

**The New York Women's Foundation[®]
Statement and Recommendations on
*The Economic Status of
Women in New York State***

About the *Economic Status of Women in New York State* Report

The *Economic Status of Women in New York State* is part of a new offshoot of IWPR's *Status of Women in the States* report card series. IWPR works in conjunction with state-level partners to develop reports, briefing papers, and fact sheets that focus on women's economic status in two main areas: *Employment and Earnings* and *Social and Economic Autonomy*. This report on the *Economic Status of Women in New York State* was produced in partnership with, and with the support of, The New York Women's Foundation®. The Foundation played a key role in the report's content development, providing invaluable ideas, feedback, and review. IWPR remains fully responsible for the content of the report and for errors of omission or commission.

About the Institute for Women's Policy Research

The Institute for Women's Policy Research conducts rigorous research and disseminates its findings to address the needs of women, promote public dialogue, and strengthen families, communities, and societies. IWPR focuses on issues of poverty and welfare, employment and earnings, work and family issues, health and safety, and women's civic and political participation. The Institute, founded in 1987 in Washington, DC, works with policymakers, scholars, civic, labor and business leaders, and public interest groups to design, execute, and disseminate research and to build a network of individuals and organizations that conduct and use women-oriented policy research. IWPR, an independent, non-profit, scientific research organization also works in affiliation with the graduate programs in public policy and women's studies at The George Washington University.

About The New York Women's Foundation®

The New York Women's Foundation® was established in 1987 as a public philanthropy to be a voice for women and a force for change. NYWF® is a cross-cultural alliance of women helping low-income women in the five boroughs to achieve sustained economic security through expanded opportunities. The Foundation works to transform the conditions of poverty and create an equitable and just future for low-income women and girls in New York City. NYWF® pursues its mission by providing financial support to projects led by women which seek to overcome fundamental barriers faced by women and girls; offering critical leadership to promote effective public policy and responsible philanthropic giving to benefit low-income women and girls; and promoting leadership and alliances among women and girls that offer opportunities for individual, organizational, and community development. As part of its public education and advocacy work, NYWF® engages in research on crucial issues related to women and poverty with the aim of advancing public discussions and strategies to address poverty.

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Preface

The New York Women's Foundation® (NYWF) believes that a vibrant and productive society needs the participation of everyone – women and girls, men and boys. Poverty, injustice, and indifference hinder this vision. Despite women being the linchpins of families and communities, they are also disproportionately affected by poverty, which thwarts their ability to succeed and undermines the creation of a thriving, inclusive society. Investing in women is an effective way to foster much needed social change.

For women to achieve sustained economic security and fulfill their promise, the Foundation believes women need to be healthy, live in safe communities, and have access to housing, well-paying jobs, and quality education. They must also be empowered to advocate for their own interests as well as be members of communities that have the necessary voice to ensure their needs are met and rights are protected. To achieve this, we believe that systemic and structural barriers must be dismantled and opportunities expanded. These core ideas are reflected in our strategic grantmaking in the following areas: community organizing and advocacy, economic security and justice, health and sexual rights, positive development of girls and young women, and safety.

In spring of 2007, The New York Women's Foundation® commissioned the Institute for Women's Policy Research (IWPR) to produce a report, *The Economic Status of Women in New York State*, designed to inform our work. In our *Statement and Recommendations*, the Foundation shares our understanding of the report's findings and our recommendations. The findings show clearly that there is great need for extensive change in New York. Given the resources and opportunities in the State, this change is within our grasp.

The Foundation takes very seriously its role as a convener of diverse stakeholders and constituents, recognizing that the nature and scope of the challenges we face as a society demand that we work together to devise, advocate for, and implement solutions in solidarity. Our hope and intention is that the report will be a rich resource for our grantee partners and other advocates; will help inform the Foundation's grantmaking and public education priorities; and will create a broad-based advocacy agenda that we will advance together.



Ana L. Oliveira
President & CEO
The New York Women's Foundation®

Introduction

The *Economic Status of Women in New York State* report provides an essential baseline of data by which to examine the current situation of women in the State. The report measures the overall status and progress of all women in New York compared to men, to women in other states, and to New York's women in past years. It examines economic indicators, such as, poverty rates, earnings and wage gap, occupational access (including women's business ownership and professional or managerial positions), labor force participation, access to health insurance, and educational attainment. It also compares the economic status of women of different racial and ethnic groups in New York.

