

REMARKS OF

COMMISSIONER CECILE NOEL  
MAYOR'S OFFICE TO END DOMESTIC AND GENDER-BASED VIOLENCE

BEFORE THE NEW YORK CITY COUNCIL  
COMMITTEE ON WOMEN AND GENDER EQUITY  
**"Oversight - Annual Report on Domestic Violence  
Initiatives, Indicators & Factors"**

June 24, 2019

Good afternoon Chairperson Rosenthal and members of the City Council Committee on Women and Gender Equity. I am Cecile Noel, Commissioner of the Mayor's Office to End Domestic and Gender-Based Violence (ENDGBV). Thank you for the opportunity to speak with you about ENDGBV's 2018 Annual Report on Domestic Violence Initiatives, Indicators and Factors.

The Mayor's Office to End Domestic and Gender-Based Violence (ENDGBV), which was re-launched and expanded in 2018 via Executive Order 36, develops policies and programs, provides training and prevention education, conducts research and evaluations, performs community outreach, and operates the New York City Family Justice Centers. We collaborate with City agencies and community stakeholders to ensure access to inclusive services for survivors of domestic and gender-based violence, including: intimate partner and family violence, elder abuse, sexual assault, stalking, and human trafficking.

The Office also operates the New York City Family Justice Centers (FJCs), which are walk-in multi-service Centers in each borough for survivors to access free, confidential services and support. Key City agencies, community partners, civil legal services providers, and District Attorney's Offices are located on-site at each FJC—to make it easier for survivors to get help. FJCs welcome people of all incomes, ages, sexual orientations, gender identities, regardless of the language they speak, or their immigration status. Service delivery at the FJCs is consistent with trauma informed, client-centered approaches.

On June 1, 2019, ENDGBV released the 2018 Annual Report on Domestic Initiatives, Indicators and Factors (2018 Annual Report), in compliance with Local Law 38 of 2019, which reflects data from calendar year 2018 and is publicly

available and accessible via our website ([www.nyc.gov/endgbv](http://www.nyc.gov/endgbv)) and on NYC Open Data. The 2018 Annual Report provides an overview of select programs, activities and initiatives under ENDGBV, including information about the contracted service providers at the FJCs, the number of FJC clients and the services they access, the available programming at the FJCs, ENDGBV outreach and training efforts, and reports released by ENDGBV.

The NYC FJCs, the largest network of FJCs in the country, provide a variety of services to survivors and their children, through onsite community partners and other City agencies, including safety planning, crisis intervention, case management, mental health counseling, economic empowerment services, criminal justice and civil legal assistance, children's programming and counseling, wellness programming and other supportive services. Last year, the FJCs had over 65,000 client visits across the boroughs, serving over 25,000 unique clients.

In 2018, 20,656 unique clients received safety planning services which is the most frequently accessed service across the 5 FJCs, followed by criminal justice services (14,292 unique clients), civil legal services (7,112 unique clients) and counseling (6,277 unique clients).

In addition to providing legal services and crisis-related services, such as safety planning and counseling, the FJCs also have onsite supportive services and programming to assist with other client needs, including long-term assistance and planning. In 2018, 2,131 unique clients accessed economic empowerment services, which include financial literacy, entrepreneurship, information and assistance with applying for public benefits, housing education and assistance, computer skills training, and job readiness. Just last week, ENDGBV announced

the launch of a Learning Lab at the Manhattan Family Justice Center, a new state-of-art training facility that will be the site of economic empowerment programming for survivors of gender-based violence to help build long-term economic stability.

Onsite community partners and City agency partners provide the direct services that are available at the FJCs. The City holds contracts with some of the onsite community partners to deliver the following core services: Screening/Case Management, Immigration Law, Family Law, Housing Legal and Children's Services. Other in-kind providers at the FJCs may also deliver services in these core service areas. In total, over 40 community-based organizations are onsite across the 5 FJCs, in addition to a large network of off-site providers that the FJCs work closely with on a referral basis.

The NYC FJCs are committed to providing language access to persons with limited English proficiency. Providers at each of the five FJCs deliver legal and non-legal services in many languages. Additionally, ENDGBV is able to accommodate requests for in-person or telephonic interpretation, as needed and appropriate. Through a contract with a telephonic interpretation vendor, FJC clients have access to telephonic interpretation in over 200 languages. In 2018, a considerable number of contracted legal service provider staff spoke a language in addition to English. ENDGBV emphasizes the importance of language access to service providers at each of the five FJCs to ensure all clients are provided an opportunity to access programs and services. ENDGBV is continually exploring ways to enhance service delivery at the FJCs, providing efficient and effective services to survivors in a collaborative, supportive environment.

In the spring of 2016, ENDGBV launched a new Policy and Training Institute. The Institute includes a policy team, a Training Team, and the NYC Healthy Relationship Training Academy (the Academy), and leads ENDGBV's training and prevention work. The Institute was created to enhance City agency and community based organization's responses to the issues of domestic and gender-based violence, identify key areas for policy change and development, and engage in primary prevention through work with young people throughout New York City. In 2018, the Training Team conducted 321 trainings for City agency staff, non-profit staff and community members to enhance their engagement with and response to survivors of domestic and gender based violence. In 2018, the Academy conducted 725 prevention-based healthy relationship workshops and trainings with youth, parents and professional staff in schools and in community settings. ENDGBV will continue to build out our training topic areas and will explore new mechanisms to access our training and prevention programming.

In addition to training, outreach is a key component to raising awareness of domestic violence and gender-based violence and connecting survivors to services. ENDGBV's Outreach Team focuses on broad outreach efforts across all 5 boroughs and works collaboratively with elected officials, community members and stakeholders, community-based organizations and other City agencies to host and participate in events that build the capacity of local communities to prevent, recognize, and respond to domestic and gender-based violence. Outreach is done in communities across the City, with a special focus on immigrant, youth, vulnerable, and other traditionally underserved communities. Through a myriad of community partnerships and by facilitating conversations, art-based practices, and other methods of engagement, staff increase community awareness for

domestic and gender-based violence, and promote resources available to victims and survivors throughout New York City. In 2018, ENDGBV conducted 764 outreach events, including community events, community meetings/trainings, presentations and other events. Most recently, ENDGBV launched a web-based *Toolkit for Salon and Barbershop Professionals* and will be conducting outreach to local salons and barbershops to connect business owners, employees and clients to information and resources.

In addition to the 2018 Annual Report we are discussing today, ENDGBV also releases periodic reports, factsheets and briefs about pertinent topics to inform New Yorkers about issues related to domestic and gender-based violence as well as to enhance access to data and ENDGBV program updates.

We look forward to continuing to collaborate with the Council, our partner agencies and our community partners to share information about ENDGBV's programs and initiatives. Thank you for the opportunity to speak to these issues. I welcome any questions that this committee may have.



## Women's Center for Education and Career Advancement

### New York City Council **Women & Gender Equity Committee Testimony**

June 24, 2019

My name is Merble Reagon and I am Executive Director at the Women's Center for Education and Career Advancement. I thank the Women and Gender Equity Committee of the NYC City Council for this opportunity to speak briefly about the current economic status of working age women in our City.

Over the decades that our Center helped thousands of women to prepare for further education, jobs and careers, we learned that full-time jobs didn't always mean that they were earning enough money to meet their families' most basic living expenses. For four decades, we made the case for the economic empowerment of women as a key factor in the well-being of NYC working families. For more than 20 years, we provided comprehensive services for NYC displaced homemakers, many of whom were victims of domestic violence. The intersectionality of economic empowerment and domestic violence informed the range of services that the Women's Center provided to thousands of NYC women. Since 2000, we have partnered with other human services agencies to define exactly what incomes working NYC families need to earn to make ends meet, depending on where they live in NYC and the ages of their children.

Which families in our city are working and can't afford the basic necessities? More than 2.5 million New York City men, women and children, in working families, many headed by women, who are experiencing economic distress on a daily basis, are routinely *overlooked and undercounted*. We have attached to this testimony sample Self-Sufficiency budgets; note that these budgets do not include "extras" such as vacations; emergency, college, retirement or other savings; food from outside the home; credit card or loan payments; and, many other things we take for granted.

We believe that the information in the current report will continue to inform other research and public policy discussions. The report consists of six research briefs that focus on the data as it relates to boroughs, ages of the children, race, ethnicity, nativity, gender, family structure, employment, occupation, wages and work supports. The briefs are available online, along with interactive maps, dashboards and a data file by borough.

You can access NYC Self-Sufficiency Budgets for 700+ family types in the Bronx, Northwest Brooklyn, Brooklyn (excluding NW), North Manhattan, South Manhattan, Queens, and Staten Island.

In our most recent report, ***Overlooked and Undercounted: the Self-Sufficiency Standard for New York City***, we documented the following:

- 40% (905,000) of working age NYC households don't earn enough to cover the basic necessities such as food, housing, health care and childcare.
- Since 2000, the cost of living in NYC has risen almost three times the rate of wages (87%/31%), and much faster than the official inflation rate.
- It is low wages, not lack of work effort that results in inadequate income.
- The interaction of gender, family composition, race and ethnicity, education and work patterns leads to higher levels of income inadequacy for women.
- Women experience lower levels of financial return for education when compared to men with the same education.

- Government work supports – such as Medicaid, housing vouchers, child care subsidies, and food assistance – supplement low wages and are crucial for helping low-wage working families meet their basic needs.

After compiling and reviewing the data reflected in these reports, we worked together with colleagues from the 32 agencies, listed on the back covers of the briefs, to develop a series of Policy Recommendations. You find them in the “Key Findings and Recommendations” brief. We looked specifically for Policy Changes that would:

1. be most impactful in increasing income
2. be most powerful in reducing major nondiscretionary costs
3. reach a broad audience, inclusive of traditionally marginalized NYC populations
4. advance coordinated and interconnected solutions, and, we looked for
5. policy changes that have already gained traction legislatively and/or have established public support

While many of the recommendations impact women most, two examples of those related specifically to gender equity include:

- increasing wages to align with the true cost of living (e.g., indexing the \$15 minimum wage to keep pace with inflation; eliminating the tipped wage credit)
- addressing the wage gap for women and people of color

2019 is an opportune time in both NYC and NYS for us to make greater strides toward equity and access to opportunities for women. To date, we applaud the progress made toward these goals in our City and State. We applaud the NYS Governor, the NYS legislative bodies and longtime advocates and supporters for the passage of four historic equal pay bills at the end of session. Also, we acknowledge that the NYS family leave policy law enacted in 2018, is one of the best in the country.

In NYC, we applaud the Mayor, the City Council Speaker and Members, and, again, advocates and other supporters, for their work in expanding PreK to provide 3K services; to providing for increased wages for childhood education workers @ community-based organizations in next year’s budget; for Title IX coordinators, for the “fair fares” initiative. Also, we applaud the leadership and commitment to women’s workplace equity of the New York City Council – Committee on Women and Gender Equity.

We know that many other initiatives are ongoing and will work with you and others to achieve the policies that will most support our low-wage working families as they move steadily along the road to economic self-sufficiency and financial stability.

**The Women’s Center for Education and Career Advancement supports the resolution of the Council of the City of New York calling on Congress to pass, and the President to sign, the Violence Against Women Reauthorization Act of 2019.**

In the meantime, we will look forward to meeting with you in the early fall to demonstrate our new open source **NYC Self-Sufficiency Calculator**, developed with support from City Councilmember, Ben Kallos and others. In less than five minutes, by inputting a family’s zip code, income and expenses, a family will see what benefits they appear to be eligible for, the impact on their current financial status and what their “breakeven” aspirational budget is.

To access the report briefs, interactive maps, dashboards, and a data file of tables by borough, go to: [www.unitedwaynyc.org/self-sufficiency-2018](http://www.unitedwaynyc.org/self-sufficiency-2018)

For more information, contact:  
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## Monthly budget: 1 adult, 1 school-age child

	Bronx	Northwest Brooklyn	Brooklyn (Excluding NW)	North Manhattan	South Manhattan	Queens	Staten Island
Housing	\$1,562	\$2,349	\$1,693	\$1,315	\$2,970	\$1,839	\$1,637
Child Care	\$677	\$677	\$677	\$677	\$677	\$677	\$677
Food	\$463	\$495	\$495	\$768	\$768	\$504	\$522
Transportation	\$121	\$121	\$121	\$121	\$121	\$121	\$121
Health Care	\$492	\$492	\$492	\$492	\$492	\$492	\$492
Miscellaneous	\$331	\$413	\$348	\$337	\$503	\$363	\$345
Taxes*	\$836	\$1,226	\$913	\$863	\$1,843	\$987	\$900
Tax Credits (-)	(\$217)	(\$217)	(\$217)	(\$217)	(\$217)	(\$217)	(\$217)
<b>Self-Sufficiency Wage</b>							
Hourly	\$24.23	\$31.57	\$25.69	\$24.76	\$40.66	\$27.08	\$25.43
Annual	\$51,180	\$66,674	\$54,257	\$52,285	\$85,877	\$57,199	\$53,716
Emergency Savings Fund	\$167	\$294	\$184	\$173	\$403	\$200	\$181

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The "Taxes" row includes payroll and sales taxes plus income taxes.

## Monthly budget: 2 adults, 2 school-aged children

	Bronx	Northwest Brooklyn	Brooklyn (Excluding NW)	North Manhattan	South Manhattan	Queens	Staten Island
Housing	\$1,562	\$2,349	\$1,693	\$1,315	\$2,970	\$1,839	\$1,637
Child Care	\$1,354	\$1,354	\$1,354	\$1,354	\$1,354	\$1,354	\$1,354
Food	\$859	\$918	\$918	\$1,424	\$1,424	\$935	\$968
Transportation	\$242	\$242	\$242	\$242	\$242	\$242	\$242
Health Care	\$571	\$571	\$571	\$571	\$571	\$571	\$571
Miscellaneous	\$459	\$543	\$478	\$491	\$656	\$494	\$477
Taxes*	\$982	\$1,385	\$1,072	\$1,134	\$1,965	\$1,150	\$1,070
Tax Credits (-)	(\$433)	(\$433)	(\$433)	(\$433)	(\$433)	(\$433)	(\$433)
<b>Self-Sufficiency Wage</b>							
Hourly (per adult)	\$15.89	\$19.68	\$16.74	\$17.32	\$24.85	\$17.48	\$16.72
Annual	\$67,137	\$83,146	\$70,729	\$73,172	\$104,983	\$73,819	\$70,630
Emergency Savings Fund	\$107	\$119	\$110	\$112	\$192	\$112	\$110

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The "Taxes" row includes payroll and sales taxes plus income taxes.



## **Girls for Gender Equity Testimony for the New York City Council Committee on Women and Gender Equity**

Delivered by: Ry Walker  
Policy Intern

June 24, 2019

Good Afternoon Chair Rosenthal and Council Members. My name is Ry Walker and I am a Policy Intern for Girls for Gender Equity (GGE). Thank you for holding this oversight hearing and giving me the opportunity to speak. I particularly appreciate the opportunity to speak about domestic violence and preventative programs against domestic violence.

We, at GGE, share a common goal with the initiatives who are the focus of today's hearing. GGE is a youth development and advocacy organization based in New York City, committed to the physical, psychological, social and economic development of girls and women. GGE challenges structural forces, including racism, sexism, transphobia, homophobia, and economic inequity, which constrict the freedom, full expression, and rights of transgender and cisgender girls and women of color, and gender non-conforming people of color. We do this work through direct service, advocacy and culture change. We are offering testimony today, in order to ensure that this body, and the general public understand how important it is to consider and work with young people, particularly young people of color, when reviewing the harms of domestic violence and programs to mitigate its prevalence.

