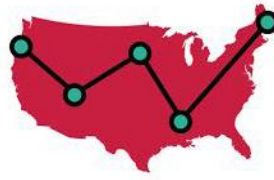


# STATUS OF WOMEN IN THE STATES



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IWPR #R410

## The Economic Status of Women in New York State

Women in New York, as in the nation overall, have made substantial progress toward economic equality over the last several decades but still lag behind men in important ways. Women earn less than their male counterparts, are more likely to live in poverty, and are less likely to own businesses. Even in areas where women’s status has advanced, there is room for improvement. For example, if progress toward closing the gender wage gap continues at the current rate since 1960, women in New York will not achieve equal pay with men until the year 2049 (IWPR 2015a). In addition, disparities across racial and ethnic groups persist, indicating that women’s progress has been unequally distributed.

This briefing paper assesses women’s economic status in New York state, drawing comparisons with other states in the Middle Atlantic region and the nation overall. It examines how women in New York fare on two composite indices—Employment & Earnings and Poverty & Opportunity—and their component indicators. (For more on these indicators and IWPR’s *Status of Women in the States* initiative, see Appendix I or visit [www.statusofwomendata.org](http://www.statusofwomendata.org).) The briefing paper also considers how women’s status in New York has changed over the last decade, highlights differences across age and racial and ethnic groups, and identifies policy recommendations to further improve women’s status.

### Employment & Earnings

New York ranks sixth among the 50 states and District of Columbia on the Employment & Earnings Composite Index, earning the state a grade of B on this measure of women’s status (Table 1; see How States Are Graded on the next page). New York ranks sixth for women’s median annual earnings, first for its ratio of women’s to men’s earnings, and ninth for its percentage of all employed women in managerial or professional occupations. On one component indicator—women’s labor force participation—New York ranks in the bottom half of all states and the District of Columbia, at 27<sup>th</sup>. Despite this lower ranking, New York is one of just 12 jurisdictions among the 50 states and the District of Columbia whose labor force participation rate for women has increased since 2002 (IWPR 2004; IWPR 2015a).

**Table 1. Overview of Women’s Status in New York on the Employment & Earnings Index, 2013**

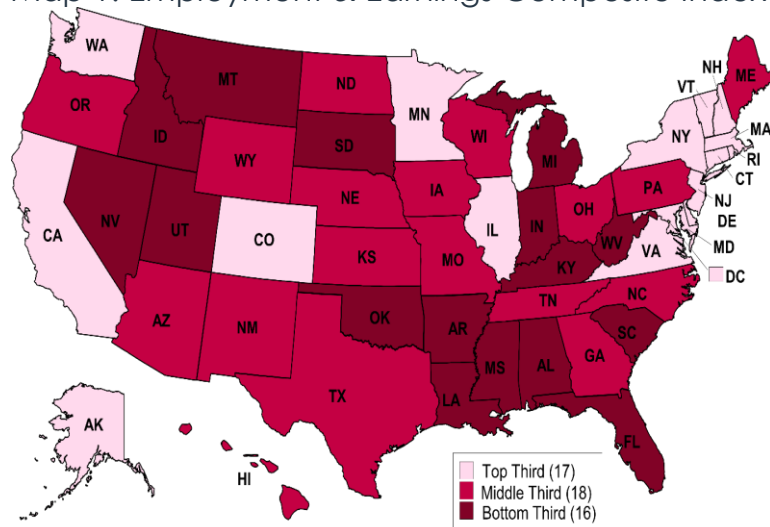
	National Rank	Regional Rank	Grade
<b>Composite Employment &amp; Earnings Index</b>	6	2	B
Women’s Median Annual Earnings for Full-Time, Year-Round Workers (\$43,800)	6	2	
Ratio of Women’s to Men’s Earnings, Full-Time, Year-Round Workers (87.6%)	1	1	
Labor Force Participation (58.9%)	27	2	
Percent of All Employed Women in Managerial/Professional Occupations (42.8%)	9	2	

Notes: Aged 16 and older. The national rankings are of a possible 51, referring to the 50 states and the District of Columbia. The regional rankings are a maximum of three and refer to states in the Middle Atlantic region (New Jersey, New York, and Pennsylvania).

Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 5.0).

For women overall, New York has improved on all four component indicators of the Employment & Earnings Index since the release of IWPR’s 2004 *Status of Women in the States* report. Women’s median annual earnings increased in the state between 1999 and 2013, on average, by \$453 after adjusting for inflation, and the gender earnings ratio improved from 77.5 percent to 87.6 percent, reducing the wage gap from 22.5 percent to 12.4 percent (IWPR 2015b). Between 2002 and 2013, women’s labor force participation in New York rose by 2.3 percentage points from 56.6 to 58.9 percent, and the proportion of all employed women in managerial or professional occupations increased by 7.9 percentage points, from 34.9 to 42.8 percent (IWPR 2004; Table 1). Yet, for each of these indicators, there are differences among women by race and ethnicity (see Table 2).

Map 1. Employment & Earnings Composite Index



Note: For methodology and sources, see Appendix I. Calculated by the Institute for Women’s Policy Research.

### How States Are Graded

To grade states for Employment & Earnings and Poverty & Opportunity, each of the four components of the composite indices were set at desired levels to produce an ideal score (details are in the Methodology). Each state’s score is compared with the ideal score to determine its grade.

The data used to determine grades are for women overall. See Tables 2 and 4 for information on disparities among New York women from different racial and ethnic groups.

## Women’s Earnings

Many families depend on women’s earnings to ensure their economic security and stability. For the three-year period, 2011–2013, women were breadwinners in 52.3 percent of New York households with children under 18 (IWPR 2015c).<sup>1</sup>

**Median annual earnings for New York women, overall, were \$43,400 in 2013. Black, Native American, and multiracial women all had earnings below \$43,400; Hispanic women earned the least (\$33,141).**

In 2013, New York women aged 16 and older who worked full-time, year-round earned more than their female counterparts nationally (\$43,800 compared with \$38,000; Table 1). The earnings of women in New York were much lower, however, than those of women in the District of Columbia (\$60,000) and Maryland (\$49,800), which rank first and second in the nation (IWPR 2015a).

Women’s earnings in New York, as in the nation overall, vary by race and ethnicity. Among the largest racial and ethnic groups, Asian/Pacific Islander women have the highest median annual earnings at \$48,675 followed by white women (\$48,000; Table 2). Hispanic women have by far the lowest earnings, at \$33,141.