The report reveals a complex and troubling picture of the economic status of women in the State that is jarring in light of New York's resource-rich environment and its extraordinary opportunities for education, employment and earnings. It suggests that multiple barriers to economic equality for all women, especially women of color, remain embedded in the state's social and economic fabric, despite real improvements in some women's economic and social status.

In particular, it uncovers:

- Persistent disparities between men and women at every level of education;
- Deep, consistent inequalities in the economic status of different demographic groups of women; and that

- Women of color – across the board – have fewer options and receive lower compensation for their efforts compared to their male counterparts and white women.

More alarmingly, the report illuminates the considerable poverty that exists in the midst of New York's overall prosperity, highlighting how poverty:

- Has increased since 1989, and
- Is particularly concentrated in communities of color.

Given the Foundation's focus on low-income women, as well as under-served and under-resourced communities of women, including women of color and foreign-born women, the report's findings are particularly disturbing.

Beyond the avoidable personal toll and loss of individual potential created by consistent inequity and deprivation – our society's failure to offer *all* women the tools and opportunities required for economic growth has serious negative implications for the health and productivity of the State as a whole. The report underscores the ongoing need for The New York Women's Foundation® to intensify its efforts to work in partnership with low-income women and girls to promote not only their economic security, but also their overall well-being, participation, and leadership. We highlight the report's key findings and offer a series of recommendations for policy and philanthropy to help dismantle barriers confronting women and to take advantage of the state's abundance of resources in order to encourage the realization of New York women's full potential.

ABOUT THE REPORT, DATA, AND LIMITATIONS

Using the most recent data available at the time of its writing from the Bureau of Labor Statistics and the U.S. Census Bureau, this report describes the economic status of women in New York State in two main areas: employment and earnings, and social and economic autonomy. For both these areas, IWPR compiled composite indices, each based on four indicators, to provide an overall assessment of the economic status of women in each area, to rank the states from 1 to 51 (including the District of Columbia), and to grade the states relative to an "ideal" economic status for women (see Appendix I in the full report for a complete explanation of the methodology, and see References in the full report for complete information about the sources cited).

In the report, IWPR also provides racial and ethnic breakdowns for seven of the eight economic status indicators, and examines additional occupational and educational data by race and ethnicity. IWPR's categorization of racial groups as white, African American, Asian American, and Native American, and of the ethnic group Latino, generally follows categorizations laid out by the Bureau of the Census. Readers should note that the Bureau uses the terms Latino and Hispanic interchangeably, and both include anyone who has identified themselves as Spanish, Hispanic, Latino, or of any particular area or country in Latin America. For the purposes of the report, IWPR has chosen to use the term Latino or Latina when referring to women (see Appendix I in the full report for more detail on how the Census Bureau defines race and ethnicity and more information on data disaggregated by race and ethnicity in the report). Because the racial and ethnic categories used by the U.S. Census are broad, it is difficult to get a nuanced and specific picture of the sub-populations within these categories. Finally, IWPR also includes data on the foreign-born,

a broad term that the U.S. Census Bureau uses to encompass anyone who is not a U.S. citizen at birth, including documented and undocumented immigrants and persons who have become naturalized citizens. It must be noted that these definitions do not wholly or accurately reflect how individuals or communities identify themselves.

The report uses U.S. government data in order to have reliable comparisons across states and to be able to track progress over time. However, several populations of importance to the Foundation, including lesbians and transgender individuals, incarcerated women, undocumented immigrants, and women with disabilities, among others, are not well documented through these particular government sources and are subsequently not fully visible. Additionally, in measuring poverty, the report uses the Federal Poverty Threshold, which has been widely criticized as being out of date and inadequate (see below for definition). However, because it is still the primary measure used by the U.S. government, especially in determining the distribution of public resources, it cannot be disregarded until a better, more comprehensive measure is adopted.

FEDERAL POVERTY THRESHOLD

The Federal Poverty Threshold is the official federal government poverty measure. It uses dollar amounts to determine poverty status based on family size, age of family members, and number of related children. According to the Census Bureau, the Federal Poverty Threshold is intended for use as a statistical yardstick, rather than as a measure of what people and families need to live. It allows for consistent comparisons over time and across states, but is largely inadequate in determining a family's basic needs (U.S. Department of Commerce, Bureau of the Census 2007).