As many of you know, domestic violence is not abuse which solely occurs between or at the hands of adults. Nationwide, 9% of female and approximately 6% male high school students report having experienced physical dating violence in the last year.<sup>1</sup> In New York City, the average is even higher: 12% of students report experiencing physical dating violence.<sup>2</sup> Studies indicate that in New York City, teen survivors of dating abuse are three times more likely to miss school due to not feeling safe, three times more likely to carry a weapon to school, and twice as likely to experience bullying in school.<sup>3</sup> These behaviors and emotions are characteristic of a process called "School Pushout". Coined by Dr. Monique Morris, "Pushout" describes how girls and non-binary youth often lose out on educational opportunities because of system failures,

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<sup>1</sup> Centers for Disease Control and Prevention, "Preventing Teen Dating Violence Factsheet," available at: <https://www.cdc.gov/violenceprevention/intimatepartnerviolence/teendatingviolence/fastfact.html>.

<sup>2</sup> New York City Commission on Gender Equity, "Gender Equity Summit: Participant Packet," 4

<sup>3</sup> New York City Domestic Violence Task Force, "2017 Goals and Recommendations," available at: <https://www1.nyc.gov/assets/ocdv/downloads/pdf/DVTF-2017-Recommendations.pdf>.

including school-based sexual harassment. As an organization which directly works with young people, and being a 20-year-old myself, I understand how imperative it is to recognize the many ways young people are implicated in domestic violence so it can be comprehensively addressed.

GGE has been a leader in the conversation around gender based violence, including sexual harassment, abuse, and dating violence for close to two decades.<sup>4</sup> With the allocation of funding for seven full time Title IX Coordinators we and the City celebrate a huge victory for our youth. We thank the Council Members for seeing the necessity and taking concrete steps toward making schools safer spaces; ones more adequately able to address dating violence.

We have been an advocate for comprehensive sexual health education which includes topics such as consent and dating violence. If sexual health education is not taught in this way, “rape culture” and similar gendered assumptions, and the negative stereotypes of male and female sexuality continue to be perpetuated.<sup>5</sup> We are given a unique opportunity in the classroom to execute preventative programs and kickstart generational culture change. I hope this continues to be recognized in the City’s work.

When calling for resources to be allocated for the protection of women from sexual, domestic, and intimate partner violence, many organizations at the forefront of VAWA historically ignored the threat that law enforcement presents for cis and trans Black girls and women, GNC communities, Native American girls and women, immigrants, and sex workers who have long experienced harm at the hands of law enforcement and other state actors.<sup>6</sup> VAWA’s annual allocations appear primarily as grants to coalitions with a great deal of those resources going to police departments and prosecutor’s offices.<sup>7</sup> These investments fail to recognize how law enforcement and prisons operate as added sources of sexual violence for people of color within the United States. Our hope is that anti-violence organizations which look to alternatives to incarceration and criminalization will be lifted up in any responses to domestic violence on the city, state and federal levels. In addition we look forward to a continued commitment to prevention and education.

We thank the New York City Council and in particular the Committee on Women and Gender Equity for the opportunity to share our work and look forward to continued support as we work together to serve all New Yorkers.

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<sup>4</sup> GGE, “The ‘MeToo’ Movement Lives at Girls for Gender Equity: A Joint Letter.”

<sup>5</sup> Anna Lanford, “Sex Education, Rape Culture, and Sexual Assault: the Vicious Cycle,” available at: <https://scholarexchange.furman.edu/cgi/viewcontent.cgi?article=1004&context=fhr>.

<sup>6</sup> Victoria Law, *Against Carceral Feminism*, 178

<sup>7</sup> United states Department of Justice, Office on Violence Against Women, 2016 Biennial Report to Congress on Effectiveness of Grant Programs Under the Violence Against Women Act, <https://www.justice.gov/ovw/page/file/933886/download>



**Testimony of Sanctuary for Families  
Submitted to the New York City Council, Committee on Women & Gender Equity  
Chair, Council Member Helen Rosenthal  
(Hearing on June 24, 2019)**

Good afternoon. I am Sarah Hayes, Deputy Director of the Economic Empowerment Program at Sanctuary for Families, New York City's largest provider of services exclusively for survivors of domestic and other forms of gender-based violence. We are so grateful to the Committee on Women and Gender Equity and its Chair, Council Member Helen Rosenthal, for the opportunity to speak, today. We deeply appreciate the Council's strong efforts to support gender-based violence survivors and to better understand the range of issues that confront them.

Sanctuary has worked in close partnership with the Mayor's Office to End Domestic and Gender Based Violence (ENDGBV) since that office was established nearly two decades ago, and as a key community partner providing services at the New York City Family Justice Centers (FJCs) since the first Center was launched in Brooklyn in 2005. Sanctuary has a strong presence in all of the FJCs, with 44 full-time staff based out of the Manhattan, Brooklyn, Bronx, and Queens FJCs, and a monthly rotation of family law attorneys at the Staten Island FJC. Sanctuary is contracted to provide FJC Family Law Legal Services and Children's Services through grants administered by the Mayor's Office of Criminal Justice; and provides counseling, case management, family law, and economic stability services through a Non-Residential Services grant through DHS/HRA. Immigration legal services in Manhattan, Queens, Brooklyn and the Bronx are supported through a longstanding grant from the Robin Hood Foundation and leveraging of City Council funds.

We also offer our intensive, 4-month Career Readiness Training Program in a beautiful, recently completed 25-seat Learning Lab at the Manhattan FJC, the construction of which we are deeply grateful to the City for financing and executing in full. Here I want to directly acknowledge ENDGBV Commissioner Cecile Noel for her tireless advocacy in getting this center completed—her vision helped ensure that every detail of the Learning Lab was executed in the most high-quality, intentional way to evoke the dignity and empowerment that the abuse survivors who will use it in the years to come need and deserve. The career training program at the MFJC Learning Lab is supported through a generous 3-year commitment by the Manhattan District Attorney's Criminal Justice Investment Initiative.

Sanctuary has embraced the Family Justice Center model since it came to NYC 15 years ago, realizing that comprehensive, co-located social, legal, criminal justice and other supportive services—all in a safe, non-confidential location—are the best way to reach abuse survivors and their families. Likewise, the close collaboration with more than 20 other onsite community partners at each FJC is an incredibly effective model, ensuring holistic service provision and minimizing duplication of services.

Wrap-around services are in fact Sanctuary's own model, developed and expanded over 35 years since our agency's founding, and now reaching over 13,000 adults and children annually. We are so fortunate that ENDGBV allocates space to accommodate our robust clinical, legal, and economic empowerment staff and programming, and that the City continues to show strong confidence in our work through its service contracts over the years. We know, of course, that there are substantial unmet needs even with the services available at the FJCs now. One of the most critical needs—both at the FJCs and at community-based service sites throughout NYC—is expansion of high-quality economic empowerment programming.

Here it is important to differentiate between two vital but often inaccurately conflated areas of need: economic stability, and economic empowerment. Sanctuary addresses both areas, looking at our clients' needs as part of a continuum—from immediate safety and survival, to stability, to long-term self-sufficiency and freedom from violence. Our Economic Stability Specialists, as well as family, immigration, housing and public benefits attorneys, work with clients on a range of needs that help them achieve stability in the wake of violence: obtaining and maintaining public benefits, finding affordable housing with subsidies where available, securing child and spousal support, and obtaining other income and material support such as emergency cash assistance, food and clothing. By contrast, our Economic Empowerment Program (EEP) and programs like it focus on preparing abuse survivors to enter and thrive in the City's service-sector economy. EEP's goal is to impart the skills and experience participants need to meet this job marketplace on its own terms, find career-track jobs, and ultimately cycle off public benefits for good.

Sanctuary delivers EEP's signature, 4-month career training program to 150-180 survivors annually—an increase of 50% over the previous capacity thanks to the opening of the MFJC Learning Lab last year. Graduates obtain nationally recognized certification in Microsoft Word, Excel, PowerPoint, and Outlook, as well as enhanced literacy skills and extensive professional development. The program has a strong emphasis on social justice and belief system development for participants—belief in self, and belief that they have a place in the City's robust 21<sup>st</sup> century economy. Their outcomes are extraordinary: more than 950 have been trained and 450 placed in jobs since the program began in 2011. Since January 2019, EEP has placed 60 graduates in jobs with starting wages averaging over \$20 per hour. Seven clients have been hired as administrative assistants at JPMorgan Chase at salaries of \$60-70,000 annually, and many more at WilmerHale, Goldman Sachs, and other major firms. There are even several EEP graduates interning at the City Council.

But programs like this are inherently intensive: meaningful career training can't be fast-tracked in a few hours a day over a week or two. With most short-term job readiness training and rapid placement programs, abuse survivors are tracked into low-skill, low-wage work—jobs which generally offer no opportunity for career advancement or wage growth, and offer little economic incentive to stay versus returning to situations of public assistance dependence. For single mothers, the calculation is often even starker: a low-wage job, coupled with the need to identify safe, reliable childcare in order to work, may actually be LESS financially viable than just remaining on or returning to public assistance. Among Sanctuary's and EEP's clients—95% women of color, primarily single mothers after fleeing dangerous abusers—few have had access to the opportunities many of us have enjoyed, whether college education, advanced skills training, or substantive internships.

Without these privileges, which are the entry points into sustainable, career-track jobs, the result is rarely economic freedom and empowerment.

And yet, as much as ENDGBV, the City Council, and City agencies like DSS/HRA and the Manhattan DA have done to support Sanctuary and EEP, there is a broader lack of public investment in high-quality workforce programs for women and gender violence survivors. While City, state and federal governments invest millions or billions in workforce programs for primarily male populations such as veterans, formerly incarcerated, and non-custodial fathers, there is a chasm where populations of disadvantaged women are concerned. This lack of funding for women's workforce services is a major social justice and gender equity issue, and one we hope this Committee will shine light on in its work.

We know that these women—many of them EEP clients—do remarkably well in service-sector jobs ranging from healthcare, to technology, to finance and law. We know that helping them attain economic empowerment is a sound investment, particularly given that so many are single mothers bringing up the next generation of our City's children. And we have seen all levels of government embrace the concept of career pathways and sector-based programming over rapid placement models in the past few years, in keeping with the model EEP has been using since its inception in 2011. Yet we are aware of no public investments specifically allocated to workforce programming for gender-based violence survivors. For EEP, the only funding opportunities are through broad-based unemployed worker programs where we compete with much larger, generalist workforce programs that offer a volume a program like EEP simply cannot.

Sanctuary's vision for the future includes opening our career training program in other boroughs, such as replicating the successful program ENDGBV has helped us to launch at the Manhattan FJC. It includes expanding the range of available career pathways to accommodate those clients for whom service-sector, office jobs may not be attractive or attainable. And it includes enhancing EEP's literacy offerings to provide more robust assistance with high school equivalency, college access, and English for Speakers of Other Languages. All of these goals are attainable, but not without substantially more investment from the City.

We are so pleased that this Committee is taking the lead on confronting this issue, and gathering more data on service needs and gaps in different boroughs and communities. Thank you for this opportunity to submit testimony—and thank you for your work on behalf of our city's most vulnerable abuse survivors.



June 24, 2019

I am Mary M. Luke, Co-President of the Metropolitan New York Chapter, US National Committee for UN Women and board member of PowHer NY. Thank you for this opportunity to speak at the oversight hearing on Domestic Violence Initiatives before the Committee on Women and Gender Equity of the New York City Council.

Women's right to live free from violence is upheld by international agreements such as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), especially through General Recommendations 12 and 19, and the 1993 UN Declaration on the Elimination of Violence against Women. UN Women works with countries at the global level to advance the international normative framework through support provided to inter-governmental processes, such as the General Assembly. UN Women partners with governments, civil society organizations and other institutions to advocate for ending violence, increase awareness of the causes and consequences of violence and build capacity of partners to prevent and respond to violence.

It is estimated that 35 percent of women worldwide have experienced sexual intimate partner violence or non-partner sexual violence; adult women account for almost half of all human trafficking victims globally; at least 200 million women and girls alive today have undergone female genital mutilation/cutting; worldwide more than 700 million women alive today were married as children (below 18 years of age)

Violence against women and girls is a grave violation of human rights. Its impact ranges from immediate to long-term multiple physical, sexual and mental consequences for women and girls, including death. It negatively affects women's general well-being and prevents women from fully participating in society. Violence not only has negative consequences for women but also their families, the community and the country at large. It has tremendous costs, from greater health care and legal expenses and losses in productivity, impacting national budgets and overall development.

Strategies that have been utilized around the world include:

**Expanding access to services**, including keeping girls and women safe, providing health care for their injuries and including reproductive health care; providing post rape care and counseling, and facilitation access to the police and justice system; **Safety in public spaces** by reducing risk to women in girls through better lighting, monitoring of high risk neighborhoods, availability of technology related apps for emergency calls; **Education and prevention** by putting women and girls in the heart of prevention efforts and working with boys and young men to understand the need for changing norms and behavior and to advocate for gender equality and women's rights. **Advocacy** strategies include working with governments to change laws and policies, and with civil society and community-based organizations to promote attitudinal change, increase awareness of the problem and create community-based solutions.

Domestic and Gender-based violence is a **power issue** – especially related to gender inequalities based on sex and gender imbalances. In patriarchal societies, women, including transgender and gender non-conforming people have little-to- no power and are therefore vulnerable to male-



dominated decisions and negative behaviors including violence and abuse towards women. Women must have the Power to make their own decisions about their health and welfare and critical decisions regarding their futures; to keep themselves and their families safe from violence, and to exercise control over their economic resources.

We support the multi-prong approach used by the Mayor's Office to End Domestic and Gender-Based Violence which uses an intersectional, inter-disciplinary approach to services, prevention and intervention and recognizes the critical importance of women's gaining POWER and CONTROL over their lives and their economic resources. We believe that investing in women's economic empowerment sets a direct path towards gender equality, poverty alleviation, and independence to make one's own decisions, thereby giving women POWER over perpetrators.

### **Recommendations:**

In its first Annual Report and through the testimony of Commissioner Cecile Noel, we learned about the comprehensive programs of the Family Justice Centers, and the multidisciplinary staff along with contractors who provide a full range of services from crisis counseling to legal and criminal justice assistance to survivors and families. It will be important to receive the report from the NYPD to see how the demand and need as seen by the NYPD is being met by the current range of services and programs in the boroughs.

Most impressive is the linkage that END GBV is making to support economic development and resources, like the new Learning Laboratory at the Manhattan Family Justice Center. Such training will help survivors develop job skills and open new employment opportunities that will lead to financial independence and freedom from perpetrators. More Learning Labs should be available in every borough along with job counseling and training programs. Also, to be commended are the strong partnerships with NYC agencies and civil society organizations like Sanctuary for Families and Girls for Gender Equality. It is important to ensure the availability of bi and multilingual and multi-cultural services to meet the needs of diverse populations. In addition, hearing directly from young women, trans and gender non-conforming youth should be a priority to ensure their unique perspective and needs are being addressed.

**We strongly support** the Preconsidered Resolution calling upon Congress to pass, and the President to sign, the **Violence Against Women Reauthorization Act of 2019 sponsored by Council members Louis, Rosenthal and Landers**. The reauthorization of this act is desperately needed to send a message about the critical importance of addressing the problem of violent crime and violence against women, and to continue funding to local government, non-profit organizations and university programs which count on this support to continue its programs to serve residents of NYC. The act would also include protections for transgender people and prohibit those convicted of certain misdemeanor charges from purchasing firearms.

