



KEY FINDINGS & RECOMMENDATIONS

Overlooked and Undercounted

The Struggle to Make Ends Meet in New York City



Prepared for
Women's Center for Education and
Career Advancement

With support from
The United Way of New York City
The New York Community Trust
City Harvest

PREFACE

This summary contains the Executive Summary and Policy Recommendations from the report, *Overlooked and Undercounted: The Struggle to Make Ends Meet in New York City*. The full report, as well as a datafile of tables providing borough specific information for 152 family types, is available at www.selfsufficiencystandard.org or www.wceca.org. This report was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington.

For the past 14 years, Women's Center for Education and Career Advancement (WCECA) has arranged for the update of The Self-Sufficiency Standard for New York City in 2000, 2004, and 2010. The Self-Sufficiency Standard for New York City 2014 is the fourth edition. For the first time for New York City, this report combines two series—the Self-Sufficiency Standard plus *Overlooked and Undercounted*—into one report which provides a new view of how the Great Recession has impacted the struggle to make ends meet.

The Self-Sufficiency Standard for New York City measures how much income a family of a certain composition in a given place must earn to meet their basic needs. The *Overlooked and Undercounted* series answers the questions of how many households live below the Self-Sufficiency Standard for New York City and what are the characteristics of these households. Employers, advocates, and legislators can use it to evaluate wages, provide career counseling, and create programs that lead to economic self-sufficiency for working families.

ACKNOWLEDGEMENTS

This report has been prepared with the essential help of the staff at the Center for Women's Welfare at the University of Washington, particularly Lisa Manzer and Karen Segar. We also wish to thank WCECA, which assisted in the development of this report and its release, especially Merble Reagon and Melissa Berube. Additionally, we would like to acknowledge the contribution to the development of the first “*Overlooked and Undercounted*” report of Rachel Cassidy, demographer, as well as the editorial contributions of Maureen Golga and Aimee Durfee, and the statistical contributions of Bu Huang for past reports.

The Women's Center for Education and Career Advancement would like to thank the steering committee consisting of the following people and their agencies for their support and assistance in the development of *Overlooked and Undercounted: The Struggle to Make Ends Meet in New York City*:

- Sheena Wright, Nicole Gallant, Loren K. Miller, Suzanne Towns, and Lesleigh Irish-Underwood, United Way of New York City;
- Patricia White, The New York Community Trust;
- Jilly Stephens and Kate MacKenzie, City Harvest;
- James Krauskopf, Baruch College School of Public Affairs;
- Jennifer March, Citizens' Committee for Children of New York;
- Jennifer Jones Austin & Bich Ha Pham, Federation of Protestant Welfare Agencies;
- Mae Watson Grote & Haidee Cabusora, Financial Clinic;
- James Parrott, Fiscal Policy Institute; and,
- Joel Berg and Lisa Levy, New York City Coalition Against Hunger.

We would also like to thank United Way of New York City, The New York Community Trust, and City Harvest for their generous funding which made this report possible.

Dr. Diana Pearce developed the Self-Sufficiency Standard while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for the Standard's original development. The conclusion and opinions contained within the report do not necessarily reflect the opinion of those listed above or WCECA. Nonetheless, any mistakes are the author's responsibility.

EXECUTIVE SUMMARY

More than two in five New York City households—over 940,000 households—lack enough income to cover just the necessities, such as food, shelter, health care and child care. Yet as measured by the federal poverty level (FPL), less than half that number is officially designated as “poor.” Moving from statistics to people, this translates to over 2.7 million men, women, and children struggling to make ends meet in New York City. Consequently, a large and diverse group of New Yorkers experiencing economic distress is routinely **overlooked and undercounted**. Many of these hidden poor are struggling to meet their most basic needs, without the help of work supports (they earn too much income to qualify for most, but too little to meet their needs). To make things even worse, their efforts are aggravated by the reality that the costs of housing, health care, and other living expenses continue to rise faster than wages in New York City.

To document these trends, we use the yardstick of the Self-Sufficiency Standard. This measure answers the question as to how much income is needed to meet families’ basic needs at a minimally adequate level, including the essential costs of working, but without any assistance, public or private. Once these costs are calculated, we then apply the Standard to determine how many—and which—households lack enough to cover the basics. Unlike the federal poverty measure, the Standard is varied both geographically and by family composition, reflecting

the higher costs facing some families (especially child care for families with young children) and in some places.

This report combines two series—the Self-Sufficiency Standard plus Overlooked and Undercounted—into one to present a more accurate picture of income inadequacy in New York City. The first section of the report presents the 2014 Self-Sufficiency Standard for New York City, documenting how the cost of living at a basic needs level has increased since 2000. The second section uses the American Community Survey to detail the number and characteristics of households, focusing on those below the Self-Sufficiency Standard. The report addresses several questions:

- How much does it cost to live—at a minimally adequate level—in New York City and how does that vary by family type and place in the city?
- How many individuals and families in New York City are working hard yet unable to meet their basic needs?

- Where do people with inadequate income live and what are the characteristics of their households?
- What are the education, occupation, and employment patterns among those with inadequate income?
- What are the implications of these findings for policymakers, employers, educators, and service providers?

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

THE SELF-SUFFICIENCY STANDARD: A MEASURE OF ADEQUATE INCOME

The Self-Sufficiency Standard was developed to provide a more accurate, nuanced, and up-to-date measure of

TABLE A. Self-Sufficiency Standard for New York City Select Family Types, 2014

	1 Adult	1 Adult 1 Preschooler	2 Adults	2 Adults 1 Preschooler	2 Adults 1 Preschooler 1 School-age
Bronx	\$26,951	\$52,776	\$37,488	\$58,450	\$70,319
Northwest Brooklyn	\$34,746	\$62,385	\$44,880	\$67,719	\$79,138
Brooklyn (Excluding Northwest Brooklyn)	\$28,861	\$55,059	\$39,074	\$60,528	\$72,160
North Manhattan	\$27,126	\$53,571	\$39,164	\$60,872	\$73,758
South Manhattan	\$48,520	\$81,434	\$60,135	\$86,146	\$98,836
Queens	\$32,432	\$59,502	\$42,577	\$64,961	\$76,376
Staten Island	\$29,015	\$55,370	\$39,553	\$61,178	\$73,015

income adequate for basic needs. The Standard reflects the realities faced by today's working parents and includes all major budget items faced by working adults: housing, child care, food, health care, transportation, taxes, and miscellaneous costs plus an emergency savings fund.