Snapshot of New York State

Demographics

- Nearly 19 million people live in New York State, and more than half (51%) are women.
- Women of color are becoming a larger share of the population: almost two out of five women (39.8%) are women of color.
- More than one-fifth (21.4%) of women are foreign-born, nearly twice the share of foreign-born women in the United States (12.1%).
- Nontraditional household structures are the norm in the state, as less than half of all households (44.9%) were headed by heterosexual married couples in 2005.

Economy

- Gross Domestic Product (2005) was \$961 billion.¹
- The State has the worst income gap between the rich and poor in the nation: incomes of the State's wealthiest 4% of households (those with incomes of \$200,000 or more) are more than twice that of the poorest 52% (those with incomes under \$40,000).²
- The gap is growing: the share of income captured by the wealthiest households is expected to have reached nearly half of all income (46%) in 2007, up from one-third in 2003.³
- Between 1990 and 2005, the number of working poor families increased by 75% in both New York City and New York State.⁴

Key Findings at a Glance

Poverty Rates

- **New York State's women are more likely to live in poverty than their national counterparts.** Fully 15.2% of women live below the Federal Poverty Threshold – defined as \$19,806 for a family of two adults and two children. Families in which women are the heads of households make up 57.5% of all New York families living in poverty; fully one-third (36.8%) of all female-headed households with children live below the poverty line. These figures underline the severe and particular economic challenges facing our State's women.
- **Poverty rates among New York's women have fluctuated since the late 1980s.** In 1989, 87.2 percent of women lived *above* poverty, but by 2005 that number had dropped to 84.8% of women living *above* poverty. Not surprisingly, during that period, New York fell in rank from 30th to 40th in the nation, indicating that the situation is growing more pressing, not less, for women in the State.
- **Women of color are more likely to be poor in New York State than white women.** Approximately, one in four of the state's African American, Native American and Latina women lives in poverty. Among white women, the rate of poverty is less than 10%.
- **For older women, the threat of poverty is significant, while the experience of it is high among older women of color.** Fewer than one in three women in New York State aged 65 or older has a pension income. Among women of color, 28.6% of older African American women live in poverty, as do 34.5% of older Latina women.

The Inadequacy of the Federal Poverty Threshold and What It Means

These rates are even more troubling given the limitations of the Federal Poverty Threshold, which does not offer a true picture of a household's economic situation. In particular, this universal parameter continues to be gauged largely according to the cost of food – once, perhaps, the primary expense facing a household, but hardly the chief component of a household's expenses today. Similarly, the Poverty Threshold does not take into account regional variations in the cost of living – the price of the bare essentials – housing, medical care, transportation, education, child care, and food – is generally higher in New York City, for example, than in almost any other locality. And, finally, it does not take into account differences in the cost of living of different household constellations and circumstances. A household with two children who require full-time child care in order for the sole wage-earner to work, for example, will face very different expenses than a household with two teenage children who have jobs after school. Using a better measure of what a family requires to make ends meet, such as the Self-Sufficiency Standard⁵, would underscore that many more of New York State's women and their families are living in poverty and struggling to survive, much less thrive.

¹ U.S. Department of Commerce, Bureau of Economic Analysis, Gross Domestic Product (GDP) by State, 2006. 2007. http://www.bea.gov/newsreleases/regional/gdp_state/2007/pdf/gspo607.pdf.

² Fiscal Policy Institute, The State of Working New York: Encouraging Recent Gains but Troubling Long-term Trends. New York, NY: Fiscal Policy Institute, 2007. http://www.fiscalpolicy.org/publications2007/SOWNY/SWNY07_WebEditionFinal.pdf

³ Ibid.

⁴ Ibid

⁵ The Self-Sufficiency Standard is a tool developed to provide localized data on what working families need to earn to cover their basic costs of living, such as housing, child care, transportation, health care and food. (Pearce, Diana and Jennifer Brooks, *The Self-Sufficiency Standard for New York*, 2000.)