**Table 2. The Employment and Earnings of Women of Color in New York, 2013**

	Median Annual Earnings (for full-time, year-round employed women)	Earnings Ratio Between Women and White Men (full-time, year-round workers)	Women's Labor Force Participation	Percent of All Employed Women in Managerial and Professional Occupations
<b>All Women</b>	\$43,400	72.3%	58.9%	42.8%
<b>White</b>	\$48,000	80.0%	59.1%	48.8%
<b>Hispanic</b>	\$33,141	55.2%	57.4%	26.0%
<b>Black</b>	\$40,000	66.7%	60.2%	33.8%
<b>Asian/Pacific Islander</b>	\$48,675	81.1%	57.0%	47.3%
<b>Native American</b>	\$36,248	60.4%	48.3%	38.6%
<b>Other Race or Multiracial</b>	\$40,586	67.6%	63.0%	38.2%

Notes: Aged 16 and older. Racial groups are non-Hispanic. Data on median annual earnings and the gender earnings ratio are three-year (2011–2013) averages.

Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 5.0).

## The Gender Wage Gap

The gap in women and men's earnings is a stubborn reality of the U.S. labor market. In 2013, women in the United States who worked full-time, year-round earned just 78.3 percent of the amount that similarly employed men earned.<sup>2</sup> Multiple factors contribute to the gender wage gap, including differences in the amounts and types of the workforce experience and job training that women and men attain, differences in the occupations and industries in which women and men work, and differences in the rates at which women and men join unions (Blau and Kahn 2007; Hegewisch and Hartmann 2014). Discrimination also continues to contribute to the gender wage gap (Blau and Kahn 2007). In the United States overall, the gender wage gap narrowed considerably in the 1970s and 1980s but has remained fairly stagnant over the past decade (IWPR 2015a).

New York had the narrowest gender wage gap in the nation in 2013, yet women aged 16 and older earned just 87.6 cents on the dollar compared with their male counterparts (Table 1). Although New York fares comparatively well on this indicator, pay equity remains elusive: if progress continues at the current rate since 1960, the state's gender wage gap will not close until the year 2049 (IWPR 2015a).

## Millennial Women in New York Earn More than Millennial Men

While women overall in New York continue to earn less than men, the state is the only one in the nation where millennial women earn more than their male counterparts. Median annual earnings for women aged 16 to 34 in the state are \$38,319, compared with \$37,542 for men of the same age range for full-time, year-round work (IWPR 2015a). The higher earnings of young women in New York compared with young men may be due, in part, to young women's relatively high level of education: 46.6 percent of women aged 25 to 34 in New York hold a bachelor's degree or higher, compared with 37.2 percent of comparable men. Among women and men overall in New York, the gender gap in education is much narrower: 34.5 percent of women and 33.2 percent of men aged 25 and older hold at least a bachelor's degree (IWPR 2015d).

## Hispanic Women Earn Just 55 Percent of White Men's Earnings

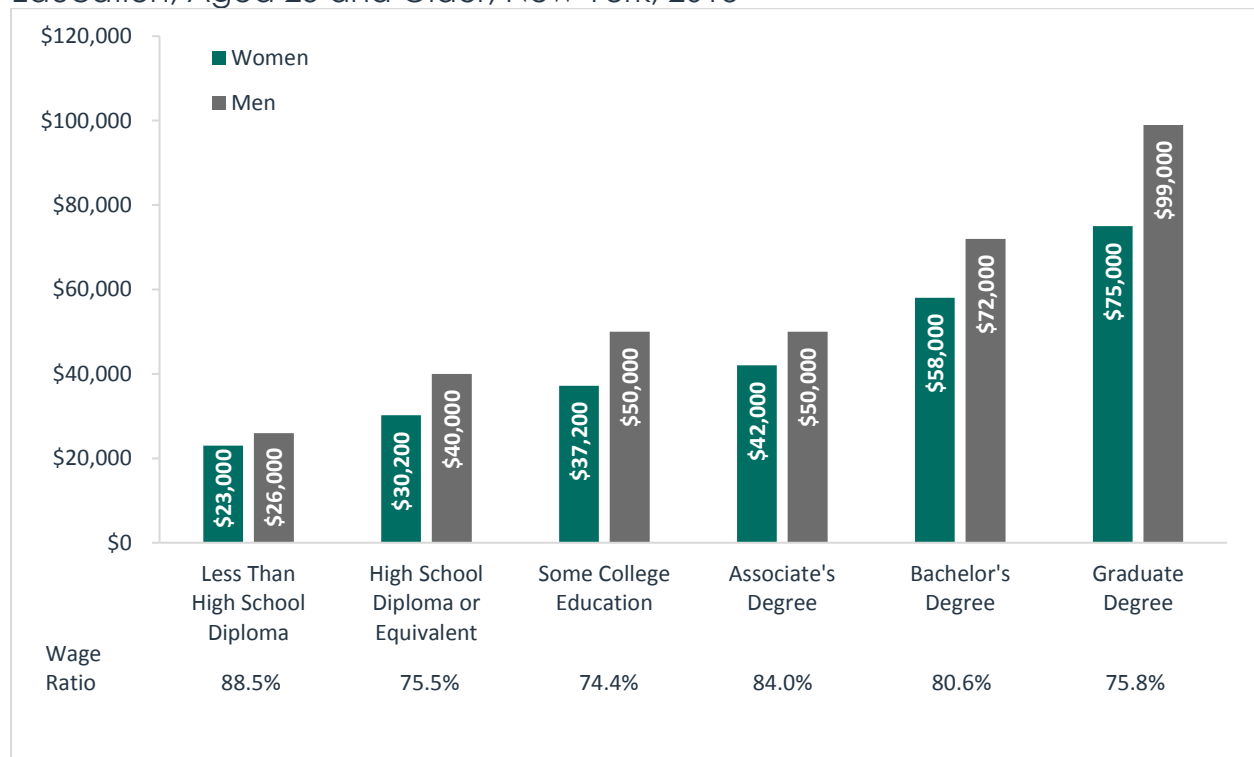
The size of the gender wage gap in New York, as in all other states, varies by race and ethnicity. When comparing the earnings of women of each racial and ethnic group with the earnings of white men (\$60,000; IWPR 2015e), the largest group in the labor force, Asian/Pacific Islander women face the smallest gap at 81.1 percent, followed by white women (80.0 percent). Multiracial women earn 67.6 percent of white men's earnings, black women earn 66.7 percent, Native American women earn 60.4 percent, and Hispanic women earn only 55.2 percent of the amount white men earn (Table 2).

**Hispanic women in the state earn just 55.2% of white men's earnings. Native American women earn 60.4% of white men's earnings, while black and multiracial women earn two-thirds of the amount white men earn.**

## Women Earn Less than Men at Every Educational Level

Education increases women's earnings but does not eliminate the gender wage gap. At every educational level, women in New York earn less than men (Figure 1), and at some levels women earn less than men with lower educational qualifications—a pattern that also holds true in the nation overall (IWPR 2015a). In New York, women with some college education earn less than men with a high school diploma or the equivalent (\$37,200 compared with \$40,000), and women with an associate's degree earn less than men with some college education (\$42,000 compared with \$50,000). These data indicate that women need more educational qualifications to secure jobs with family-sustaining wages than men do.

