account for a disproportionate share of New York City households with inadequate income despite their smaller overall population. Because of concerns around sharing immigration status with the Census, the total included in the ACS data may underreport the accurate amount of non-citizen households living in NYC. Though households headed by a non-citizen made up only 17% of households in the city, they constitute 21% of households below

Figure G. Representation of All Households and Households Below the TCL by Citizenship of Householder*



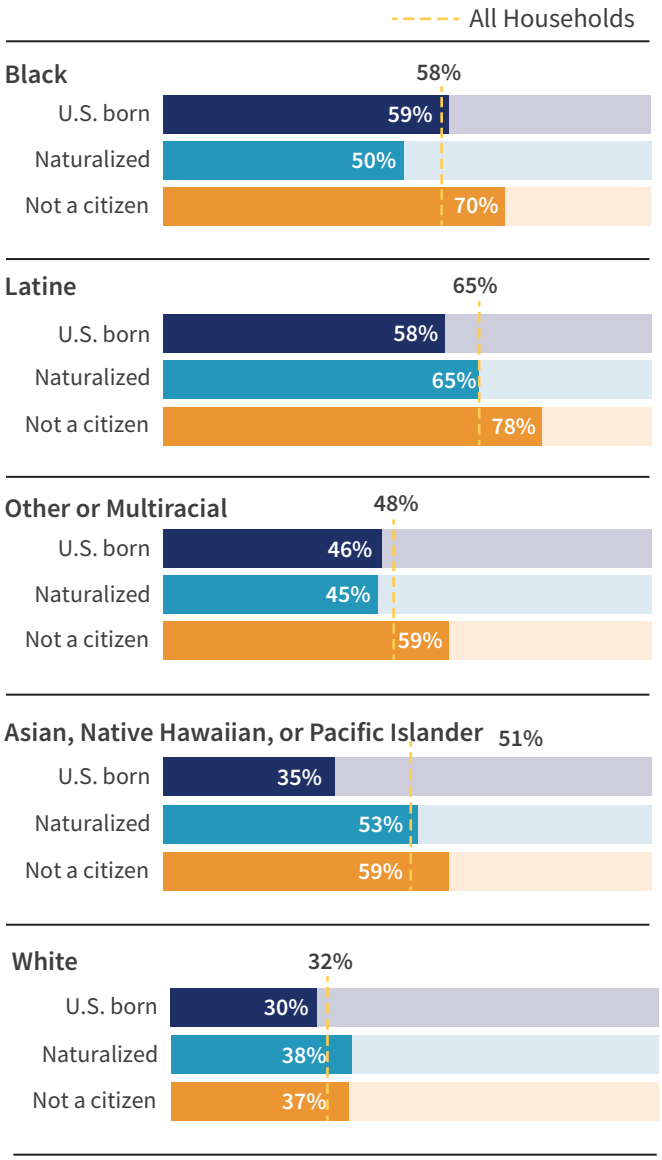
*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

the TCL. Naturalized citizens are almost consistently represented: they constitute 27% of all households and 28% of households falling below the TCL. Nearly half (48%) of New York City households with earnings that do not keep pace with cost of living were not born in the United States (see Figure G). Additionally, this analysis does not include the influx of migrants in New York City in 2022 and 2023.

How do rates of income inadequacy among different racial and ethnic identities compare by citizenship status? Households led by people of color in New York City generally experience higher levels of income inadequacy that are compounded by citizenship status (see Figure H).

- Latine householders who are not citizens had the highest rates of income inadequacy with 78% of households unable to meet their basic needs. The income inadequacy rate for Latine U.S.-born or naturalized citizens was significantly less with 58% of U.S.-born and 65% of naturalized households unable to cover their basic costs of living.

Figure H. Income Inadequacy Rate by Citizenship Status and Select 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.
Note: Latine refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

> Almost four out of every five Latine, non-citizen households have incomes that do not support their basic needs.

- Black householders who are non-citizens also had high rates of income inadequacy out of all categories with over 70% unable to meet their basic needs. The income inadequacy rate was around 20 percentage points less for naturalized and 11 percentage points less for U.S.-born Black householders. Across race/ethnicity categories, Naturalized householders have higher income inadequacy rates than U.S.-born citizens, except for Black householders.
- Among non-citizen Asian, Native Hawaiian, or Pacific Islander householders in New York City, 59% do not have adequate income to cover basic needs—24 percentage points higher than Asian, Native Hawaiian, or Pacific Islander U.S.-born householders.
- White householders also experience a difference between being born in the U.S. or not being a citizen, with 37% of non-citizens having inadequate income compared to 30% of U.S. citizens.

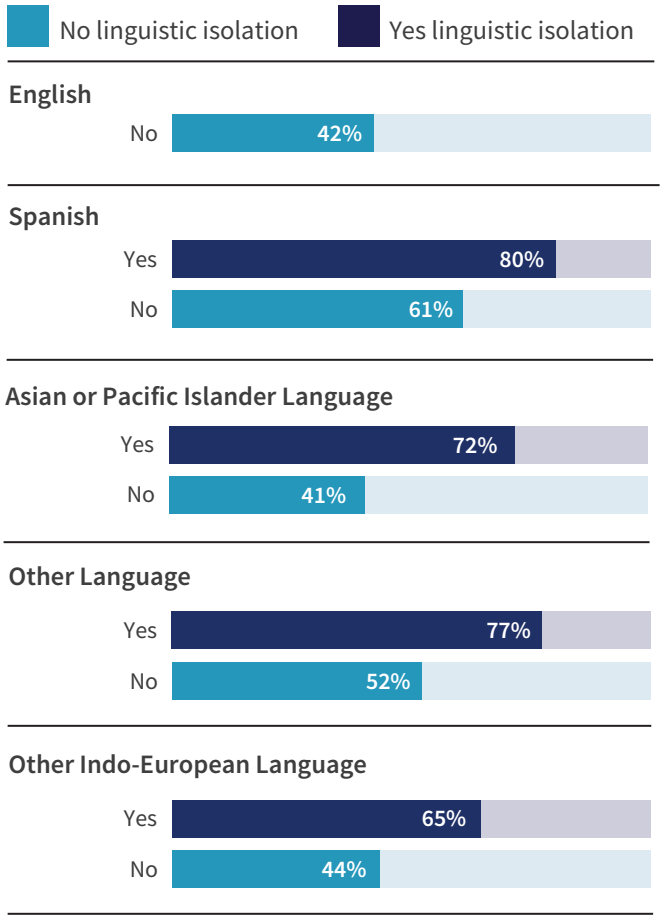
Despite immigrants making up a smaller percentage of New York City's population, with only 17% or 433,451 of total households not having been born in the United States, these households typically experience disproportionate levels of income inadequacy, particularly if not naturalized U.S. citizens.

Language

Most, if not all, systems 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 and contribute heavily to income inadequacy. 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. Householders who identify with speaking English less than very well had an income inadequacy rate 26 percentage points higher (70%) compared to those who do speak English very well (44%).

New York City has 276,184 households that are linguistically isolated, meaning that no one over age

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



*Linguistically isolated households have no members over 14 who speaks English very well.
Source: U.S. Census Bureau, 2021 ACS 1-year Public Use Microdata Sample.

14 speaks English well, AND the household spoke a language that was not English. Of all linguistically isolated households, 74% struggled with economic insecurity. In contrast, households in which the only household language was English had an income inadequacy rate of 42% (see Figure I).

- If Spanish-speaking households are not linguistically isolated (at least one person over the age of 14 speaks English very well), 61% of Spanish-speaking households struggle to make ends meet, but if they are linguistically isolated, their income inadequacy rate increased to 80%.

- Among households that primarily speak an Asian or Pacific Islander language, 41% have inadequate income if they are not linguistically isolated, compared to 72% that are linguistically isolated.

Being in a household that is linguistically isolated can lead to additional obstacles in accessing financial supports and medical care.[19] The significant income inadequacy gap (31%) between linguistically isolated and not-linguistically isolated Asian or Pacific Islander language-speaking households points to insufficient language infrastructure for serving communities. This is particularly true for Asian, Native Hawaiian, and Pacific Islander communities.

In summary, overall 66% of New York City's population are people of color, but they make up 78% of the city's households with inadequate income, and almost half of those households are Latine. While this aggregated data speaks to historical racism and unjust systems ineffectively serving community members, there are also important nuances within race and ethnicity groups, citizenship status, language capacity and country of origin. Whereever possible, policymakers and advocates should seek disaggregated data to understand how to effectively address intraracial disparities.

“Overall, 66% of New York City's population are people of color, but they make up 78% of the city's households with inadequate income, and almost half of those households are Latine.

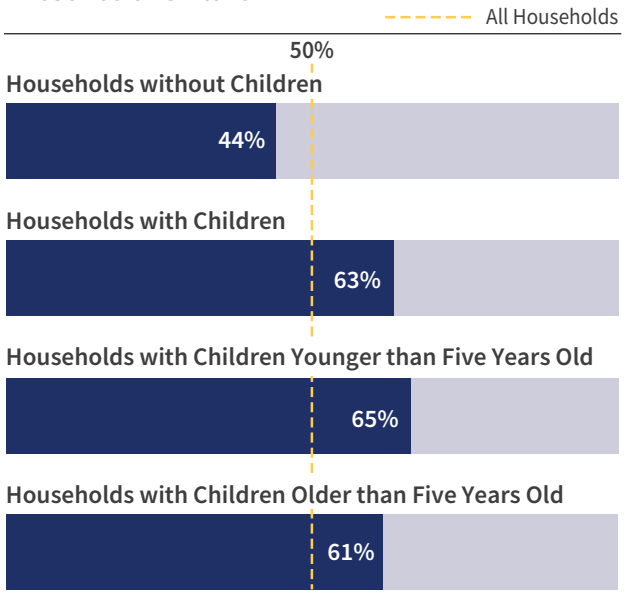
Household Composition

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 if the children present in the household are younger than five years old. Moreover, households headed by women have higher rates of income insufficiency regardless of the presence of children when compared to households headed by men and married-couple households.

Presence of Children

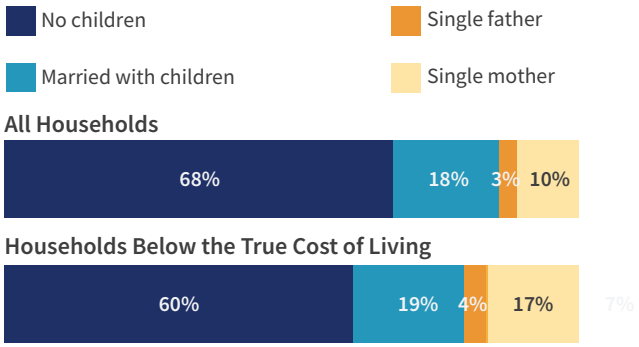
Compared to households without children, the rate of income inadequacy for households with children increases from 44% to 63% (Figure J). The presence of children, particularly young children, has a large impact on household budgets. Reflecting the need for full-time child care, households with at least one child under the age of five have a higher rate of income inadequacy than households with only school-age children or teenagers (65% compared to 61%). As a result, while households with children only account for 32% of all households in New York City, over 40% of households with inadequate incomes have children present (see Figure K).

Figure J. Income Inadequacy Rate by Presence of Children



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

Figure K. Representation of All Households and Households Below the TCL by Household Type



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

Table 7 in the Appendix documents the change in profile of households since the previous calculation of the TCL (formerly the New York City Self-Sufficiency Standard). The largest change occurs in the households with no children, increasing by nine percentage points (from 51% in 2019 to 60% of all households below the TCL currently). The total number of all working-age New York City households with no children increased by 19 percentage points since the last calculation. This increase would normally lead to a reduction in total households below the TCL, as households with no children tend to

> “While households with children only account for 32% of all households in New York City, over 40% of households with inadequate incomes have children present.

have lower expenses as a result of not having to pay for child care. However, this increase in childless households below the TCL, shows that even households with no children and lower expenses are having trouble covering other growing costs such as housing and food.

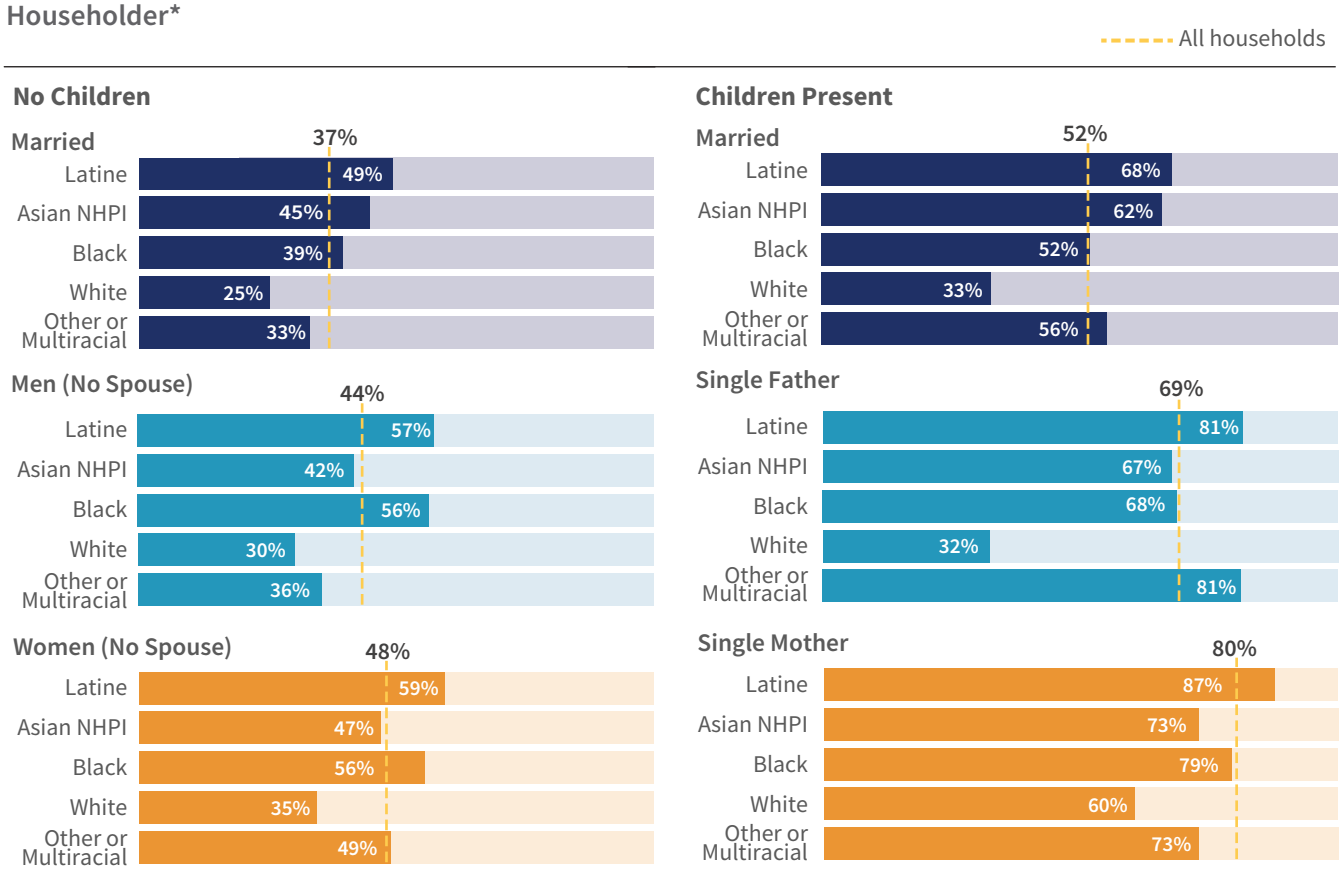
Children, Household Type, and Race/Ethnicity

Single mothers are disproportionately represented among households with inadequate incomes. While single mothers head 10% of all households, they comprise 17% of all households with inadequate income. Overall, single mothers experience the highest rates of income inadequacy compared to other household compositions, with fourth-fifths (80%) having inadequate income (see Figure L).