Mary M. Luke

Co-President, UN Women- USNC, Metro NY Chapter

Board member, PowHer NY

An aerial photograph of New York City at sunset. The sky is a mix of orange, pink, and purple. The city's skyline is silhouetted against the bright sky, with the Freedom Tower being the most prominent building. The Hudson River and East River are visible, with several boats on the water. The overall mood is serene and dramatic.

OVERLOOKED & UNDERCOUNTED 2018  
THE SELF-SUFFICIENCY STANDARD FOR NEW YORK CITY

# Key Findings & Recommendations

October 2018

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

With Support from The New York Community Trust & City Harvest



Women's Center for Education  
and Career Advancement

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

**UNITED WAY OF NEW YORK CITY** United Way of New York City (UWNYC) fights for the self-sufficiency of every low-income New Yorker by taking on the toughest challenges and creating new solutions to old problems. We win by helping families shift from barely surviving to thriving. We unite by mobilizing the best ideas, relevant data, internal and external experts, and resources—from money to manpower. UWNYC maximizes impact by coordinating and aligning organizations, companies, local government, and New Yorkers to help families eliminate tough choices and live better while making ends meet. To learn more, visit: [unitedwaynyc.org](http://unitedwaynyc.org).



United Way  
of New York City

THE NEW YORK  
COMMUNITY TRUST



A public charity, **THE NEW YORK COMMUNITY TRUST** is a grant-making foundation dedicated to improving the lives of residents of New York City and its suburbs. We bring together individuals, families, foundations, and businesses to build a better community and support nonprofits that make a difference. We apply knowledge, creativity, and resources to the most challenging issues in an effort to ensure meaningful opportunities and a better quality of life for all New Yorkers, today and tomorrow.

**CITY HARVEST** is New York City's largest food rescue organization, helping to feed the more than 1.2 million New Yorkers who are struggling to put meals on their tables. We will rescue 61 million pounds of food this year and deliver it, free of charge, to hundreds of food pantries, soup kitchens and other community partners across the five boroughs. Our programs help food-insecure New Yorkers access nutritious food that fits their needs and desires; increase our partners' capacity; and strengthen the local food system, building a path to a food-secure future for all New Yorkers. To learn more about our work, visit [CityHarvest.org](http://CityHarvest.org).



# About Overlooked and Undercounted

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

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

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

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

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

**Suggested Citation.** Pearce, D.M. (2018). *Key Findings and Recommendations* (Overlooked and Undercounted 2018 Series). Seattle, WA: University of Washington.

## Key Findings & Recommendations (Overlooked and Undercounted 2018 Series)

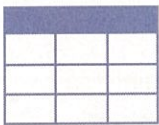
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# How did we calculate this data?



## STEP 1: CALCULATE THE SELF-SUFFICIENCY STANDARD

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



## STEP 2: CREATE A DATASET OF NYC HOUSEHOLDS

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



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

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

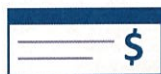


For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly or adults with work-limiting disabilities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

## STEP 3: COMPARE HOUSEHOLD INCOME TO INCOME BENCHMARK

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

Household Income



Self-Sufficiency Standard



Adequate Income

Household Income > Self-Sufficiency Standard

OR

Inadequate Income

Household Income < Self-Sufficiency Standard

# Executive Summary

Two in five working-age New York City households—over 905,000—lack enough income to cover just the necessities, such as food, housing, health care, and child care. This translates to over *2.5 million men, women, and children struggling to make ends meet in New York City*. Yet only a third of that number are poor according to the federal official poverty measure. Consequently, a large and diverse group of individuals and families experiencing economic distress are routinely *overlooked and undercounted*.

Many of these hidden poor find they earn too much income to qualify for most supports, yet are still struggling to meet their basic needs. To make things even worse, their efforts are exacerbated by the reality that housing, health care, and other living costs are rising faster than wages in New York City.

To document these trends, we use the Self-Sufficiency Standard. The Standard measures how

much income is needed to meet families' basic needs at a minimally adequate level, including the essential expenses faced by workers, but without any public or private assistance. Once these costs are calculated, we apply the Standard to determine how many—and which—households lack enough to cover the basics. Unlike the official poverty measure (OPM), the Standard is varied both geographically and by family composition, reflecting the higher costs facing some families (especially child care for families with young children) and the geographic diversity of costs between New York City boroughs.

This series of briefs updates the 2014 report, **Overlooked and Undercounted: The Struggle to Make Ends Meet in New York City**. *The Overlooked and Undercounted 2018* findings are explored through six briefs, along with interactive maps, dashboards, policy recommendations, and a data file of tables by borough.

## Overlooked and Undercounted 2018

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

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

## Defining Self-Sufficiency in New York City (BRIEF 1)

Although varying by place, it is expensive to live anywhere in New York City in 2018.

- One adult with one school-age child needs a minimum annual income ranging from about \$51,000 in the Bronx up to \$86,000 in South Manhattan.
- For a Bronx family of three, this minimum is about \$76,000, which is almost four times the official poverty measure (\$20,780) and double what a minimum wage job pays.
- All boroughs rank among the top 12 most expensive large cities in the country.
- For families without children, housing is by far the largest expense; for those with children, especially for those with young children needing child care, housing and child care typically total more than half the budget.

Two out of five New York City households (excluding the elderly and disabled) have incomes below the Standard, while only 14% fall below official poverty thresholds.

- There is considerable variation by borough: South Manhattan, Staten Island and Northwest Brooklyn have the lowest percentages below the Standard

**14%** of households in NYC live below the official poverty threshold

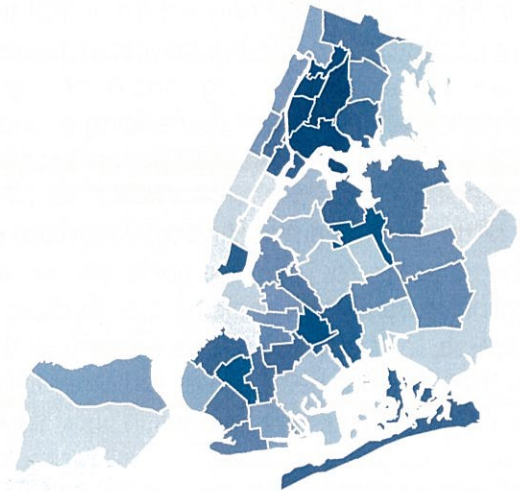


**40%** of households in NYC live below the Self-Sufficiency Standard



(28%, 28% and 31%, respectively), while the Bronx has the highest percentage (55%), followed by Brooklyn (Excluding Northwest) at 45%, North Manhattan (44%), and Queens (38%).

- There is even more variation in the rate below the Standard by community district within boroughs, ranging from 18% (in Staten Island) to 69% (in the Bronx).



**Income Inadequacy Rate**  
18% ————— 69%

A profile of households below the Standard reveals that those lacking adequate income are diverse:

- 84% have at least one worker in them, three-fourths of whom are full-time workers.
- Of the households below the Standard in New York City, slightly more than half (51%) are households with no children, while 24% are married-couple households with children, 21% are single-mother households, and 4% are single-father households.
- Only 7% receive cash assistance, and less than one-third receive SNAP.
- More than one-third are Latinx, about one-fourth are African-American, one-sixth are Asian American, and over one-fifth are White.
- Almost half have some college or more, while only about one-fifth of householders lack a high school degree.
- Almost three-fourths are citizens, native or naturalized.

## A City Evolving: How Making Ends Meet has Changed in New York City (BRIEF 2)

The cost of living according to the Standard has risen at nearly three times the rate of wages, as well as growing faster than official inflation.

- Between 2000 and 2018, the Self-Sufficiency Standard for a family with one adult, one infant, and one school-age child increased by 87%. In contrast, wages have only increased 31% over the same period of time.
- Budget items that increased the most on average across borough were housing (111%), child care (91%), transportation (92%), and food (68%).
- Despite the slowdown in the economy, when many people experienced job loss, decreased hours, and stagnant wages, the cost of living continued to rise in New York City.

As the unemployment rate in New York City dropped from 9.4% in 2012 to 4.8% by the end of 2016, one would expect a significant drop likewise in the percentage of households below the Standard. However, the percentage of households

with inadequate income only fell slightly, from 42% in 2012 to 40% in 2016.

- The two-percentage point decrease in households below the Standard since 2012 primarily represents households who were below the official poverty measure, which decreased from 16% to 14%. That is, while the number of families in poverty according to the OPM has decreased, virtually the same percentage of families (25.7% and 25.8%) are above OPM poverty thresholds but below the Standard, and thus remain *overlooked and undercounted*.

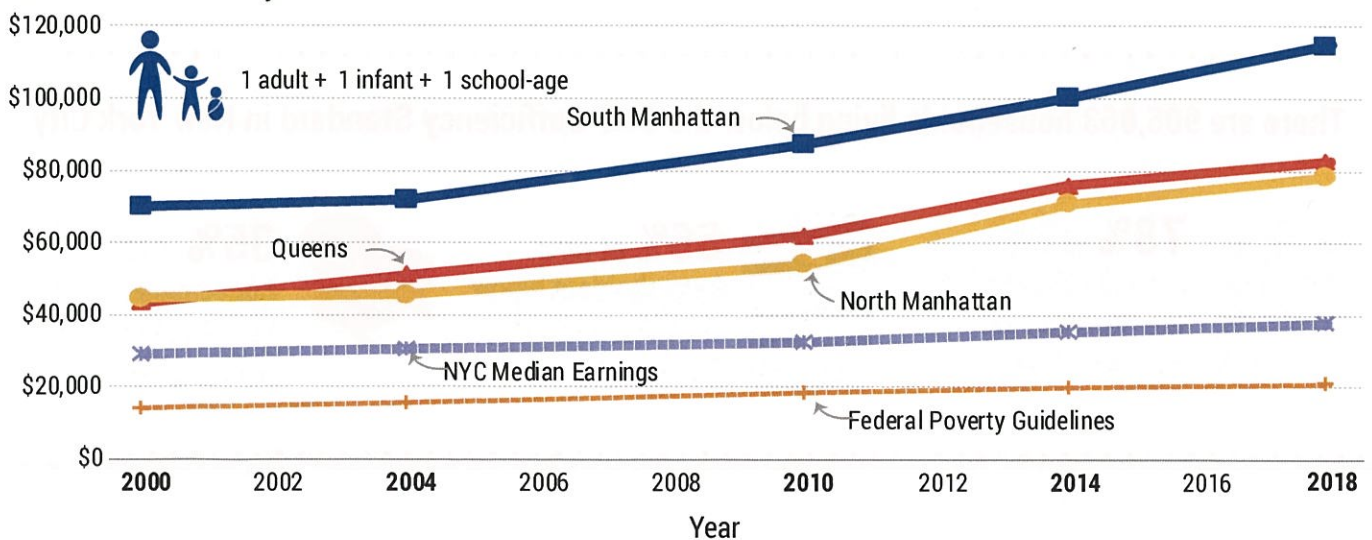
Households below the Standard in New York City in 2016 are better educated and fewer have children than in 2012.

- Reflecting overall demographic shifts, households below the Standard in New York City in 2016 include slightly more childless households (+3.5%) and fewer households with a householder lacking a high school education (-4.4%) than in 2012.
- By far the largest change in the profile, however, is that 11% more householders below the Standard have health insurance coverage in 2016 compared to 2012.

### Wages in New York City are Not Keeping up with Rising Costs

The Self-Sufficiency Standard for a family with one adult, one infant, and one school-age child increased by **87%** on average, between 2000 and 2018. In contrast, wages have only increased **31%**.

#### Annual Self-Sufficiency Standard





## Race, Ethnicity, and Citizenship: The Impact on Making Ends Meet in New York City (BRIEF 3)

People of color are disproportionately likely to lack adequate income, particularly Latinx households.

- Overall, the rates of income inadequacy for every race/ethnic group of color are double or more than the rate for Whites, which is just 24%.
- More than half of Latinx households (56%) have inadequate income. If they are of Mexican origin, two-thirds lack adequate income. Native-born Latinxs and those of South American origin have the lowest rates of income adequacy (44% and 45%, respectively).
- Other race/ethnic groups also have higher than average rates of income inadequacy: Asian and Pacific Islanders (44%), Black or African American (47%), and All Other (two or more races, Alaskan Native, and American Indian) (41%).

Nearly half of New York City householders are foreign-born, and they bear a disproportionate share of income inadequacy.

- While only 33% of native-born New Yorkers lack adequate income, 43% of naturalized citizens and 57% of non-citizens lack adequate income.

- Nearly two-thirds of native-born Latinxs in New York City are Puerto Rican, of whom 52% lack adequate income.
- Almost four-fifths of Asian households are foreign born: if they are naturalized citizens, their income inadequacy rate (41%) is near the citywide average of 40%, but if they are non-citizens, 61% lack adequate income.

Even in a diverse area such as New York City, English proficiency is key to the ability to make an adequate income.

- Those who do not speak English well have twice the rate of income inadequacy (64%) compared to those who do speak English well (33%).
- Those who are linguistically isolated (all household members over 14 years of age speak a language other than English and speak English less than very well), if Spanish speaking, have an income inadequacy rate of 73%, and if an Asian or Pacific Island language, 67%.

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**There are 905,063 households living below the Self-Sufficiency Standard in New York City**



**78%** of NYC householders below the Standard are persons of color



**56%** of NYC householders below the Standard are foreign born



**35%** of NYC householders below the Standard struggle with English

## Gender and Family Structure: The Impact on Making Ends Meet in New York City (BRIEF 4)

Children, particularly young children, are associated with higher rates of income inadequacy.

- Households with children have income inadequacy rates of 55% (59% if the youngest child is under four) compared to 32% for childless households.
- While 44% of married couples with children lack sufficient income to meet basic needs, the percentage rises to 58% for single fathers, and 75% for single mothers.

The combination of being a woman, a single mother, and a person of color results in the highest levels of income inadequacy.

- 83% of Latina, 74% of African American, and 64% of Asian single mothers lack adequate income. For mothers of color with the youngest child under four, the rate of income inadequacy is even higher, at 85%, reflecting the high cost of child care.
- Within each racial/ethnic group, single-mother households have income inadequacy rates that are 10 to 33 percentage points higher than married-couple households with children.

While increased education leads to reduced levels of income inadequacy for all groups, for women, especially women of color, the impact of higher educational achievement is less than for White men.

- Non-White women with less than a high school education have an income inadequacy rate of 82%, which drops to just 27% with college or more; for White men, the drop is from 65% to 15%.
- While single mothers have the highest rates of income inadequacy, rates of insufficient income drops from 91% for single mothers without a high school degree to 50% for those with a bachelor's degree or more.

Even with similar levels of work, the disadvantages associated with being a single mother in the labor market results in higher levels of income inadequacy than married-couple or single-father households.

- Among households with children and just one worker but working full time, year round, income inadequacy rates are higher for single mothers (75%) than married couples with children (44%) and single-father households (63%).

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## There are 905,063 households living below the Self-Sufficiency Standard in New York City



**57%** of NYC households below the Standard are headed by women



**49%** of NYC households below the Standard are households with children



**21%** of NYC households below the Standard are headed by single mothers; 4% by single fathers

## Employment, Occupations, and Wages: The Impact on Making Ends Meet in New York City (BRIEF 5)

It is low wage rates, not lack of work effort, that results in inadequate income.