Figure 1. Median Annual Earnings and the Gender Earnings Ratio by Level of Education, Aged 25 and Older, New York, 2013



Note: Full-time, year-round workers.

Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 5.0).

## Closing the Gender Wage Gap Would Increase Women’s Economic Security and Strengthen the New York Economy

Closing the gender wage gap would help many women and families achieve economic security. If all working women in New York aged 18 and older were paid the same as comparable men—men who are of the same age, have the same level of education, work the same number of hours, and have the same urban/rural status—their average earnings would increase from \$42,557 to \$49,157 (\$6,600 or 15.5 percent) annually (IWPR 2015f). Added up across all working women in New York, this earnings increase amounts to an increase of \$29.6 billion, or 2.2 percent of the state’s gross domestic product (GDP) in 2014. This estimate of growth in GDP is likely an underestimate, since women’s work hours, educational achievement, and occupational attainment were not increased in the statistical model producing this estimate; higher wages would likely increase women’s work hours and educational and occupational attainment. Women’s higher wages and the resulting increase in family income would also have multiplier effects, also omitted from the estimation model, including an increase in demand for goods and services and a subsequent increase in production.

Closing the gender wage gap would increase women’s earnings and the family incomes of working women living in various household formations.

- If married working women in New York aged 18 and older were paid the same as comparable men, their average annual earnings would increase from \$47,318 to \$54,050, or 14.2 percent. This translates into an average of \$6,732 per year for each family, which would raise the average annual family income for married couples from \$130,283 to \$137,590.<sup>3</sup> This increase would result in \$13.3 billion in total income gains across the state (IWPR 2015f).
- For single mothers aged 18 and older, receiving equal pay would amount to an average annual increase in earnings of \$7,001 (or 20.8 percent), from \$33,725 to \$40,726. Average annual incomes for families headed by single mothers would increase from \$44,552 to \$52,019, resulting in a total income gain across the state of \$3.0 billion (IWPR 2015f).
- If New York women aged 18 and older who are single and live independently were paid the same as comparable men, they would earn 12.1 percent more, or an average of \$5,931 per year. Their earnings would increase from \$49,067 to \$54,998, and their average annual incomes would rise from \$54,789 to \$60,720, resulting in a statewide total income gain of \$5.9 billion (IWPR 2015f).

## Women’s Participation in the Labor Force in New York

Women’s labor force participation—the percentage of women employed or actively looking for work—has risen dramatically in recent decades, constituting one of the most significant changes in women’s status in the United States. In 1950, one-third (33.9 percent) of women aged 16 and older participated in the labor force; by 1990, that rate had increased to 57.5 percent (Fullerton 1999). As of 2014, 57.0 percent of women in the United States worked outside the home (U.S. Bureau of Labor Statistics 2015).<sup>4</sup> In New York and all other states in the nation, women are still less likely to be in the workforce than men (Table 1; IWPR 2015a).

**New York ranks in the bottom half of all states for women’s labor force participation.**

New York falls in the bottom half of all states (ranked 27<sup>th</sup>) for women’s labor force participation, with 58.9 percent of women aged 16 and older in the labor force (Table 1).<sup>5</sup> Among women from the largest racial and ethnic groups, labor force participation rates vary. Women who identify as multiracial or with a racial or ethnic group other than those shown in Table 2 have the highest labor force participation rate at 63.0 percent, followed by black women (60.2

percent). Native American women have the lowest labor force participation rate, at 48.3 percent (Table 2).

Although the majority of both women (and men) in New York's labor force work full-time, women are considerably more likely than men to work part-time (27.7 percent of employed women compared with 15.6 percent of employed men). The majority of women who work part-time do so voluntarily, but a substantial number do not. Among the women in New York who reported in 2013 that they usually work part-time, 12.7 percent worked fewer hours than they normally would have because of "slack work," or reduced hours at their jobs. An additional 11.2 percent of women worked part-time because they could not find full-time work. Among those part-time workers usually considered to be working part-time voluntarily, women are much more likely than men to say that they usually work part-time because of child care problems (7.4 percent of employed women compared with 0.4 percent of employed men) or because of other personal or family obligations (22.7 percent of employed women compared with 4.6 percent of employed men; U.S. Bureau of Labor Statistics 2013).

## New York Women in Managerial and Professional Occupations

Women who are employed in managerial and professional occupations typically benefit from greater earnings (IWPR 2015a) and are more likely to have basic benefits such as health insurance and paid sick leave (U.S. Bureau of Labor Statistics 2014). This group of occupations encompasses a range of jobs—from managers, lawyers, doctors, nurses, teachers, and accountants, to engineers and software developers—that mostly require at least a four-year college degree.

New York ranks ninth in the nation for the proportion of all employed women in managerial and professional occupations, at 42.8 percent (Table 1). This puts New York above the national average for women of 39.9 percent, but well below the best-ranked jurisdictions: the District of Columbia (61.9 percent), Maryland (47.8 percent), and Massachusetts (47.5 percent; IWPR 2015a). Women are more likely than men to work in managerial or professional positions in every state in the nation; in New York, 35.3 percent of employed men work in managerial or professional occupations (IWPR 2015a).

The percentage of all employed women who work in managerial or professional occupations varies by race and ethnicity. Just one in four (26.0 percent) employed Hispanic women and one in three (33.8 percent) employed black women in New York hold managerial or professional jobs, compared with nearly half of white women (48.8 percent) and Asian/Pacific Islander women who work (47.3 percent; Table 2).

## Poverty & Opportunity

The indicators in the Poverty & Opportunity Index reflect women's access to economic opportunity and security. New York ranks 12<sup>th</sup> in the nation on this index, earning the state a grade of B- (Table 3; see How States Are Graded on page 2). New York is seventh among all states and the District of Columbia for women-owned businesses, 10<sup>th</sup> for the percent of women with a bachelor's degree or higher, 12<sup>th</sup> for the percent of women with health insurance coverage, and 29<sup>th</sup> for the percent of women living above poverty. Despite New York's relatively high grade for women overall, racial and ethnic disparities persist among women.