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 44% compared to 48% for households headed by women. In other words, men and women living alone, already have an income inadequacy gap of about four percentage points.[20] It is important to note that given the way the ACS phrases the survey question, there is inadequate information about households that include parents who do not identify as men or women (see text box on the next page for more information).

When we further examine the impact of the presence of children, we see even higher income inadequacy rates for households headed by single mothers, worsening the existing gender and racial disparities.

Figure L. 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.
Note: Asian NHPI in this visualization includes Native Hawaiian or Pacific Islander.
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

The dashed lines on **Figure L** show the overall income inadequacy rates for each household type, with the bars contrasting the differences of households by race/ethnicity. When we divide households by presence of children, those with children have considerably higher rates of income inadequacy. Unfortunately, the sample size for the American Indian population was too low to generate any conclusive analysis.

- Married-couple households without children have the lowest income inadequacy rate (37%). Among married-couples with children, the income inadequacy rate increases to 52%. However, this disparity changes when examining by family status and race/ethnicity. For example, 25% of White married-couple households without children have insufficient income while 49% of Latine married households without children struggle to make ends meet. When children are present in the household the gap grows even more drastic, with 33% of White married couples having inadequate income, but 68% of Latine, 62% of Asian, Native Hawaiian, or Pacific Islander (NHPI), and 52% of Black married couples with children unable to cover their basic costs.
- Households headed by men without children have an income inadequacy rate of 44%, while the income inadequacy rate increased to 69% for single fathers.[21] More than four out of five (81%) single father and Latine-headed households do not have income that adequately supports their family compared to 32% of White single fathers.

Sex and Gender. The ACS 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 for an analysis framework with the assumption that inequities in income inadequacy rates are a result of the socially constructed characteristics and norms assigned to men and women, not their biological status.

- Households headed by women without children have an income inadequacy rate of 48%. As a broad category, single mothers have the highest rate of income inadequacy at 80%. Put another way, four out of five single mothers do not earn income adequate to meet their basic needs. Income inadequacy rates among single mothers of color are the highest: 87% of Latine, 79% of Black, and 73% of Asian, Native Hawaiian, or Pacific Islander mothers lack adequate income compared to 60% of White single mothers.

Parents, particularly single mothers, experience higher levels of income inadequacy than individuals and couples 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. Furthermore, as rates of income inadequacy are high among communities

> "Eighty-seven percent of Latine, 79% of Black, and 73% of Asian, Native Hawaiian, or Pacific Islander mothers lack adequate income compared to 60% of White single mothers.

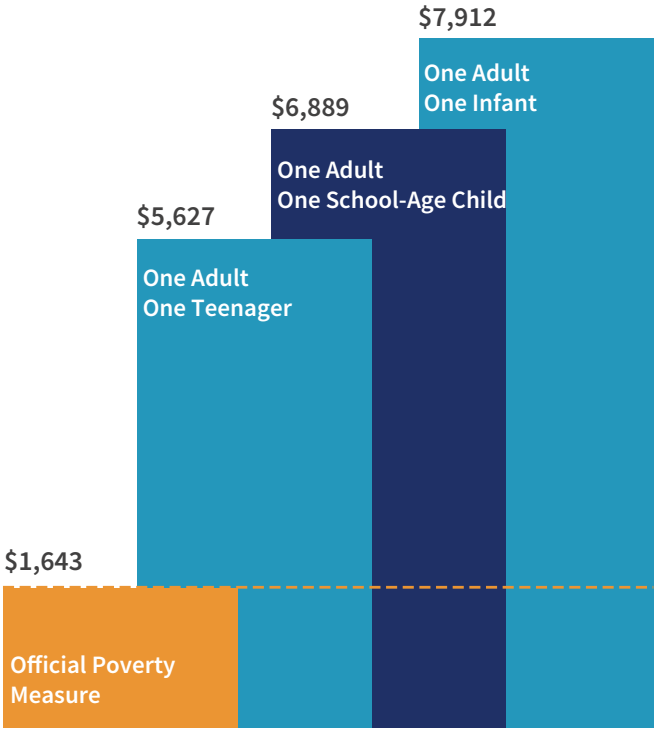
of color regardless of family type, when children are present, households of color are at increased risk of lacking sufficient income to meet the costs of basic needs. As demonstrated in the chapter on race and ethnicity, these findings indicate that further research should be done to disaggregate the racial categories to understand the nuance of disparity in family type within broader racial groups.

Households with Young Children

Due to the high cost of child care, households with younger children (five years and younger) have the highest rates of income inadequacy in New York City for each household type. Figure M illustrates the monthly NYC TCL of three different household scenarios as a child ages in Queens: a single adult with an infant, school-age child, and teenager. The child care costs for this family decrease from $1,589 as an infant, to $925 as a school-age child requiring before and after school care, and then finally to no child care cost when the child becomes a teenager. The bar chart also contrasts the monthly TCL costs with the monthly Official Poverty Measure ($1,643 for a family of two), illustrating stark gaps between the Official Poverty Measure and the actual basic need costs of families at any age.

Consistent with other data trends, households led by single mothers experience the highest rates of income inadequacy with 86% unable to cover the cost of basic needs when young children are present, compared

Figure M. The Monthly True Cost of Living for Three Families Living in Queens, Compared with the Official Poverty Measure



Source: The 2023 New York City True Cost of Living produced by the University of Washington Center for Women's Welfare

to 77% when children outgrow the need for full-time child care (see Figure N). Single mothers of color are particularly at risk for lacking adequate resources when children are young with 89% of Latine, 92% of Black mothers, and 72% of Asian, Native Hawaiian, or Pacific

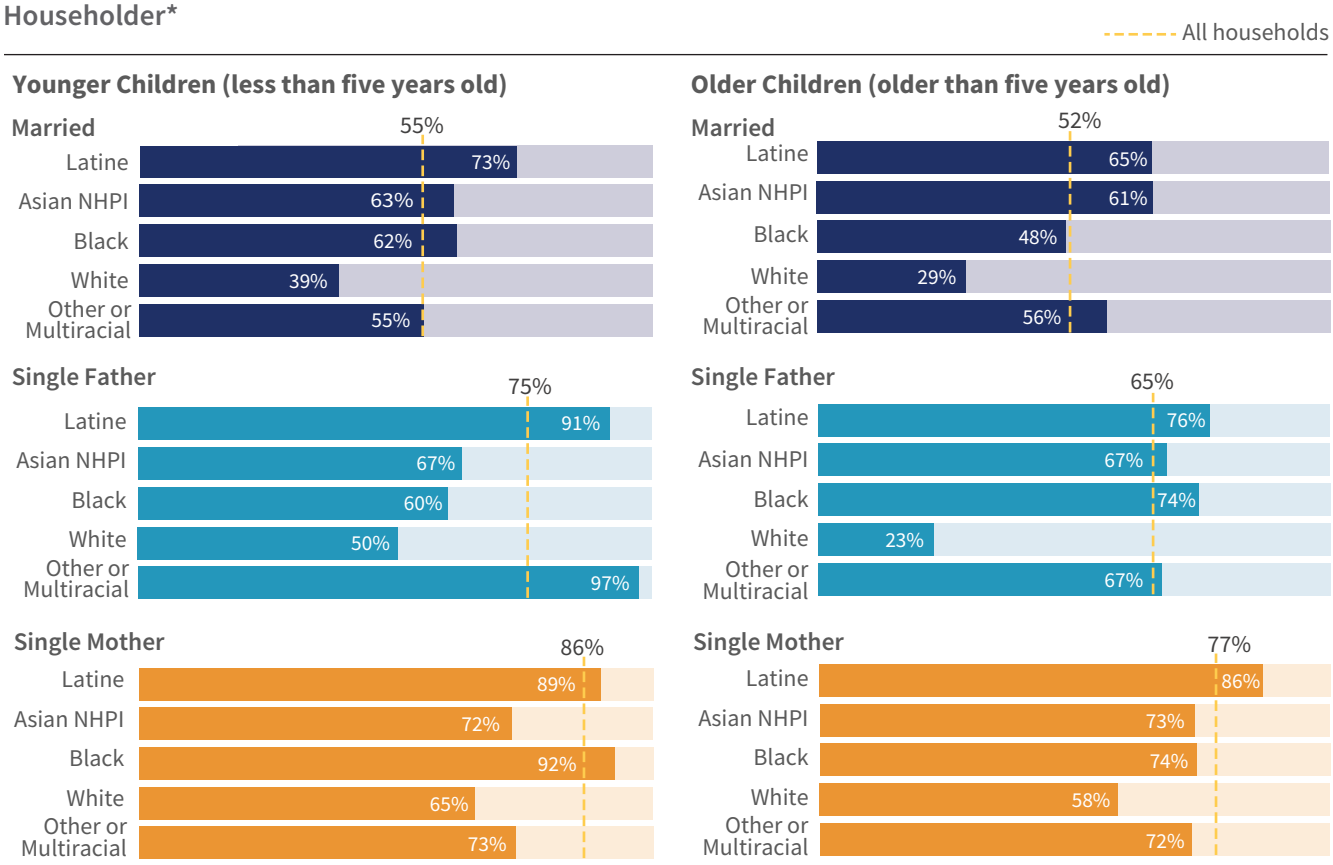
> When children are young, 89% of Latine, 92% of Black mothers, and 72% of Asian, Native Hawaiian, or Pacific Islander mothers struggle to make ends meet on earnings alone.

Islander mothers falling below the TCL. Even when the youngest child is old enough for full-day school (five years and older), resulting in reduced child care costs, 86% of Latine single mothers, 74% of Black single mothers, and 73% of Asian, Native Hawaiian, or Pacific Islander mothers have inadequate income.

Combining analysis by household type and race/ethnicity leads to some striking comparisons. Single mothers of color have consistently high rates of income inadequacy, regardless of their children's age. Latine single mother led households were about *three and a half times* more likely to be struggling to make ends meet than White married-couple households without children. This disparity increases even more if the children are young. With child care closures, remote learning, and disruptions in the labor market, the COVID-19 pandemic placed new pressures on already struggling single mothers, especially single mothers of color.

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 expenses associated with children.

Figure N. Income Inadequacy Rate by Age 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.
Asian NHPI in this visualization includes Native Hawaiian or Pacific Islander.
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

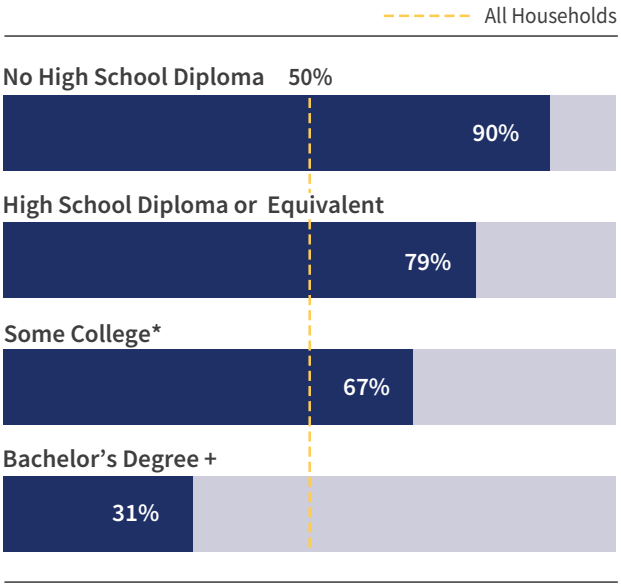
Education

Similar to trends across the U.S., in New York City, householders with higher levels of educational attainment tend to experience lower rates of inadequate income. However, women and people of color must have considerably more education than their counterparts to achieve the same levels of income adequacy.

As education levels increase, income inadequacy rates decrease dramatically (see Figure O). Of households in New York City with less than a high school education, 90% have inadequate incomes, while only 31% of those with a bachelor's degree or more had inadequate incomes. That is, when the household lacked a high school diploma or equivalent high school degree, such as a GED, they are almost three times more likely to struggle to cover basic needs.

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 P). While only 5% of all households in New York City have less than a high school degree or alternative high school degree, those households represent 10% of households below the TCL.

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

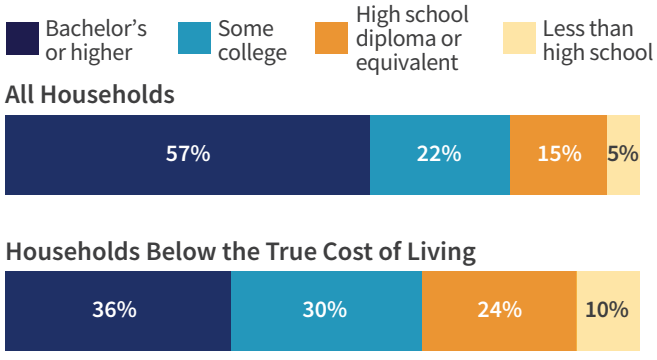


*Some college includes an associate's degree, and some college credit but no degree.
+Includes bachelor's degree and higher
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

While educational attainment is an important safeguard against income inadequacy, not all groups benefit from increased education levels equally. The focus in both Figure O and Figure P was on the highest educational attainment in the household, the analysis will now shift to the lens of the householder in order to assess impact of education by sex and race and ethnicity. Certain trends remain consistent over time: people of color and women persistently have higher rates of income inadequacy.

- **Increased education is associated with substantially lower rates of income inadequacy for all groups—especially for women householders.** 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 81% to 31% for women (see Figure Q). In contrast, men have income inadequacy rates that range from 77% for those without a high school education or equivalent to 27% for those with a bachelor's degree or more.

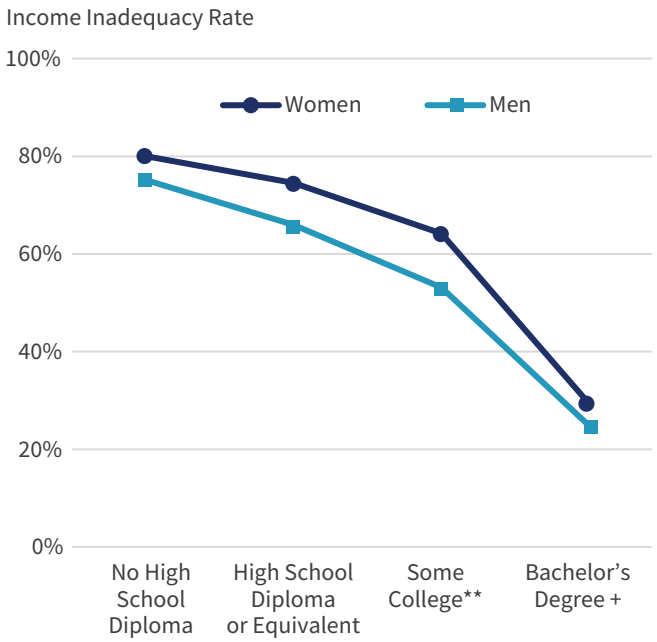
Figure P. Representation of All Households and Households Below the TCL by Highest Educational Attainment in Household



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

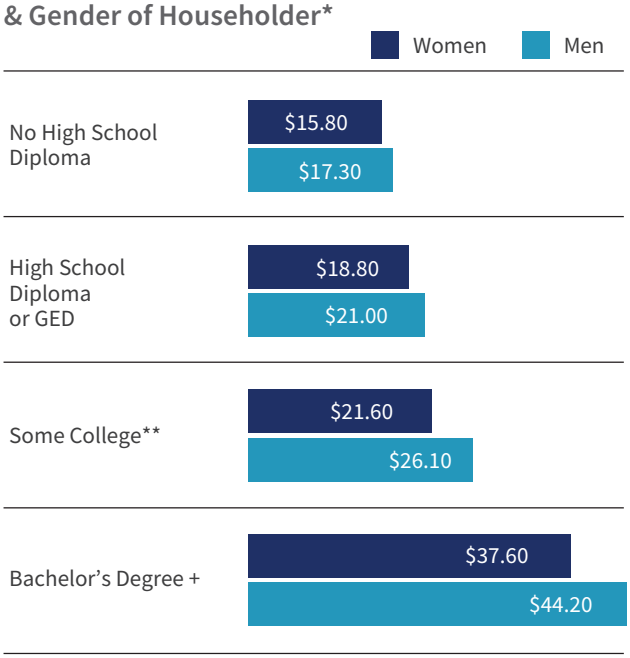
- **Despite decreasing rates of income inadequacy for women with higher levels of education, the earnings gap between men and women remains persistent.** As documented in Figure R, women earn less than men at every level of education. The gap increases as education increases: the median wage for men with a bachelor's degree or higher is over seven dollars per hour more than women with the same level of education in New York City.
- **The difference in income inadequacy rates between race/ethnic groups narrows with increased education, although households of color tend to have higher income inadequacy rates at each level.** The difference in income inadequacy rates for householders without a high school diploma or equivalent high school certificate, such as a GED, ranges from 83% for Latine householders to 65% for other race or multiracial householders (see Figure S). Asian, Native Hawaiian, or Pacific Islander householders have the highest rate of income inadequacy for householders who have attained some college. Once householders achieve a bachelor's degree or higher, the range shrinks slightly to 38% for Latine householders and 22% of White householders. Other than the category of no high school degree, White householders have consistently lower rates of income inadequacy as indicated in the light yellow bar of Figure S.
- **The combined effect of race/ethnicity and gender is such that women of color have the highest rates of income inadequacy.** The percentage of women of color with inadequate income fell from 82% for those lacking a high school education or equivalent to 37% for those with a college degree or more, a decrease of 45 percentage points (see Figure T). Despite the dramatic decrease in income inadequacy rates when a bachelor's degree is obtained, women of color in New York City are still significantly more likely to have inadequate income compared to White men with the same education levels.