- 84% of New York City households (excluding elderly and disabled) below the Standard have at least one worker, and two-thirds of these have at least one full-time year-round worker.
- Those above the Standard work about 5% more hours than those below, but their wages are more than double that of those below the Standard on average (\$33.52 per hour vs. \$12.89 per hour). Increasing work hours of those below the Standard to the level of those above would close only 3% of the earnings gap; increasing the wage rates, however, of those below the Standard to the wage rates of those above would close 92% of the earnings gap.

The number of adults, and the amount of work, affects income adequacy rates.

- If one adult is working full-time, 28% have insufficient income, but if only part-time, 70% have insufficient income.
- Two adults, both working full-time results in only 9% of households having inadequate income; if one is full time and the other part time, 27%; if both are part time, 60%, and if only one is working part time, 84% of those households have inadequate income.

Income inadequacy rates vary substantially by race/ethnicity, so that people of color must work more to achieve the same levels of self-sufficiency as Whites.

- In households with one full-time worker, one-third of White, but two-thirds of Latinx households lack adequate income.

As work effort increases (both number of workers and number of hours worked), income inadequacy rates decrease, but returns to work effort are less for people of color.

- Even among households with two (or more workers), income inadequacy rates differ significantly by race/ethnicity, with only 12% of White but 42% of Latinx households with two or more workers lacking adequate income. The rates for Black (28%) and Asian (34%) households with two (or more workers) fall between those of White and Latinx households.

Wage rates do not differ by gender as much as by race/ethnicity.

- Overall, employed women householders' median hourly wages are 86% of those of men householders; below the Standard, there is almost no difference by gender in wage rates.
- However, the wages rates of Latinx householders average 51% of the median hourly wage rates of White householders, and Black householders 63%, while Asian householders average 70% of the median wage rate of White householders.

Adults who are in households below the Standard are concentrated in relatively low-wage occupations.

- Of the top 10 occupations in New York City, only two—nurses and general & operations managers—have wages above the Self-Sufficiency Standard for a three-person family in Brooklyn (Excluding Northwest).
- Overall, it is not so much occupational concentration or segregation, by race/ethnicity or gender, that accounts for low earnings of those below the Standard, but rather the very different wage rates of specific jobs within given occupations that contributes substantially to low incomes.
- Of the top 20 jobs held by workers above the Standard, 10 of those jobs are also among the top 20 jobs held by workers below the Standard. However, the wage rates are very different, even for the shared occupations, suggesting that it is the specific jobs, not the overall occupation, that result in too low earnings for workers below the Standard.

## Work Supports: The Impact on Making Ends Meet in New York City (BRIEF 6)

The cost of living in New York City is expensive. For families with young children, the cost of housing and child care combined typically make up half of the family's budget.

- Housing is typically the largest single expense for families, the cost for a two-bedroom unit (including utilities) ranges from \$1,315 per month in North Manhattan to \$2,970 per month in South Manhattan.
- Full time child care for infants is \$1,300 per month, a considerable cost burden for families with very young children; even for children in Pre-K or school-age, costs are \$677 per month.
- Food costs more in New York City than most other places and varies greatly within the city, with groceries costing 66% more in Manhattan than the Bronx.
- Health care costs range from \$178 for a single adult per month to about \$500 for a family with one adult and two children.

When high costs exceed income, families experience hardships, often being forced to choose between which basic need to meet, and which to do without, with near and long-term consequences.

- Three-fourths of households below the Standard are housing-cost burdened, *while more than half (54%) pay more than 50% of their household income for housing* ("severely housing-cost burdened").
- When low-income children are not in subsidized child care, they are more likely to be held back in grades K-12.
- Limited food budget means families will skip meals or select less healthy items so they can pay for fixed-cost budget items, leading to poorer quality diet, decreased health outcomes, additional stress, and burden on food budgeting.

The universal Pre-K program for four-year-olds reduces child care costs by about one-half (comparable to school-age before and after school

care), lifting about 3,500 families above the Self-Sufficiency Standard.

- Adding three-year-olds to this program, as is now being piloted, would lift a total of 5,600 families above the Standard.

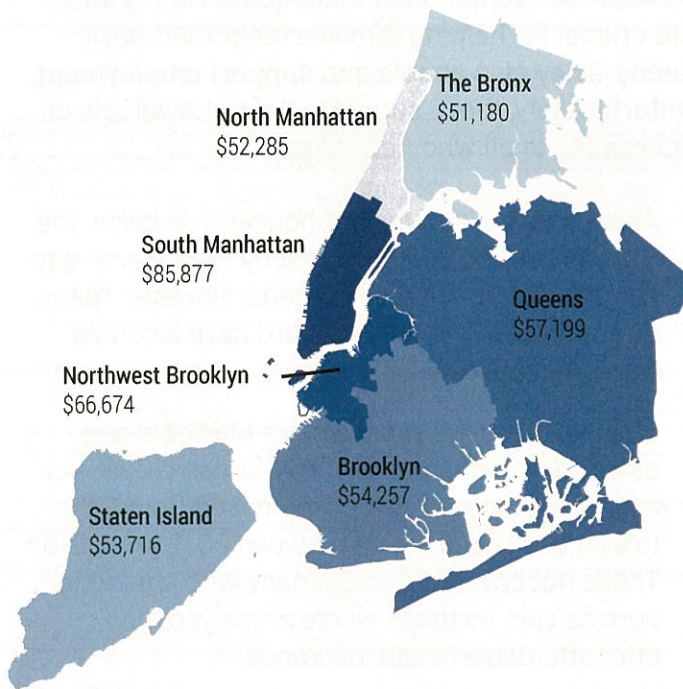
Government work supports—such as Medicaid, housing vouchers, child care subsidies, and food assistance—supplement inadequate wages and are crucial for helping families meet their basic needs. They also enable and support employment. Unfortunately, these supports are not available or accessible to all who need them.

- Approximately one-third of households below the Standard receive SNAP (formerly food stamps) to help meet their nutritional needs. However, many households below the Standard have incomes too high to qualify.
- Largely due to the expansion of Medicaid and other provisions through the Affordable Care Act, health insurance coverage increased from 84% to 91% of all households between 2012 and 2016. Those not covered include many who are foreign-born as well, as those where employers don't offer affordable health insurance.
- At the minimum wage, a single parent with two school-age children in the Bronx can only cover 48% of her expenses. That is, her "wage adequacy" is less than half of what she needs to cover her basic expenses. However, with the help of child care assistance, she can cover 62% of her needs. Adding food assistance reduces her groceries budget and raises her wage adequacy to 66%. With the additional help of Medicaid and the Child Health Plan, which reduce her health care costs, her wage adequacy rises to 78%. If she also receives help with housing costs, she can cover all of her family's basic needs. In 2019 the minimum wage will increase to \$15 per hour. This will increase her base wage adequacy from 48% to 55%, as well as increase with each additional support.

# Wages are Not Keeping Up with Expenses

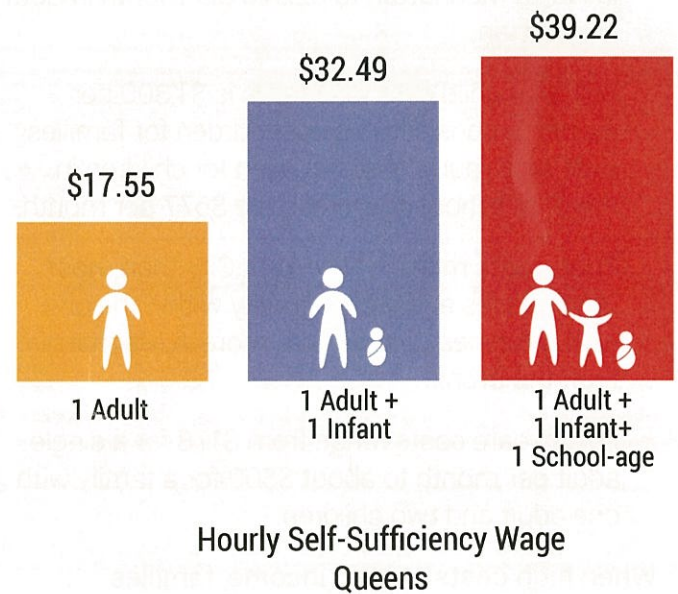
## The Cost of Living Varies By Location

The Standard varies across, and within, New York City boroughs. An adult with a school-age child needs \$51,180 to \$85,877 annually to meet basic needs depending on borough.



## The Cost of Living Varies by Family Type

Reflecting the high cost of child care, households with young children have the highest Self-Sufficiency Standards. For example, a single adult in Queens needs a full-time job earning \$17.55 per hour to meet basic needs. However, an adult with one infant needs to earn \$32.49 per hour to be self-sufficient.



## The NYC Self-Sufficiency Standard increased 87% on average

The costs of basic needs increased at nearly three times the rate of wage increases between 2000 and 2018



But wages only increased 31%



# Households at Risk for Income Inadequacy

## Households with Children Have a Greater Risk of Not Meeting their Basic Needs



The presence of children, especially young children, in a household almost doubles the likelihood of having inadequate income. The combination of being a woman, having children, and solo parenting is associated with the highest rates of income inadequacy—*particularly for single mothers of color.*

### NO CHILDREN

Married Couple or Men (no spouse)

18% 37%

White

Women (no spouse)

25% 45%

Non-White

### YOUNG CHILDREN

Married Couple or Single Father

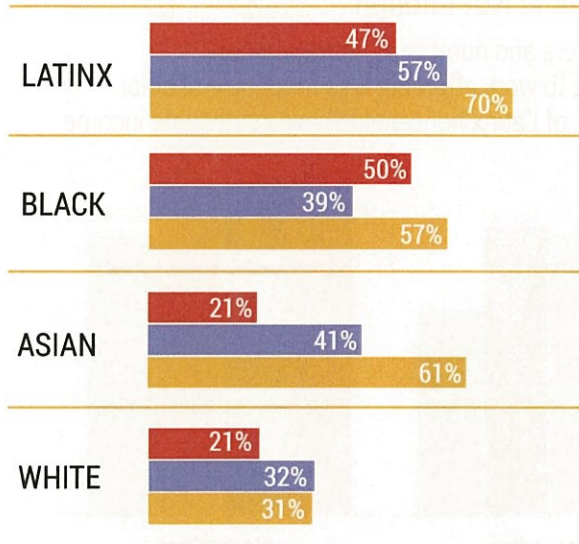
38% 60%

Single Mother

64% 85%

Income Inadequacy Rate

## Income Inadequacy Rate



## People of Color are More Likely to Lack Adequate Income, Especially Non-Citizens

Across family composition, educational attainment, and work status, people of color experience high income inadequacy rates—*particularly without citizenship.*

Latinx householders who are not citizens have income inadequacy rates that are 39 percentage points higher than householders who are White non-citizens.



Native born



Naturalized



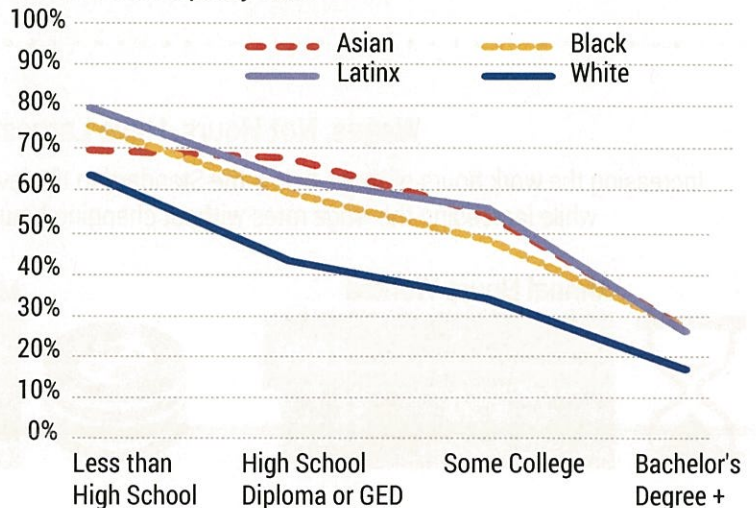
Not a citizen

## A High School Diploma is Not Enough to Lower Risk of Income Inadequacy

While increased education lowers income inadequacy rates, at each educational level, income inadequacy rates are still higher for people of color. Latinx householders with less than a high school education experience an income inadequacy rate that is 17 percentage points higher than White householders who lack a high school degree (80% vs. 63%).



## Income Inadequacy Rate



# Work Does Not Guarantee Income Adequacy

## New York City Wages are Falling Short



Only **TWO** of the top ten occupations in the NY-NJ-PA Metropolitan Area have median wages above the Standard for a family with 1 adult, infant & 1 school-age child in Brooklyn (excluding NW).

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

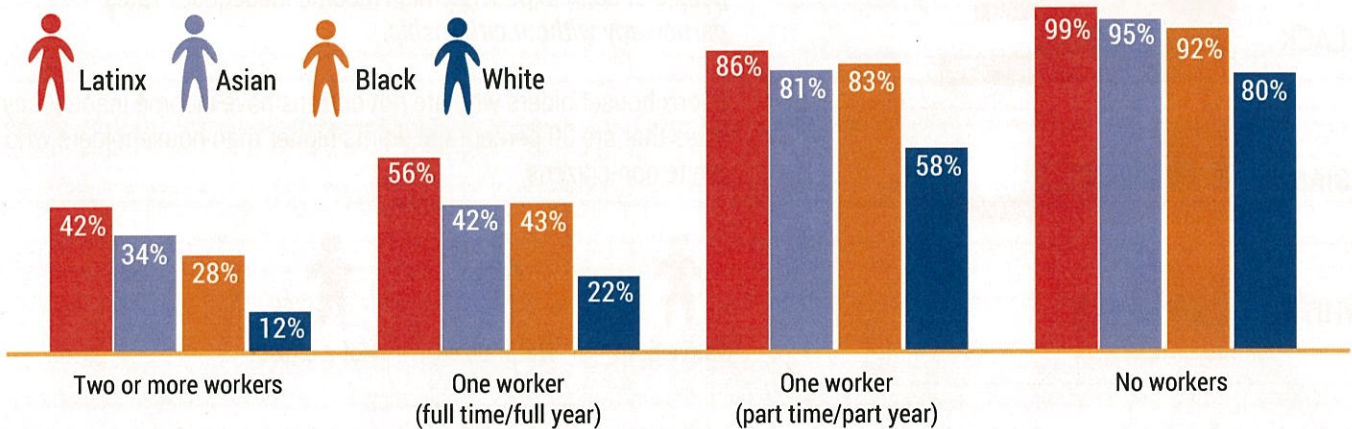
**66%** of those households have at least one full-time year-round worker.

*\*The data excludes the elderly and disabled*



## For Most Families One Full-Time Worker is Not Enough

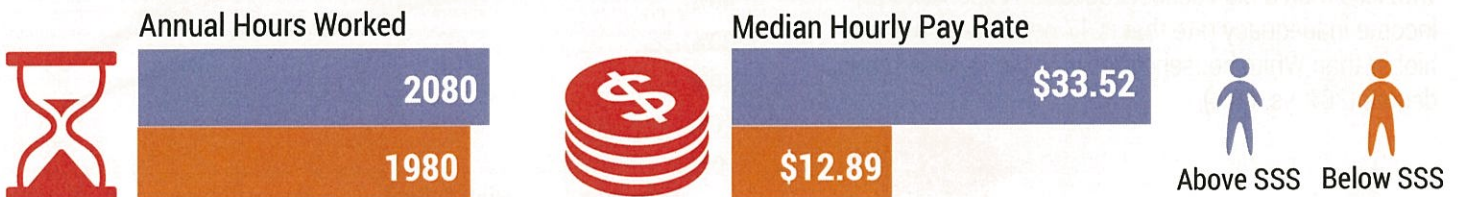
As work effort increases (both number of workers and number of hours worked), income inadequacy rates decrease, but returns to work effort are less for people of color. Even when there are two or more workers, 42% of Latinx households have inadequate income.