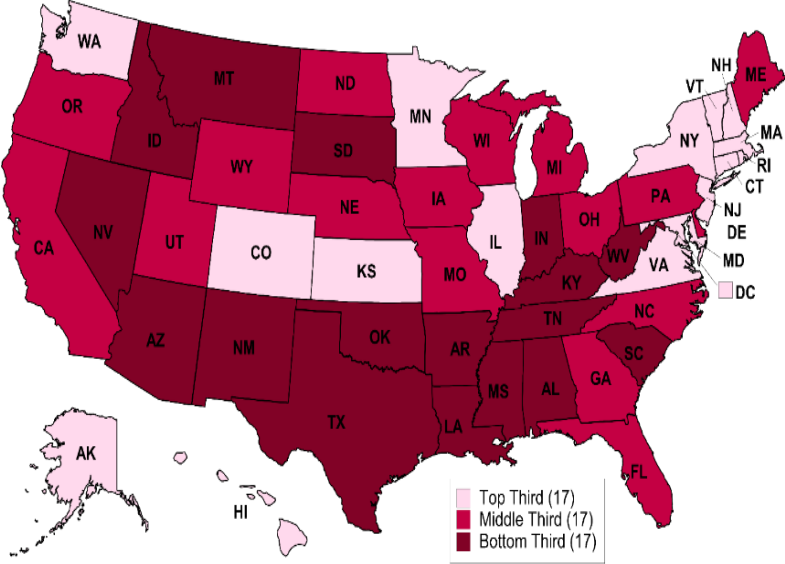
Since the 2004 release of the *Status of Women in the States Poverty & Opportunity Index* (then called the social and economic autonomy index), New York's performance in this area has improved on several indicators and declined on one. The state has experienced an 8.4 percentage point increase in the percent of women with a bachelor's degree or higher, a 4.3 percentage point increase in the percent of businesses that are women-owned, and a 5.9 percentage point increase in the percent of women with health insurance coverage. New York has, however, experienced a 1.9 percentage point decrease in the percent of women living above poverty (IWPR 2004; Table 3).<sup>6</sup>

**Table 3. Overview of Women's Status in New York on the Poverty & Opportunity Index**

	National Rank	Regional Rank	Grade
<b>Composite Poverty &amp; Opportunity Index</b>	12	2	B-
Percent of Women Aged 18–64 with Health Insurance, 2013 (87.6%)	12	2	
Percent of Women 25 and Older with a Bachelor's Degree or Higher, 2013 (34.5%)	10	2	
Women-Owned Businesses, 2007 (30.4%)	7	1	
Percent of Women Aged 18 and Older Above the Poverty Line, 2013 (84.2%)	29	3	

Notes: The national rankings are of a possible 51, referring to the 50 states and the District of Columbia. The regional rankings are a maximum of three and refer to the states in the Middle Atlantic region (NJ, NY, and PA).  
 Source: Data on women-owned business are from the U.S. Department of Commerce's 2007 Survey of Business Owners accessed through American Fact Finder. Remaining data are based on IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 5.0).

Map 2. Poverty & Opportunity Composite Index



Note: For methodology and sources, see Appendix I.  
 Calculated by the Institute for Women's Policy Research.

**Access to Health Insurance**

Health insurance coverage is critical to women's well-being and economic security. In New York in 2013, 87.6 percent of nonelderly women (aged 18–64) had health insurance coverage (Table 4) in 2013. This rate of coverage puts New York well above the national average of 81.5 percent, but well below the best-ranked jurisdictions, Massachusetts (96.2 percent) and the District of Columbia (94.3 percent; IWPR 2015d). These data, however, do not reflect the full implementation of the Patient Protection and Affordable Care Act (ACA) of 2010, which has dramatically reduced rates of uninsurance. Nationally, rates of uninsurance among all women dropped nearly one-fifth between 2008 and 2014, from 13.0 of women lacking insurance in 2008, to 10.6 percent in the first nine months of 2014

(Martinez and Cohen 2009 and 2015). Complete data reflecting health insurance changes following the ACA by state are not yet available.

Health insurance coverage among women in New York varies by race and ethnicity. In 2013, white women had the highest rates of coverage at 91.9 percent, followed by black women (87.0 percent; Table 4). Approximately 83.2 percent of Asian/Pacific Islander women, 79.0 percent of Native American women, and 77.8 percent of Hispanic women had coverage.

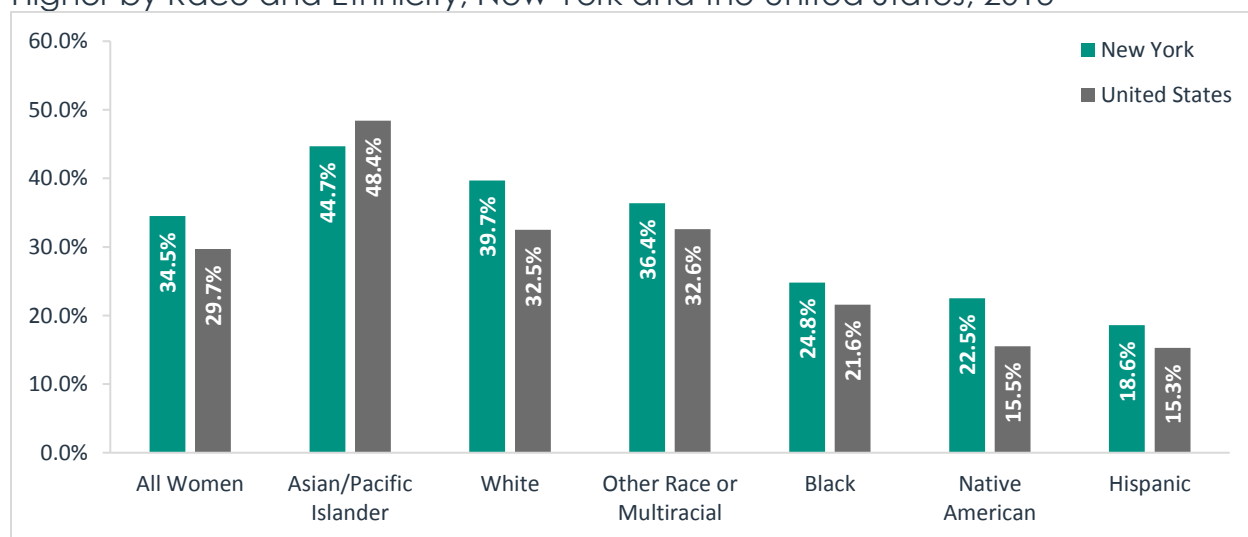
## Women’s Educational Attainment in New York

Women aged 25 and older in New York are more likely than their counterparts in the nation overall to have a bachelor’s degree or higher (34.5 percent in New York compared with 29.7 percent in the nation; Table 4 and IWPR 2015d). Still, many women in New York lack access to higher education; 14.2 percent of women aged 25 and older do not have a high school diploma and 26.3 percent have a high school diploma or the equivalent as their highest level of educational attainment (IWPR 2015d).