The Standard is a “bare bones” budget appropriate to family composition; it does not include any restaurant or take-out food or credit card or loan payments. The Standard is calculated for 37 states and the District of Columbia. It uses data that are drawn from scholarly and credible sources such as the U.S. Census Bureau, and that meet strict criteria of being accurate, regularly updated using standardized and consistent methodology, and which are age- or geography-specific where appropriate. For New York City, the Standard is calculated for all boroughs and 152 possible household compositions.

What it takes to become self-sufficient in New York City depends on where a family lives, how many people are in the family and the number and ages of children. For example, for a family consisting of two adults with a preschooler and a school-age child, South Manhattan has the highest Self-Sufficiency Standard at \$98,836 per year. Northwest Brooklyn comes in a distant second at \$79,138, and the least expensive area is the Bronx, with a Standard of \$70,319 for this family type (see Table A).

Overall, since 2000, for a family with two adults, a preschooler, and

TABLE B. The Self-Sufficiency Standard and NYC Median Earnings Over Time: Two Adults, One Preschooler, and One School-Age Child in 2000 and 2014

BOROUGH	2000	2014	% INCREASE: 2000 TO 2014
THE BRONX	\$48,077	\$70,319	46%
BROOKLYN	\$49,282	-	-
NORTHWEST BROOKLYN*	-	\$79,138	46%
BROOKLYN EXCLUDING NORTHWEST BROOKLYN)*	-	\$72,160	41%
NORTH MANHATTAN	\$52,475	\$73,758	30%
SOUTH MANHATTAN	\$75,942	\$98,836	49%
QUEENS	\$51,281	\$76,376	43%
STATEN ISLAND	\$50,972	\$73,015	45%
BOROUGH AVERAGE			45%
NYC MEDIAN EARNINGS**	\$29,079	\$34,019	17%

* 2014 is the first year that Brooklyn has been calculated for two areas.

** U.S. Census Bureau, American Community Survey (ACS). 2000 and 2012. 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 <http://factfinder.census.gov/>. 2012 data is the latest available and is updated using the Consumer Price Index for the New York metropolitan region.

school-age child, the Self-Sufficiency Wage—the wage a household requires to be self-sufficient—has increased on average by 45%, largely due to housing costs increasing 59% across boroughs. In contrast, the median earnings of working adults have increased only 17% over the same 14 years (see Table B).

KEY FINDINGS

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

GEOGRAPHICALLY, THE BRONX HAS THE HIGHEST RATE OF INCOME INADEQUACY AND SOUTH MANHATTAN, NORTHWEST BROOKLYN AND STATEN ISLAND ARE THE LOWEST.

With over half (56%) of all households below the Standard, the Bronx has the highest overall income inadequacy rate of the five boroughs. Within the Bronx, there are four districts/neighborhoods with income inadequacy rates over 75%, and four more with rates above 50%. However, every borough has at least one district with an income inadequacy rate above 50%, except Staten Island. While Staten Island, Northwest Brooklyn, and South Manhattan have the lowest rates of income inadequacy (29%, 29%, and 27%, respectively), most New Yorkers with incomes below the Standard live in the boroughs with income inadequacy rates that are near the citywide average: Queens

FIGURE 1. Profile of Households with Inadequate Income: New York City 2012

Each image represents the 941,856 households and 2.7 million individuals living below the Self-Sufficiency Standard in NYC.

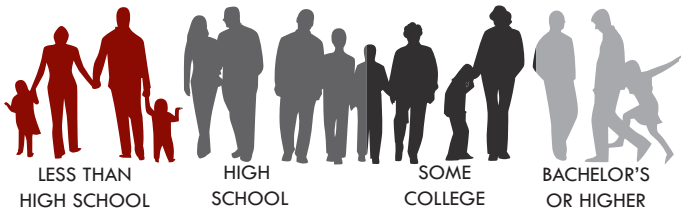
Number of Employed Workers

17% of households below the Standard in NYC have no workers, 55% have one worker, and 28% have two or more workers.



Educational Attainment

Among NYC households below the Standard, 26% lack a high school degree, 27% have a high school degree, 25% have some college or associates degree, and 22% have a bachelor's degree or higher.



Household Type

Of the households below the Standard in NYC, 25% are married-couple households with children, 23% are single-women households with children, 5% are single-male households with children, and the remaining 47% are households without children.



Age of Householder

In NYC, only 6% of households below the Standard are headed by adults under 24 years of age. 22% are between 25-34, 27% are 35-44, 25% are 45-54, and 19% are 55-64.



Housing Burden

81% of NYC households below the Standard spend more than 30% of their income on housing.



Race/Ethnicity

36% of households in NYC with inadequate income are Latino, 25% are Black, 22% are White, and 16% are Asian/Pacific Islander, and 1% are Other Race (including Native American and Alaskan Native).



Citizenship

U.S. Citizens head 71% of the households below the Self-Sufficiency Standard. Non-citizens head 29% of households without sufficiency income in NYC.



Public Assistance (TANF)

Only 6% of households with inadequate income receive cash assistance. In NYC, 94% of households below the Standard do not receive TANF.



Food Assistance (SNAP)

Over one in three (34%) households below the Standard participated in the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps).



Health Insurance

Of NYC households below the Standard, more than one in four (25%) did not have health insurance coverage in 2012.



FIGURE 2. Percent of Households Below the Standard by the Presence of Children: NYC 2012



*Youngest child less than 6 years of age
Source: U.S. Census Bureau, 2012 American Community Survey.

rate of 34%, the likelihood of having inadequate income is higher if the householder is a naturalized citizen (45%), and even higher if the householder is not a citizen (61%). Among non-citizens, Latinos have an even higher rate (75%) of income inadequacy than non-Latino non-citizen immigrants (53%).

HOUSEHOLDS WITH CHILDREN ARE AT A GREATER RISK OF NOT MEETING THEIR BASIC NEEDS, ACCOUNTING FOR MORE THAN HALF OF HOUSEHOLDS WITH INADEQUATE INCOME. Reflecting in part the higher costs associated with children (such as child care), families with children have higher rates of income inadequacy, 59%, and if there is a child under six, 65% have incomes under the Standard. Over half of households below the Standard have children (53%), compared to less than two-fifths of all New York City households.

HOUSEHOLDS MAINTAINED BY SINGLE MOTHERS, PARTICULARLY IF THEY ARE WOMEN OF COLOR, HAVE THE HIGHEST RATES OF INCOME INADEQUACY.