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



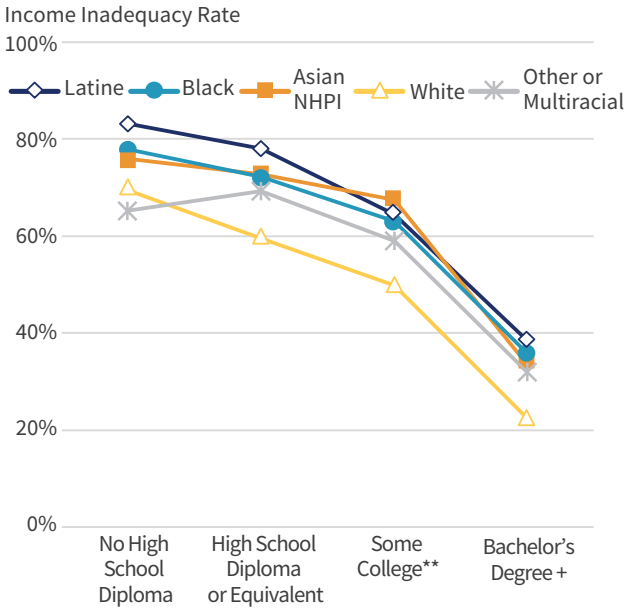
*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.
**Some college includes an associate's degree, and some college credit but no degree.
+Includes bachelor's Degree or higher.
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

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



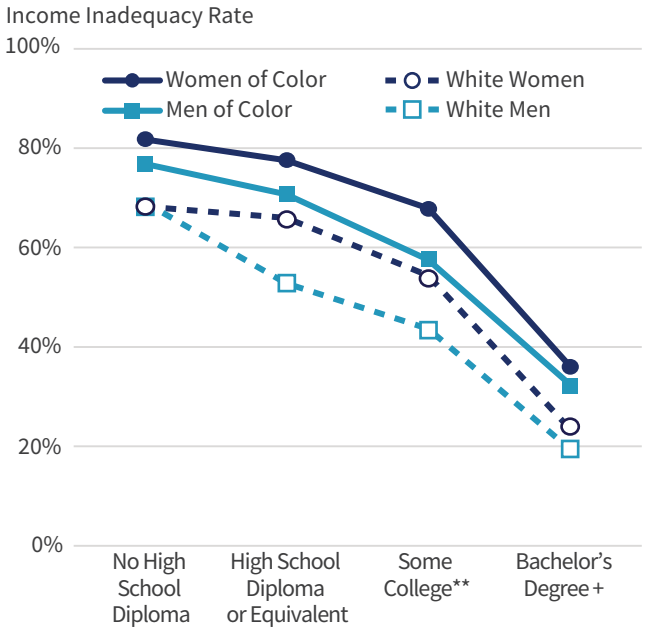
*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. This is an imputed estimate. As the ACS does not include an hourly pay rate, this calculated by dividing annual earnings by usual hours worked per week.
**Some college includes an associate's degree, and some college credit but no degree.
+ Includes bachelor's Degree or higher.
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Figure S. Income Inadequacy Rate by Education & 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.
**Some college includes an associate's degree, and some college credit but no degree.
+Includes bachelor's Degree or higher.
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

Figure T. Income Inadequacy Rate by Education, Race/Ethnicity, & Gender 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.
**Some college includes an associate's degree, and some college credit but no degree.
+Includes bachelor's Degree or higher.
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

- **The 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 income as White men.** While 70% of White men with no high school diploma are below the True Cost of Living, 69% of women of color with some college have inadequate income, only one percentage point less. Likewise, women of color with a bachelor's degree or higher have an income inadequacy rate only eight percentage points less than White men with some college (37% versus 45%).

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

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

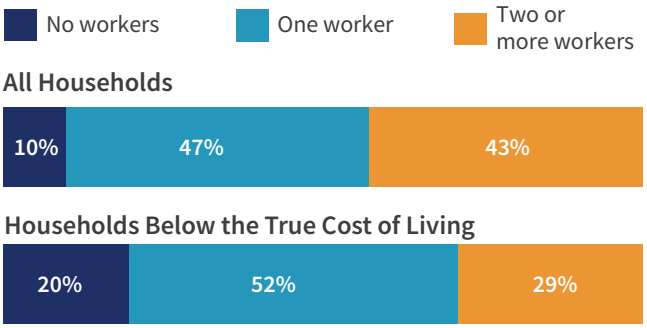
Employment and Work Patterns

Even with a substantial amount of work hours, income does not always meet the costs of basic needs. **Most households below the TCL in New York City had at least one employed adult (80%), typically a full-time, year-round worker.** It is largely inadequate wages, not work hours, that presents a barrier to income adequacy. Moreover, returns from hours of work are consistently lower for people of color and single mothers, resulting in higher levels of income inadequacy despite a substantial amount of work.

Employment is a key factor to securing income adequacy; however, not all households that work earn enough to cover the increasing cost of basic needs. As illustrated in Figure U, most households that are below the TCL do have at least one worker. In fact, 29% of households that struggled to make ends meet have two or more workers. As shown by the dashed line on Figure V, as the number of work hours per household falls, income inadequacy levels rise. For example:

- Households with two workers have income inadequacy rates of 33%. Even with two workers in the home, one in three households do not make ends meet on earnings alone.
- If there is only one worker but that worker is employed full time throughout the year, income inadequacy rates rise to 40%. On the other hand, if the one worker is employed less than full time, income inadequacy increases substantially to 82%.
- With an income inadequacy rate of 95%, most households with no workers have inadequate income.

Figure U. Representation of All Households and Households Below the TCL by Work Status



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

Work Status Definitions*

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

Figure U and Figure V depict aggregations of these definitions including: one worker (full time and full year), meaning 35 hours or more per week with at least 50+ weeks worked in the previous year); one worker (part time or part year), meaning the worker either worked less than 35 hours per week year round **or** worked less than 49 weeks in the previous year.

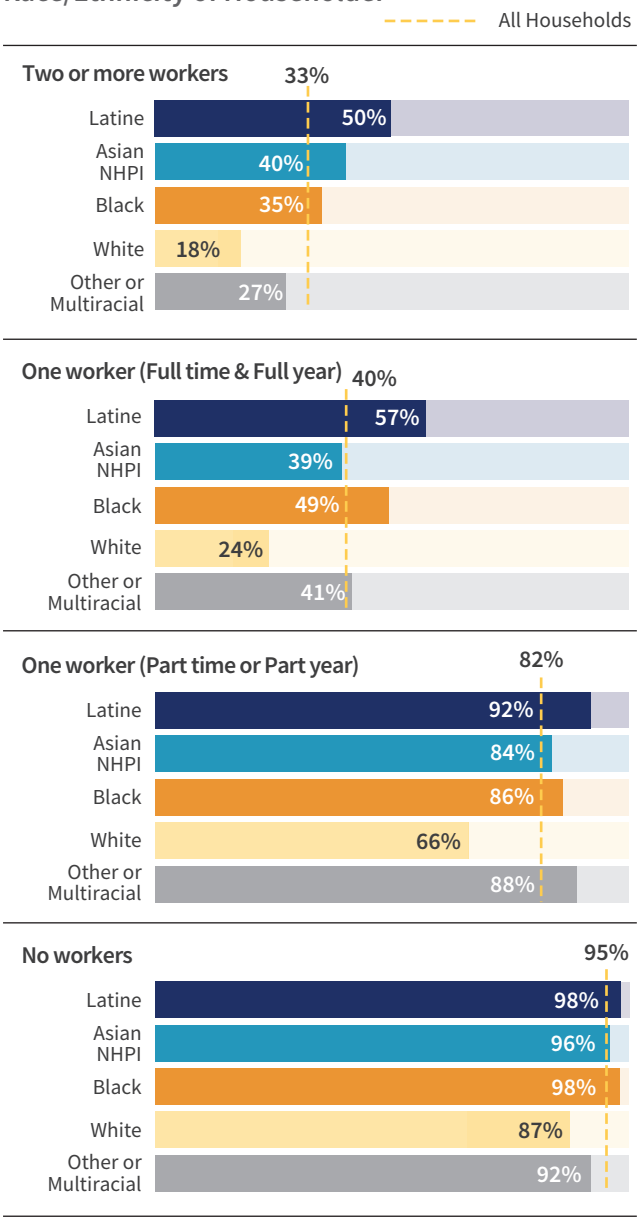
*This is consistent with definitions used by the U.S. Census Bureau, 2021 American Community Survey.

While the amount of work hours in a household lowers income inadequacy rates, the following analysis explores how gender- and race-based labor market disadvantages create barriers to economic stability despite similar work levels. Unfortunately, the COVID-19 pandemic and related financial downturn heightened these economic inequalities. We must be cognizant of these disparities as we work towards policies that will address the half of working age households in New York struggling to make ends meet.

Work Patterns by Race/Ethnicity

While more hours of work per household reduces income inadequacy, POC workers must work more to achieve the same levels of economic sufficiency as White workers. For each level of work effort (number of workers and

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



* All workers over age 16 and under 65 years old are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.
** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

hours worked), income inadequacy rates are up to 33 percentage points higher for people of color (see Figure V). When there are no workers in the household, all race/ethnic groups have high rates of income inadequacy (ranging from 87% to 98%). However, when there is one worker, there are larger differences by race/ethnicity:

- If the only worker in the household is part time or part year, income inadequacy rates stayed above 84% for households of color, ranging to up to 92% for Latine households. The rate for White households is 66%.
- In households with one full-time worker, almost one fourth (24%) of White households, but more than half (57%) of Latine households, 49% of Black households, and 39% of Asian, Native Hawaiian, or Pacific Islander households do not have adequate income to cover basic needs.
- For households with two (or more) workers, the percentage with inadequate income ranges from 18% for White households to 50% for Latine households. Asian, Native Hawaiian, or Pacific Islander have the second highest rate of income inadequacy, with 40% of households with two workers unable to make ends meet.

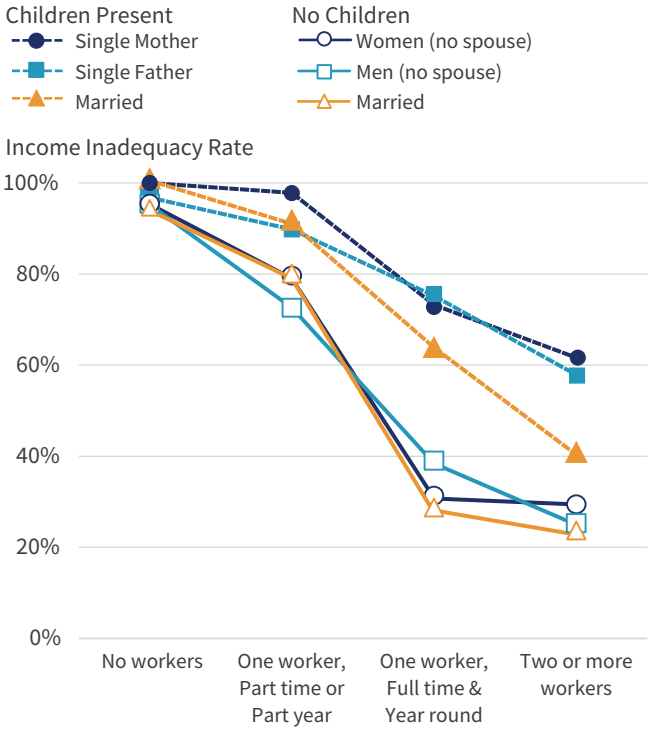
Work Patterns by Family Type

As previously shown in this report, if a household is maintained by a woman alone or has children in it, levels of income inadequacy are consistently higher than those of childless and married-couple households, and often single father households. These higher rates of income inadequacy, in part, reflect the greater income requirements of families with children (such as child care) and gender discrimination in the labor market.

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

- When the only worker is employed less than full time, year round, 92% of married-couples with children, 90% of single-father, and 97% of single-mother households lack adequate income.
- When the only worker is employed full time, year round, 63% of married-couple with children, 76% of single-father, and 74% of single-mother households lack sufficient income. While the single-mother household category has a slightly lower rate of income inadequacy, there are significantly more single mother households with one full-time employee struggling to make ends meet (above 59,000 versus approximately 16,000 single father households).

Figure W. Income Inadequacy Rate by Workers* & Household Type



* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

- If there are two or more workers, 41% of married-couple with children, 57% of single-father, and 62% of single-mother households experience income insufficiency.[22]

Thus, in households with children, even when controlling for the numbers of workers/work hours at the household level, the disadvantages associated with being a single mother in the labor market result in higher levels of income inadequacy compared to married-couple and single-father households.

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

Hours Versus Wage Rates

It is largely low wage rates, not lack of work hours, that result in inadequate income. Median hours among households above the TCL reflect full-time employment (2,080 hours), working about 13% more hours per year than those with incomes below the TCL (1,820 hours). At the same time, wages of householders above the TCL are more than twice that of householders below the TCL, $42.80 per hour versus $18.50 per hour (see Figure X).

Gender. Among employed householders in New York City, the median hourly wage for women ($29.40 per hour) is 90% of the median hourly wage for men ($32.80 per hour). Women householders above the TCL earn 90% of the median wage of men householders above the TCL ($40.40 per hour vs. $44.90 per hour). For households under the TCL, women earn 97 cents to every dollar a man earns, with women earning a median wage of $18.20 and men earning a median wage of $18.70 (Figure X). Women under the TCL are employed for fewer hours than men under the TCL on average, with annual hours worked being 1,664 for women householders and 1,820 for men.

Occupation/Occupational Category. The American Community Survey asks employed persons what their work activities are and codes responses into the 539 specific occupational categories based on the Standard Occupational Classification manual. This analysis examines the "top 20" occupational category—that is, out of 539 specific occupations, these are the 20 occupations in New York City with the most workers.