Key Findings at a Glance

Earnings and Wage Gap

- **The median earnings of women in our State are \$33,300, which means that New York has fallen from 5th in the country in 1989 to 13th place in 2005.**
- **There are significant, consistent disparities in the median earnings of New York women of different races and ethnicities.** The median earnings of New York's Native American, Latina, and African American women (respectively, \$29,000, \$31,800, and \$33,800) are considerably lower than those of Asian American (\$39,200) and white women (\$39,700).
- **There are parallel disparities in the median earnings of foreign-born women from different regions.** Women born in Latin America (including the Caribbean and South and Central America) have median earnings (less than \$28,500) significantly lower than those of women born in Europe or Asia (respectively, \$37,850 and \$37,000).
- **There is a strong and persistent gap between the median earnings of men and women.** At 78.4%, New York's female/male wage ratio places us just above the national average (77.0%) and in 12th place in the country.

Labor Force Participation

- **New York State ranks near the bottom (44th) in the nation, in women's labor force participation.** 56.2% of women in New York State are in the labor force, less than the national average of 59.2%.
- **One group of women in particular – women with disabilities – is underrepresented in the working world.** Less than one in three (32.1%) women with disabilities is employed in the labor force, and nearly the same number (30%) lives in poverty.

Occupational Access

- **New York has made tangible progress in the number of women-owned businesses and the percentage of women workers employed in managerial and professional jobs.** The State now ranks 8th and 9th in the nation, respectively.
- **Progress of women towards managerial and professional positions remains uneven, however – with most women of color faring substantially worse than white women.** For Asian Americans and whites, the percentage of employed women who hold managerial and professional positions is, respectively, 46.5% and 45.8%. For African-American and Latina women, the percentages are considerably lower – respectively 33.4% and 25.8%.
- **Most New York women continue to be employed in gender-segregated occupations that pay consistently less than integrated or male-dominated professions.** The three highest-paying occupational categories in which men predominate (engineers, computer specialists, and physicians and surgeons) all pay more than \$70,000 a year. The three highest-paying occupations in which women predominate (registered nurses, art and design workers, and preschool through middle school teachers) all pay between \$48,000 and \$72,000. The three lowest-paying occupations primarily filled by men (cooks, protective service workers and carpenters) pay *above* \$20,000 a year; the three lowest-paying occupations primarily filled by women (child care workers; textile, apparel and furnishing workers; and cashiers) all pay *under* \$20,000.
- **Foreign-born women constitute the majority of workers in gender-segregated, low-paying, largely unregulated occupations.** In one study of a sample of domestic workers⁶ – one of the lowest-paid occupations in the economy – cited by IWPR, 93% were female, 99% were foreign-born, and 76% were non-citizens.

⁶ Domestic Workers United and DataCenter, *Home is Where the Work Is: Inside New York's Domestic Work Industry*, 2006.

Health Insurance

- **With a coverage rate of 83.7%, New York women, age 18 to 65, rank 23rd in the nation in access to health insurance.** A significant segment of New York women lack the means to care for their health and, thus, may face significant economic consequences if they become ill.
- **Women's overall lack of access to health insurance is exacerbated by racial and ethnic factors.** While 87.9% of white women have health insurance, only 80.9% of African American women, 75.1% of Latina women, and 72.9% of Asian American women are insured.

Education

- **More women who are 25 years or older in New York State (30.6%) have at least a four-year college degree than do their counterparts across the nation (26.5%).**
- **Across all ethnic and racial groups, women who are 25 years or older in the State are more likely to have at least a four-year degree than women nationally.** Among Asian American women, 45.2% have at least a four-year degree, as do 34.6% of white women, 20.9% of African American women, and 16.2% of Latina women.
- **Educational progress is also deeply disparate among women workers of different ethnic and racial groups.** Asian American women 25 and older who are working full-time year-round are the most likely to have completed college – more than half (54.8%) have at least a bachelor's degree. Some 43% of white women have at least a bachelor's degree. The percentage of African American and Latina women with a college degree are 29.2% and 25.2% respectively.
- **Completion of higher education tends to ensure higher earnings for women across racial and ethnic groups.** Still, New York's men out-earn women in every racial and ethnic group at every level of education, with few exceptions.

Recommendations

The New York Women's Foundation® is deeply concerned about the picture of women's economic status that emerges from this report: persistent disparities between women and men and inequalities between women of different racial and ethnic backgrounds. Particularly troubling are the overall increase in poverty among women in the State since the late 1980s and that women of color face a greater likelihood of being poor than white women. Given that women comprise just over half of New York State's population, the full participation of all women in society is essential to the overall health and productivity of the State.