Women’s educational attainment in New York varies greatly by race and ethnicity (Table 4; Figure 2). Asian/Pacific Islander women (44.7 percent) and white women (39.7 percent) are the most likely to have a bachelor’s degree or higher. Black women (24.8 percent), Native American women (22.5 percent), and Hispanic women (18.6 percent) are much less likely to have this level of education. Despite the high share of Asian and Pacific Islander women with a bachelor’s degree in New York, their share nationwide is even higher (48.4 percent).

**Fewer than one in five Hispanic women in New York hold a bachelor’s degree. About 14% of New York women aged 25 and older do not have a high school diploma or the equivalent.**

Figure 2. Percent of Women Aged 25 and Older with a Bachelor's Degree or Higher by Race and Ethnicity, New York and the United States, 2013



Note: Racial groups are non-Hispanic.

Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 5.0).



## Women's Business Ownership in New York

Business ownership can create social and economic opportunities for women and provide them with increased control over their working lives. In 2007, the most recent year for which data are available, women owned 7.8 million businesses in the United States, constituting 28.8 percent all businesses (IWPR 2015g). In New York—which ranked seventh in the nation on this indicator of women's status—women owned 30.4 percent of all businesses, or approximately 594,517 businesses.

One recent report estimates that by 2014, the number of women-owned businesses had grown to 9.1 million in the nation overall and to 682,200 in New York (American Express Open 2014). Between 1997 and 2014, women-owned businesses in New York experienced an estimated 73.1 percent growth in the number of firms, a 59.3 percent growth in firm revenues, and a 1.7 percent growth in employment (American Express Open 2014). This is compared with national growth of 67.8 percent in the number of women-owned businesses, 72.3 percent in revenues from these firms, and 11.0 percent in employment.

	<b>Percent of Women Aged 18-64 with Health Insurance</b>	<b>Percent of Women Aged 25 and Older with a Bachelor's Degree or Higher</b>	<b>Percent of Women Aged 18 and Older Above the Poverty Line</b>
<b>All Women</b>	87.6%	34.5%	84.2%
<b>White</b>	91.9%	39.7%	89.7%
<b>Hispanic</b>	77.8%	18.6%	72.9%
<b>Black</b>	87.0%	24.8%	77.6%
<b>Asian/Pacific Islander</b>	83.2%	44.7%	81.9%
<b>Native American</b>	79.0%	22.5%	75.5%
<b>Other Race or Multiracial</b>	84.6%	36.4%	79.2%

Note: Racial groups are non-Hispanic.

Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 5.0).

## Poverty and Economic Security

Women's economic security is linked to their family income, which includes not only earnings from jobs and any other family members, but also income from other sources, such as investments, retirement funds, Social Security, and government benefits. In New York, as in the nation as a whole, many women enjoy comfortable family incomes, but others struggle to make ends meet. In 2013, 15.8 percent of women and 12.5 percent of men aged 18 and older in New York had family incomes below the federal poverty line. Nationally, 15.5 percent of women and 11.9 percent of men were poor (IWPR 2015c).

The federal poverty threshold on which poverty rates are based does not come close to capturing the cost of living for most families in the United States. Established by the federal government in the 1960s, the federal poverty threshold has been adjusted for inflation but not for increases in widely accepted living standards, and, therefore, does not accurately measure the resources needed to avoid economic hardship (Fremstad 2010). A family is considered poor if its pre-tax cash income falls below

the poverty threshold; in 2014, the poverty line for a family of four with two children was \$24,008 (U.S. Department of Commerce 2015)—an amount that is not sufficient to make ends meet, let alone to build assets to ensure long-term economic security.<sup>7</sup> Given the inadequacy of the official poverty measure, the proportion of women and men in New York and all other states who face economic hardship is likely much higher than the proportion living in poverty as calculated based on the federal poverty threshold.

To address concerns about the official poverty measure, the Census Bureau developed a Supplemental Poverty Measure (SPM). SPM thresholds account for geographic differences in housing costs and represent the amount spent on basic goods such as food, clothing, shelter, and utilities, and a small additional amount for other needs, such as household supplies, personal care, and non-work related transportation (Short 2014). The SPM takes into account the

**New York ranks 29th for the percent of women living in poverty, with 15.8% of women living in families with incomes below the federal poverty line. Approximately 41.1% of families headed by single mothers with children under 18 in New York live in poverty.**

value of the Earned Income Tax Credit (EITC), Supplemental Nutrition Assistance Program (SNAP) and certain other forms of nutrition assistance, and means-tested rental housing assistance, which are not counted as income under the current official measure. The SPM also makes some modest changes to the poverty thresholds, including establishing different thresholds by housing status: for households with two adults and two children in 2013, the SPM poverty threshold for renters (\$25,144) and for homeowners with mortgage payments (\$25,639) was higher than the official poverty threshold in this year (\$23,624), but the SPM poverty threshold for homeowners without a mortgage (\$21,397) was lower (Short 2014). In addition, the SPM subtracts payroll and other taxes from

income, as well as out-of-pocket expenditures on child care and health care, but it does not take into account unmet health care and child care needs (Fremstad 2010). Using three-year (2011–2013) data from the Current Population Survey, the poverty rate in New York for women and men of all ages is 17.5 percent based on the SPM, compared with 16.0 under the official poverty measure. Nationally, the poverty rate for women and men of all ages is 15.9 under the SPM and 14.9 under the official measure (Short 2014).

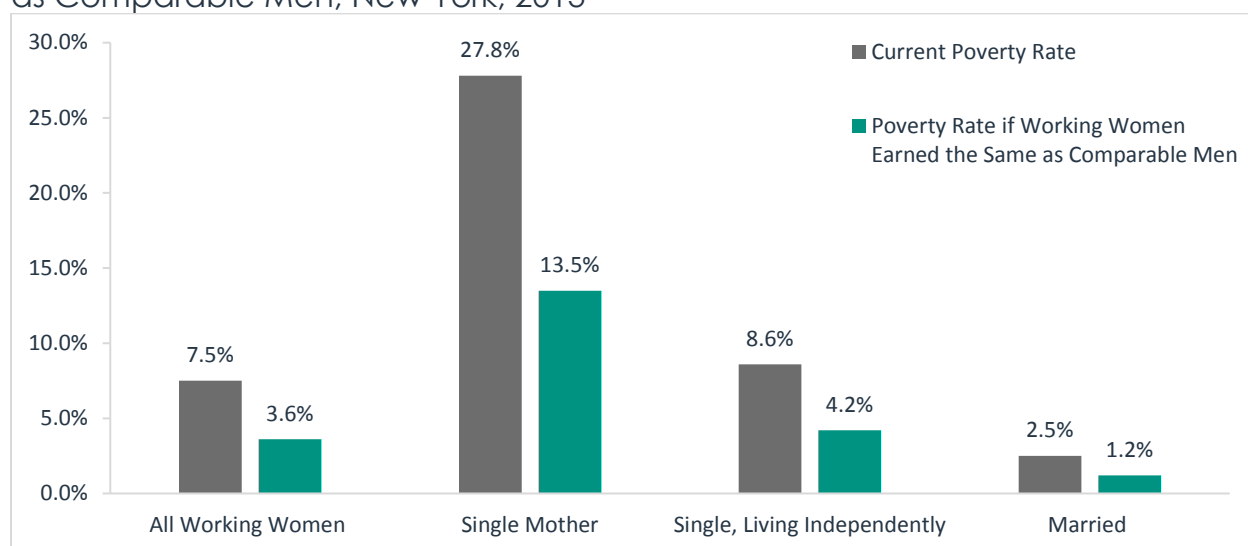
Using the official measure of poverty, white women in New York are the least likely to live in poverty, followed by Asian/Pacific Islander women; Hispanic, Native American, and black women are much more likely to be poor. Approximately 27.1 percent of Hispanic women, 24.5 percent of Native American women, and 22.4 percent of black women have family incomes below the federal poverty line, compared with 10.3 percent of white women and 18.1 percent of Asian/Pacific Islander women (IWPR 2015c).