Percentage of Households Below the Self-Sufficiency Standard

## Wages, Not Hours, Have Largest Impact on Wage Adequacy

Increasing the work hours of those below the Standard to the level of those above would only close **3%** of the earnings gap, while increasing the wage rates without changing hours worked, would close **92%** of the earnings gap.



# Policy Recommendations

With 40% of households in New York City living below the Self-Sufficiency Standard, it is clear more must be done to help move low-income New Yorkers toward self-sufficiency. This report's recommendations for policy changes focus on increasing wages and decreasing cost of living to significantly reduce the number of people living below the Standard or just above it. This report acknowledges that the challenges facing those below the Standard are complex and interdependent. As such, we call on leaders across all sectors—government, philanthropy, educational institutions, the private sector, and the not-for-profit world—to examine practices, mobilize colleagues, and become part of the solution for advancing self-sufficiency in New York City.

Between April and August 2018, a series of cross-sector working groups comprised of 32 issue experts from across New York City convened to develop an initial list of policy recommendations driven by *Overlooked and Undercounted 2018*. These were winnowed down to include recommendations that fit the following criteria:

1. Policy changes that would be most impactful on increasing income
2. Policy changes that would be most powerful in reducing major nondiscretionary costs
3. Policy changes that would reach a broad audience, inclusive of traditionally marginalized populations
4. Policy changes that advance coordinated and interconnected solutions
5. Policy changes that have already gained traction legislatively and/or have established public support

## EARNINGS & WORKING CONDITIONS

The cost of living in New York City has risen at nearly three times the rate of wages. Of working age households (excluding elderly and disabled) with incomes below the Standard, 84% have at least one worker, and two-thirds of these have at least one full-time year-round worker. Although some New Yorkers work less than full-time, increasing work hours of those below the Standard to the level of those above would close only 3% of the earnings gap; increasing the wage rates would close 92% of the earnings gap. Furthermore, the Self-Sufficiency Standard report underscores that the gender and racial wage gaps make achieving a self-sufficiency income even more difficult for women and people of color.

**Increase wages to align with the true cost of living.** The greatest driver of increased self-sufficiency is higher wages. The state minimum wage will reach \$15 for all workers on December 31, 2019.<sup>1</sup> While New York has made significant progress through its recent minimum wage increases, it is critical that these gains are not lost over time. *We recommend the following actions:*

- **Index the \$15 minimum wage annually to keep pace with inflation and maintain the value of the wage increase over time.**
- **Eliminate the tipped wage credit.** (Note that the governor has requested this action from the State Labor Department).<sup>2</sup>

### **Address wage gap for women and people of color.**

According to recent analysis, if women and people of color were to receive wages equal to those of men for comparable jobs, poverty among working women and their families would be cut in half and add a staggering \$513 billion to the national economy.<sup>3</sup> Women and people of color are more likely to work in sectors, occupations and specific jobs that pay lower wages. This is particularly true in the child care and human services sector workforce, where insufficient wage rates are often driven by



# Policy Landscape

Several government policy actions taken since the last Self-Sufficiency Standard was published in 2014 have meaningfully contributed to economic improvements for New York City families and underscore the value of good public policy. At the top of this list is the steady increase in New York State's minimum wage since 2013 when the state acted to raise it above the federal minimum wage level of \$7.25 an hour. By 2019 all New York City workers will be covered by a \$15 minimum wage. Raising the wage floor in such a concerted way largely explains the 11 – 12% wage increases for the lowest-paid third of the city's workforce since 2013. This policy change made a powerful difference for many New Yorkers, but it is critical to note that even an hourly wage of \$15 does not constitute a self-sufficiency wage for most New York City households across the five boroughs. Furthermore, we need to ensure these gains are not lost over time as living costs continue to rise and acknowledge that the current minimum wage increases have left out tipped workers in New York City that receive a subminimum wage.

Other impactful policy changes include:

- New York State enacted one of the best paid family leave policies in the country in 2016, with the law taking effect at the beginning of 2018.
- The Rent Guidelines Board made a real dent in New York City's housing affordability challenges starting in 2013 by tightly limiting allowable rent increases for a million rent-stabilized apartments.
- In 2014, New York City undertook a dramatic expansion of full-day universal pre-kindergarten, known as Pre-K for All. As the report estimates, over 3,500 more families with a four-year-old are no longer counted as below the Standard because of the budget reduction provided by the City's Pre-K for All program. The City's pilot 3-K for All, which would expand free preschool to 3-year-olds as well, could further impact the nearly 50,000 households in New York City with 3-year-olds with incomes under the Standard.
- In June 2017, the City instituted free-universal school lunch for all 1.1 million New York City School students, which translates into an estimated \$300 a year in savings per student per family each school year.
- This year the City Council and the Mayor funded the "fair fares" policy agenda of providing half-price reduced transit fares for as many as 800,000 low-income New Yorkers as part of budget agreement June 2018. This policy will save struggling families as much as \$726 per year for each family member commuting to work via subway or municipal bus.
- Under the federal Affordable Care Act, considerable progress was achieved in reducing the number of New Yorkers without health insurance from 9.3% of New Yorkers being uninsured in 2015, to 7.2% of New Yorkers uninsured in 2017.

Benefits from these policy changes have reached many New York City workers and their families but the incomes of millions of New Yorkers still fall short of what is needed to make ends meet. To preserve and push forward the progress that has been made in New York City to date, it is critical to be vigilant against adverse federal policy actions that have in some cases already started to reverse these gains.<sup>1</sup>

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<sup>1</sup> U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates

government contracts. Many of these jobs are essential and cannot be replaced with technological advancement or use of artificial intelligence. We recommend the following actions:

- **Increase wage transparency in order to reveal racial and gender disparities in both the public and private sectors for the same jobs.**
- **Engage City government, employers and other institutions in a private-public partnership to work collaboratively to reduce gender and racial wage gaps.**
- **Provide more than one year of funding to enable nonprofits with state human service contracts to cover the minimum wage increase.** While the City has provided additional funding for the next year to bring all human service contract employees wages up to the new minimum wage, this funding is inadequate to address the subsequent wage compression, and should be expanded to address the later inequity. Not doing so will make retention of experienced and committed workers a challenge.
- **Expand funding to develop career ladders for nonprofit human services workers under contract to the City of New York.** The career ladder system for 10,000 child care workers (funded in the City's 2015 budget) is up and running and provides a model. The City should expeditiously move forward to design and implement an effective system that well-serves the career advancement needs of the human services workers, ensuring that this indirect city workforce has improved opportunities to see their pay rise as they acquire additional training, education and experience.

#### **Fund targeted workforce development training programs.**

Technological advances and globalization are changing which jobs are in high demand and which might move elsewhere. Given these workforce trends, it is crucial to understand what are the occupations that local industries and services will demand, and how can we support New Yorkers in skilling up toward those occupations. In addition, apprenticeships programs are a great way of getting

a foot in the door or changing career tracks, but women and people of color are underrepresented in these programs due to lack of access and insufficient wage or stipends. We recommend the following actions:

- **Identify and fund evidence-based workforce development and training programs that help all workers skill up and prepare for a changing job market.**
- **Build pathways to apprenticeships, internships, fellowships and other nontraditional, temporary positions for women and people of color by expanding recruiting, providing a livable wage and other strategies to promote greater access for traditionally underrepresented groups.**

## **BENEFITS AND SUPPORTS**

By supplementing inadequate wages, government work support programs—such as Medicaid, housing vouchers, child care subsidies, and food assistance—provide access to key resource that enable and support employment. However, current eligibility policies create a hardship for some families striving to increase earnings through what is known as the “cliff effect”—when a small increase in a household’s income surpasses the eligibility threshold, resulting in the family losing eligibility for public assistance programs. Often, the value of a lost or reduced benefit can exceed the small increase in wages. While this “cliff effect” plays out differently depending on the specific benefit, it is especially stark for child care and housing subsidies. We recommend the following actions:

- **Reduce the cliff effect for child care and housing by creating more of a “slope” rather than a sudden drop off in benefits.** For example, taper off benefits rather than ending them abruptly.
- **Oppose the Department of Homeland Security’s proposed rule to re-define “public charge” to ensure that immigrants and their families can maintain access to SNAP, Medicaid, and Housing assistance.**

- Enhance local low-income tax credits including the State and City's Earned Income Tax Credit (EITC), Household Credit, and Child and Dependent Care Credit, particularly when refundable.
- Reform the preferential rent provision to require landlords to offer rent-stabilized tenants renewal leases at rents based on the rent actually paid under the previous lease, not a higher registered rent.

## HOUSING

Housing is typically the largest single expense for families. This budget item increased 111% on average between 2000 and 2018 – the item with the single largest increase over time. Housing is unaffordable for three-fourths of households below the Standard and the availability of housing assistance is extremely limited with lengthy wait lists. A significant housing cost burden too often leads to stark choices: doubling up, inadequate housing, or homelessness.

**Renew and strengthen rent regulation laws.** New York City's 966,440 rent-stabilized apartments (44 percent of occupied rentals) protect tenants from high rent increases and give them the right to renew their leases. Though not an income-tested program, regulated units provide below-market housing to about 400,000 low-income New Yorkers. However, rent regulation has been systematically weakened over the years. Currently, tenants have a limited time window to verify whether they are charged legal rents and the process to obtain information about rental history can be cumbersome. *We recommend the following actions:*

- **Repeal high rent vacancy deregulation, which allows apartments to exit rent stabilization when the rent in a vacant unit reaches a threshold, currently set at \$2,733.**
- **Eliminate the vacancy bonus, which allows for rent increases of about 20 percent when a new tenant signs a new stabilized lease.** Because apartments have a high rent deregulation threshold, in practice, the vacancy bonus provides an incentive for landlords to encourage tenant turnover.

- Establish a unified public database for stabilized rental units to streamline access to key information and increase transparency for prospective and existing tenants, researchers, and policy advocates.
- **Strengthen enforcement of rent stabilization laws through increased resources and oversight.**

**Strengthen current eviction and homelessness prevention supports.** With about 62,000 people in New York City's shelter system, there is an urgent need to scale up the rent assistance program. Existing programs fall short due to the maximum subsidy per household being too low to cover market rents and lengthy waitlists. However, positive steps recently announced by the City to consolidate and remove time limits on many rent assistance programs available to homeless families should help. In addition, the City's groundbreaking Right to Counsel program launched in 2017, will give all low-income (up to 200 % of the FPL) tenants facing eviction access to legal services by 2022. Most cases in the City's housing court are initiated by landlords who typically have representation while the vast majority of tenants do not. As a result, unjust and preventable evictions are commonplace, especially in neighborhoods with rising rents. *We recommend the following actions:*

- **Expand the small rental assistance expansion pilot, now targeting only 240 households, in the 2018 State budget.**
- **Expand the Right to Counsel program to include connecting tenants to attorneys before court and raising the income threshold to the self-sufficiency standard to ensure it reaches every tenant in need.**

**Invest in Public Housing.** The New York City Housing Authority (NYCHA) provides affordable housing, with rents set at 30% of household income, for over half a million city residents. Following decades of disinvestment from all levels of government, the authority is struggling for survival as it faces physical decline and an enormous backlog of needed capital improvements to its aging infrastructure, estimated to cost \$31.8 billion.<sup>4</sup> Residents must cope daily with accelerating deterioration—leaking roofs, failing elevators, fragile plumbing, crumbling facades, toxic mold, vermin, and broken boilers. *We recommend the following action:*

- **Provide an infusion of resources and management reforms to preserve this source of affordable units.**

## CHILD CARE

The presence of children, especially young children, in a household almost doubles the likelihood of having inadequate income. This is in part because child care is one of the biggest budget items for families with children: average monthly costs of full-time care are over \$1,300 for infants, just over \$1,000 for 3-year old children, and \$677 for preschool and school-age children over 4 years old. High child care costs are a significant factor leading to higher rates of income insufficiency for households with children: 55% of households with children are not self-sufficient, compared to 32% of childless households. Access to stable, year-round full day child care promotes self-sufficiency by enabling parents to work, attend school or participate in workforce training activities.

**Increase access to affordable child care.** Only 14% of income eligible infants and toddlers (up to age 3) can currently receive subsidized early childhood education in New York City due to a lack of vouchers and center slots.<sup>5</sup> New York City's universal Pre-K program has made significant strides in reducing some child care costs for working families. In the 2017-2018 school year, 67,881 children were enrolled in full-day Pre-K, saving families an average of \$10,000 annually on childcare costs. According

to the Standard, New York City's universal Pre-K program for four-year-olds reduces child care costs by about one-half, lifting about 3,500 families above the Self-Sufficiency Standard. As of the school year 2018-2019, 3-K for All will be available in 6 out of 34 districts; if it were expanded citywide, it would decrease costs of child care for nearly 50,000 households in New York City. Furthermore, many low-income families participate in EarlyLearn NYC, New York City's full-day, full-year 0-5 early childhood program. And yet, these programs are still not yet reaching all those who need them. *We recommend the following actions:*

- **Increase the number of child care vouchers to cover the cost of care for low-income families and ensure that these vouchers are more evenly distributed across high-need communities.**
- **Fully fund 3-K for All to expand the program citywide.**
- **Ensure the continued availability of full-day, full-year programs for families including families of children 0-2 years old.**

**Implement strategies to support child care access for families that work non-traditional hours.** Parents who work nights, weekends, attend school, or who have irregular schedules—often at jobs that have lower pay and fewer benefits—have limited child care options.<sup>6</sup> Affordable child care at places of work supports career growth and contributes to employee retention. Furthermore, integrating child care centers into neighborhood sites such as public housing community centers, settlement houses and community colleges enables parents to pursue educational opportunities and expand opportunities for well-paying jobs. We recommend the following actions:

- **Fund child care centers that operate non-traditional hours.**
- **Incentivize businesses to provide child care for employees either through on-site centers or as a benefit.**

- Enact proposed legislation to pilot on-site, subsidized child care for municipal city employees.<sup>7</sup>

**Improve quality of child care.** The teachers, directors and staff at city-contracted community-based early childhood education programs are paid salaries significantly less than their counterparts in public educational institutions. Salary parity would help providers attract and retain qualified staff, which would improve the quality of early child care. This would also move the early childhood educator workforce toward Self-Sufficiency (see Workforce Development recommendations). *We recommend the following action:*

- Ensure early childhood educators receive salaries and benefits that are comparable to those of teachers with similar credentials in school-based programs.

## FOOD

Over 1.2 million people in New York City, nearly one-third of whom are children, experienced food insecurity in 2015.<sup>8</sup> Unlike other basic needs, the grocery budget can be reduced, or supplemented with private assistance, such as through visits to food pantries or a collection of community established food programs. The result of this “flexibility” is a poorer quality diet, decreased health outcomes, additional stress and burden on food budgeting, decreased adults’ work performance, and negative impact on children’s academic achievement and health levels.