Inspired by our work and partnership with women-led, community-based efforts in New York City to combat poverty and promote justice, the Foundation would like to share our vision of what women in New York State need to succeed, and offer recommendations to help transform the economic status of women in the State. Our recommendations are organized thematically: increasing women's income; supporting and strengthening women as workers and caregivers; educating and preparing women and girls; and measuring women's poverty and well-being. Finally, as a member of the philanthropic community, the Foundation offers our vision for philanthropy's role in accelerating the pace of positive change.

I. Recommendations for Public Policy

1. INCREASING WOMEN'S INCOME

Women need greater earning opportunities to determine the course of their lives and live with dignity and respect. The Foundation believes it is essential to:

Ensure women's economic security, by:

- Adopting a livable wage in New York State such that women who work full-time earn enough to meet the costs of basic needs, including housing, health care, food, child care, and transportation.
- Increasing access to income supports, benefits, and programs, such as food stamps, Earned Income Tax Credit, and Child Care Tax Credit, that expand the resources women and families have to meet their needs.

Eliminate gender- and race-based pay inequities so all women receive equal pay for equal work, by:

- Passing and enforcing state pay equity legislation that evaluates worth through such gender- and race-neutral criteria as supervisory responsibility, education, skills, and experience.

Eliminate gender- and race-related barriers to promote the entrance of women into higher-paying occupations, by:

- Offering incentives so employers will set aside a certain percentage of "nontraditional" jobs for women – that is, jobs where less than 25% of those employed in the field are women – and developing and enforcing contract language to ensure that this happens.
- Developing partnerships through which women are trained to meet employers' needs.

Improve wages and work conditions in low-paying occupations, especially where women are over-represented, such as domestic and child care work. These occupations, in particular, form the backbone of communities and make it possible for parents to go to work without worrying about their children's well-being. We believe it is possible to move low-wage workers toward greater economic security, by:

- Passing labor laws that better support union organizing among women, enforcing wage and work hour regulations within low-wage industries, and establishing standards where they do not exist.
- Passing immigration legislation that provides pathways to full citizenship for undocumented workers, protects the rights of all workers, and takes into account the perspectives and needs of immigrant women and their families.
- Recognizing domestic workers as a separate and specific occupational category within the U.S. Department of Labor's classifications and collecting data that can be used to monitor and improve working conditions.
- Increasing the income and benefits of child care providers so they can achieve greater economic security and autonomy, and also increasing licensing support for providers of subsidized child care in order to maintain the availability of care.

1. INCREASING WOMEN'S INCOME (CONTINUED)

Encourage women to become successful business owners, by:

- Increasing government contracts and subsidies for women-owned businesses; by better tracking and enforcing those set-asides; and by holding businesses better accountable when they receive economic incentives to deliver on Minority and Women-Owned Business Enterprise contracting and job creation goals.
- Increasing women's access to credit so they are able to obtain the necessary capital to start and grow their own businesses; enhancing resources for experienced microenterprise and small business development organizations – particularly those that have specialized programming for women-owned businesses.

Support women's ability to obtain comprehensive health insurance so becoming ill does not jeopardize their economic security. We believe that everyone should have health insurance coverage, and a first step to move us in that direction is:

- Raising the income eligibility criteria for public health insurance programs, such as Medicaid, in order to extend health insurance coverage to more New Yorkers.

2. SUPPORTING AND STRENGTHENING WOMEN AS WORKERS AND CAREGIVERS

The Foundation believes that women's work inside and outside the home must be recognized and valued, and that fulfilling caregiving responsibilities must not imperil women's economic security. To that end, the Foundation believes it is essential to:

Ensure women do not have to choose between caring for themselves, their children, or a family member, and earning an income to support their families, by:

- Passing paid family leave and sick day legislation that give women the flexibility and support to succeed as both caregivers and workers.

Ensure women have access to safe, reliable, quality, and affordable child care so they are able to work without worrying about the welfare and safety of their children, by:

- Expanding public funds and eligibility criteria to support low-income women's ability to access child care, and increasing the availability of quality licensed child care, including during off-hours and in cases of emergencies.