Worker. Householders in this analysis of occupations include those who worked at least one week in the previous year and who are not self-employed.

Below TCL. Workers are considered "below" the TCL if the household's total income is more or less, respectively, than their Self-Sufficiency Standard (True Cost of Living) wages. Hourly wages are estimated by dividing the worker's annual earnings by usual hours and weeks worked during the year.

People of Color. The racial wage gap in New York City between householders of color and White householders is persistent. Households of color earn only 62% of White household median earnings: $26.30 versus $42.70 per hour. Among those below the TCL, the wage gap narrows slightly with households of color earning a median of $18.00 per hour and White households earning a median hourly wage of $21.20. White households work slightly less hours on average than householders of color (1,665 versus 1,820). For households above the TCL, White households earn a median hourly rate of $49.50 while households of color earn $37.90 per hour.

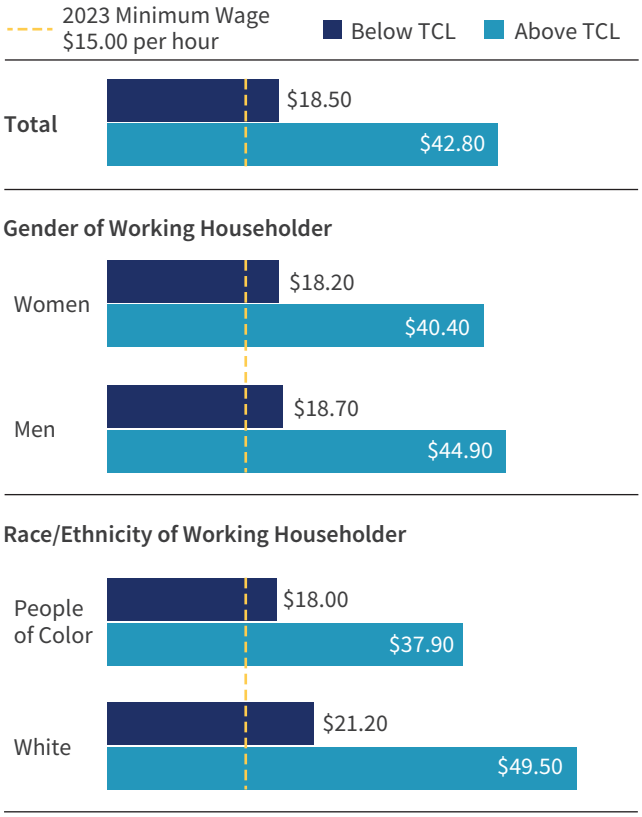
Overall, the proportion of households of color with inadequate income is significantly higher than the total population (78% versus 66%). Additionally, there are proportionately fewer households of color (42%) above the TCL than White households (68%).

Altogether, the data on wages and hours suggests that addressing income adequacy through employment solutions will have a greater impact if it is focuses on increased wages, including addressing racial wage gaps, rather than increased hours. Additional investigations should include disaggregated race and ethnicity data to better understand specific community need.

Occupations

Householders below the TCL are concentrated in relatively few occupations. A third (33%) of all householders with inadequate income are in just 20 occupations.[23]

Figure X. Median Hourly* Pay Rate of Working Householders by Gender and 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 person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. Working householders excludes those with self-employment income or no wages in the past year.
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

> The racial wage gap in New York City between householders of color and White householders is persistent with households of color earning only 61% of White household median earnings.

Women and people of color with inadequate income are even more likely to be concentrated in fewer occupations: 47% of all households headed by women and 48% of all households headed by people of color with inadequate income are working in just 20 occupations.

Home health aide is the most frequent occupation for workers heading households below the TCL in New York City. Among those with inadequate income, 8% of all workers heading households below the TCL are home health aides. With a median wage of $15.40 per hour, 92% of all home health aides with inadequate income are people of color and 91% are women. Because home health aides rely on in-person social environments and interactions and were designated as essential workers during the pandemic, keeping employment increased employees' risk of exposure to the COVID-19 virus.

Janitors and building cleaners accounted for the second most commonly-held occupation of householders below the TCL. The median hourly wage of janitors in New York City is $15.80 an hour, close to the city's minimum wage, yet 29,533 households with janitors struggled to make ends meet. People of color accounted for 86% of all janitors.

Table 3. Twenty Most Common Occupations among Householders Below the True Cost of Living

Occupation	Number of Workers	Percentage of Workers	Median Wage	Share that are POC	Share that are Women
Total Householders	820,741	33%	$18.50		
Home Health Aides	64,766	8%	$15.40	92%	91%
Janitors and Building Cleaners	29,533	4%	$15.80	86%	31%
Cashiers	22,858	3%	$14.10	88%	77%
Personal Care Aides	21,076	3%	$16.80	88%	77%
Teaching Assistants	19,038	2%	$19.00	74%	87%
Retail Salespersons	18,669	2%	$15.80	75%	58%
Driver/Sales Workers and Truck Drivers	18,437	2%	$15.60	94%	8%
Construction Laborers	16,211	2%	$17.90	90%	2%
Customer Service Representatives	14,820	2%	$20.20	79%	59%
Secretaries and Administrative Assistants	14,708	2%	$19.90	70%	90%
Nursing Assistants	13,982	2%	$18.90	98%	94%
Other Managers	13,965	2%	$22.60	64%	57%
First-Line Supervisors of Retail Sales Workers	13,024	2%	$17.00	84%	52%
Security Guards	12,549	2%	$15.90	92%	28%
Waiters and Waitresses	12,046	1%	$17.20	86%	53%
Maids and Housekeeping Cleaners	11,891	1%	$18.40	92%	81%
Cooks	11,756	1%	$15.80	93%	32%
Food Preparation Workers	10,989	1%	$14.70	96%	27%
Office Clerks, General	10,854	1%	$20.10	81%	79%
Taxi Drivers	10,633	1%	$15.20	88%	6%

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

As highlighted by the two most common occupations of householders with inadequate income, the 20 most common occupations of householders below the TCL have a disproportionate share that are women and people of color. In fact, 86% of the share of workers in the 20 most common occupations of householders with inadequate income are people of color, substantially higher than the 66% of the total householder of color population in New York City. Women are also disproportionately represented in the most common occupations held by householders below the TCL (60%).

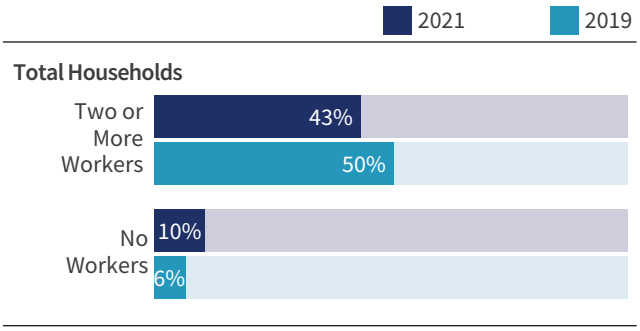
During the pandemic, the most common low-wage jobs were held by women and people of color. Only a few of these low-wage occupations allow the ability to telework. Those occupations in front line industries that maintained employment have high health risks, and the remainder of the occupations are in service categories which experienced the highest loss of employment.[24] Households headed by women and people of color are disproportionately below the TCL, and their concentration in low-wage occupations with high pandemic unemployment rates places this group at risk of further economic marginalization.

For several decades prior to the COVID-19 pandemic, a noticeable shift began taking place: fewer workers in higher-wage jobs and sectors, such as manufacturing, and more workers in lower-wage service sector jobs. With the COVID-19 pandemic, this trend exacerbates the economic and health risks facing low-wage workers. Low-wage workers are disproportionately in service occupations that are at higher risk for loss of income during the pandemic.[25] Those who stayed employed, working in essential businesses, have done so while facing increased health risks to themselves and their families.

Historical Work Patterns in New York City

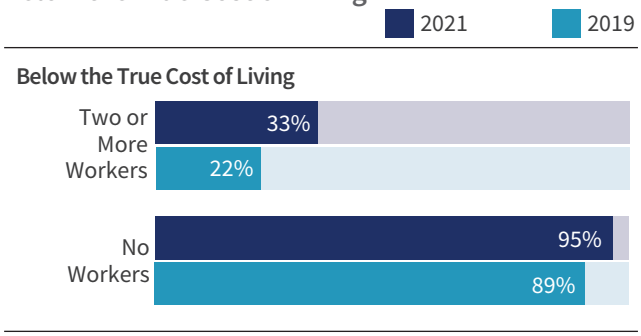
There has been a dramatic increase in the total number of households unable to make ends meet since the last calculation conducted in 2021 with 2019 American Community Survey (ACS) data. As documented earlier, part of this increase can be attributed to the increase in total households with no workers and the decrease in total households with two or more workers (see Figure Y). The percentage of total households with two or more

Figure Y. Historical Work Status: Two or More Workers and No Workers for New York City Households



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

Figure Z. Historical Work Status: Two or More Workers and No Workers Below the True Cost of Living



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

workers decreased from 50% in 2019 to 43% in 2021, while the percentage of total households with no workers increased (6% in 2019 to 10% in 2021). This data reflects the many households who had a household member or members lose their job during the pandemic or had a household member have to stop work in order to care for their children.

While the total household data in Figure Y illustrates employment trends across households in New York City, Figure Z conveys the change in two or more workers and no workers in households ***below the TCL*** between the 2019 ACS and 2021 ACS. The percentage of households unable to make ends meet in both work statuses increase: 33% of households with two or more workers have incomes that do not keep up with the True Cost of Living, increasing from 22% in 2019. The percentage of households with no workers and inadequate income grows from 89% to 95%. If we control for work hours by comparing households with one full time year round worker, we find that the rate of income inadequacy increased from 34% to 40%.

This increase demonstrates the impact of growing costs across the city; more families, even with two workers, are struggling to cover the cost of basic needs. While the unemployment rate has since recovered to pre-pandemic levels, those who lost jobs or stepped away from the workforce during the pandemic require jobs that pay sufficient wages to keep up with the growing costs of living in New York City.

> “The percentage of total households with two or more workers decreased from 50% in 2019 to 43% in 2021, while the percentage of total households with no workers increased (6% in 2019 to 10% in 2021).

Geography

Although a staggering half of New York City working-age households have inadequate income, city-wide level data masks considerable variation in household income inadequacy throughout the neighborhoods of the city. Rates of income inadequacy by Public Use Microdata Area (PUMA) vary from 26% in Murray Hill, Gramercy & Stuyvesant Town (South Manhattan) to 80% in Belmont, Crotona Park East & East Tremont (Central Bronx).

Altogether, there are 1,298,212 New York City working-age households struggling to make ends meet. Struggling households live throughout the city, however, almost three fourths of households with inadequate income live in Brooklyn (excluding Northwest), Queens, and the Bronx. While this section focuses on rates of income inadequacy by PUMA, other factors also contribute to income adequacy and wellness including access to reliable transportation, educational opportunity, health, and employment.[28]

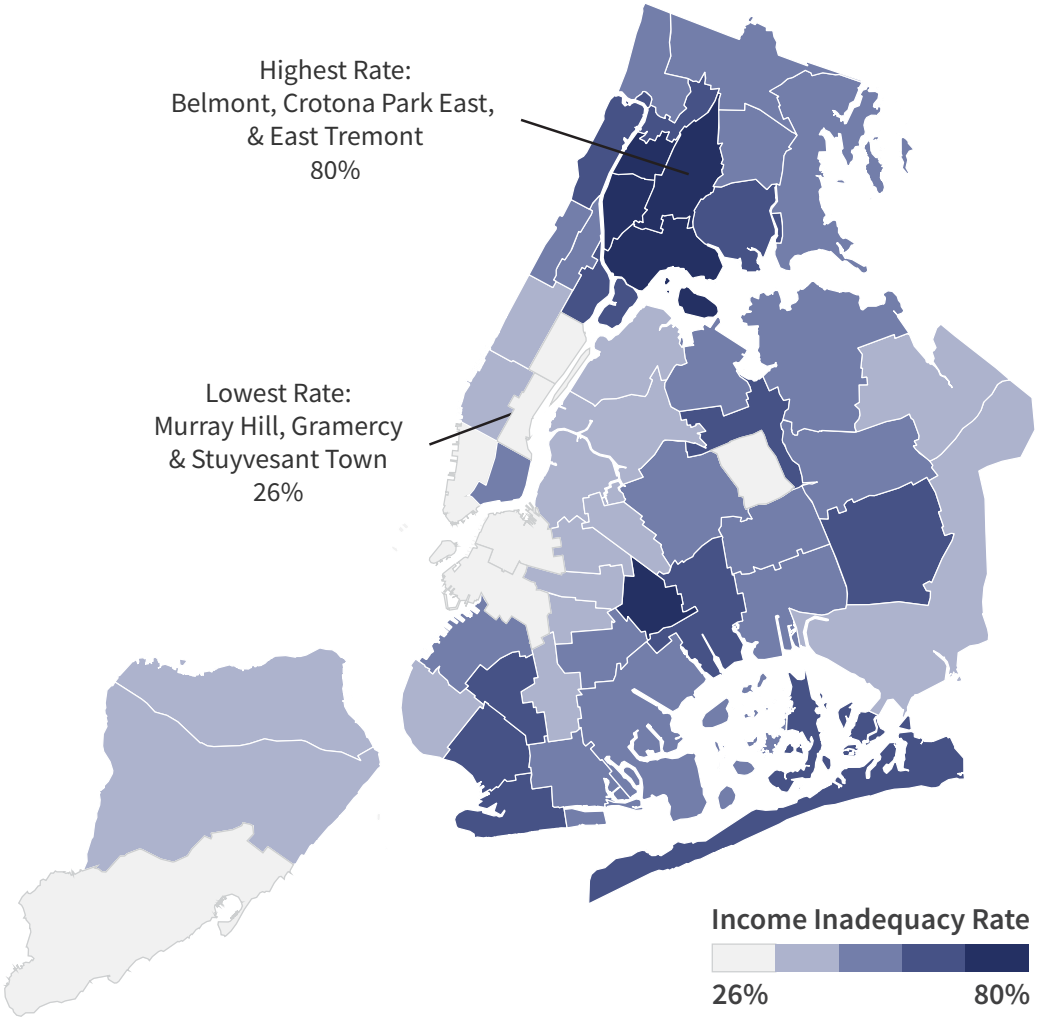
Figure AA documents rates of income inadequacy by Public Use Microdata Area (PUMA) with the shading of blue corresponding with the percentage of households unable to make ends meet. Income inadequacy rates by borough are fairly consistent with the previous *2021 Overlooked and Undercounted* report; the Bronx still has highest percentage of households struggling to make ends meet out of all five boroughs (see Table 2). North Manhattan now has the second highest percentage of households below the TCL with 57% unable to cover the basic costs, a jump of 19 percentage points since the last calculation.

The highest rates of households struggling with income inadequacy are found in the central Bronx region and include the community districts of Belmont, Crotona Park East & East Tremont; Hunts Point, Longwood & Melrose; Morris Heights, Fordham South & Mount Hope; and, Concourse, Highbridge & Mount Eden. These regions have income inadequacy rates between 75% and 80%, meaning at least three in four households living in those communities do not have earnings that meet cost of basic essentials like housing, health care, food, transportation, and child care. In Belmont, Crotona Park East, & East Tremont, 63% of the total population of that community identifies as Latine and 31% identify as Black. White householders make up less than 2% of the total population.

On the other hand, community regions with lower rates of income inadequacy (but still with at least a fourth of all households [26%] struggling to make ends meet) are visualized in Figure AA with a shade of light grey and are found in the South Manhattan neighborhoods of Murray Hill, Gramercy & Stuyvesant Town; Battery Park City,

> “At least three in four households living in those communities (Central Bronx) do not have earnings that meet cost of basic essentials like housing, health care, food, transportation, and child care.