**Lower food costs.** Food costs more in New York City than most other places across the country and the difference in food costs is even more dramatic across the boroughs. Using the same family type, purchasing groceries in Manhattan will be 66 percent higher than in the Bronx. The Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, provides critical nutritional support for low-wage workers and reduces food insecurity rates. *We recommend the following actions:*

- Continue City efforts to simplify SNAP application and recertification processes including improving data sharing among city and state agencies so that New Yorkers can apply for several benefits simultaneously.
- Expand funding and awareness for SNAP nutrition incentives, including the City’s Health Bucks program, that increases the affordability of healthy food, and explore expanding participation in the SNAP program by food retail stores, CSAs, and food cooperatives.

### **Increase access to affordable healthy food options.**

In 2016, only 31% of families below the Standard received SNAP. Many other families that struggle simply do not qualify for SNAP because the income eligibility standards use the federal poverty guidelines, which limit access to food assistance in high-cost places. Without this critical food assistance program, families turn to the emergency food system and a host of community-driven food solutions to make ends meet. We recommend the following actions:

- Strengthen the emergency food system through full funding of the City’s Emergency Food Assistance Program (EFAP), the State’s Hunger Prevention and Nutrition Assistance Program (HPNAP), supporting pantry choice models and funding administrative and operational support costs.
- Ensure SNAP purchases are accepted at all varieties of fresh food outlets, from farmers’ markets to cooperative stores.

## HEALTH CARE

Without health insurance, seeking appropriate medical care is too often delayed until health and financial status is more severely impacted, pushing households further from self-sufficiency. Much progress has been made in recent years under the ACA and New York State actions to expand Medicaid and other affordable health care programs in extending health insurance coverage.

**Expand access for uninsured New Yorkers including immigrant and undocumented residents.** Of households below the Standard, 14% lack health insurance. Three-fourths of those householders are foreign born and 62% are non-citizens. Of the estimated 665,000 New York City residents (8 percent) who lacked health insurance coverage in 2016,<sup>9</sup> most of those not eligible for Medicaid or ACA subsidies, are undocumented. *We recommend the following actions:*

- **Expand outreach through the NYC Health + Hospital Corporation's Options program that provides reduced and affordable medical fees to reach more of the uninsured.**
- **Re-open the City's Action HealthNYC that operated on a demonstration basis in 2015 and 2016 to provide uninsured immigrants and others with access to coordinated primary and preventive services.**

**Ensure equity in New York State's Indigent Care Pool.**

In New York City, further efforts are needed to ensure the continued financial viability of the Health + Hospitals network of safety net hospitals that provides the bulk of care for the city's low- and moderate-income communities, communities of color, and undocumented immigrants. Safety net funding for hospitals is partly addressed through New York State's Indigent Care Pool that allocates upwards of \$1 billion annually in Disproportionate Share Hospital Funding. The public safety net hospitals have come under financial pressures partly because of increased patient numbers and assuming a greater responsibility for poorly reimbursed inpatient services like mental health services and substance abuse treatment.<sup>10</sup> *We recommend the following action:*

- **Support State legislation to establish an enhanced safety net hospital program to target enough medical assistance payments to the mainly public hospitals which serve the uninsured or Medicaid recipients.<sup>11</sup>**

## Endnotes

1. For businesses with 11 or more employees, \$15 will be required as of December 31, 2018.
2. New York State would join the seven other states (AK, CA, MN, MT, NV, OR and WA) that do not have a sub-minimum wage for tipped workers (including those in restaurants, car washes and nail salons.)
3. The Institute for Women's Policy Research (IWPR). (March 28, 2018) *The Status of Women in the States: Economic Impact of Equal Pay by State*. Washington, DC. [http://statusofwomendata.org/wp-content/uploads/2016/02/SWS-Equal-Pay-and-Poverty\\_final.pdf](http://statusofwomendata.org/wp-content/uploads/2016/02/SWS-Equal-Pay-and-Poverty_final.pdf)
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5. Citizens' Committee for Children and Campaign for Children. September 2015. *NYC's Early Childhood Education System Meets Only a Fraction of the Need*. [http://www.campaignforchildrennyc.com/wp-content/uploads/2015/09/Child-Care-Need-2015\\_final.pdf](http://www.campaignforchildrennyc.com/wp-content/uploads/2015/09/Child-Care-Need-2015_final.pdf)
6. "Who Minds the Kids When Mom Works a Nonstandard Schedule?" Maria E. Enchautegui, Martha C. Johnson, Julia Gelatt. Urban Institute, 2015.
7. Jorgensen, Jillian. "Letitia James pushes pilot daycare program for city workers' kids." *New York Daily News*, 25 April 2018, <http://www.nydailynews.com/new-york/letitia-james-pushes-pilot-daycare-program-city-workers-kids-article-1.3952925>
8. Feeding America, 2015.
9. U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates.
10. Community Service Society, January 2018. "Unintended Consequences: How New York State Patients and Safety-Net Hospitals are Shortchanged."; Barbara Caress and James Parrott. October 2017. On Restructuring the NYC Health + Hospitals Corporation, Preserving and Expanding Access to Care for All New Yorkers, a report to the New York State Nurses Association.
11. This legislation was passed in both 2016 and 2017 (A07763 in 2017) but vetoed by Governor Cuomo.

# Glossary of Key Terms

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

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

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

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

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

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

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

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

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

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

## Explore Online

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

# Acknowledgements

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

## About the Center for Women's Welfare

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



# Overlooked & Undercounted Working Group

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*Food Bank for New York City*

# Gender and Family Structure

## The Impact on Making Ends Meet in New York City

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

With Support from The New York Community Trust & City Harvest





Women's Center for Education  
and Career Advancement

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OVERLOOKED & UNDERCOUNTED 2018 | BRIEF 4

# Gender and Family Structure

## The Impact on Making Ends Meet in New York City

By Diana M. Pearce, PhD • October 2018

**DIRECTOR, CENTER FOR WOMEN'S WELFARE  
UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK**

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# About Overlooked and Undercounted

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

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

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

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

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

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**Gender and Family Structure: The Impact on Making Ends Meet in New York City  
(Overlooked and Undercounted 2018 Series)**

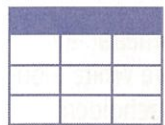
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# How did we calculate this data?



## STEP 1: CALCULATE THE SELF-SUFFICIENCY STANDARD

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



## STEP 2: CREATE A DATASET OF NYC HOUSEHOLDS

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



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

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



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

## STEP 3: COMPARE HOUSEHOLD INCOME TO INCOME BENCHMARK

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

Household Income



Self-Sufficiency Standard



Adequate Income

Household Income > Self-Sufficiency Standard

OR

Inadequate Income

Household Income < Self-Sufficiency Standard

# Glossary of Key Terms

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

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

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

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

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

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

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

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

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

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

## Explore Online

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

# Introduction

Two in five New York City working-age households—over 905,000—lack enough income to cover just the necessities, such as food, housing, health care, and child care. This translates to over *2.5 million men, women, and children struggling to make ends meet in New York City*. Yet only a third of that number are poor according to the federal official poverty measure. Consequently, a large and diverse group of individuals and families experiencing economic distress are routinely *overlooked and undercounted*.

Many of these hidden poor find they earn too much income to qualify for most supports, yet are still struggling to meet their most basic needs. To make things even worse, their efforts are exacerbated by the reality that housing, health care, and other living costs are rising faster than wages in New York City.

To document these trends, we use the Self-Sufficiency Standard as a benchmark. The Standard measures how much income is needed to meet families' basic needs at a minimally adequate level, including the essential costs of working, but without any public or private assistance. Once these costs are calculated, we apply the Standard to determine how many—and which—households lack enough to cover the basics. Unlike the official poverty measure (OPM), the Self-Sufficiency Standard is varied both geographically and by family composition, reflecting the higher costs facing some families (especially child care for families with young children) and the geographic diversity of costs between New York City boroughs.<sup>1</sup>

**This brief examines how gender, family type, and work patterns affect the ability of families in New York City to reach the Self-Sufficiency Standard, focusing on how having children and being a single mother, especially a single mother of color, results in the highest levels of income inadequacy.**

- Households with children are at a greater risk of not meeting their basic needs, accounting for almost half of households with inadequate income.
- Whether children are present or not, women-maintained households have higher rates of income insufficiency when compared to men-maintained and married-couple households.
- Overall, households headed by single mothers of color have the highest rates of income inadequacy.

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## There are 905,063 households living below the Self-Sufficiency Standard in New York City



**57%** of NYC households below the Standard are headed by women



**49%** of NYC households below the Standard are households with children



**21%** of NYC households below the Standard are headed by single mothers



# Gender, Family Type, and Race/Ethnicity Overview

In New York City, households headed by women are disproportionately experiencing income inadequacy. While women head 51% of households, they are 57% of households below the Standard. Gender interacts with family composition and race/ethnicity, as well as educational attainment and work patterns, resulting in pervasive gender inequality across many dimensions. *Women, particularly single mothers and single mothers of color, experience high levels of income inadequacy and lower returns to education and work effort than their men counterparts.*

The effects of gender alone can best be gauged by examining rates of income inadequacy for non-family households. If we look at non-family households (about three-fourths of whom are single persons living alone and the rest are living with non-relative housemates), we see that the income inadequacy rate is 32% for men-maintained households versus 35% for women-maintained households—very little difference. In other words, men and women living alone or with non-relatives, have similar rates of income inadequacy which are also relatively lower than other groups. Yet these small differences by gender in non-family households increase substantially with the addition of children.

## Gender of Householder & Presence of Children

Households with children have income inadequacy rates of 55% (59% if the youngest child is three years or less) compared to 32% for childless households (see Figure A).

Child care plays a significant role in this difference in inadequacy rates. Child care is costly, particularly for young children who require full-time child care. Usually the Self-Sufficiency Standard assumes children under six require full-time child care. However, with the expansion of universal pre-kindergarten in New York City, only children three-years-old and younger are now assumed to require full-time child care in 2018. Households who have at least one child three-years-old or younger have a higher rate of income inadequacy than households with only older children (59% compared to 53%). While there has been almost no change since the last study (based on 2012 data) in income

Figure A. Income Inadequacy Rate by Presence of Children: NYC 2016

### HOUSEHOLDS WITH NO CHILDREN



### HOUSEHOLDS WITH CHILDREN



### HOUSEHOLDS WITH YOUNG CHILDREN\*



### HOUSEHOLDS WITH OLDER CHILDREN\*\*



\*Youngest child is 3 years of age or less

\*\*Youngest child between 4 to 17 years of age

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

inadequacy rates for households with no children or with older children, **among households with young children the income inadequacy rate has decreased from 65% to 59% between 2012 and 2016, after the implementation of universal pre-k for four and five year olds.** Nevertheless, families with children are still disproportionately represented among households below the Standard. Even though households with children are only 36% of all

households in New York City, they account for about half (49%) of households below the Standard.

As shown in **Figure B**, all household types with children have higher income inadequacy rates than households without children. In addition, the overall rates of income inadequacy for each household type, shown with the vertical dashed lines in **Figure B** highlights the differences, especially for households with children: married-couple households have the lowest proportion with inadequate income (44%), followed by single-father households (58%), with single mothers experiencing the highest rate (75%). These numbers demonstrate that the small differences by gender in non-family households increase substantially with the addition of children.

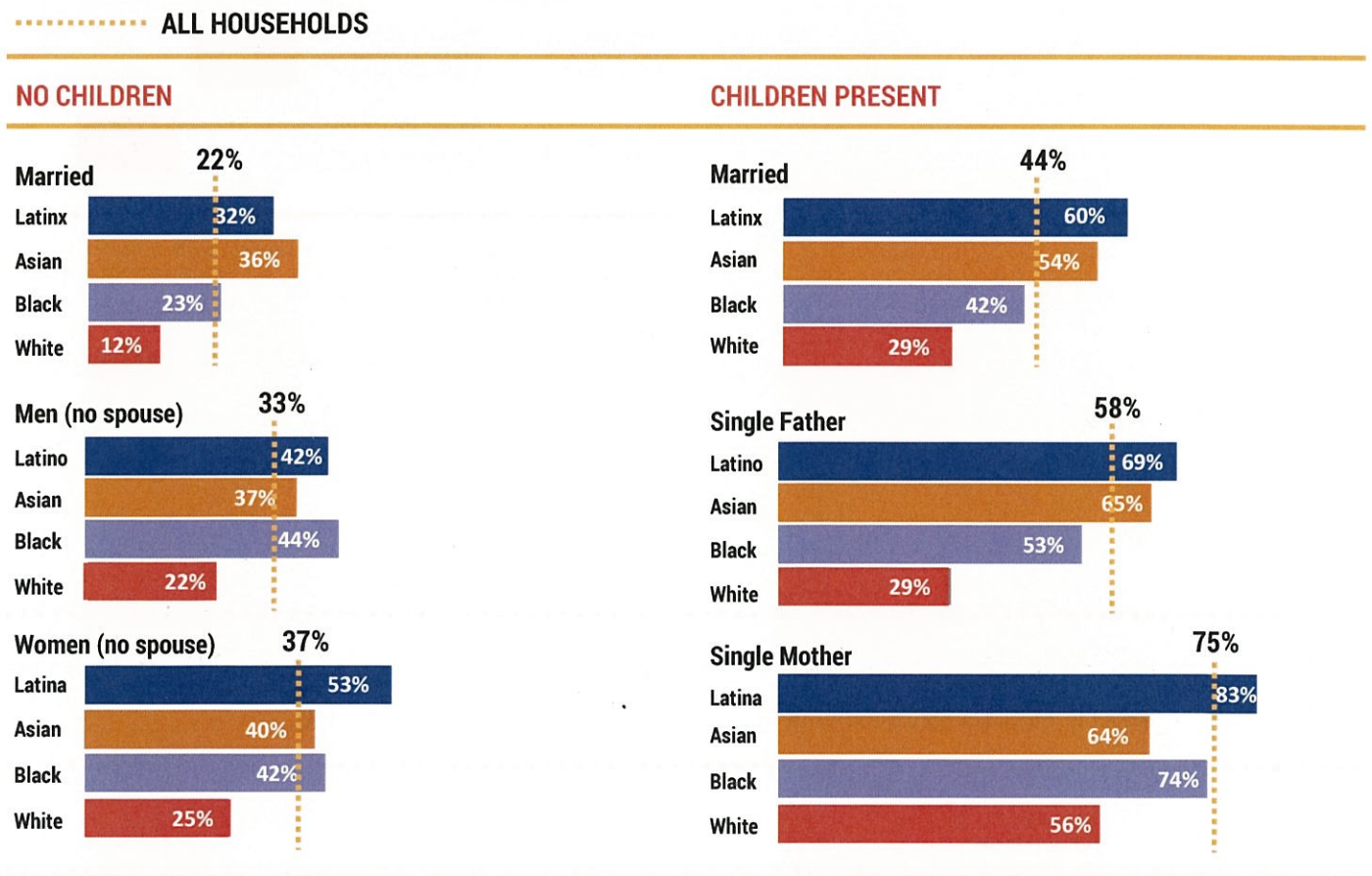
Not only are single mothers disproportionately more likely to lack adequate income than single fathers or

married-couple households with children, there are **four times as many single mothers in New York City as single fathers**. Among householders in New York City who are below the Standard, 21% are single mothers, 4% are single fathers, 24% are married couples with children, and 51% have no children.