Poverty rates also vary considerably by household type, with 41.1 percent of households headed by single mothers with children under 18 in New York living in poverty, compared with 22.9 percent of households headed by single fathers and 9.5 percent of married couples with children (IWPR 2015c). Single women without children in New York are also more likely to live in poverty than single men without children (20.1 percent compared with 16.9 percent). Married couples without children in New York have the lowest poverty rate at 4.5 percent (IWPR 2015d).

**If working women earned the same as comparable men, the poverty rate for New York women and their families would be cut in half.**

Paying working women the same as comparable men would reduce the poverty rate for New York women and their families by approximately half. The poverty rate for all working women would fall by slightly more than half, from 7.5 to 3.6 percent. For families headed by single mothers, the poverty rate would also fall by slightly more than half, from 27.8 to 13.5 percent (Figure 3). Single women living independently of other family members would have their poverty rate reduced from 8.6 to 4.2 percent, or by half. The poverty rate for married couples would be cut in half (from 2.5 to 1.2 percent).

Figure 3. Current Poverty Rate and Estimated Rate if Women Earned the Same as Comparable Men, New York, 2013



Source: IWPR calculations based on the Current Population Survey Annual Social and Economic supplements based on King et al., 2012–2014 (for calendar years 2011–2013). Integrated Public Use Microdata Series, Version 3.0.

## Policy Recommendations

Women in New York face substantial challenges that demand attention from policymakers, advocates, employers, and funders alike. While on many indicators of women’s status New York fares relatively well compared with states across the nation, women in New York, especially women of color, continue to experience inequities that often prevent them from reaching their full potential. Policies and programs designed to diminish gender and race-based inequalities should be at the forefront of local and state policymaking efforts.

Recommended actions to improve women’s economic status in New York include:

- Hold employers accountable for their obligation to monitor hiring, selection, and promotions and review pay and promotion decisions to identify gender and race disparities. Make receipt of public contracts conditional on contractors’ reviewing their pay and promotion systems to make sure they are gender neutral and equitably reward skills, effort, and responsibility.
- Enforce existing legislation related to workplace equity and discrimination, and develop new statutes that address barriers to equality, such as lack of work/family supports and the unequal treatment of part-time workers. Educate policymakers about the important role that work supports, such as paid sick days, play in ensuring that women can participate successfully in their local economies.
- Facilitate access to further education by providing supports for those who face financial and other barriers to completing a degree. Provide childcare for student parents and make educational

opportunities for Hispanic, Native American, and black women a particular focus of investment in scholarship and grant programs.

- Ensure that career advice for women and girls explicitly addresses the earnings potential of different fields of study and occupations. Increase opportunities for women to pursue careers in higher-paying technical fields, and monitor vocational and education and training programs to ensure that there is active outreach and support for women pursuing nontraditional careers.
- Encourage local governments to adopt regional or county-level Self-Sufficiency Standards, such as the Basic Economic Security Tables (<http://www.basiceconomicsecurity.org/best/>), or the New York City Self-Sufficiency Standard (Pearce 2010), which assess the wages needed for a basic standard of living that includes all family expenses such as child care and housing. Such measures would serve well as an income eligibility guideline for programs and policies designed to help families achieve economic security.
- Ensure that federal, state, and local government contracts are accessible to women-owned businesses, and make public and private sector investments in loan and entrepreneurial programs that expand small business opportunities for all. Offer technical assistance to women entrepreneurs that helps them to identify opportunities for successful and profitable businesses.

## Notes

<sup>1</sup> A breadwinner mother is defined as a single mother who is the main householder (irrespective of earnings) or a married mother who earns at least 40 percent of the couple's joint earnings; single mothers who live in someone else's household (such as with their parents) are not included.

<sup>2</sup> This earnings estimate for 2013 is based on the Current Population Survey (CPS), the official dataset for national earnings, and the same dataset used in IWPR's 2004 *Status of Women in the States* report. It differs from earnings estimates based on the American Community Survey (ACS), the primary dataset used for this briefing paper. IWPR's national estimate of median annual earnings in 2013 for full-time, year-round workers based on analysis of the ACS is \$38,000 for women and \$48,000 for men, resulting in a gender earnings ratio of 79.2 percent. This briefing paper relies primarily on the ACS because the ACS's larger sample size makes it possible to provide data disaggregated by age and race/ethnicity on women's earnings at the state level. Differences in estimates based on ACS and CPS may be due to the use of different reference periods for reporting annual earnings as well as differences in the method of data collection and the types of households surveyed (see *The Status of Women in the States: 2015* for more information). The national earnings estimate based on the CPS is for the population aged 15 and older; IWPR's estimates based on the ACS are for the population aged 16 and older.

<sup>3</sup> Family income includes not only earnings from jobs and any other family members but also income from other sources, such as investments, retirement funds, Social Security, and government benefits. Because some families may have more than one female earner, the average change in family income may be greater than the average change in women's earnings.

<sup>4</sup> IWPR's estimates of labor force participation in 2013 based on analysis of the ACS are 58.6 percent for women and 68.9 percent for men aged 16 and older (IWPR 2015a). The Bureau of Labor Statistics' estimates for 2013, based on the CPS, are 57.2 percent for women and 69.7 percent for men aged 16 and older. Differences based on the ACS and CPS may be due to different time periods for reporting labor force activity as well as sampling variability, questionnaire structure, and mode of data collection. The aging labor force contributes to the generally falling labor force participation in the United States in recent years and accounts for about one-half of the net decline in the labor force participation rate (Congressional Budget Office 2014).