Figure AA. Income Inadequacy Rate by Public Use Microdata Area



Borough	Community District	Below TCL (%)
Lowest Income Inadequacy Rates		
South Manhattan	Murray Hill, Gramercy & Stuyvesant Town	26%
Northwest Brooklyn	Park Slope, Carroll Gardens & Red Hook	28%
South Manhattan	Battery Park City, Greenwich Village & Soho	28%
Staten Island	Tottenville, Great Kills & Annadale	28%
South Manhattan	Upper East Side	33%
Highest Income Inadequacy Rates		
The Bronx	Belmont, Crotona Park East & East Tremont	80%
The Bronx	Hunts Point, Longwood & Melrose	77%
The Bronx	Morris Heights, Fordham South & Mount Hope	75%
The Bronx	Concourse, Highbridge & Mount Eden	75%
Brooklyn- Excluding Northwest Brooklyn	Brownsville & Ocean Hill	72%

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

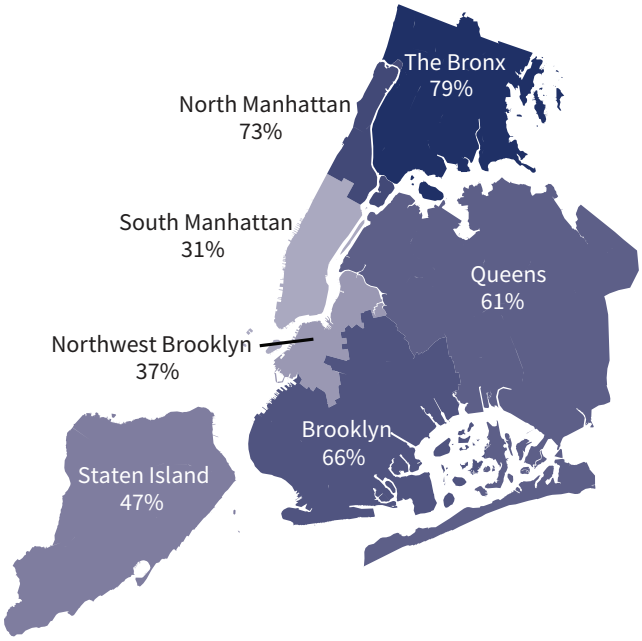
Greenwich Village & Soho; and the Upper East Side, along with Park Slope, Carroll Gardens & Red Hook in Northwest Brooklyn, and Tottenville, Great Kills & Annadale in Staten Island. In Murray Hill, Gramercy & Stuyvesant Town, 66% of the population identifies as White and 19% as Asian, Native Hawaiian, or Pacific Islander. Latine householders make up 6% and Black households make up less than 4% of total households in that community district (see "Limitations" on page viii on aggregated data).

Due to the historical effects of institutionalized racism such as unequal access to investment in home buying, educational opportunity, and racist hiring practices, community districts with higher income inadequacy rates tend to have disproportional representation of people of color, particularly Black and Latine communities.

Income Inadequacy for Families by Borough

Rates of income inadequacy vary significantly by borough when analyzing by the presence of children in a home. Figure AB illustrates the variance in the percentage of households with children struggling to cover costs, ranging from 31% in South Manhattan to 79% in the Bronx. The South Manhattan income inadequacy rate actually drops when there are children present (from 36% overall to 31% when accounting for the presence of at least one child). However in the Bronx the rate increases dramatically from 65% overall to 79% with the presence of children.

Figure AB. Income Inadequacy Rate by Borough and Presence of at Least One Child



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

Housing Burden in New York City

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

As demonstrated in Figure AC, housing represents a critical issue for those living below the True Cost of Living. Housing burden is traditionally defined as:

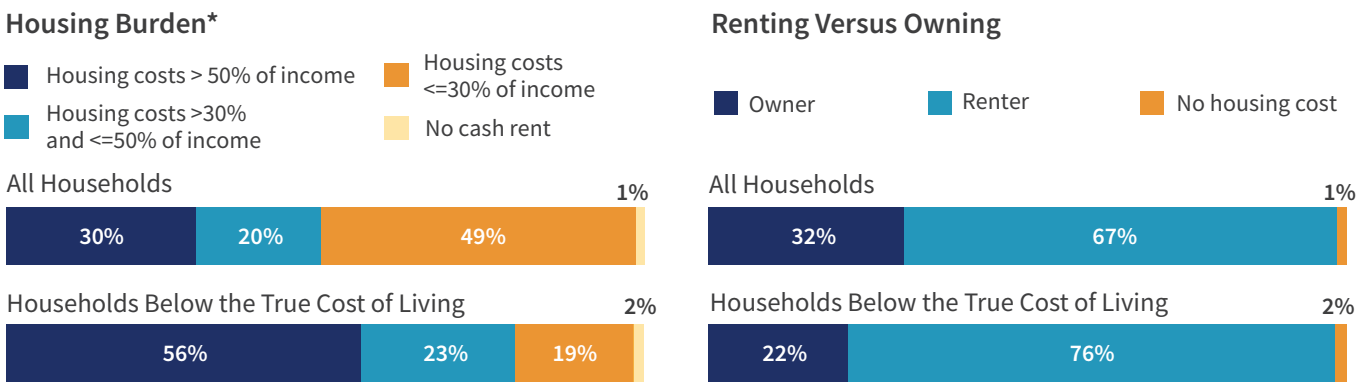
Affordable housing = No more than 30% of a household's gross income is spent on rent and utilities.

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, 50% of all households are considered housing burdened (with more than 30% of household income going towards rent). When examining by households with incomes below the TCL, the situation becomes more dire: more than one half (56%) of New York City households with incomes below the TCL are paying more than 50% of their earnings towards housing and another 23% are paying more than 30% but less than 50% of their income towards housing. Together, that means, almost 80% of households below the True Cost of Living are considered housing cost burdened; that is, four out of every five households in New York City struggles to afford rent under this traditional definition.

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



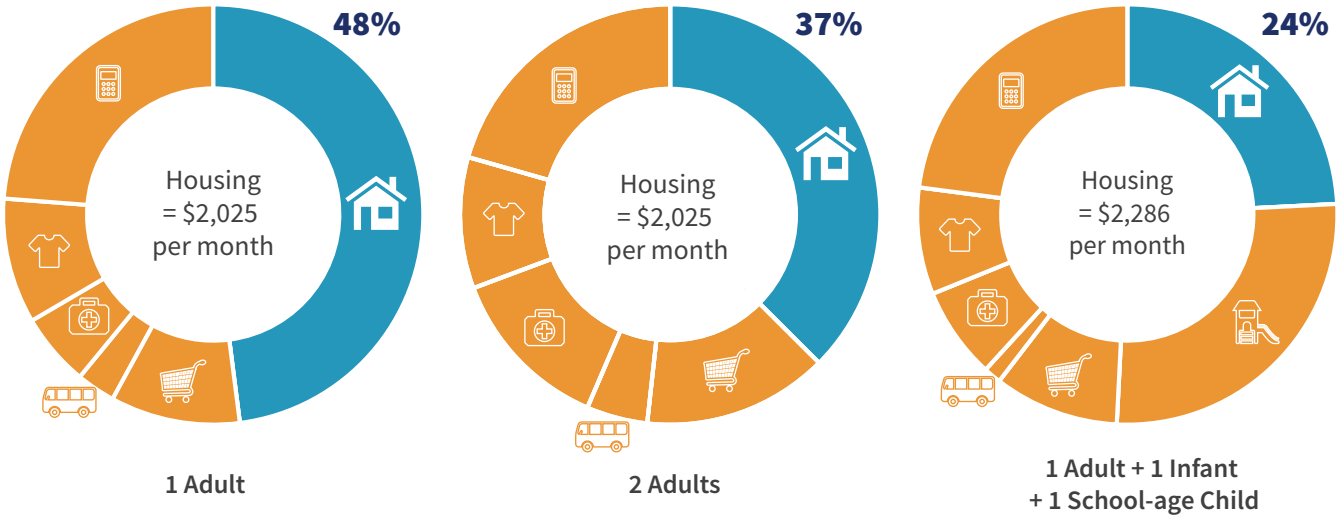
*The label "housing burdened" is assigned to households when more than 30% of their income goes to the cost of housing. Households are considered "severely housing burdened" if housing costs more than 50% of their income.
Percentages are rounded and therefore do not always add up to 100%.
Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

In New York City, 32% of all households have been able to invest in a home. Only 22% of households below the TCL own a home, with the vast majority of both total households and households with incomes under the TCL being renters.

Currently the U.S. Department of Housing and Urban Development (HUD) sets Section 8 housing voucher reimbursement at 30% 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 True Cost of Living for households of different compositions, it is clear that the 30% threshold is not exhaustive. Sometimes 30% is insufficient, and sometimes housing represents a lower percentage of a family's budget due to higher child care or other expenses.

Figure AD illustrates the differences in the housing percentage of a TCL budget for three different family types in Kings County (Excluding Northwest Brooklyn). The cost of housing constitutes 48% of a basic needs budget for a household with one adult. That portion drops to 37% 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 $2,514 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 24%. This analysis inspires further investigation on how much money is left in a family's income *after paying for rent* and determining whether that amount is sufficient for covering non-rent expenses in the True Cost of Living. This may provide a more accurate understanding of housing cost burden for families with differing expenses.

Figure AD. Housing as a Percentage of True Cost of Living Budget for Three Family Types in Kings County (Excluding Northwest Brooklyn)



Source: The 2023 New York City True Cost of Living produced by the University of Washington Center for Women's Welfare

Representation of Households Below the New York City True Cost of Living

Using the New York City True Cost of Living (TCL) and applying it to working-age households (excluding adults over 64 and people with disabilities), one half of households (50%) lack sufficient income to meet the minimum cost of living in New York City. Other variables such as housing burden, food assistance, Temporary Assistance for Needy Families (TANF), internet access, and health insurance type offer insight into the needs of households that are struggling to make ends meet, even when 80% of the households below the True Cost of Living have at least one working adult.

While the Official Poverty Measure identifies 416,503 households as "poor," (16% of households in New York City), more than three times as many households actually lack enough income to meet their basic needs in New York City (1,298,212 households; 50% of households). Using the True Cost of Living calculations reveal that 68% of households were overlooked and undercounted, not officially poor, yet without enough resources to cover their basic needs.

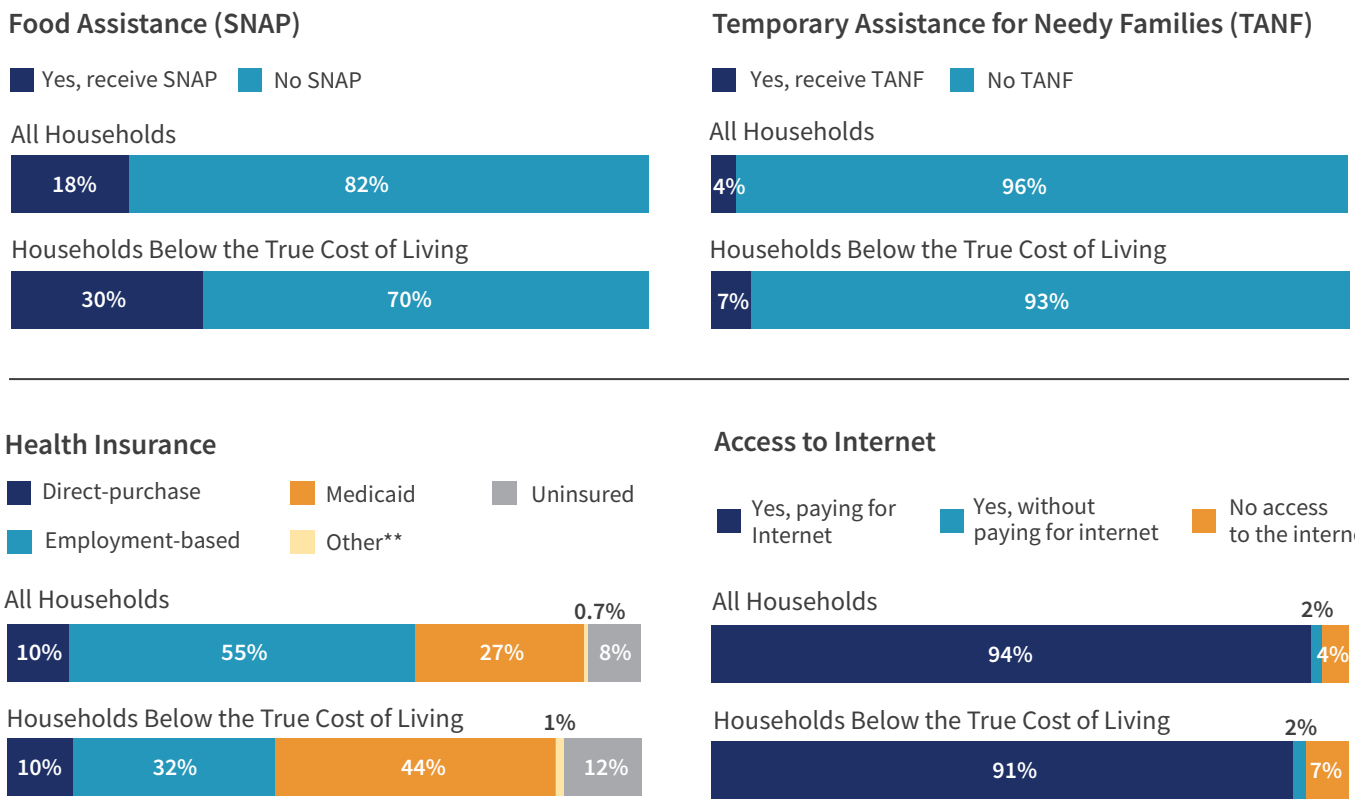
This report has demonstrated that the likelihood of experiencing inadequate income in New York City is concentrated among certain families by gender, race/ethnicity, education, and location and that structural inequities, not individual blame, are the cause of these disparities. The report documents that the vast majority (80%) of households had at least one worker who is not earning wages sufficient to meet even basic costs for their families. Figure AE examines essential benefits

Mental Health Impacts of Those Struggling to Make Ends Meet in New York City

The American Community Survey Microdata sample used to inform the count of households falling below the New York City True Cost of Living does not collect data on psychological well-being. However, it is essential to note that poverty has significant mental health impacts on families struggling to cover costs. Additionally, COVID-19 led to widespread hardship and financial stress. According to research conducted by the Early Childhood Poverty Tracker (ECPT), nearly half of New York City parents living in poverty experienced psychological distress, with 7% of those below 100% of the poverty line reporting severe distress, double that of families with higher incomes (above 200% of the poverty line).[30] Another survey conducted by the New York Health Foundation, found that low-income New Yorkers experienced the highest rates of poor mental health. Compared with all racial and ethnic groups, New Yorkers of color generally reported the highest rates of poor mental health. Health insurance is a critical resource for those struggling with mental illness, and stable access to insurance and care is essential for a healthy recovery.[31]

It is important to acknowledge that the combination and intersection of the above-mentioned factors, such as race/ethnicity, gender, employment, citizenship status, language, education, household composition, geography, impact not only income inadequacy and health insurance access, also affects the ability to use and be comfortable with seeking out mental health care services. Historic and institutional oppression, such as medical racism, discriminatory treatment by police, inadequate public transportation routes, minimal presence of green spaces, housing instability, food insecurity, heat islands and toxins from industrial pollution, and health care workers who further traumatize patients or provide inappropriate care, all negatively impact mental wellbeing at the individual level. In a cyclical nature, these factors also hinder individuals' comfort level with seeking out mental health care, causing mental health care challenges to go unaddressed and unsupported. It is crucial that the social determinants of health are discussed as factors that impact mental health, and high quality, culturally-responsive, and trauma-informed services need to be prioritized within the behavioral health care system.