### Gender of Householder, Presence of Children, & Race/Ethnicity

The combination of being a woman, having children, and solo parenting is associated with some of the highest rates of income inadequacy. At the same time, rates of income inadequacy are quite high among some racial/ethnic groups. When we further subdivide each of these household composition groups by race and ethnicity, **the highest rates of income inadequacy are found among single mothers of color**: 83% of Latina, 74% of African American, and 64% of Asian single mothers lack

**Figure B. Income Inadequacy Rate by Presence of Children: and Race/Ethnicity of Householder\* NYC 2016**



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

Note: Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other racial/ethnic groups are non-Hispanic/Latinx. Additionally, the all other races category is suppressed due to small numbers.

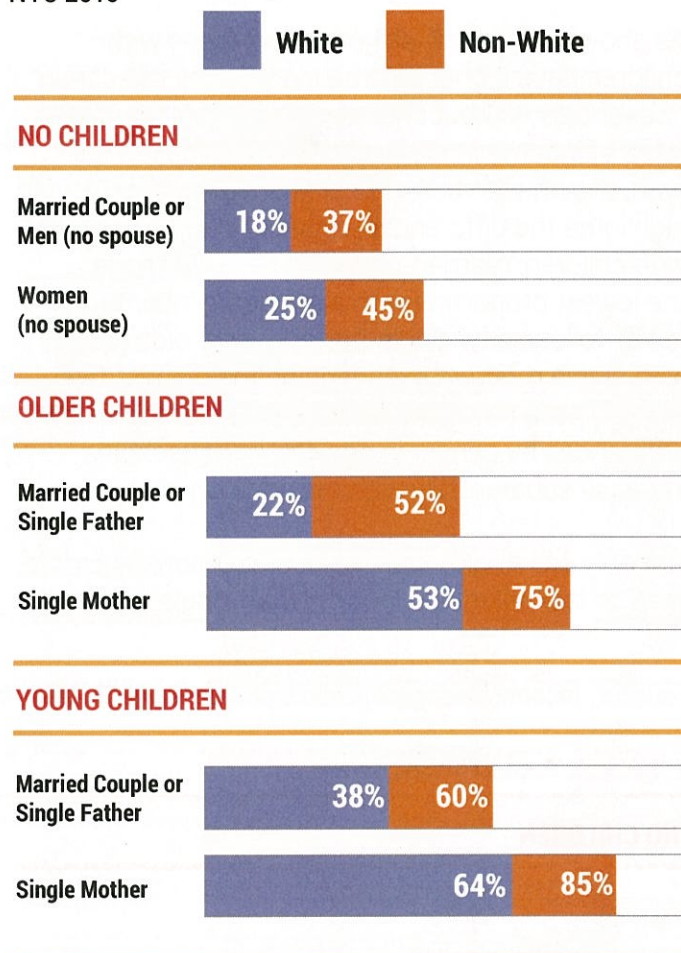
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

adequate income—compared to 56% for White single mothers.

Altogether, all single-mother groups have income inadequacy rates above 50%, and in total **a stunning three-quarters of single-mother families struggle with inadequate income**. Depending on racial/ethnic group, these rates are anywhere from 10% to 33% higher than married couples with children of the same race/ethnicity.

Single mothers of color with young children experience even higher rates of income inadequacy (see **Figure C**). As shown in **Figure A**, 59% of households are income inadequate when the youngest child is under four years of age. However, over four out of five (85%) single mothers of color with a young child have income that is inadequate to cover basic needs without any assistance. Even when the youngest child is old enough for full-day school, resulting in reduced child care costs, 75% of single mothers of color have inadequate income.<sup>2</sup>

**Figure C. Income Inadequacy Rate by Children's Age, Family Type, and Race/Ethnicity of Householder\*:**  
NYC 2016



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

Note: Young child = Youngest child in household is 3-years-old or less, Older child = Youngest child between 4 to 17 years of age

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

**OVER FOUR OUT OF FIVE (85%) SINGLE MOTHERS OF COLOR WITH A YOUNG CHILD HAVE INCOME THAT IS INADEQUATE TO COVER BASIC NEEDS WITHOUT ANY ASSISTANCE.**

# Gender, Education, and Work Patterns

The likelihood of a household having inadequate income to meet basic needs decreases drastically with increased education, employment, and wages. And yet there are still striking differences by gender and race/ethnicity. Below we examine how these protectors against income inadequacy interact with gender, race/ethnicity, and the presence of children.<sup>3</sup>

## Education by Gender & Race/Ethnicity

The data demonstrates that householders with more education, particularly at the post-secondary level, experience lower rates of inadequate income. As education levels increase, income inadequacy rates decrease dramatically: while 75% of householders who lack a high school degree have inadequate income, only 20% of those with a college degree or more have income below the Standard.

However, women and people of color must have considerably more education than men or White counterparts to achieve the same levels of self-sufficiency. For example, women of color with a bachelor's degree or more have virtually the same rate of inadequate income as White men with only some college/post-secondary training (27% versus 28%).

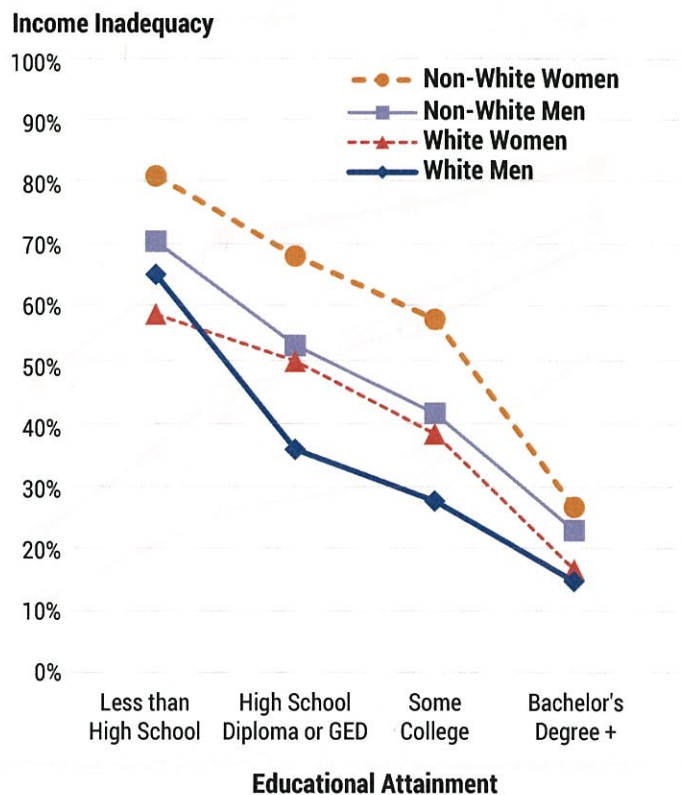
Although those with increased education experience lower levels of income inadequacy, there are striking differences by gender and race. As can be seen in Figure D there are several patterns of note.

1. Although increased education is associated with substantially lower rates of income inadequacy for all groups, this is even truer of women, especially women of color. The percentage of women of color with inadequate income falls from 82% for those lacking a high school education to 27% for those with a college degree or more, a decrease of 55 percentage points.
2. As educational levels increase, the differences in income inadequacy rates between men and women of the same race/ethnicity narrow from 11-15% to just 2-4% (except for White householders with less than a high school education).

3. For both men and women, White householders have lower rates of income inadequacy than non-White householders. Compared to the gender gap mentioned above, however, the race/ethnicity gap within gender groups only narrows slightly as education increases.
4. The combined effect of race and gender is such that women of color have by far the highest rates of income inadequacy regardless of their level of education.

Again, the upshot is that the disadvantages experienced by women and people of color are such

**Figure D. Income Inadequacy Rate by Educational Attainment, Race, and Gender of Householder\*: NYC 2016**



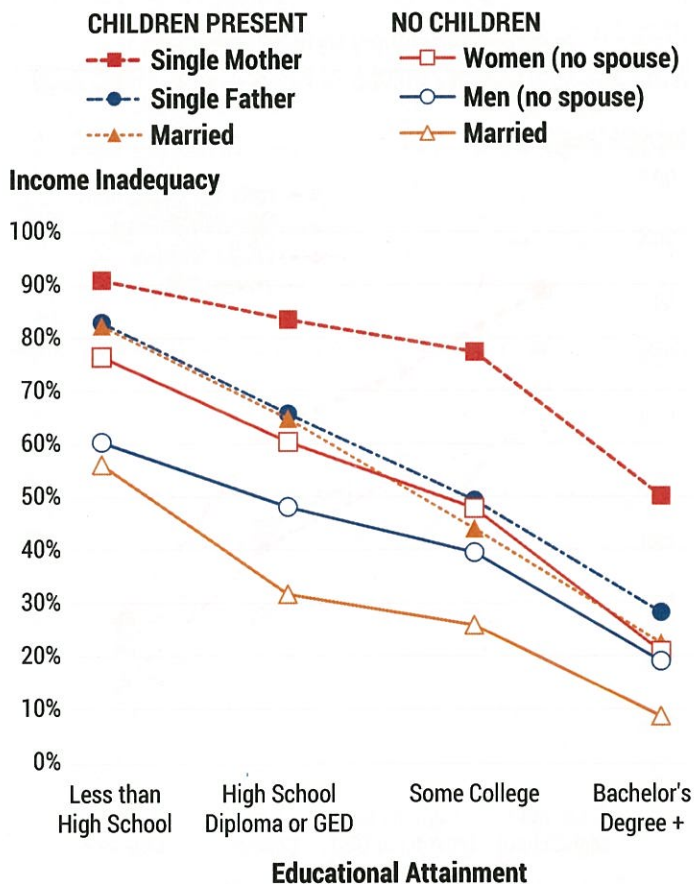
\* The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.  
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

that these groups need more education to achieve comparable levels of economic self-sufficiency as White men.

### Education by Gender & Household Type

When in addition to gender, we examine household composition—whether or not there are children, and whether or not there is a spouse—we find that household composition differences impact inadequacy rates at all educational levels. While increased education of the householder reduces income inadequacy for all household types in New York City, several patterns are apparent when we examine the impact of education separately by household type (see Figure E).

**Figure E. Income Inadequacy Rate by Educational Attainment of Householder\* and Household Type: NYC 2016**



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

- The returns to education are most prominent for households with children, for whom income adequacy rates drop at least 40 percentage points for all household types from the lowest to highest levels of education. **Income inadequacy rates drop from 91% for single mothers without a high school diploma to 50% for single mothers with a Bachelor's degree or higher.** Income inadequacy rates drop from 82% for married couples with children and 83% for single fathers without a high school diploma to 22% and 28%, respectively, with a Bachelor's degree.
- Single mothers experience the highest income inadequacy rates of all household types at every education level. Even at the highest level of education, half of single mothers with Bachelor's degrees or more have inadequate income. In fact, the income inadequacy rate for single mothers with some college education is 21 and 17 percentage points higher than married householders or men without children who lack a high school degree (77% compared to 56% and 60%).
- Finally, as education increases, the gap between single mothers and each of the other household types for both men and women, increases at each education level. Even as single mothers strive to increase their educational achievement levels, they face continuing and substantial barriers to achieving self-sufficiency.

The higher income inadequacy rates experienced by women is not due to lesser educational attainment. In fact, the distribution of educational attainment by gender is almost identical, both for all New Yorkers, and for those below the Standard.

- About 6% of both men and women householders in New York City lack a high school degree, while about 22% of men and 24% of women have a bachelor's degree or more.
- Likewise, 11% of both men and women householders with incomes below the Standard lack a high school degree.

That is, because men and women are obtaining education at about the same rates, the disproportionate burdens of income inadequacy by

gender are not likely due to lower levels of education among women. Instead, the higher rates of income adequacy experienced by women (and especially women who are single mothers) overwhelmingly reflects the lower level of returns to education for women compared to men with the same education. For more analysis of the impact of education on income inadequacy, see Brief 5, *Employment Occupations, and Wages: The Impact of Making Ends Meet in New York City*.

### Number of Workers by Gender & Household Type

Most households with incomes below the Standard have at least one employed adult, and many of those have at least one full-time, year-round worker. Indeed, 93% of all households in New York City have employed adult(s) in them in 2016. Even among New York City (non-elderly, non-disabled) households with incomes below the Standard, **84% of households with insufficient income have at least one employed worker.**

Given this substantial level of work effort, what role do gender and household type play in terms of work patterns and wage rates? Below we show how work patterns interact with gender, family type, and the number of workers to affect patterns of income inadequacy (see **Figure F**).

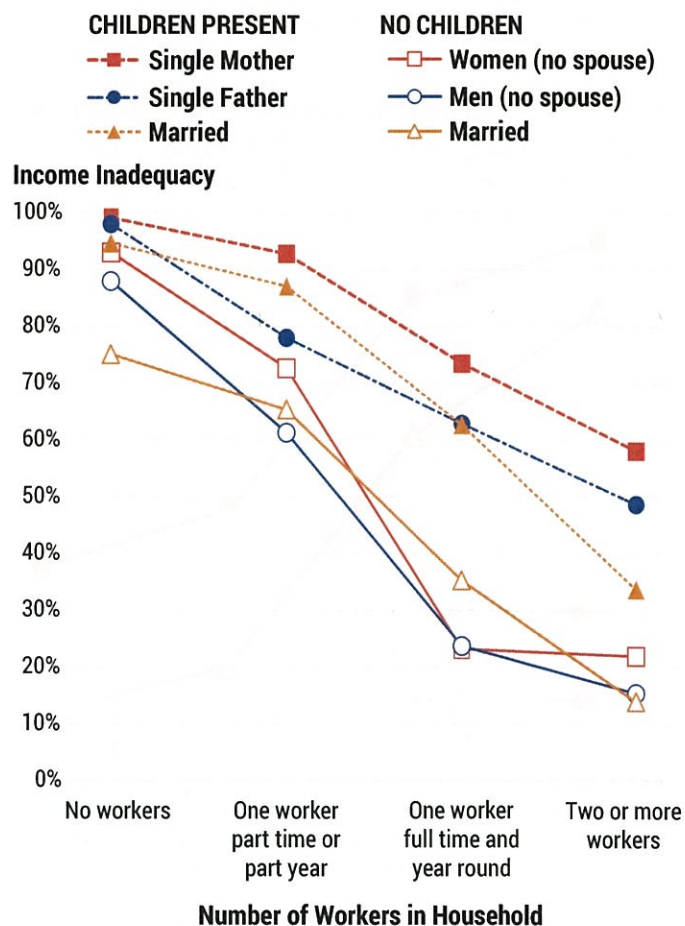
Among households with children and at least one worker:

- If there is only one worker, and this worker is employed less than full time, year round, 87% of married couples, 78% of single fathers, and 93% of single mothers lack adequate income.
- Where there is just one worker but he/she works full time, year round, income inadequacy rates are less, but are still higher for single mothers (75%) than married couples with children (44%) and single-father households (63%).
- When there are two or more workers, married-couple households have a rate of income insufficiency that is 34%, but among single-mother households it is 58% and 49% for single-father households.<sup>4</sup>

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.

Having two or more workers clearly reduces income inadequacy rates. However, having two or more workers is more common for some family types, as might be expected: 69% of married couples with children, 55% of single-father households but only 33% of single-mother households have two (or more) workers. In contrast, 30% of married couples with children, 41% of single-father households, and 55% of single-mother households have only one worker.