Less than half (48%) of married-couple households have inadequate income, and about two-thirds (68%) of single fathers, but almost four out of five (79%) of single mothers lack adequate income. These rates are particularly high for single mothers of color: 86% of Latina, 76% of Asians and Pacific Islanders, and 75% of African American single mothers lack adequate income—compared to 63% for White single mothers.

Although single mothers have substantially higher rates of income inadequacy than married couples, because there are many more married couples with children, these two groups (single mother and married couple families with children) account for almost

(43%), North Manhattan (45%), and Brooklyn (excluding Northwest) (49%).

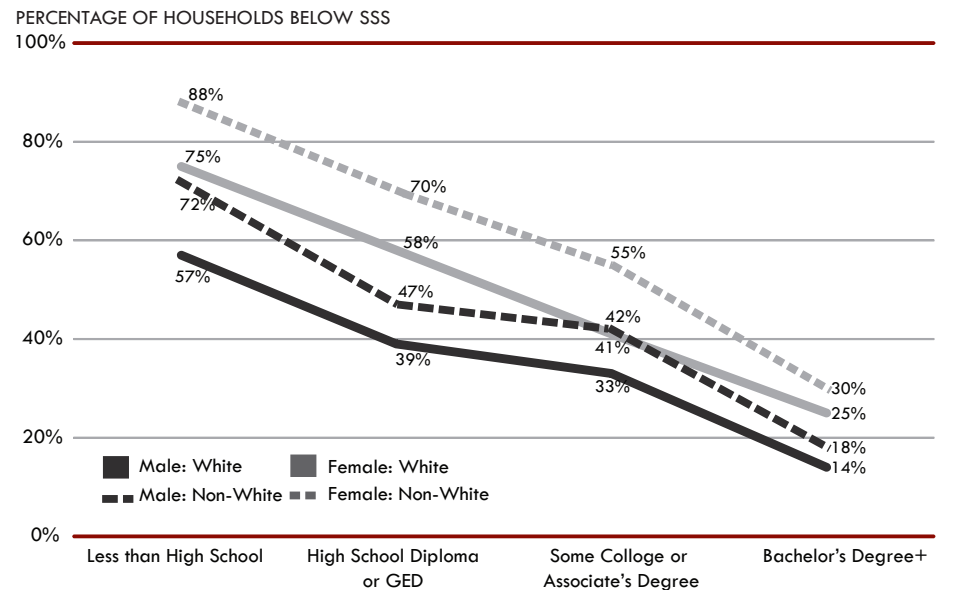
FOUR OUT OF FIVE HOUSEHOLDS WITH INADEQUATE INCOME ARE PEOPLE OF COLOR, WITH LATINOS BEING THE GROUP MOST AFFECTED.

While all groups experience insufficient income, Latinos have the highest rate of income inadequacy, with 61% of Latino households having insufficient income, followed by Native American, Alaska Natives, and other races (51%), Asians and Pacific Islanders (49%), African Americans (48%), and Whites (24%).

BEING FOREIGN-BORN INCREASES THE LIKELIHOOD OF HAVING INADEQUATE INCOME.

While New York City householders born in the United States have an income inadequacy

FIGURE 3. Households Below the Standard by Education, Race/Ethnicity, and Gender of Householder: NYC 2012



Source: U.S. Census Bureau, 2012 American Community Survey.

equal shares of households in New York City that lack adequate income (23% vs. 25%), respectively, with single father households being 5% (the remaining 47% of households with inadequate income are childless households).

HIGHER LEVELS OF EDUCATION ARE ASSOCIATED WITH LOWER RATES OF INCOME INADEQUACY, ALTHOUGH NOT AS MUCH FOR WOMEN AND/OR PEOPLE OF COLOR. As educational levels increase, income inadequacy rates decrease dramatically: rates decline from 80% for those lacking a high school degree, to 59% for those with a high school degree, to 46% for those with some college/post-secondary training, to 21% of those with a four-year college degree or more. Reflecting race and/or gender inequities, women and/or people of color must have several more years of education than white males in order to achieve the same level of income adequacy. At the same time, three out of four householders with incomes below the Standard have at least a high school degree, including nearly half of these having some college or more.

EMPLOYMENT IS KEY TO INCOME ADEQUACY, BUT IT IS NOT A GUARANTEE. As with education, more is better: among householders who work full time, year round, income inadequacy rates are just 28%, compared to 77% for those households with no workers. About five out of six households below the Standard, however, have at least one worker. Whether there are one or two adults (or more), and whether they are able to work full time and/or full year, affects the levels of income inadequacy. Nevertheless, just as with education, households headed by

people of color and/or single mothers also experience lesser returns for the same work effort. For example, even when single mothers work full time, year round, almost three-quarters of their households lack adequate income.

The data further demonstrate that the unequal returns to employment efforts are due in part to being concentrated in just a few occupations. That is, those below the Standard only share six of the “top twenty” occupations (the occupations with the most workers) with those with incomes above the Standard. Eight of the top 20 occupations

have median earnings less than the equivalent of a full-time minimum wage job. These low wage occupations are largely held by householders trying to support families and are not limited to part-time jobs for teenagers.

Differences in income adequacy rates are largely not explained by hours worked. While full-time, year-round work (regardless of the occupation) may help protect against income inadequacy, householders with incomes above the Standard work only about five percent more hours on average than those below the Standard.

TABLE C. Top 20 Occupations¹ of Householders² Below the Self-Sufficiency Standard: New York City 2012

BELOW THE SELF-SUFFICIENCY STANDARD					
RANK	OCCUPATION	Number of workers	Percent of Total	Cumulative Percent	Median Earnings
TOTAL		792,003			\$20,000
1	Nursing, psychiatric, & home health aides*	60,174	8%	8%	\$17,500
2	Janitors & building cleaners*	29,039	4%	11%	\$16,000
3	Childcare workers	26,765	3%	15%	\$10,000
4	Cashiers	23,413	3%	18%	\$12,500
5	Maids & house cleaners	21,587	3%	20%	\$13,300
6	Retail salespersons*	21,432	3%	23%	\$19,400
7	Construction laborers	19,925	3%	26%	\$20,000
8	Secretaries & administrative assistants*	19,470	2%	28%	\$22,000
9	Taxi drivers & chauffeurs	18,148	2%	30%	\$20,000
10	Waiters & waitresses	17,141	2%	32%	\$15,000
11	Personal care aides	16,456	2%	35%	\$17,000
12	Cooks	14,180	2%	36%	\$17,000
13	Security guards & gaming surveillance officers	13,839	2%	38%	\$23,000
14	Driver/sales workers & truck drivers	13,350	2%	40%	\$23,000
15	First-line supervisors of retail sales workers*	13,226	2%	41%	\$21,000
16	Teacher assistants	12,997	2%	43%	\$21,000
17	Office clerks, general	11,479	1%	45%	\$19,000
18	Customer service representatives	11,083	1%	46%	\$20,000
19	Chefs & head cooks	10,815	1%	47%	\$20,800
20	Designers*	8,476	1%	48%	\$20,000

¹ Detailed occupations are based on the Standard Occupational Classification (SOC). For definitions of these occupations see the Bureau of Labor

Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person 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.