3. EDUCATING AND TRAINING WOMEN AND GIRLS

High-quality education and training are prerequisites for obtaining well-paying jobs. The Foundation believes that it is vital to:

- Increase access to higher education for young and adult women in order to prepare them for obtaining well-paying jobs. Women and girls of color, women receiving public assistance, as well as incarcerated or formerly incarcerated women are particularly important groups to target for higher education opportunities.
- Ensure that adolescents receive comprehensive sexuality education so they can make informed choices about their lives; expand supportive services for young mothers in order to ensure that they are able to finish high school and access and complete college.
- Structure financial aid and academic programs so that mothers and those with family care responsibilities can attend college without having to choose between completing their educations and caring for their families.

- Encourage girls and young women to study subjects and participate in programs that train them for high-paying jobs, such as in the fields of science, technology, engineering, and mathematics (STEM), which is essential for women to succeed and become better represented in the traditionally male-dominated STEM fields.

Ensure that girls and young women have equal access to training and job opportunities, such as, vocational training, apprenticeships and internships, in nontraditional employment fields that offer greater economic security, by:

- Investing in internships and school-to-work programs in both professions and the skilled trades, and creating and supporting math programs for women that focus on GED preparation and math remediation in preparation for nontraditional jobs.
- Creating and expanding pre-apprenticeship programs to recruit, train and refer women to formal apprenticeships in the skilled trades and allow direct entry into these slots by approved pre-apprenticeship programs.

Recommendations

4. MEASURING WOMEN'S POVERTY AND WELL-BEING

To strengthen women's ability to succeed, we need accurate and complete pictures of women's lives. This requires better concepts and tools for defining and measuring poverty and well-being. The Foundation strongly supports:

- Establishing a measure of poverty that takes into account costs of living in different parts of the state and the costs of basic expenses that women and families have today, as well as all household compositions.
- Using the New York State and City Self-Sufficiency Standard, or a similar basic level measure, to determine the level at which to set a livable wage. The measure should accurately assess what constitutes sufficient income for

women, depending on their family size and composition and geographic location.

- Using different household structures, such as intergenerational or same-sex households, as units of analysis in understanding women's economic status. Women's creativity and resilience needs to be better understood and further supported.
- Employing concepts, such as, the United Nations concept of human development, which capture human well-being in terms that account not only for lack of income and material hardship, but also for the conditions that allow individuals to live healthy, creative, and self-determined lives.

II. Recommendations for Philanthropy

1. INVESTING IN WOMEN, COMMUNITIES, AND BROAD-BASED CHANGE

To foster a more productive and inclusive New York State, the Foundation urges grantmakers and philanthropists to support organizations and programs that:

- **Educate and train women and girls** to help them achieve sustained economic security.
- **Develop the leadership of women** to foster their full participation in the workplace and community, as well as in political and civic life.
- **Organize individuals** in marginalized and under-resourced communities to build power and ensure that their rights are recognized and their needs met.

- **Conduct advocacy and public policy** work to raise awareness, foster public debate, and enact progressive systemic change.
- **Litigate** in order to ensure the rights of women and families are protected.
- **Conduct research** to understand better the status and well-being of women and the challenges they face.
- Are **led by women** in order to elevate women as leaders and raise the visibility of issues affecting women and families.

2. INVESTING IN ORGANIZATIONAL EFFECTIVENESS

To promote the effectiveness of organizations, the Foundation encourages grantmakers and philanthropists to:

- Provide **general operating support** so organizations can build their sustainability.
- Support organizational **capacity-building** so organizations can strengthen their infrastructure and systems in order to operate more effectively and efficiently.
- Invest in **collaborations** so organizations have the resources to devote to working together to advance integrated and comprehensive solutions.

Finally, the Foundation recognizes the importance of reflecting on how we do our own work. The report's findings, along with the input and expertise of our grantee partners, provide essential information that will enable us to refine our grantmaking and increase our effectiveness. Given the scale of the challenges we face, we also realize the necessity of working in partnership with other foundations and philanthropists in order to strengthen and deepen the collective impact of our funding and create the kind of positive change that is needed.

NYWF® ACKNOWLEDGMENTS

The New York Women's Foundation® would like to thank the Institute for Women's Policy Research for its partnership on this report. IWPR plays an important role nationally to ensure that we have accurate pictures of women's lives and well-being, and we are grateful for the opportunity to produce this report for New York State.

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To read the full report, *The Economic Status of Women in New York State*, please visit www.nywf.org.

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