**Figure F. Income Inadequacy Rate by Number of Workers\* and Household Type: NYC 2016**



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

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

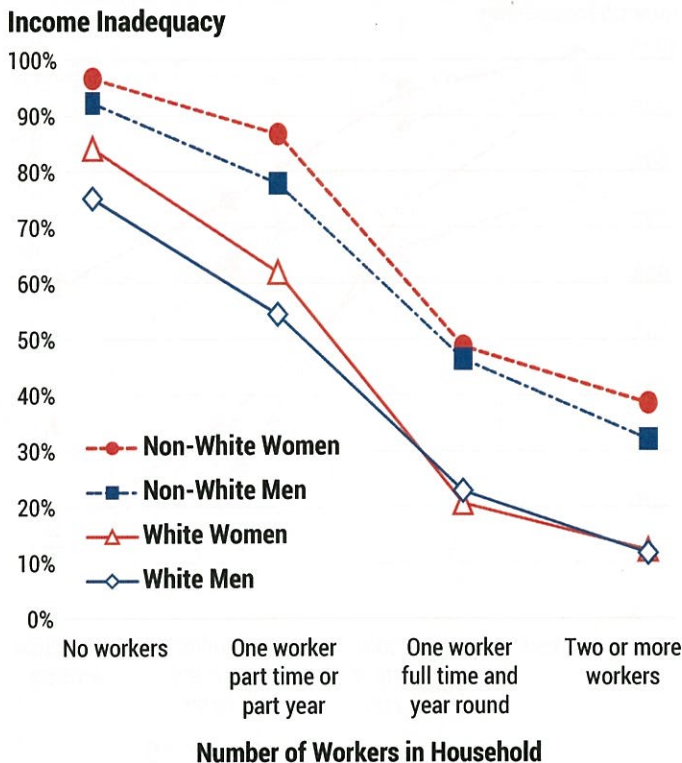
Source: U.S. Census Bureau, 2016 ACS 1-Year Public Use Microdata Sample.

## Number of Workers by Gender & Race/Ethnicity

For many households, substantial work effort fails to yield sufficient income to meet even the minimum costs of basic needs. Below we again examine number of workers in a household by gender, however, this time by comparing white householders to householders of color. When controlling for the number of workers in a household, people of color, particularly women, have the highest rates of income inadequacy (see Figure H).

- Without any workers, both men and women of color have income inadequacy rates above 90%, while income inadequacy rates are lower for White women at 84% and White men at 75%.
- Among households with one worker employed part time or part year, income inadequacy rates drop around 20 percentage points for households headed by White men and women, but only 14 percentage points for men of color and 10

**Figure H. Income Inadequacy Rate by Number of Workers\*, Gender, and Race of Householder\*\*:** NYC 2016

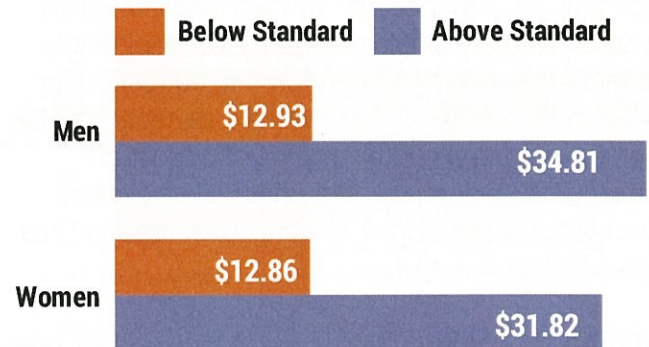


\* All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week during the previous year.

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

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

**Figure G. Median Hourly Pay Rate of Working Householders\* by Gender:** NYC 2016



\*The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, 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, 2016 ACS 1-Year Public Use Microdata Sample.

percentage points for women of color. However, if there is one full time worker, the income inadequacy rate drops over 30 percentage points for all groups.

- Note that if there is at least one household worker, and hours reach that of at least one full-time worker, differences by gender nearly disappear within race groups.

Overall, even after taking into account such factors as number of workers and work hours, it is largely inadequate wages, not inadequate work effort, which characterizes the great majority of households below the Standard. Note that in total, only 7% of households have no adults employed over the year, while 77% have at least one full-time worker or the equivalent.

In New York City, overall the median hourly wage for working-women householders (\$23.37 per hour) is 86% of the median hourly wage for working-men householders (\$27.07 per hour). However, below the Standard, the median hourly wage for employed women householders (\$12.86 per hour) is 99% of the median hourly wage for employed men householders below the Standard (\$12.93 per hour) (Figure G), likely reflecting the effect of the minimum wage. In contrast, women householders above the Standard earn 91% of the median wage of men householders above the Standard (\$31.82 per hour vs. \$34.81 per hour).

# Conclusion

The presence of children alone—and particularly young children—in the household almost doubles the likelihood that a household will have inadequate income. Women-maintained households have a somewhat higher proportion of income inadequacy than married-couple or men-maintained households. Single mothers of color have the highest rates of income inadequacy, highlighting the intersectional impact of race, gender, and being a single parent. Attaining higher levels of education is associated with significant decreases in income inadequacy rates for all groups, although women, especially mothers and women of color, have higher rates of inadequate income at all educational levels. Likewise, families with two or more workers experience lower income inadequacy rates, yet the income inadequacy rate is still higher for households headed by women of color.

## Overlooked and Undercounted 2018

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

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

# Endnotes

1. Note that two versions of the official poverty measure are used. The original version is a set of thresholds, which vary by household composition, i.e., the number of adults and the number of children in a household. These thresholds are used with Census and other datasets to measure how many people are officially poor. A second version of the OPM simplifies these thresholds, varying the benchmark by household size (but not composition). These are the Federal Poverty Guidelines, issued by HHS at the beginning of each year, intended for use as eligibility standards in a wide range of programs, such as SNAP (food stamps), Medicaid, and so forth. We will use the term Official Poverty Measure (OPM) when referring to the measure in general; when referring to poverty measurement we will reference the OPM thresholds, and when discussing programs using the guidelines, we will use FPG or OPM Guidelines.
2. Note that due to the small sample size of White single fathers, married households and men householders with no spouse present are combined.
3. More detailed analysis of income inadequacy by gender (related to employment and education) is available in the final brief in this series, *Employment, Occupations, and Wages: The Impact on Making Ends Meet in NYC*.
4. Single-mother and single-father households may have more than one worker due to work contributions of teenagers, or because another relative or partner who is not a spouse is living in the household and also working



## About the Author

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

## About the Center for Women's Welfare

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



# Acknowledgements

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

# Overlooked & Undercounted Working Group

We appreciate the Working Group participants and their agencies for their support and assistance in the development of policy recommendations stemming from *Overlooked and Undercounted 2018*.

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**TESTIMONY OF ANDREW STA. ANA ESQ.,**  
NEW YORK CITY COUNCIL, COMMITTEE ON EDUCATION, HEARING TO ADDRESS  
COMPREHENSIVE SEXUAL HEALTH EDUCATION BILLS

Thank you to the City Council for holding this hearing on Domestic Violence Initiatives & Factors, with an emphasis on the recent reports issued by the Mayor's Office to Combat Domestic & Gender Based Violence (ENDGBV). In particular we want to thank the Committee Chair, Councilmember Helen Rosenthal, for her ongoing commitment and vigilance on this issue. I speak on behalf of Day One, an organization that works at the intersections of dating violence, sexual assault, and consent education for students and youth.

Day One is the only New York organization committing its full resources to address dating violence among youth 24 years of age and under. We work to create a world without dating violence by delivering a combination of services that include social services and legal advocacy for young survivors of relationship abuse, leadership development for teenagers, and preventive education for students in kindergarten through college.

Since 2003, Day One has educated or assisted annually more than 18,000 youth under the age of 24 who are experiencing or at risk of dating violence. We work to ensure that all of our services for youth are delivered within a framework that appreciates the intersectionality of identities and the complex dynamics of intimate partner violence, youth sexuality, and consent. While our direct service clients are primarily young women, the youth we educate include young people of all genders, LGBTQ people, people of color, immigrants, students, parents, siblings, children, and survivors of trauma and violence. At Day One, we work to create systems that support young people obtaining knowledge not only to further support their own health and choices, but also towards understanding boundaries and communicating when they experience discomfort or tension, including learning to communicate when another's behavior is non-consensual. We work both outside of traditional systems, and also within them in the courts, schools, with law enforcement, and through partnerships with the Department of Education, as well ENDGBV. We know that while many systems and services are adapting to serve young survivors, these systems and services were not designed with young people in mind. In other words, from courts to schools, to case managers to attorneys to police, HRA to shelters, the

needs of young survivors are not central. It is Day One's work to transform those systems, to lift up the voices of young people and survivors, and to ensure that their rights are protected.

With this in mind, we offer the following testimony focused on the unique experiences of young survivors. As an onsite partner and service provider for some FJCs, as an off-site partner for others, and as a deep collaborator with ENDGBV, we offer an informed and valuable perspective to this hearing.

- From initial visits to regular appointments, Family Justice Centers should be an accessible access point for young survivors. I'm sure others have previously raised concerns about the actual and perceived inaccessibility of Family Justice Centers, for many survivors such as: fear of the presence of law enforcement; inaccessibility for survivors with active criminal charges against them; physical accessibility to the locations which are often far from where survivors live and work; and lack of cultural humility which leads LGBTQ+ and undocumented survivors to believe they will not be supported at the FJC. In addition to these concerns, the FJCs can be intimidating spaces for a young person. Just as with other survivors seeking to disclose or report domestic violence, a young person's sense of safety, privacy and confidentiality are paramount. Questions include: Will a young person who decides to make a police report be taken seriously? Will a young person who is not out to their family about the dating abuse they experience be protected, particularly when a young person believes reporting to their parents can cause more harm? Can a young person even visit an FJC without their parents knowledge?
- Regarding domestic violence homicides: The NYS Division of Criminal Justice Services reported that, in New York City, 3.1 percent of female victims of homicide that were committed by their intimate partner were between the ages of 16-19, and 23.4% were between the ages of 20-29. In other words, 26 percent of homicide victims were between the ages of 16-29<sup>1</sup> ENDGBV's Data Brief on Intimate Partner Homicide did not include any data regarding the age of the victims. Including the age in these reports would provide a greater understanding of the risks these young people face as well as help to identify a targeted age range for intervention.
- ENDGBV issued a report on stalking in January 2019, which reinforced the unique needs of adolescents and young adults when they experience intimate partner violence. This report established that stalking often first appears in young adult intimate partnership relationships, with 18-24 year olds experiencing the highest rates.<sup>2</sup>

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<sup>1</sup> Adriana Fernandez-Lanier, *Domestic Homicide in New York State 2015*, NYS Division of Criminal Justice Services (July 2016), <https://www.criminaljustice.ny.gov/crimnet/ojsa/domestic-homicide-2015.pdf>.

<sup>2</sup> Kara Noesner, Sandhya Kajeepta, Edward Hill, *A Foundation Report: Stalking*, NYC Mayor's Office to

Furthermore, among a sample of female homicide victims, 76 percent were stalked by the perpetrator within the 12 months prior to the homicide.<sup>3</sup> This report demonstrates the essential need for all service intervention points in New York City to address the particularized youth experiences in abusive relationships.

- Schools serve as an important access point to educate youth about healthy relationships and the ways to identify abusive behaviors and warning signs of intimate partner violence. Within schools, dating and sexual violence are occurring at alarming rates, further evidence that dating violence among young people is a serious and widespread issue. Within the past year, 10 percent of NYC high school students report experiencing physical violence in a dating relationship and 15.4 percent report experiencing sexual dating violence.<sup>4</sup>
  - Through our collaborations with ENDGBV and through the Relationship Abuse Prevention Program (RAPP) and Early Relationship Abuse Prevention Program (ERAPP) we have seen that ongoing workshops provide young people with the tools they need to understand and form healthy relationships. To actively involve youth in prevention of gender based violence and it's solutions, is to be forward thinking about ending it.
  - Pre- and post-workshop survey results show that young people have a better understanding of healthy relationships after the training; ENDGBV isn't looking to expand the number of youth it reaches, but to reach them for longer. ENDGBV doesn't anticipate that 1-1.5 hour workshops will have long-term effects on behavior.
- Regarding the Conference Summary, "Safety, Accountability, and Support: Exploring Alternative Approaches to Intimate Partner Violence": Day One is deeply appreciative of the role that ENDGBV can play in advancing this conversation. We believe the end of intimate partner violence involves not only accountability for the person who has caused harm, but also a deeper conversation about the role that communities and families play in the elimination of that harm. While not relevant to all survivors, we recognize that restorative practices will be relevant and critical for some survivors. At Day One, we believe that some of these practices offer value to survivors who have expressed deep skepticism in engaging in traditional legal and law enforcement systems, and for those whose need for accountability may fall out of or beyond an explicit criminal legal focus. We know that Restorative and Transformative Practices have value among youth, in

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End Domestic and Gender-Based Violence (Jan. 2019),  
[https://www1.nyc.gov/assets/ocdv/downloads/pdf/201901\\_FoundationReport\\_Stalking.pdf](https://www1.nyc.gov/assets/ocdv/downloads/pdf/201901_FoundationReport_Stalking.pdf).

<sup>3</sup> *Id.*

<sup>4</sup> New York City Department of Health and Mental Hygiene. Epiquery: NYC Interactive Health Data System - [Youth Risk Behavior Survey 2017].  
<https://a816-healthpsi.nyc.gov/epiquery/YRBS/yrbsIndex.html>

communities and in schools. With that understanding, we believe that there is much that these practices can offer advocates working with domestic violence survivors.

Restorative justice circles provide space for that conversation without engaging in structurally oppressive systems that make many survivors reluctant to report. Given that 61 percent of domestic violence homicide victims had no contact with police in the year prior to the homicide,<sup>5</sup> alternative pathways to justice are clearly necessary.<sup>6</sup> Practitioners who bring restorative justice to schools see how circles allow opportunities for youth to listen and be heard, and sometimes reveals dating abuse that was previously unknown.<sup>7</sup> Practitioners of restorative justice in schools have also reported real behavioral change in participants, who go on to build positive relationships in their families and communities.<sup>8</sup> To reiterate for clarity, we do not believe such practices would eliminate the need for other systemic and legal response to violence, but they can provide a framework beyond and limited understanding of punishment as the exclusive form of accountability.

- Lastly, the committee's resolution calling upon congress to pass, and the president to sign, the Violence Against Women Reauthorization Act of 2019 is crucial to ALL people who might not be US citizens who have experienced domestic violence, such as those who might have an unstable immigration status, or who are dependent on a partner for their immigration status. It is vital that Congress reauthorize VAWA so that survivors feel able to report to law enforcement without the fear of deportation or fear that their status will be taken away. Immigration status is frequently used by abusers to coerce victims into staying in abusive relationships and into silence.

Thank you for allowing us to speak to these initiatives. We would be honored to partner further with those of you who would like to examine this issue in greater detail. Thank you as always for prioritizing these issues and for your support of young survivors and Day One.

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<sup>5</sup> Mayor's Office to Combat Domestic Violence. NYC Domestic Violence Fatality Review Committee: 2018 Annual Report. - [https://www1.nyc.gov/assets/ocdv/downloads/pdf/2018\\_Annual\\_FRC\\_Report\\_Final.pdf](https://www1.nyc.gov/assets/ocdv/downloads/pdf/2018_Annual_FRC_Report_Final.pdf)

<sup>6</sup> Conference Summary, "Safety, Accountability, and Support: Exploring Alternative Approaches to Intimate Partner Violence" (2018) - <https://www1.nyc.gov/assets/ocdv/downloads/pdf/Safety-Accountability-Support-Conference-Summary.pdf>

<sup>7</sup> *Id.*

<sup>8</sup> *Id.*

**THE COUNCIL  
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I represent: Girls for Gender Equity

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