* Occupation also within the top 20 occupations of householders above the Standard.

However, their wage rates vary greatly, with the hourly wages of householders above the Standard being almost three times as much as those below the Standard (\$28.85 per hour versus \$10.58 per hour). If householders with incomes below the Standard increased their work hours to match those with incomes above the Standard, that would only close about three percent of the wage gap, while earning the higher wage rate of those above the Standard, with no change in hours worked, would close 92% of the gap.

Thus, families are not poor just because they lack workers or work hours, but because the low wages they earn are inadequate to meet basic expenses.

HOW NEW YORK CITY COMPARES TO OTHER STATES

To date, demographic reports have been done on seven states (California, Colorado, Connecticut, Mississippi, New Jersey, Pennsylvania, and Washington State), but no other cities in detail. In five of these states (the exceptions being Mississippi and California), the proportion of households with inadequate income is strikingly similar, with about one out of five (non-elderly, non-disabled) households lacking adequate income. In California and

Mississippi, both states with higher than average minority proportions, about one-third of households fall below the Standard. At 42%, New York City has a higher rate of income inadequacy than all of these states.

Even compared to other large cities, New York City still has a relatively high rate of income inadequacy. San Francisco and Denver are at 27% and 26%, respectively. Cities that are more similar to New York, demographically, such as Pittsburgh (32%) and Philadelphia (42%) show similar patterns of having higher income inadequacy rates than the states they are located in. Nevertheless, it is striking that when a realistic measure of basic living costs is used, New York City has an income inadequacy rate that is even higher than that of Mississippi which consistently has had the highest “poverty” rates.

CONCLUSION

These data show that there are many more people in New York City who lack enough income to meet their basic needs than our government’s official poverty statistics capture. This lack of sufficient income to meet basic needs is grossly undercounted largely because most American institutions do not utilize

the more accurate metrics available today that measure what it takes to lead a life of basic dignity.

Not only do we underestimate the number of households struggling to make ends meet, but broadly held misunderstandings about what those in need look like, what skills and education they hold, and what needs they have harm the ability of our institutions to respond to the changing realities facing low-income families. New York City households with inadequate income reflect the city’s diversity: they come from every racial and ethnic group, reflect every household composition, and work hard as part of the mainstream workforce.

Despite recovering from the Great Recession, this is not about a particular economic crisis—for these families, income inadequacy is an everyday ongoing crisis. It is our hope that through the data and analyses presented here a better understanding of the difficulties faced by struggling individuals and families will emerge, one that can enable New York City to address these challenges, making it possible for all New York City households to earn enough to meet their basic needs.

POLICY ANALYSIS & RECOMMENDATIONS

Nearly one million New York City households do not have enough income to meet their basic needs. This amounts to more than two out of five households and 2.7 million people. The 2014 Self-Sufficiency Standard shows that for many New Yorkers, having a job no longer guarantees the ability to pay for basic needs.

More than four out of five households who are below the Self-Sufficiency Standard level—which translates to well over two million City residents—have at least one family member who works but does not make enough to afford a minimal, basic family budget. And for many more who are at or above self-sufficiency levels, current wages do not allow for the next step of building assets to attain economic security. In the last decade, New Yorkers of all stripes have struggled against ballooning costs of living, such as for housing, which has increased 59% for a two-bedroom rental. At the same time, median wages have increased barely 17%.

As the country's largest city—rich in resources and leaders—New York City must expand the numbers of New Yorkers living securely above the Self-Sufficiency Standard. This report's recommendations for moving the greatest number of New Yorkers towards self-sufficiency are consistent with the City's priorities and have been determined from a similar systematic, cost-effective and evidence-driven framework.¹ Our recommendations

¹ New York City's Center for Economic Opportunity notes that many of the factors that drive poverty here are part

acknowledge that the obstacles to self-sufficiency are interdependent and to significantly reduce the number of people living below the Standard or just above it, solutions must also be coordinated and interconnected.

We call on leaders across all sectors—government, philanthropy, the private sector and the not-for-profit world—to examine practices, mobilize colleagues, and become part of the solution for making the following three priorities a reality:

1. Wages increased to align and keep pace with the costs of living;
2. Employment structured as a pathway to self-sufficiency and economic security; and
3. Access to quality, affordable housing, food and child care available to New Yorkers across the income spectrum.

INCREASE WAGES TO ALIGN WITH THE COST OF LIVING

The single greatest driver to increase self-sufficiency is higher wages. The income needed for a household with two adults, a preschooler, and a school-age child to be self-sufficient has risen on average by 45% across boroughs since the year 2000, while the median earnings of working adults have increased only 17%.

of national or even international trends that are difficult to address at the City level. Nonetheless, strategies to reduce poverty and inequality are central to the agenda of Mayor Bill de Blasio and his Administration. NYC Office of the Mayor, "The CEO Poverty Measure 2005-2012," An Annual Report from the Office of the Mayor, April 2014, p. 47, http://www.nyc.gov/html/ceo/downloads/pdf/ceo_poverty_measure_2005_2012.pdf (accessed November 14, 2014).

Consequently, more than two out of five working-age households cannot meet their basic needs while others are barely breaking even. Although many New Yorkers work insufficient hours, more hours would not raise standards of self-sufficiency as substantially as would an increase in wage rates. In too many occupations, wages have not kept pace with the rising cost of living. New York City's employment has now surpassed pre-recession levels yet most of the net job growth since 2000 has been concentrated in low-wage sectors, as opposed to jobs paying moderate- and middle-income wages.²

NEW YORK CITY'S LIVING WAGE LAW.