Figure AE. Representation of NYC Household access to SNAP, TANF, Health Insurance, and Internet for all Households and Households Below the NYC TCL
There are 1,298,212 total 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: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

and services (food, health insurance, internet) that households are (or are not) receiving or have access to, across all households in New York City and across households with income inadequacy.

Additionally, almost a third of households below the True Cost of Living in New York City access Supplemental Nutrition Assistance Program (SNAP) benefits (formerly called food stamps) or 18% of all households in the city. Twenty eight percent of total households are income eligible for SNAP with 57% below 100% of the OPM and 43% between 100% and 200% of the OPM. This points to either underreporting of respondents or significant under-utilization of SNAP benefits (see "Limitations" on page viii section for further information on underreporting). Work supports, like SNAP, help supplement families' monthly budgets and improve their quality of life. Families who do not have access to work supports are forced to choose which basic needs to address, and, as a result, face both short- and long-term consequences. Insufficient nutrition can also negatively impact children's academic achievement and health levels, highlighting the importance of access to SNAP and other forms of food assistance.[29] More than two out of three households with inadequate income, according to the NYC True Cost of Living, did not receive food assistance in the previous year. Furthermore, the percentage of households accessing SNAP decreased by four percentage points since 2012, indicating that households have less access to life saving food cost supplements than they did ten years ago (see Table 7 for more detail).

Only 7% of households under the True Cost of Living had access to cash assistance through the Temporary Assistance for Needy Families program. Despite households below the TCL not having earnings that are sufficient to meeting their costs, TANF is only available to those with very low incomes and who meet a variety of eligibility determinations.

Affordable health insurance can be a financial lifeline for families struggling with illness. In New York City, 10% directly purchase health insurance through the marketplace, 55% have employment-based health insurance, 27% are able to access Medicaid, 8% are uninsured and 0.7% have health insurance from the VA, TRICARE, or other military health insurance. For households below the TCL, the proportion of households able to access insurance through their employer decreases to 32% and the number of households able to access Medicaid increases to 44%. However, 12% of households below the NYC TCL do not have access to any form of health insurance.

Seven percent of households under the True Cost of Living do not have access to the internet (accessed through a cell phone company or internet service provider), a critical resource for education, services, and job seeking. It should also be noted that for the 91% of households below the TCL that do have access to the internet, there could still be a lack of access to or proficiency with technology facilitated resources that allow households to access health insurance, public benefits, education, and more.

By examining the access of total households and households below the NYC TCL to SNAP, TANF, Medicaid, and internet, we find a great majority are not accessing critical public assistance programs. This lack of access is likely due to eligibility constraints, obstacles to access (such as language exclusion, technology requirements, or time restrictions), or insufficient program funding. Removing barriers to entry on these critical work supports is an important step in getting more households to income adequacy when their earnings are not enough.

The Importance of Work Supports

Work supports help lower families' monthly budgets and improve their quality of life. However, families that do not have access to work supports are forced to choose between basic needs and as a result face both near and long-term consequences. For example, children in families without access to reliable child care often have lower levels of academic achievement than children with access to subsidized and reliable care.[32] Mothers who have multiple young children are also less likely to be employed in states with high costs of child care, fewer subsidies, and restrictions for universal pre-K options.[33] Food insecurity in early childhood has been linked to impaired cognitive development, attention and focus issues, and behavior issues, which can persist even after families become food secure.[34] Likewise, when parents have access to Medicaid benefits, children are less likely to miss school, improving long term health and financial outcomes.[35] Housing subsidies and rent vouchers enable families to move to higher-opportunity areas, benefiting both the long-term academic and economic achievements of the children and the physical and mental well-being of their parents.[36] Rent assistance also reduces the likelihood of severe illness.[37] Lastly, the COVID-19 pandemic emphasized the importance of reliable public transportation for employment opportunities, social engagement, and health care and food access.[38]

Conclusion

The data presented in Overlooked and Undercounted: Struggling to Make Ends Meet in New York City reveals the unprecedented impact of the COVID-19 pandemic. Paired with dramatically increasing housing and food costs, 50% of working-age New Yorkers battle with the everyday crisis of trying to make ends meet with incomes that do not support basic expenses.

The previous Overlooked and Undercounted report provided a baseline from which to understand the state of financial distress in New York City. Two years later, we can now document the pandemic's profound economic impact and find a drastic increase in the percentage of New York City households with income below the TCL. While the majority of households below the TCL work (80%), the total percentage of households with no workers increased from 6% to 10% in New York City. The unemployment rate has since dropped, but the problem of inadequate earnings is not isolated to households who lost workers. For households with one full-time, year-round worker, the percentage of households struggling to make ends meet increased from 34% to 40%.

While the data presented here takes the form of percentages, figures, and counts, it is essential to remember that these are New York families, households, workers, for whom large amounts of work are not providing wages that allow them to survive, let alone live comfortably enough to plan for the future. This income inadequacy exists throughout all boroughs of New York City and in all communities; however, inadequate income does not affect all groups equally. There are substantial variations in the rates of income inadequacy among different groups and by different household characteristics.

The high work levels among households below the True Cost of Living indicate that inadequate wages not lack of work hours is the cause of income inadequacy in many households. This data highlights that the labor market in New York City needs improved opportunity in positions that provide a family sustaining wage.

Universally, higher levels of education result in decreased rates of income inadequacy. At the same time, for both women and people of color, there are substantially lower rewards than White men from more education.

Family composition—particularly when households are maintained by a woman alone and if children are present—impacts a family's ability to meet costs. The demographic characteristics of being a woman, a person of color, and having children combine to result in high rates of insufficient income, while the demographic characteristics of being a White, childless man combine to result in the higher chance of not struggling to cover basic needs. Being a single mother—especially a single mother of color—combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education alongside race-based discrimination in the workplace) with the high costs of children and the lower income of being a one-worker household.

Immigration status is also a determining factor in wage adequacy. Foreign-born householders have higher income inadequacy rates than U.S.-born householders, especially when Latine, and especially if they are not citizens.

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, and work levels. Using the federal poverty measure alone to understand income inadequacy neglects to recognize over 880,000 households who are part of the main workforce in New York City. Therefore, policies intending to serve families struggling to make ends meet must look beyond simple, outdated measures and create solutions that take into account current and realistic household costs and family variation.

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

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

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Appendix A: Methodology, Assumptions, & Sources

This section refers to the methodology of the True Cost of Living which is informed by the Self-Sufficiency Standard. The Self-Sufficiency Standard is calculated for 42 states, because the methodology is consistent across multiple areas, this section will use the name "Self-Sufficiency Standard".

Data and Sample

This study uses data from the 2021 1-Year American Community Survey by the U.S. 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.

The 2021 Public Use Microdata Sample (PUMS) is a set of data files that contains records of a one-percent sample of all housing units surveyed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. In New York City, the 2021 ACS one-percent sample size is 29,482 housing units (representing a housing unit estimate of 3,263,895 New York City households)

The most detailed geographic level in the ACS available to the public with records at the household and individual level is the Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. Each PUMA, drawn using the 2010 Census population count, contains a population of about 100,000. New York City has five counties partitioned into 55 PUMAs with 2021 ACS estimates reported for each.

Exclusions. As the Self-Sufficiency Standard assumes that all adults within a household are employed, the population sample in this report is restricted to households that have at least one adult aged between 18 and 64, without any disability that limits their ability to work. Adults are identified as having a work-limiting disability if they are disabled and receive Supplemental Security Income or Social Security income, or if they are disabled and are not in the labor force. Although the ACS sample includes households that have disabled or elderly members, this report excludes elderly adults and adults with work-limiting disabilities and their income when determining household composition and income. It is important to recognize that individuals with disabilities and older adults may have unique transportation, housing, health care, taxes, and other expenses that are not fully captured by the assumptions made in the TCL. Therefore, the TCL does not adequately address their specific needs and circumstances. Individuals living in group quarters, such as prisons, shelters, dormitories, and nursing homes, are also excluded from the analysis.

This demographic study of New York City includes a total of 2,618,228 households. It's worth noting that this year's study utilized a new methodology that expanded the number of households included in the dataset compared to previous years. In the past, households with a reference person that met the exclusion criteria were dropped entirely from the dataset. However, this year we kept those households in the dataset if there was another non-disabled, non-elderly adult available to serve as the reference person. As a result, we were able to add 2,434 unweighted households or 325,196 weighted households to the dataset. This change in reference person definition increased the number of households with inadequate income, increasing the percentage of households below the Self-Sufficiency Standard by 3.13% compared to the previous methodology.

Household Sample. We examine the number of households that are above and below the Self-Sufficiency Standard or NYC True Cost of Living rather than the number of families. Households include all people occupying a housing unit, regardless of relationship; a household can therefore be comprised of none, one, or more than one family. This sampling practice is based on the assumption that resource sharing in non-family households leads to lower rates of economic insecurity. For example, in New York City the income inadequacy rate for a single adult, non-family household is 45%, while a non-family household with more than one adult has a lower income inadequacy rate of 30%. This assumption may result in an underestimate of the extent of income

insufficiency because if some non-relative members of households do not share their resources, more rather than less households lack sufficient incomes.

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

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

It is assumed that all income in a household is equally available to pay all expenses. Not included in income are: capital gains; money received from the sale of property; the value of in-kind income such as food stamps or public housing subsidies; tax refunds; money borrowed; or gifts or lump-sum inheritances. The Employment Cost Index from the United States Department of Labor Bureau of Labor Statistics is used to inflate 2021 income in the American Community Survey.

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

The Self-Sufficiency Standard. The Self-Sufficiency Standard for New York City 2023 was used as the income benchmark for the Overlooked and Undercounted study. The Self-Sufficiency Standard calculates a unique income threshold for over 700 family compositions in every county in the state. However, in some instances a single PUMA (the lowest geographic area includes in the ACS PUMS dataset) contains more than one county. In those instances, a weighted Self-Sufficiency Standard was calculated to apply a single Self-Sufficiency Standard as the income threshold for that PUMA. Therefore, the income inadequacy rate for each county in a given PUMA will be the same. If there are multiple PUMAs in a single county, each PUMA in the county is assigned the county's Self-Sufficiency Standard.

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

2023 Methodology and Source List for the 2021 American Community Survey Dataset

The following describes the data sources for the New York City True Cost of Living, which is based on the Self-Sufficiency Standard. In the following description of costs, the Standard assumptions and True Cost of Living assumptions are equivalent.

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.

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% of the housing in a given area is less expensive than the FMR.[1]

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.

In addition, housing costs in Manhattan (New York County) and Brooklyn (Kings County) are further adjusted for variation between two geographic areas of Manhattan and Brooklyn. The 2021 American Community Survey median gross rents for sub-boroughs within Manhattan were used to adjust housing costs for what is referred to as "North Manhattan" and "South Manhattan" in this report. Note that these areas do not necessarily align with the commonly understood geographic boundaries of Lower and Upper Manhattan. The two areas were determined by grouping together sub-boroughs with similar housing costs. The traditional border of 14th Street for Lower Manhattan left out high housing cost areas such as Chelsea, Clinton, Turtle Bay, and the Upper East and Upper West Side.

The geographic area of North Manhattan for the purposes of this report includes the following sub- boroughs: Morningside Heights/Hamilton Heights, Central Harlem, East Harlem, and Washington Heights/Inwood. The sub-boroughs included in the geographic area of South Manhattan are: Greenwich Village/ Financial District, Lower East Side/ Chinatown, Chelsea/Clinton/Midtown, Stuyvesant Town/Turtle Bay, Upper West Side, and Upper East Side.

Northwest Brooklyn includes the following sub-boroughs: Williamsburg/Greenpoint, Brooklyn Heights/ Fort Greene, and Park Slope/Carroll Gardens. The subboroughs included in the remainder of Brooklyn include: Brownsville/Ocean Hill, Bedford-Stuyvesant, East New York/Starrett City, Coney Island, North Crown Heights/Prospect Heights, Flatlands/Canarsie, East Flatbush, South Crown Heights, Sheepshead Bay/ Gravesend, Bensonhurst, Bushwick, Bay Ridge, Sunset Park, Borough Park, and Flatbush.

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, Data, 2023 Data, https://www.huduser.gov/portal/datasets/fmr/fmr2023/FY23_4050_FMRs.xlsx (accessed October 19, 2022).

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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.[3] 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 2023 New York Standard were calculated using 75th percentile data from the New York Office of Children and Family Services. The study provided rates for infant and preschool center-based care for all counties in 2022. Child care costs are updated for inflation to November 2023 using the Consumer Price Index from December 2021, 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: 43% of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74%, respectively, for preschoolers, and 46% and 54% for school-age children.[4] 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 Rates: New York Office of Children and Family Services, "New York State Child Care Market Rate Survey Report," https://ocfs.ny.gov/main/reports/2022-Child-Care-Market-Rate-Survey.pdf (accessed November 8, 2022).

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 December 22, 2022).

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 78% of the insurance premium for the employee and 66% of the insurance premium for the family.[5]

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution paid by a state's residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas.[6] To vary the state premium by the rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state or federal marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates. In New York City, rates were acquired through the state marketplace.

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) are also obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and 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.

DATA SOURCES

Premiums: U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "2021 Medical Expenditure Panel Survey-Insurance Component: Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single Coverage at Private- Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2020," Medical Expenditure Panel Survey-Insurance Component, https://meps.ahrq.gov/data_stats/

summ_tables/insr/state/series_2/2020/tiic2.htm (accessed November 5, 2021).

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) and Medical Services (for out-of-pocket costs), http://www.bls.gov/cpi/ (accessed October 22, 2022).

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-216, 2020 Full Year Consolidated Data File," August 2021, https://meps.ahrq.gov/mepsweb/data_stats/download_data_files_detail.jsp?cboPufNumber=HC-216 (accessed September 14, 2022).

Geographic Rating Areas: Centers for Medicare & Medicaid Services, The Center for Consumer Information & Insurance Oversight, "State Specific Geographic Rating Areas," https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/state-gra (accessed November 5, 2022).

County Index: NY State of Health: The Official Health Plan Marketplace. "Compare Plans and Estimate Costs," https://nystateofhealth.ny.gov/ (accessed November 29, 2022).

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% of the general public uses public transportation, then approximately 30% of the low- and moderate- income population use public transit.[5] The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

Some counties have rates over 7% due to special circumstances, such as resort-focused areas where workers are bussed in due to limited parking. These counties do not assume public transportation to access the grocery store and child care facilities are not adequate and private transportation costs should be utilized instead.

For New York, the Standard uses the 2016-2020 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 (39%), Kings (37%), New York (54%), Queens (30%), Richmond (14%). The cost of public transportation is obtained from the Metropolitan Transit Authority and is calculated using the cost of a 30-day unlimited ride MetroCard.

Private Transportation. For private transportation, the Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for "linking" trips to a day-care site. Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2017 National Household Travel Survey (NHTS).

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2021 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile of the appropriate Census region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area- specific Consumer Price index.

The average expenditure for auto insurance in New York City was $120.44 per month in 2023 based on data from the 2019 National Association of Insurance Commissioners (NAIC). The average commute was 21.78 miles.

DATA SOURCES

Public Transportation Use: : U.S. Census Bureau, "Table B08101: Means of Transportation to Work," 2016-2020 American Community Survey 5-year estimates, Detailed Tables, https://www.census.gov/programs-surveys/acs/technical-documentation/table-and-geography-changes/2020/5-year.html (accessed October 15, 2022).

Public Transportation Cost: MTA Fares and Tolls, https://new.mta.info/fares (accessed September 22, 2022).

Auto Insurance Premium: National Association of Insurance Commissioners, "Average Expenditures for Auto insurance by State, 2019," Insurance Information Institute, https://www.iii.org/table-archive/21247 (accessed April 14, 2022).

Fixed Auto Costs: Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, "Other Vehicle expenses," Consumer Expenditure Survey 2021, CE Databases, https://data.bls.gov/cgi-bin/srgate (accessed September 22, 2022).