<sup>5</sup> Although this estimate for women's labor force participation in New York is slightly higher than the national average (58.9 percent compared with 58.6 percent based on analysis of the ACS), New York still ranks 27<sup>th</sup> among all states and the District of Columbia.

<sup>6</sup> IWPR's estimate of women's poverty in New York in the 2004 report is for the population aged 16 and older and is based on analysis of data from the Current Population Survey (CPS), the official annual measure of poverty in the United States. IWPR's estimate of women's poverty in New York in this brief is for the population aged 18 and older and is based on analysis of American Community Survey (ACS) microdata. IWPR relies on the ACS for this brief because its larger sample sizes make it possible to provide data on poverty disaggregated by race/ethnicity at the state level. Based on analysis of the CPS, IWPR estimates that 85.5 percent of women nationally in 2013 were living above poverty (U.S. Department of Commerce 2014c). IWPR's estimate for the percent of women living above poverty in 2013 based on the ACS is 84.5 percent. For details on the differences between the ACS and CPS and their impact on measures related to poverty, see IWPR 2015d.

<sup>7</sup> One report that measured the self-sufficiency standard in New York based on six basic needs for working families—housing, child care, food, health care, transportation, and miscellaneous items as well as the cost of taxes and the impact of tax credits—found that in New York, the annual earnings needed for economic self-sufficiency for a family of two adults, one preschooler, and one school-aged child ranged from \$47,673 in Orleans County to \$93,002 in New York County-South Manhattan (Pearce 2010).

## Appendix I. Methodology, Terms, and Sources for the Composite Indices and Grades

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### How the Employment & Earnings Index Is Calculated

To construct the Employment & Earnings Composite Index, each of the four component indicators was first standardized. For each of the indicators, the observed value for the state was divided by the comparable value for the entire United States. The resulting values were summed for each state to create a composite score. Each of the four component indicators has equal weight. The states were ranked from the highest to the lowest scores.

To grade the states on this composite index, values for each of the components were set at desired levels to provide an “ideal score.” Women’s earnings were set at the median annual earnings for men in the United States overall; the wage ratio was set at 100 percent, as if women earned as much as men; women’s labor force participation was set at the national number for men; and women in managerial or professional occupations was set at the highest score for all states. Each state’s score was compared with the ideal score to determine the state’s grade. For the grades and rankings of all 50 states and the District of Columbia, see IWPR 2015a.

**WOMEN’S MEDIAN ANNUAL EARNINGS:** Median annual earnings of women aged 16 and older who worked full-time, year-round (50 or more weeks per year and 35 or more hours per week) in 2013. The sample size for women in New York was 27,421. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

**RATIO OF WOMEN’S TO MEN’S EARNINGS:** Median annual earnings of women aged 16 and older who worked full-time, year-round (50 or more weeks per year and 35 or more hours per week) in 2013 divided by the median annual earnings of men aged 16 and older who worked full-time, year-round in 2013. Sample sizes in New York were 27,421 for women’s earnings and 33,626 for men’s earnings. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

**WOMEN’S LABOR FORCE PARTICIPATION** (proportion of the adult female population in the labor force): Percent of women aged 16 and older who were employed or looking for work in 2013. This includes those employed full-time, part-time voluntarily, or part-time involuntarily, and those who are unemployed but looking for work. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

**WOMEN IN MANAGERIAL AND PROFESSIONAL OCCUPATIONS:** Percent of women aged 16 and older who were employed in executive, administrative, managerial, or professional specialty occupations in 2013. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

### How the Poverty & Opportunity Index Is Calculated

To construct the Poverty & Opportunity Index, each of the four component indicators was first standardized. For each of the indicators, the observed value for the state was divided by the comparable value for the entire United States. The resulting values were summed for each state to create a composite score. Women’s health insurance coverage, educational attainment, and business ownership were given a weight of 1.0 each, while poverty was given a weight of 4.0 (in IWPR’s first three series of *Status of Women in the States* reports published in 1996, 1998, and 2000, this indicator was given a weight of 1.0, but in 2002 IWPR began weighting it at 4.0). The states were ranked from the highest to the lowest scores.

To grade the states on this composite index, values for each of the components were set at desired levels to provide an “ideal score.” The percentage of women with health insurance and with a bachelor’s degree or higher were set at the highest values for all states; the percentage of businesses owned by women was set as if 50 percent of businesses were owned by women; and the percentage of women in poverty was set at the national value for men. Each state’s score was then compared with the ideal score to determine its grade (to see the grades and rankings for all 50 states and the District of Columbia, see IWPR 2015d). In previous IWPR *Status of Women in the States* reports, the desired level of educational attainment was set at the national value for men. In 2013, however, the percentage of women aged 25 and older in the United States overall with a bachelor’s degree or higher slightly surpassed the percentage of men with this level of education; in 21 states and the District of Columbia in this year, the percentage of women with at least a bachelor’s degree (29.7 percent) was higher than the national average for men (29.5 percent).

**PERCENT WITH HEALTH INSURANCE:** Percent of women from ages 18 through 64 who are insured. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

**EDUCATIONAL ATTAINMENT:** In 2013, the percent of women aged 25 and older with a bachelor’s degree or higher. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

**WOMEN’S BUSINESS OWNERSHIP:** In 2007, the percent of all firms (legal entities engaged in economic activity during any part of 2007 that filed an IRS Form 1040, Schedule C; 1065; any 1120; 941; or 944) owned by women. The Bureau of the Census 2007 Survey of Business Owners asked the sex of the owner(s); a business is classified as woman-owned based on the sex of those with a majority of the stock or equity in the business. Source: Calculations of data from the U.S. Department of Commerce, Bureau of the Census.

**PERCENT OF WOMEN ABOVE POVERTY:** In 2013, the percent of women living above the federal poverty threshold, which varies by family size and composition. In 2013, the poverty level of a family of four (with two children) was \$23,624 (U.S. Department of Commerce 2015). This report uses the official Federal definition of poverty that compares the cash income received by family members to an estimate of the minimum amount the family would need to meet their basic needs. Source: Calculations of 2013 American Community Survey microdata as provided by the Integrated Public Use Microdata Series (IPUMS) at the Minnesota Population Center.