New York City Mayor Bill de Blasio's September 2014 Executive Order expands the City's Living Wage Law from \$11.50 per hour to \$13.13 an hour (including \$1.63 for health benefits).³ This Living Wage Law⁴ applies to a select group of workers employed in businesses or commercial spaces that receive more than \$1 million in city

² James A. Parrott, February 27, 2014, "Low-Wage Workers and the High Cost of Living in New York City," Testimony Presented to the New York City Council Committee on Civil Service and Labor, <http://fiscalpolicy.org/wp-content/uploads/2014/02/FPI-Parrott-testimony-Low-Wage-workers-and-Cost-of-iving-Feb-27-2014.pdf> (accessed November 14, 2014). Also see National Employment Law Project, "The Low-Wage Recovery: Industry Employment and Wages Four Years into the Recovery," Data Brief, April 2014, p. 1, <http://www.nelp.org/page/-/Reports/Low-Wage-Recovery-Industry-Employment-Wages-2014-Report.pdf?nocdn=1> (accessed June 11, 2014).

³ The City of New York, Office of the Mayor, "Living Wage for City Economic Development Projects," http://www1.nyc.gov/assets/home/downloads/pdf/executive-orders/2014/eo_7.pdf (accessed November 14, 2014).

⁴ The City's older Living Wage Law (section 6-109 of the Administrative Code) covers a limited number of workers providing care under City government contracts. Enacted in 1996, this living wage covers workers providing day care, head start, building services, food services, and temporary services, with coverage extended in 2002 to homecare workers and workers providing services to persons with cerebral palsy. The wage level under this living wage law has been \$11.50 an hour (including \$1.50 for health benefits) since 2006, and is not automatically adjusted for inflation.

subsidies as defined by section 6-134 of the City Administrative Code. The executive order is projected to expand coverage of this Living Wage from a current cohort of 1,200 workers to an estimated 18,000 workers over the next five years. Beginning in January 2015, this Living Wage will be adjusted for inflation. The Mayor's office projects that with inflation adjustments, this City Living Wage will reach \$15.22 in 2019.⁵ The current New York State minimum wage of \$8.00 per hour applies to a more comprehensive group of workers across most sectors. Along with 26 other states and the District of Columbia, New York State sets a higher minimum wage level than the current \$7.25 federal minimum wage.⁶ President Obama has proposed raising the federal minimum wage to \$10.10 an hour.⁷ The purchasing

power of the federal minimum wage has fallen by 22 percent since the late 1960s.⁸ Moreover, if the minimum wage had kept pace with overall productivity growth in the economy, it would be nearly \$19.00 by 2016.⁹

Under present state law, New York's minimum wage will increase to \$8.75 on December 31, 2014, and to \$9.00 an hour on December 31, 2015.¹⁰ It is not indexed to inflation. There is Albany legislation pending to increase the state minimum to \$10.10, and a separate measure to give localities the authority to set a local minimum wage up to 30 percent above the state minimum. If both proposed laws were enacted, New York City could set a \$13.13 hourly minimum wage. A growing number of large cities, and a few suburban counties, are establishing higher minimum wage levels. Seattle, San Diego, San

Jose, San Francisco, and Washington, D.C. already have established higher minimums, and Chicago, Los Angeles, and Oakland are among the cities considering substantially higher minimum wages in the \$12-\$15 an hour range. Both Seattle and San Francisco have acted to raise their minimum wage levels to \$15.00 an hour in coming years.

The expansion of New York City's Living Wage levels to cover more workers at a higher rate and indexed to inflation, or to establish a significantly higher minimum wage are important steps in providing a more reasonable wage floor in the job market, enabling more employed New Yorkers to achieve self-sufficiency through work. At the same time, it is critical to note that even an hourly wage of \$13.13 does not constitute a self-sufficiency wage for most compositions of New York City households across the five boroughs (see box below, *Bronx Family of Three*).

It is necessary to broaden living wage coverage to the City's large indirect social service workforce, coupled with better career advancement supports. Existing City Living Wage law currently does not apply to the tens of thousands of workers at not-for-profit organizations providing essential social services under City contract. New York City spends \$5 billion annually on social service contracts and, as such, is a major indirect employer of tens of thousands of workers at not-for-profit organizations. Wages in this sector are among the lowest for all industries. Half of non-profit social service workers are paid less than \$14 an hour.¹¹

⁵ City of New York, September 30, 2014, "Mayor de Blasio Signs Executive Order to Increase Living Wage and Expand it to Thousands More Workers," News, <http://www1.nyc.gov/office-of-the-mayor/news/459-14/mayor-de-blasio-signs-executive-order-increase-living-wage-expand-it-thousands-more#/0> (accessed November 14, 2014).

⁶ Currently 23 states and the District of Columbia have minimum wages above the federal minimum wage. Additionally, four additional states approved ballot measures in the 2014 election. National Conference of State Legislatures, "State Minimum Wages | 2014 Minimum Wages by State," <http://www.ncsl.org/research/labor-and-employment/state-minimum-wage-chart.aspx> (accessed November 14, 2014).

⁷ The White House, Office of the Secretary, "President Barack Obama's State of the Union Address," <http://www.whitehouse.gov/the-press-office/2014/01/28/president-barack-obamas-state-union-address> (accessed November 14, 2014).

⁸ Jared Bernstein & Sharon Parrott, January 7, 2014, "Proposal to Strengthen Minimum Wage Would Help Low-Wage Workers, With Little Impact on Employment," Center on Budget and Policy Priorities, Economy, <http://www.cbpp.org/cms/?fa=view&id=4075> (accessed November 14, 2014).

⁹ David Cooper, December 19, 2013, "Raising the Federal Minimum Wage to \$10.10 Would Lift Wages for Millions and Provide a Modest Economic Boost," Economic Policy Institute, <http://www.epi.org/publication/raising-federal-minimum-wage-to-1010/>

¹⁰ New York State, Department of Labor, "Minimum Wages," Labor Standards, <http://www.labor.ny.gov/workerprotection/laborstandards/workprot/minwage.shtm> (accessed November 14, 2014).