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Price Index–All Urban Consumers, U.S. City Average," Consumer Price Index, CPI Databases, https://www.bls.gov/news.release/cpi.t01.htm (accessed December 22, 2022).

Per-Mile Costs: American Automobile Association, "Your Driving Costs: How Much are you Really Paying to Drive?" 2019 edition, AAA Association Communication, https://https://newsroom.aaa.com/wp-content/uploads/2022/08/2022-YourDrivingCosts-FactSheet-7-1.pdf (accessed September 22, 2022).

County Index: Personal Communication, TheZebra.com, October 14, 2022.

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 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.[8]

The Low-Cost Food Plan costs approximately 25% more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. 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 28% of their food budget on food prepared away from home.[9] That is, it covers groceries only.

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the most recent year to represent the annual average. In this case, data from June 2020 is utilized to provide more accurate costs, without needing to update for inflation.

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 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, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.[10]

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

DATA SOURCES

Food Costs: U.S. Department of Agriculture, Center for nutrition Policy and Promotion, "Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2022," https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2022.pdf (accessed August 10, 2022).

County Index: Gunderson, C., Strayer, M., Dewey, A., Hake, M., & Engelhard, E. Map the Meal Gap 2022: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2020. Feeding America, 2022, received from research@feedingamerica.org (June 20, 2022).

Miscellaneous

This category consists of broadband and cell phone expenses as well as all other essentials.

Other Necessities. The other necessities component of miscellaneous costs are calculated by taking 10% of the sum of the cost of housing, child care, food, transportation, and health care. Other necessities provides a minimum estimate to cover the cost of clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.

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.[11] 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 $24.52.[12]

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. 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, "Urban Rate Survey Data & Resources: 2022," https://www.fcc.gov/economics-analytics/industry-analysis-division/urban-rate-survey-data-resources (accessed July 5, 2022).

Federal Communications Commission. Federal Communications Commission, "Household Broadband Guide," https://www.fcc.gov/consumers/guides/household-broadband-guide (accessed August 20, 2021).

Wireless Taxes. Mackey, S. and Boesen, U. "Wireless Tax Burden Remains High due to Federal Surcharge Increase," https://taxfoundation.org/wireless-taxes-cell-phone-tax-rates-by-state-2020/ (accessed August 21, 2021).

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 adult dependents.

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 to $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 where it is taxed.

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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Grocery Tax: Tax Foundation, Jared Walczak, "The Surprising Regressivity of Grocery Tax Exemptions" https://taxfoundation.org/sales-tax-grocery-tax-exemptions/ (accessed July 5, 2022) AND Center on Budget and Policy Priorities, Eric Figuroa and Juliette Legendre, "States that Still Impose Sales Taxes on Groceries Should Consider Reducing or Eliminating Them," https://www.cbpp.org/research/state-budget-and-tax/states-that-still-impose-sales-taxes-on-groceries-should-consider#_ftn12 (Accessed April 13, 2021).

Endnotes: Appendix A

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12. The Standard found the monthly cost for a 4 - 6 GB plan for U.S. Mobile, Tello, T-Mobile, Ting, AT&T Prepaid, Affinity Cellular, Verizon, Mint Mobile and UltraMobile and then created an average price per GB and multiplied that by 5 in order to come up with an average plan cost for 5 GB.

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 for each group as well as percentages. Note that if there is no data in the cell, the counts are zero. Table 4. shows an example of the data included in the appendix tables. Each column details the following data:

A. The total number of households in New York City within the row group and the total percentage in the row group are of all New York City households. When appropriate, the characteristics of the householder are reported. For example, women head 1,381,725 households and are 53% of all householders in New York City. Note that the total percentage of *persons* in New York City who are women may be different than percentage of who are *householders*.

B. The number and percentage of households whose incomes are below both the poverty threshold and the TCL (because the poverty threshold is so low, families below the poverty threshold are always below the TCL). In New York City, there are 241,641 households headed by women in poverty and 17 percent of all households headed by women are in poverty.

C. The number and percentage of households whose incomes are above the poverty threshold, but below the TCL. In New York City, there are 476,862 households headed by women who are not considered poor by the poverty threshold yet are still below the TCL.

D. 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 718,503 households headed by women with inadequate income representing a total of 52% of households headed by women.

E. 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 (column D in Table 4), throughout the report we also discuss the characteristics of households living below the TCL. For example, there are 1,034,565 households below the TCL in New York City and 718,503 of those households are headed by women (69 percent).

Table 4. Example Appendix Table

	A		B		C		D		E	
	Total	Percent of Households	Below True Cost of Living						Above True Cost of Living	
			Below TCL & Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,618,228	100%	416,503	16%	881,709	34%	1,298,212	50%	1,320,016	50%
Sex of Householder										
Men	1,236,503	47%	174,862	14%	404,847	33%	579,709	47%	656,794	53%
Women	1,381,725	53%	241,641	17%	476,862	35%	718,503	52%	663,222	48%

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

Table 5. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Households	Below True Cost of Living						Above True Cost of Living	
			Below TCL & Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,618,228	100%	416,503	16%	881,709	34%	1,298,212	50%	1,320,016	50%
Sex of Householder										
Men	1,236,503	47%	174,862	14%	404,847	33%	579,709	47%	656,794	53%
Women	1,381,725	53%	241,641	17%	476,862	35%	718,503	52%	663,222	48%
Race/Ethnicity of Householder										
Latine	715,177	27%	148,422	21%	315,364	44%	463,786	65%	251,391	35%
American Indian	4,225	0%	190	4%	2,361	56%	2,551	60%	1,674	40%
Asian or Native Hawaiian or Pacific Islander	369,933	14%	52,183	14%	135,796	37%	187,979	51%	181,954	49%
Black	522,924	20%	112,486	22%	188,780	36%	301,266	58%	221,658	42%
White	878,624	34%	83,204	9%	198,800	23%	282,004	32%	596,620	68%
Other or Multiracial	127,345	5%	20,018	16%	40,608	32%	60,626	48%	66,719	52%
Country of Origin										
Asian Country of Origin										
Asian Indian	64,751	2%	7,301	11%	20,997	32%	28,298	44%	36,453	56%
Bangladeshi Alone	22,385	1%	2,653	12%	14,151	63%	16,804	75%	5,581	25%
Chinese, except Tawainese	167,243	6%	24,981	15%	64,917	39%	89,898	54%	77,345	46%
Filipino	24,600	1%	3,776	15%	7,652	31%	11,428	46%	13,172	54%
Korean	30,596	1%	4,614	15%	9,034	30%	13,648	45%	16,948	55%
Pakistani	12,122	0%	2,528	21%	5,089	42%	7,617	63%	4,505	37%
Latine Origin										
Mexican	86,990	3%	15,891	18%	47,217	54%	63,108	73%	23,882	27%
Puerto Rican	177,868	7%	45,430	26%	62,540	35%	107,970	61%	69,898	39%
Dominican	220,077	8%	51,176	23%	104,106	47%	155,282	71%	64,795	29%
Central American	54,198	2%	8,256	15%	28,379	52%	36,635	68%	17,563	32%
South American	121,114	5%	15,379	13%	55,094	45%	70,473	58%	50,641	42%
All other Latine	54,930	2%	12,290	22%	18,028	33%	30,318	55%	24,612	45%
Citizenship Status of Householder										
Native	1,485,522	57%	238,526	16%	417,512	28%	656,038	44%	829,484	56%
Naturalized	699,255	27%	96,486	14%	269,044	38%	365,530	52%	333,725	48%
Not a citizen	433,451	17%	81,491	19%	195,153	45%	276,644	64%	156,807	36%

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

Table 5. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
			Below True Cost of Living						Above True Cost of Living	
	Total	Percent of Households	Below TCL & Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Householder Speaks English less than Very Well										
Yes, householder speaks English less than very well	524,736	20%	106,252	20%	262,660	50%	368,912	70%	155,824	30%
No, householder speaks English well	2,093,492	80%	310,251	15%	619,049	30%	929,300	44%	1,164,192	56%
Linguistic Isolation of Householder										
Yes, household is linguistically isolated	276,184	11%	61,896	22%	143,608	52%	205,504	74%	70,680	26%
No, not linguistically isolated	2,342,044	89%	354,607	15%	738,101	32%	1,092,708	47%	1,249,336	53%
Household Language										
English only	1,290,247	49%	187,813	15%	355,821	28%	543,634	42%	746,613	58%
Spanish	645,122	25%	129,943	20%	287,519	45%	417,462	65%	227,660	35%
Other Indo-European languages	358,606	14%	47,584	13%	121,694	34%	169,278	47%	189,328	53%
Asian and Pacific Island languages	243,736	9%	37,585	15%	85,796	35%	123,381	51%	120,355	49%
Other language	80,517	3%	13,578	17%	30,879	38%	44,457	55%	36,060	45%
Family Type										
No children in household	1,788,716	68%	263,997	15%	515,538	29%	779,535	44%	1,009,181	56%
Single mother with children	273,923	10%	85,594	31%	133,330	49%	218,924	80%	54,999	20%
Single father with children	76,628	3%	12,020	16%	40,656	53%	52,676	69%	23,952	31%
Married with children	478,961	18%	54,892	11%	192,185	40%	247,077	52%	231,884	48%
Children Present										
No children present	1,788,716	68%	263,997	15%	515,538	29%	779,535	44%	1,009,181	56%
Yes, children present	829,512	32%	152,506	18%	366,171	44%	518,677	63%	310,835	37%

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

Table 5. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Households	Below True Cost of Living						Above True Cost of Living	
			Below TCL & Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Young Child Present in Household										
Youngest child less than 5	303,145	12%	59,298	20%	138,810	46%	198,108	65%	105,037	35%
Youngest child older than 5	526,367	20%	93,208	18%	227,361	43%	320,569	61%	205,798	39%
Educational Attainment of Householder										
Less than high school	288,122	11%	88,997	31%	138,652	48%	227,649	79%	60,473	21%
High school graduate	509,520	19%	122,767	24%	242,875	48%	365,642	72%	143,878	28%
Some college	555,288	21%	112,898	20%	224,335	40%	337,233	61%	218,055	39%
College graduate and above	1,265,298	48%	91,841	7%	275,847	22%	367,688	29%	897,610	71%
Highest Educational Attainment of Adults in Household										
Adult with less than high school	141,451	5%	60,631	43%	66,045	47%	126,676	90%	14,775	10%
Adult with high school diploma or equivalent	393,456	15%	113,000	29%	197,776	50%	310,776	79%	82,680	21%
Adult with some college	587,177	22%	134,391	23%	260,156	44%	394,547	67%	192,630	33%
Adult with college graduate or above	1,496,144	57%	108,481	7%	357,732	24%	466,213	31%	1,029,931	69%
Number of Workers in Household										
No workers	268,384	10%	198,680	74%	55,678	21%	254,358	95%	14,026	5%
One worker full-time year-round	817,149	31%	28,095	3%	302,107	37%	330,202	40%	486,947	60%
One worker, part-time or part-year	413,937	16%	146,128	35%	193,012	47%	339,140	82%	74,797	18%
Two or more workers	1,118,758	43%	43,600	4%	330,912	30%	374,512	33%	744,246	67%
Number of Working Adults in Household										
No working adult	268,738	10%	198,928	74%	55,784	21%	254,712	95%	14,026	5%
1 working adult	1,237,499	47%	175,348	14%	498,843	40%	674,191	54%	563,308	46%
2 or more working adults	1,111,991	42%	42,227	4%	327,082	29%	369,309	33%	742,682	67%

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

Table 5. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Households	Below True Cost of Living						Above True Cost of Living	
			Below TCL & Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Health Coverage Status										
Employment-based	1,430,793	55%	67,093	5%	347,100	24%	414,193	29%	1,016,600	71%
Direct-purchase	251,832	10%	41,941	17%	92,682	37%	134,623	53%	117,209	47%
Medicaid	698,686	27%	247,756	35%	328,715	47%	576,471	83%	122,215	17%
Uninsured	217,614	8%	52,539	24%	106,817	49%	159,356	73%	58,258	27%
Other	19,303	1%	7,174	37%	6,395	33%	13,569	70%	5,734	30%
Receives Public Assistance										
No, not on public assistance	2,506,021	96%	369,588	15%	839,841	34%	1,209,429	48%	1,296,592	52%
Yes, on public assistance	112,207	4%	46,915	42%	41,868	37%	88,783	79%	23,424	21%
Yearly Food Stamp/Supplemental Nutrition Assistance Program (SNAP) Recipient										
Yes	476,526	18%	175,062	37%	215,314	45%	390,376	82%	86,150	18%
No	2,141,702	82%	241,441	11%	666,395	31%	907,836	42%	1,233,866	58%
Severe Housing Burden										
No cash rent	37,803	1%	7,573	20%	15,864	42%	23,437	62%	14,366	38%
Housing cost is > 50% of income	774,937	30%	377,042	49%	347,317	45%	724,359	93%	50,578	7%
Housing cost is > 30% and <= 50% of income	515,645	20%	17,258	3%	286,045	55%	303,303	59%	212,342	41%
Housing cost is <= 30% of income	1,289,843	49%	14,630	1%	232,483	18%	247,113	19%	1,042,730	81%
Access to Internet										
Yes, by paying a cell phone company or Internet service provider	2,468,031	94%	365,289	15%	822,564	33%	1,187,853	48%	1,280,178	52%
Yes, without paying a cell phone company or Internet service provider	40,598	2%	12,267	30%	13,606	34%	25,873	64%	14,725	36%
No access to the Internet at this house, apartment, or mobile home	109,599	4%	38,947	36%	45,539	42%	84,486	77%	25,113	23%

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

Table 5. The True Cost of Living and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
			Below True Cost of Living						Above True Cost of Living	
	Total	Percent of Households	Below TCL & Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Age Cohorts										
18-24	98,012	4%	33,132	34%	37,972	39%	71,104	73%	26,908	27%
25-34	603,936	23%	87,200	14%	182,838	30%	270,038	45%	333,898	55%
35-44	664,324	25%	98,473	15%	241,622	36%	340,095	51%	324,229	49%
45-54	620,271	24%	97,994	16%	205,930	33%	303,924	49%	316,347	51%
55-64	631,685	24%	99,704	16%	213,347	34%	313,051	50%	318,634	50%
Borough										
The Bronx	419,425	16%	98,364	23%	175,057	42%	273,421	65%	146,004	35%
North Manhattan	186,357	7%	41,042	22%	65,903	35%	106,945	57%	79,412	43%
South Manhattan	392,188	15%	44,247	11%	96,247	25%	140,494	36%	251,694	64%
Staten Island	136,512	5%	13,432	10%	36,844	27%	50,276	37%	86,236	63%
Brooklyn - Excluding NW	645,497	25%	113,104	18%	226,771	35%	339,875	53%	305,622	47%
Northwest Brooklyn	168,777	6%	17,292	10%	42,019	25%	59,311	35%	109,466	65%
Queens	669,472	26%	89,022	13%	238,868	36%	327,890	49%	341,582	51%