## Differences Between the ACS and the CPS

The differences between the ACS and CPS and their impact on measures related to employment and earnings and poverty have some bearing on this briefing paper’s comparisons with data from IWPR’s 2004 report and on the reported differences in data for 2013 that come from the two surveys. While both the ACS and the CPS survey households, their sample frames also include noninstitutionalized group quarters, such as college dorms and group homes for adults. The ACS also includes institutionalized group quarters, such as correctional facilities and nursing homes (U.S. Department of Commerce 2014a). College students away at school and living in a dormitory are treated differently in the two surveys. In the ACS they would be residents of the dorm in the group quarters population while in the CPS they remain a member of their family household (Kromer and Howard 2011). While all CPS interviews are collected using computer-assisted interviews, about half of the ACS households respond using the paper mail-back form and half by computer-assisted interview (U.S. Department of Commerce 2014b). The ACS collects data on work and earnings, as well as income and health insurance information, in the previous 12 months throughout the year while the Current Population Survey Annual Social and Economic supplement (CPS-ASEC) collects this information for the previous calendar year during interviews collected February-April each year. While the ACS asks eight questions about income from different sources, the CPS-ASEC interview includes questions on more than 50 income sources (U.S. Department of Commerce 2014a). Finally, the two surveys have differences in the wording of some questions that aim to collect similar social and demographic information.

## Appendix II. Methodology for American Community Survey and Current Population Survey Data Analysis

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To analyze the status of women in New York, IWPR selected indicators that prior research and experience have shown illuminate issues that are integral to women's lives and that allow for comparisons between the state and the United States as a whole. The data come from several sources, which are noted in the text. Many of the figures rely on analysis of the U.S. Census Bureau's American Community Survey (ACS) from the Minnesota Population Center's Integrated Public Use Microdata Series (IPUMS). The ACS is a large annual survey of a representative sample of the entire resident population in the United States, including both households and group quarter (GQ) facilities. GQ facilities include places such as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, workers' dormitories, and facilities for people experiencing homelessness. GQ types that are excluded from ACS sampling and data collection include domestic violence shelters, soup kitchens, regularly scheduled mobile vans, targeted nonsheltered outdoor locations, commercial maritime vessels, natural disaster shelters, and dangerous encampments.

Most of the tables and figures present data for individuals, often disaggregated by race and ethnicity. In general, race and ethnicity are self-identified; the person providing the information on the survey form determines the group to which he or she (and other household members) belongs. People who identify as Hispanic or Latino may be of any race; to prevent double counting, IWPR's analysis separates Hispanics or Latinos from racial categories—including white, black (those who identified as black or African American), Asian/Pacific Islander (those who identified as Chinese, Japanese, and Other Asian or Pacific Islander), Native American (those who identified as American Indian or Alaska Native), and those who identify with another race or with two or more races.

When analyzing state- and national-level ACS microdata, IWPR used 2013 data, the most recent available, for most indicators. When analyzing median annual earnings and the gender earnings ratio by race and ethnicity, and younger women's and men's earnings, IWPR combined three years of data (2011, 2012, and 2013) to ensure sufficient sample sizes. IWPR constructed a multi-year file by selecting the 2011, 2012, and 2013 datasets, adjusting dollar values to their 2013 equivalents using the Consumer Price Index for All Urban Consumers, and averaging the sample weights to represent the average population during the three year period. Data on median earnings are not presented if the unweighted sample size is less than 100 for any cell; data on other indicators are not presented if the average cell size for the category total is less than 35.

IWPR used person weights to obtain nationally representative statistics for person-level analyses, and household weights for household-level analyses. Weights included with the IPUMS ACS for person-level data adjust for the mixed geographic sampling rates, nonresponse rates, and individual sampling probabilities. Estimates from IPUMS ACS samples may not be consistent with summary table ACS estimates due to the additional sampling error and the fact that, over time, the Census Bureau changes the definitions and classifications for some variables. The IPUMS project provides harmonized data to maximize comparability over time; updates and corrections to the microdata released by the Census Bureau and IPUMS may result in minor variation in future analyses.

IWPR calculations based on microdata from the American Community Survey may differ slightly from published estimates that are available through the U.S. Census Bureau's American Fact Finder. In some instances, IWPR classifies respondents in a different way from the Census Bureau (e.g., race and ethnicity). In other cases, the Census Bureau employs different estimation procedures.



Some of the differences reflected in the data between women and men, different groups of women, or New York and the nation as a whole are likely statistically significant (they are unlikely to have occurred by chance and probably represent a true difference between the groups being compared). Other differences are too small to be statistically significant and may have occurred by chance. IWPR did not calculate or report measures of statistical significance; generally, the larger a difference between two values (for any given sample size), the more likely it is that the difference will be statistically significant. Sample sizes differ among the indicators analyzed.

To analyze the impact that paying women equally to men would have on New York's economy and poverty rates for working women, IWPR used data from the 2012–2014 CPS-ASEC to measure women's and men's earnings. The analysis of women's and family earnings gains is based on a model that predicts women's earnings as if they were not subject to wage inequality. Using an ordinary least squares regression model, the natural log of men's annual earnings are regressed on controls for many of the differences between men and women in age, education, annual hours of work, and metropolitan residence based on a sample of men aged 18 or older with positive earnings and positive hours of work during the previous year. Women's earnings are predicted using the coefficients from the men's earnings equation (this method assumes that women retain their own human capital but are rewarded at the same rates as men would be) and calculated only for the actual hours that women worked during the year. The average earnings estimates include only those predicted to have positive earnings adjustments. Those with reduced predicted earnings are assigned their actual earnings during the year. Additional detail on the estimation of equal wages for working women can be found in the IWPR briefing paper, "How Equal Pay for Working Women Would Reduce Poverty and Grow the American Economy" (Hartmann, Hayes, and Clark 2014).

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## About the Status of Women in the States



*The Status of Women in the States is an ongoing research project conducted by the Institute for Women's Policy Research to measure and track the status of women in all 50 states and the District of Columbia. IWPR's Status of Women in the States reports have helped state and local partners educate the public on issues related to women's well-being, inform policies and programs, make the case for establishing commissions for women, establish investment priorities, and inspire community efforts to strengthen area economies by increasing the participation of women and improving women's status.*

## About the Institute for Women's Policy Research



*The Institute for Women's Policy Research (IWPR) conducts rigorous research and disseminates its findings to address the needs of women, promote public dialogue, and strengthen families, communities, and societies. The Institute works with policymakers, scholars, and public interest groups to design, execute, and disseminate research that illuminates economic and social policy issues affecting women and their families, and to build a network of individuals and organizations that conduct and use women-oriented policy research. IWPR's work is supported by foundation grants, government grants and contracts, donations from individuals, and contributions from organizations and corporations. IWPR is a 501 (c) (3) tax-exempt organization that also works in affiliation with the women's studies and public policy and public administration programs at The George Washington University.*

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*The New York Women's Foundation is a cross-cultural alliance of women promoting economic security for women and families in New York City. The Foundation uses a participatory grantmaking approach to identify and support the most effective community-based solutions. Our grantee partners are women led, community based organizations, and address a wide variety of issues including workforce development, violence prevention, and reproductive justice in order to address the complex challenges facing the women and families most in need in NYC. The Foundation also engages in partnerships and public education initiatives in order to advance its efforts and highlight the work of our grantee partners.*