¹¹ See Jennifer Jones-Austin (FPWA) and James Parrott (FPI), November 5, 2014, "Expanding Opportunities and Improving City Social Service Quality Through a Career Ladder Approach,"

SELF-SUFFICIENCY WAGE FOR A BRONX FAMILY OF THREE

An hourly wage of \$13.13 in New York City yields an annual income of \$27,310, slightly above the Self-Sufficiency Standard for a single adult living in the Bronx (\$26,951). However, that single person's neighbors—a married couple with one infant—would not be self-sufficient even if **each** parent worked at jobs earning a \$13.13 hourly wage. Indeed, in order to meet their basic needs, **each** parent would need to earn \$14.66, working full time (totaling \$61,965). Five years later, when their child is old enough for full-day public school their costs will fall as they would then only need part-time child care. In the unlikely scenario that there is no increase in living expenses, the Living Wage would then be above the minimum wage (\$12.39 per hour) needed to meet their basic needs.

Among those working in community and social service occupations, over a third are in households within 200 percent of the federal poverty level. A campaign is underway in which the City would increase contract funding to establish a \$15 an hour wage floor, coupled with sector-wide support for greater professional development opportunities for lower-paid nonprofit social service workers.¹²

A minimum wage increase to \$13.13 an hour and a \$15 an hour wage floor for social service workers on City contracts represent considerable progress. Yet, these critical wage floors should not be misconstrued as ceilings. These wage levels would provide a worker with annual earnings around \$25,000-\$30,000. Neither wage rate constitutes a self-sufficiency wage for a substantial portion of the 780,000 working households below the Self-Sufficiency Standard.

Raising the wage floor is good for workers and communities with potential benefits to jobs and businesses. While raising the minimum wage provokes debate at the federal, state, or municipal level, there is considerable consensus among economists and social scientists who have studied the impacts of raising the minimum wage: raising the minimum wage has positive workplace impacts beyond the obvious one of increasing workers' earnings, including reduced turnover (increased job security for workers), increased employer investment in training, and improved employee

productivity and morale. Moreover, it has negligible negative effects on employment and minimal effects on price increases.¹³ For example:

- A 2011 study of citywide minimum wage increases by the Center for Economic and Policy Research examined minimum wage increases passed in Santa Fe, San Francisco,

and Washington, D.C., and found that wages rose for low-paid cooks, servers and workers in fast-food, food services, retail, and other low-wage establishments without causing a statistically significant decrease in total employment levels.¹⁴

- A 2014 study of San Francisco's minimum wage, health care, and paid

¹³ Arindrajit Dube, T. William Lester and Michael Reich, "Minimum Wage Effects Across State Borders: Estimates Using Contiguous Counties," Review of Economic and Statistics (November 2010), available at <http://www.irl.berkeley.edu/workingpapers/157-07.pdf>; see also NELP Summary, available at http://nelp.3cdn.net/98b449fce61fca7d43_i1m6iizwd.pdf.

¹⁴ John Schmitt and David Rosnick, 2011, The Wage and Employment Impact of Minimum-Wage Laws in Three Cities, <http://www.cepr.net/index.php/publications/reports/wage-employment-impact-of-min-wage-three-cities> (accessed October 22, 2014).

RECOMMENDATIONS: INCREASE WAGES TO ALIGN WITH THE COST OF LIVING

1. Increase wage floors. Wages that are sufficient to cover living costs is at base what defines fair compensation. If we are committed to restoring fairness and countering rising inequality, then a higher City minimum wage floor is needed and City living wage policies should be expanded, particularly to encompass the sizable non-profit social service workforce.

The City needs to increase social service contract funding levels to make up for years of inadequate funding and enable non-profits to improve pay and advancement opportunities for poorly compensated workers. Philanthropic grant-making practices could bolster these efforts by funding the full workforce costs of carrying out projects, including allocating funds to general operating costs and overhead, and ensuring the adequacy of human resource budgets and hourly pay rates.

In New York City, raising the wage floor is the most effective single policy for countering rising inequality.

2. Index wages. Once wage floors are raised to adequate levels they should be indexed to inflation so that workers' purchasing power is not inadvertently eroded by increases in the cost of living.

3. Strengthen Employers' Policies. Investment in a stable and robust workforce, whether direct or indirect, can improve the quality of products and services, enhance company reputations, and help build a loyal customer base. It is also critical for all employers to foster salary parity across gender and racial/ethnic lines. Employers should evaluate compensation levels and pay scales of their workforces, including through the lens of equity. Corporations that contract out service or supply functions to other firms should ensure that contractors fairly compensate workers. This is good for individual workers and it is good for the bottom line.

Briefing at Philanthropy New York, www.philanthropynewyork.org/sites/default/files/resources/Presentation_Jones%20Austin%20and%20Parrott_11.05.2014.pdf

¹² Ibid.

sick leave laws, which collectively raised the compensation of low-wage people to 80 percent above the federal minimum wage, found that these laws raised pay without costing jobs. From 2004 to 2011, private sector employment grew by 5.6 percent in San Francisco, but fell by 4.4 percent in other Bay Area counties that did not have a higher local wage. Among food service wage earners, who are more likely to be affected by minimum wage laws, employment grew 18 percent in San Francisco, faster than in other Bay Area counties.¹⁵

INDEXING. Wages across sector should be indexed to the cost of living. Indexing is key to maintaining the value of the new higher wages over time.¹⁶ While we look to government to enforce an equitable floor, we look to employers across sectors to do more: raise wages beyond the floor, index them to cost of living increases, and ensure that compensation packages are fair, equitable and responsive to the need of employees to meet and move securely beyond the Self-Sufficiency Standard.

STRUCTURE EMPLOYMENT AS A PATHWAY OUT OF POVERTY TO SELF-SUFFICIENCY

In New York City, 780,000 households have at least one working adult, many of them full time, yet they lack adequate resources to meet even their most basic needs.

¹⁵ Michael Reich, Ken Jacobs, and Miranda Dietz, The Institute for Research on Labor and Employment, *When Mandates Work Raising Labor Standards at the Local Level*, <http://irle.berkeley.edu/publications/when-mandates-work>.

¹⁶ Such indexing since 2000 has resulted in Washington State by 2014 having the highest statewide minimum wage, \$9.32 per hour in the country.

A critical driver of employment with self-sufficiency wages is education—80% of the people without a high school degree are living below the standard of self-sufficiency. At the same time, education is not a guarantee. Twenty-one percent of all people with a four-year college degree still earn inadequate incomes.

The Self-Sufficiency Standard report highlights the persistent gender and racial inequities around what it takes to earn a self-sufficiency wage. Even with equal education and equal work effort, income inadequacy is more severe among households maintained by women alone, households maintained by people of color, and households with children. For example, women of color with some college or an associate's degree have nearly the same income inadequacy rate as white males without a high school diploma or GED (55% compared to 57%). Well into the 21st century, our low-wage workforce disproportionately consists of women, people of color, and immigrants.