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

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

	A		B		C		D		E	
	Total	Percent of Households	Below True Cost of Living						Above True Cost of Living	
			Below TCL & Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Total Households	2,618,228	100%	416,503	16%	881,709	34%	1,298,212	50%	1,320,016	50%
Citizenship of Householder										
U.S. Born										
American Indian	3,331	0%	190	6%	1,945	58%	2,135	64%	1,196	36%
Asian or Native Hawaiian or Pacific Islander	79,821	3%	8,850	11%	19,483	24%	28,333	35%	51,488	65%
Black	319,546	12%	79,561	25%	109,025	34%	188,586	59%	130,960	41%
Latine	350,250	13%	77,398	22%	126,506	36%	203,904	58%	146,346	42%
Other or Multiracial	65,624	3%	9,626	15%	20,426	31%	30,052	46%	35,572	54%
White	666,950	25%	62,901	9%	140,127	21%	203,028	30%	463,922	70%
Naturalized										
American Indian	519	0%			340	66%			179	34%
Asian or Native Hawaiian or Pacific Islander	184,448	7%	24,951	14%	72,176	39%	97,127	53%	87,321	47%
Black	147,371	6%	18,791	13%	54,431	37%	73,222	50%	74,149	50%
Latine	194,455	7%	34,859	18%	91,858	47%	126,717	65%	67,738	35%
Other or Multiracial	41,827	2%	6,045	14%	12,873	31%	18,918	45%	22,909	55%
White	130,635	5%	11,840	9%	37,366	29%	49,206	38%	81,429	62%
Not a Citizen										
Asian or Native Hawaiian or Pacific Islander	105,664	4%	18,382	17%	44,137	42%	62,519	59%	43,145	41%
Black	56,007	2%	14,134	25%	25,324	45%	39,458	70%	16,549	30%
Latine	170,472	7%	36,165	21%	97,000	57%	133,165	78%	37,307	22%
Other or Multiracial	19,894	1%	4,347	22%	7,309	37%	11,656	59%	8,238	41%
White	81,039	3%	8,463	10%	21,307	26%	29,770	37%	51,269	63%
Linguistic Isolation										
Not Linguistically Isolated										
English only	1,290,247	49%	187,813	15%	355,821	28%	543,634	42%	746,613	58%
Spanish	516,050	20%	100,337	19%	213,643	41%	313,980	61%	202,070	39%
Other Indo-European languages	295,691	11%	36,459	12%	92,225	31%	128,684	44%	167,007	56%
Asian and Pacific Island languages	169,303	6%	19,044	11%	50,451	30%	69,495	41%	99,808	59%
Other language	70,753	3%	10,954	15%	25,961	37%	36,915	52%	33,838	48%

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

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

	A		B		C		D		E	
	Total	Percent of Households	Below True Cost of Living						Above True Cost of Living	
			Below TCL & Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Linguistically Isolated										
Spanish	129,072	5%	29,606	23%	73,876	57%	103,482	80%	25,590	20%
Other Indo-European languages	62,915	2%	11,125	18%	29,469	47%	40,594	65%	22,321	35%
Asian and Pacific Island languages	74,433	3%	18,541	25%	35,345	47%	53,886	72%	20,547	28%
Other language	9,764	0%	2,624	27%	4,918	50%	7,542	77%	2,222	23%
Presence of Children										
Children Present										
American Indian	1,094	0%	190	17%	676	62%	866	79%	228	21%
Asian or Native Hawaiian or Pacific Islander	114,600	4%	17,075	15%	55,984	49%	73,059	64%	41,541	36%
Black	170,587	7%	40,326	24%	76,284	45%	116,610	68%	53,977	32%
Latine	282,586	11%	66,039	23%	154,500	55%	220,539	78%	62,047	22%
Other or Multiracial	41,452	2%	9,941	24%	16,561	40%	26,502	64%	14,950	36%
White	219,193	8%	18,935	9%	62,166	28%	81,101	37%	138,092	63%
No Children Present										
American Indian	3,131	0%			1,685	54%			1,446	46%
Asian or Native Hawaiian or Pacific Islander	255,333	10%	35,108	14%	79,812	31%	114,920	45%	140,413	55%
Black	352,337	13%	72,160	20%	112,496	32%	184,656	52%	167,681	48%
Latine	432,591	17%	82,383	19%	160,864	37%	243,247	56%	189,344	44%
Other or Multiracial	85,893	3%	10,077	12%	24,047	28%	34,124	40%	51,769	60%
White	659,431	25%	64,269	10%	136,634	21%	200,903	30%	458,528	70%
Young Child Present										
Child Less than Five Present in Household										
American Indian	558	0%			558	100%				
Asian or Native Hawaiian or Pacific Islander	40,767	2%	5,098	13%	21,142	52%	26,240	64%	14,527	36%
Black	51,734	2%	15,791	31%	23,893	46%	39,684	77%	12,050	23%
Latine	100,786	4%	23,875	24%	58,157	58%	82,032	81%	18,754	19%
Other or Multiracial	17,526	1%	4,093	23%	7,171	41%	11,264	64%	6,262	36%
White	91,774	4%	10,441	11%	27,889	30%	38,330	42%	53,444	58%

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

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

	A		B		C		D		E	
	Total	Percent of Households	Below True Cost of Living						Above True Cost of Living	
			Below TCL & Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Child Older than Five Present in Household										
American Indian	536	0%	190	35%	118	22%	308	57%	228	43%
Asian or Native Hawaiian or Pacific Islander	73,833	3%	11,977	16%	34,842	47%	46,819	63%	27,014	37%
Black	118,853	5%	24,535	21%	52,391	44%	76,926	65%	41,927	35%
Latine	181,800	7%	42,164	23%	96,343	53%	138,507	76%	43,293	24%
Other or Multiracial	23,926	1%	5,848	24%	9,390	39%	15,238	64%	8,688	36%
White	127,419	5%	8,494	7%	34,277	27%	42,771	34%	84,648	66%
Education										
Female										
Less than high school	141,715	5%	50,976	36%	64,445	45%	115,421	81%	26,294	19%
High school graduate	249,862	10%	67,022	27%	123,243	49%	190,265	76%	59,597	24%
Some college	302,482	12%	69,695	23%	129,104	43%	198,799	66%	103,683	34%
College graduate and above	687,666	26%	53,948	8%	160,070	23%	214,018	31%	473,648	69%
Male										
Less than high school	146,407	6%	38,021	26%	74,207	51%	112,228	77%	34,179	23%
High school graduate	259,658	10%	55,745	21%	119,632	46%	175,377	68%	84,281	32%
Some college	252,806	10%	43,203	17%	95,231	38%	138,434	55%	114,372	45%
College graduate and above	577,632	22%	37,893	7%	115,777	20%	153,670	27%	423,962	73%
Less than High School										
American Indian	537	0%			238	44%			299	56%
Asian or Native Hawaiian or Pacific Islander	55,642	2%	15,169	27%	27,041	49%	42,210	76%	13,432	24%
Black	46,135	2%	20,405	44%	15,516	34%	35,921	78%	10,214	22%
Latine	150,257	6%	43,847	29%	81,233	54%	125,080	83%	25,177	17%
Other or Multiracial	10,839	0%	2,780	26%	4,244	39%	7,024	65%	3,815	35%
White	24,712	1%	6,796	28%	10,380	42%	17,176	70%	7,536	30%
POC Female	132,230	5%	48,055	36%	60,832	46%	108,887	82%	23,343	18%
POC Male	131,180	5%	34,146	26%	67,440	51%	101,586	77%	29,594	23%
White Female	9,485	0%	2,921	31%	3,613	38%	6,534	69%	2,951	31%
White Male	15,227	1%	3,875	25%	6,767	44%	10,642	70%	4,585	30%

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

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

	A		B		C		D		E	
			Below True Cost of Living						Above True Cost of Living	
	Total	Percent of Households	Below TCL & Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
High School Graduate										
American Indian	1,250	0%			1,180	94%			70	6%
Asian or Native Hawaiian or Pacific Islander	58,889	2%	11,344	19%	31,489	53%	42,833	73%	16,056	27%
Black	136,982	5%	36,728	27%	62,292	45%	99,020	72%	37,962	28%
Latine	185,251	7%	48,204	26%	96,310	52%	144,514	78%	40,737	22%
Other or Multiracial	25,667	1%	5,630	22%	12,052	47%	17,682	69%	7,985	31%
White	101,481	4%	20,861	21%	39,552	39%	60,413	60%	41,068	40%
POC Female	203,970	8%	55,192	27%	104,472	51%	159,664	78%	44,306	22%
POC Male	204,069	8%	46,714	23%	98,851	48%	145,565	71%	58,504	29%
White Female	45,892	2%	11,830	26%	18,771	41%	30,601	67%	15,291	33%
White Male	55,589	2%	9,031	16%	20,781	37%	29,812	54%	25,777	46%
Some College										
American Indian	1,263	0%	190	15%	839	66%	1,029	81%	234	19%
Asian or Native Hawaiian or Pacific Islander	50,221	2%	8,396	17%	25,502	51%	33,898	67%	16,323	33%
Black	162,760	6%	37,196	23%	65,587	40%	102,783	63%	59,977	37%
Latine	184,557	7%	38,595	21%	80,505	44%	119,100	65%	65,457	35%
Other or Multiracial	27,764	1%	5,398	19%	10,842	39%	16,240	58%	11,524	42%
White	128,723	5%	23,123	18%	41,060	32%	64,183	50%	64,540	50%
POC Female	237,750	9%	57,400	24%	105,692	44%	163,092	69%	74,658	31%
POC Male	188,815	7%	32,375	17%	77,583	41%	109,958	58%	78,857	42%
White Female	64,732	2%	12,295	19%	23,412	36%	35,707	55%	29,025	45%
White Male	63,991	2%	10,828	17%	17,648	28%	28,476	45%	35,515	55%
College Graduate and Above										
American Indian	1,175	0%			104	9%			1,071	91%
Asian or Native Hawaiian or Pacific Islander	205,181	8%	17,274	8%	51,764	25%	69,038	34%	136,143	66%
Black	177,047	7%	18,157	10%	45,385	26%	63,542	36%	113,505	64%
Latine	195,112	7%	17,776	9%	57,316	29%	75,092	38%	120,020	62%
Other or Multiracial	63,075	2%	6,210	10%	13,470	21%	19,680	31%	43,395	69%
White	623,708	24%	32,424	5%	107,808	17%	140,232	22%	483,476	78%
POC Female	367,542	14%	36,376	10%	99,603	27%	135,979	37%	231,563	63%
POC Male	274,048	10%	23,041	8%	68,436	25%	91,477	33%	182,571	67%
White Female	320,124	12%	17,572	5%	60,467	19%	78,039	24%	242,085	76%
White Male	303,584	12%	14,852	5%	47,341	16%	62,193	20%	241,391	80%

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

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

	A		B		C		D		E	
			Below True Cost of Living						Above True Cost of Living	
	Total	Percent of Households	Below TCL & Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
Work Status										
No Workers										
American Indian										
Asian or Native Hawaiian or Pacific Islander	28,568	1%	20,791	73%	6,569	23%	27,360	96%	1,208	4%
Black	79,657	3%	63,340	80%	14,655	18%	77,995	98%	1,662	2%
Latine	78,853	3%	63,281	80%	14,175	18%	77,456	98%	1,397	2%
Other or Multiracial	10,062	0%	7,545	75%	1,683	17%	9,228	92%	834	8%
White	71,244	3%	43,723	61%	18,596	26%	62,319	87%	8,925	13%
Married with children	14,883	1%	10,927	73%	3,908	26%	14,835	100%	48	0%
No children in household	209,056	8%	150,895	72%	44,550	21%	195,445	93%	13,611	7%
Single father with children	3,830	0%	3,495	91%	139	4%	3,634	95%	196	5%
Single mother with children	40,615	2%	33,363	82%	7,081	17%	40,444	100%	171	0%
One Worker Part-Time or Part-Year										
American Indian	190	0%	190	100%						
Asian or Native Hawaiian or Pacific Islander	56,317	2%	18,159	32%	28,949	51%	47,108	84%	9,209	16%
Black	84,536	3%	34,142	40%	38,644	46%	72,786	86%	11,750	14%
Latine	130,828	5%	57,375	44%	62,873	48%	120,248	92%	10,580	8%
Other or Multiracial	22,696	1%	9,258	41%	10,759	47%	20,017	88%	2,679	12%
White	119,370	5%	27,004	23%	51,787	43%	78,791	66%	40,579	34%
Married with children	41,264	2%	20,052	49%	17,901	43%	37,953	92%	3,311	8%
No children in household	293,002	11%	83,176	28%	141,803	48%	224,979	77%	68,023	23%
Single father with children	11,082	0%	4,953	45%	5,001	45%	9,954	90%	1,128	10%
Single mother with children	68,589	3%	37,947	55%	28,307	41%	66,254	97%	2,335	3%

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

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

	A		B		C		D		E	
	Total	Percent of Households	Below True Cost of Living						Above True Cost of Living	
			Below TCL & Below Poverty		Below TCL & Above Poverty		Total Below TCL			
			Number	%	Number	%	Number	%	Number	%
One Worker Full-Time, Year-Round										
American Indian	1,066	0%			569	53%			497	47%
Asian or Native Hawaiian or Pacific Islander	108,035	4%	4,090	4%	38,482	36%	42,572	39%	65,463	61%
Black	174,821	7%	6,416	4%	79,772	46%	86,188	49%	88,633	51%
Latine	201,187	8%	11,222	6%	103,725	52%	114,947	57%	86,240	43%
Other or Multiracial	39,178	1%	1,836	5%	14,351	37%	16,187	41%	22,991	59%
White	292,862	11%	4,531	2%	65,208	22%	69,739	24%	223,123	76%
Married with children	94,700	4%	7,255	8%	52,792	56%	60,047	63%	34,653	37%
No children in household	622,069	24%	13,928	2%	181,253	29%	195,181	31%	426,888	69%
Single father with children	20,893	1%	1,792	9%	14,044	67%	15,836	76%	5,057	24%
Single mother with children	79,487	3%	5,120	6%	54,018	68%	59,138	74%	20,349	26%
Two or More Workers										
American Indian	2,969	0%			1,792	60%			1,177	40%
Asian or Native Hawaiian or Pacific Islander	177,013	7%	9,143	5%	61,796	35%	70,939	40%	106,074	60%
Black	183,910	7%	8,588	5%	55,709	30%	64,297	35%	119,613	65%
Latine	304,309	12%	16,544	5%	134,591	44%	151,135	50%	153,174	50%
Other or Multiracial	55,409	2%	1,379	2%	13,815	25%	15,194	27%	40,215	73%
White	395,148	15%	7,946	2%	63,209	16%	71,155	18%	323,993	82%
Married with children	328,114	13%	16,658	5%	117,584	36%	134,242	41%	193,872	59%
No children in household	664,589	25%	15,998	2%	147,932	22%	163,930	25%	500,659	75%
Single father with children	40,823	2%	1,780	4%	21,472	53%	23,252	57%	17,571	43%
Single mother with children	85,232	3%	9,164	11%	43,924	52%	53,088	62%	32,144	38%

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

Table 7. Historical Profile of Households Below the True Cost of Living (formerly the New York City Self-Sufficiency Standard)

	Profile of households Below TCL				Difference Over Time	
	2012	2016	2019	2021	From 2012	From 2019
Household Type						
No Children	47%	51%	51%	60%	13%	9%
Married with Children	25%	24%	23%	19%	-6%	-4%
Single Mother	23%	21%	22%	17%	-6%	-5%
Single Father	5%	4%	4%	4%	-1%	0%
Race/Ethnicity						
Asian	16%	16%	15%	14%	-2%	-1%
Black	25%	24%	25%	23%	-2%	-2%
Latine	36%	36%	37%	36%	0%	-1%
White	22%	22%	20%	22%	0%	2%
Other	1%	3%	3%	5%	4%	2%
Educational Attainment						
Less than high school	26%	22%	19%	18%	-8%	-2%
High school graduate	27%	30%	32%	28%	1%	-4%
Some college	25%	25%	25%	26%	1%	1%
Bachelor degree	22%	23%	24%	28%	6%	5%
Number of Workers						
None	17%	16%	16%	20%	3%	3%
One	55%	53%	54%	52%	-3%	-2%
Two+	28%	31%	30%	29%	1%	-1%
Food Assistance (SNAP)						
Yes	34%	31%	29%	30%	-4%	1%
No	66%	69%	71%	70%	4%	-1%
Health Insurance						
Yes	75%	86%	87%	88%	13%	1%
No	25%	14%	13%	12%	-13%	-1%

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

The Center for Women's Welfare

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard and related measures, calculations, and analysis. The Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

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

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

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