Building access to better employment requires investment in career ladders, pathways and apprenticeships with consistent, systematic, and large-scale opportunities for individual growth and advancement across sectors and industries. The surge in well-paying technology jobs is an example of a promising direction for more sectors to follow and should be a pathway for traditionally less-advantaged individuals and communities. Investment in high quality education beginning in early childhood is also critically important, as are the supports that place and keep children on college

and career continuums. New York City's Universal pre-kindergarten program is a promising step and we urge the city to continue this direction of building an inclusive quality education system that begins in a child's first three years.

MAKE QUALITY, AFFORDABLE HOUSING, FOOD, AND CHILD CARE ACCESSIBLE TO ALL NEW YORKERS

As the family from the Bronx on page 8 highlights, even an increased Living Wage of \$13.13 per hour still requires work supports, such as subsidized child care, in order to cover the costs of other basic needs. Without child care, at least one parent would have to stop working, creating the need for even more supports—such as food stamps, emergency food pantries, and the costly homeless shelter system. When wages and employment benefits' packages are not sufficient for people to meet their basic needs, New Yorkers turn to public and private charity to fill the gaps. Each year that wages fall further behind the cost of living, it increases the costs to government—and to all of us as taxpayers—as well as straining the already overburdened private charity system.

Affordable housing, food, and child care are essentials to anyone who seeks to attain and maintain employment. City, state, federal, and philanthropic dollars go towards programs that provide access to millions of New Yorkers who cannot access them on their own. While these programs are critical lifelines for individuals and families all around us, at the current level, these programs do not support everyone who needs them, nor

RECOMMENDATIONS: STRUCTURE EMPLOYMENT AS A PATHWAY OUT OF POVERTY TO SELF-SUFFICIENCY

4. Identify and develop structures that consistently highlight and create access to career ladders and pathways for individuals within companies and sectors, as well as out into other industries. Employers should assess pathways for advancement in their existing workforce and build opportunities for continued and advanced employment with better wages, particularly for entry level workers and populations which have historically worked longer or required more years of education to achieve the same level of self-sufficiency. City government can lead by example through supporting more systematic professional development and career advancement opportunities for lower-paid social service workers employed under City service contracts.
5. Strengthen policies and practices that improve retention and allow workers to better balance work and family life, such as flexible work hours, predictable scheduling, work-sharing, and paid sick leave.
6. Promote new jobs and emerging industries which provide wages that are at Self-Sufficiency Standard levels and support and encourage plans for workforce retention and advancement by tying incentives and employment contracts to Self-Sufficiency Standards.
7. Utilize workforce training and development resources for preparing people for higher wage jobs in all sectors, which should include apprenticeships along with degree and credentialing programs. Fund innovative pilots and promising practices.
8. Invest in the workforce required for redressing economic inequities by sufficiently funding social and human services. The lower-wage social and human services workforce consists predominantly of women of color. Appropriate compensation and intentional career pathways build the expertise and retention rates of the workforce. Increase funding towards education and skills to build highly effective staff at all levels and to advance individuals into better-paying positions.
9. Invest in effective cradle to college continuums for target populations and communities. Resources commensurate with need must be available to keep children—particularly those from households and communities below the Self-Sufficiency Standard—on the pathway to higher education or to quality apprenticeship programs and nontraditional training. Additional support is required for efforts that ensure timely and affordable completion of degree programs and higher education.
10. Fund and support advocacy for broad scale, systemic solutions.

do they provide the depth of support needed for those who have them.

HOUSING. While all basic needs' costs have risen, the largest increase has been in housing, which has risen on average 59% between 2000 and 2014. Rising rental costs make it increasingly difficult for New Yorkers to hold onto their homes and remain in their neighborhoods. As shown in Figure 1, *Profile of Households with Inadequate Income*, 81% of the New Yorkers living below the Self-Sufficiency Standard spend more than 30% of their income on housing. Home ownership—which is one of the most reliable ways to build assets and upward mobility—is prohibitive for most New Yorkers. Rent regulations and specialized rental support programs that restrain ballooning housing cost increases are critical yet are accessible to too few households.

CHILD CARE. After housing, child care is the single greatest expense in a family's budget for those with young children. Even with equal work effort, income inadequacy is more severe among households with children. Fifty-three percent of all households below the Self-Sufficiency Standard—more than half—have children. This reflects in part the significant expense associated with raising children and the way that lack of access to affordable, high quality child care is a roadblock to primary caretakers' careers, educational advancement, and opportunities for savings.

FOOD. The cost of food has risen an average of 59% in NYC since 2000. Unlike fixed costs such as housing

and child care, food is “elastic” and spending can be reduced when available income is less. Households balance their budgets by foregoing food to pay rent, by eliminating more nutritious but costlier fruits and vegetables, and by turning to government supports such as the Supplemental Nutrition Assistance Program (SNAP), school meals and social hubs with meals, such as religious or senior centers. New York City’s emergency food network of soup kitchens and food pantries now struggle to serve 1.4 million New Yorkers annually, who are chronically uncertain as to where their next meal will come from. The impact from reduced purchasing power for food goes beyond individuals and families to food retailers. This effect was underscored by the 2011 supermarket need index which identified a widespread shortage of neighborhood grocery stores and supermarkets. High need for fresh food purveyors affects more than three million New Yorkers, with the highest need found in low-income neighborhoods.¹⁷

SAVINGS. Saving is unrealistic for many New Yorkers because there just is nothing left at the end of the month. For the first time, the 2014 *Self-Sufficiency Standard* Report calculates emergency savings as a minimum, required expense, alongside food, housing, child care, health care, transportation and taxes. Emergency short-term savings address the income and expense volatility that working poor households all too regularly face. Yet as is the case with

all calculations in the Self-Sufficiency Standard, the savings’ estimates are extremely modest. They only cover short-term, one time emergencies. Long-term asset building, such as saving for higher education, retirement, and

home buying, that enables upward mobility and economic security would require additional resources beyond Self-Sufficiency Standard level wages and emergency savings.

RECOMMENDATIONS: MAKE QUALITY, AFFORDABLE HOUSING, FOOD, AND CHILD CARE ACCESSIBLE TO ALL NEW YORKERS

For too many, work does not pay enough to afford costly basic necessities. Ensure that New Yorkers across the income spectrum, from low-to moderate- income levels, can afford their essentials.

11. NYC must continue to roll out its ambitious Affordable Housing Plan, harnessing the power of the private market to help build, preserve, and expand affordable units. Priorities include the following:

- Preserve existing affordable housing in private rent-regulated buildings, and set standards so that the impact of city-subsidized housing affordability is not undermined by short-term affordability requirements. These preservation goals are the most cost-effective way to maintain affordability for the greatest number of people. For the city-subsidized housing, the City must ensure that stronger standards are in place so that all programs are permanently affordable. The City should also work closely with neighborhood-based not-for-profit affordable housing developers, who ensure true permanent affordability. For the private rent-regulated housing, we call on Albany to repeal the Urstadt Amendment, ending state control over city rent regulations, and to also repeal the luxury decontrol threshold. We call on the NYC rent guidelines board to set yearly rental increases that are appropriate for and in line with interests of tenants as well as landlords.
- Ensure that new housing development result in the maximum amount of affordable housing by using multiple approaches and incentive levers, such as Mandatory Inclusionary Zoning and Tax Abatements. Mandatory Inclusionary Zoning would require developers who take advantage of increased zoning density to build commensurate levels of affordable housing. The 421A Tax Abatement laws are sun setting and the City and State’s response must ensure that public benefits from subsidized buildings are commensurate with the financial incentive afforded to developers. A city-wide requirement could ensure that housing built anywhere in NYC includes affordable units and, moreover, that those units indeed provide public benefit by maximizing the percentage of affordable housing and deepening the level of affordability so that local neighborhoods are truly stabilized.
- When the City provides more than one benefit to the private housing sector, benefits to the public must in turn be stacked against each other, rather than combined, so that benefits developers receive are commensurate with the benefits they provide to communities.

¹⁷ City of New York, Office of the Mayor, “New York City Food Policy: 2013 Food Metrics Report,” <http://www.nyc.gov/html/nycfood/downloads/pdf/1152-food-metrics-report-2013.pdf>.

RECOMMENDATIONS, CONTINUED: MAKE QUALITY, AFFORDABLE HOUSING, FOOD, AND CHILD CARE ACCESSIBLE TO ALL NEW YORKERS

12. Continue to expand access to high quality, affordable early education and afterschool programming:

- Successfully implement full-day universal prekindergarten to all four year-olds.
- Expand full-day universal prekindergarten to all three year-olds.
- Encourage child care centers and family day care homes to reach a diverse, economically integrated population of children by permitting sliding scale tuition and parent fee requirements and child care subsidies, engaging children from families across the income spectrum to those who pay market rate.
- Expand the capacity of infant and toddler child care provided in licensed, regulated child care centers and family day care homes.
- Expand the refundable state and local child care tax credits.
- Ensure that parents on public assistance have appropriate and complete information on the types of subsidized child care options available as well as information on available seats in high quality center based and family day care homes. Besides concrete information and options, also ensure that parents have sufficient time to secure appropriate and high quality child care.
- Successfully implement universal access to middle school afterschool programming and expand afterschool and summer programming to elementary school children and high school students.
- Ensure that the early childhood staff and afterschool staff benefit from adequate compensation, professional development and career ladders.
- Ensure that rates of reimbursement allow providers to meet quality standards.
- Overall, ensure that investment is commensurate with need, by fully funding quality, affordable, and reliable child care from birth through age five.

13. Responses to food insecurity must go beyond emergency food programs to long-term sustainable options:

- Decrease the numbers of New Yorkers living in areas with low access to fresh food purveyors by providing zoning and financial incentives to eligible grocery store operators and developers, incorporating food security priorities into affordable housing plans, and funding and expanding innovative pilots designed to increase access.
- Support ‘good food/good jobs’ initiatives that partner business, philanthropies, and government to bolster employment, foster economic growth, fight hunger, improve nutrition, cut obesity, and reduce spending on diet-related health problems by bringing healthier food into low-income neighborhoods and creating jobs. This includes seed money for food jobs projects, food processing, expanding community-based technical assistance, investment in urban aquaculture, and reduced bureaucratic burdens on food-related small businesses.
- Increase utilization and broaden and deepen access to WIC, SNAP, and School Meals, and endorse the Federal Child Nutrition Reauthorization Act with strong guidelines.

14. Ensure that all households can meet unexpected financial setbacks, especially those with the fewest resources, by building savings—both for emergencies and for asset building:

- Promote the capacity of New Yorkers at all stages of life to save with systematic, comprehensible and accessible savings options at their places of employment.
- Increase the likelihood that New Yorkers will save by instituting opt out, rather than opt in options for long-term savings programs.
- Maximize the take-up of tax credits, such as the Earned Income Tax Credit and the Child Care Tax Credit, and at the state level deepen and expand tax credits to more households at or below the Self-Sufficiency Standard. Use EITC and tax credit refunds to expand opportunities to save, both emergency and for longer-term investments.
- Remove disincentives to save. In particular, ensure that eligibility guidelines for work supports do not preclude basic and essential needs for building emergency savings. Individual Development Accounts allow welfare recipients to save for specifics like education, without losing benefits.

THE WOMEN'S CENTER FOR EDUCATION AND CAREER ADVANCEMENT (WCECA) is a 44-year-old nonprofit organization committed to the goal of economic self-sufficiency for all New York City women and families. Through innovative technology resources, work readiness programs and career services, we educate and advocate for socially just public policies and opportunities that lead to the empowerment of women. The



Women's Center targets low-income women with serious barriers to workforce participation and helps them build competencies and develop strategies for setting and meeting lifetime career and economic goals for themselves and their families. For further information on WCECA, go to www.wceca.org or call (212) 964-8934.

UNITED WAY OF NEW YORK CITY (UWNYC) has been a trusted partner to government, corporations and community-based organizations for over 76 years serving low-income New Yorkers. Our collective impact approach enables us to diagnose neighborhood challenges, design solutions to expand education, income, and health opportunities, deploy resources and volunteers, and drive policy change guided by measured results. UWNYC envisions caring communities where all individuals and families have access to quality education and the opportunity to lead healthy and financially secure lives. Join us in making New York City work for Every New Yorker. For more information, visit United Way of New York City at unitedwaynyc.org, or call (212) 251-2500.



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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. Under the direction of Dr. Diana Pearce, 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 develop programs and policies that strengthen public investment in low-income women, children, and families. For more information about the Center or the Self-Sufficiency Standard, call (206) 685-5264. This report and more can be viewed at www.selfsufficiencystandard.org.

