POVERTY TRACKER

Columbia Population Research Center

ROBIN HOOD

MONITORING POVERTY AND WELL-BEING IN NYC

SHORTCHANGED: UNDEREMPLOYMENT IN NEW YORK CITY

SOPHIE COLLYER, MATTHEW MAURY,
AND CHRISTOPHER WIMER, COLUMBIA UNIVERSITY

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Introduction

While the unemployment rate in the United States has been cut by over half since its 2010 peak (from roughly 10 percent to 4 percent), underemployment remains troublingly high.[1]

Federal Reserve economists define underemployment as working fewer hours than one is willing to while employed. It is associated with experiences of severe material hardship, like having utilities cut off and being unable to feed a family.[2]

There are limited national data on underemployment, so its consequences are not studied as often as those associated with unemployment. Data at the local or city level are even more scarce.

The Robin Hood Poverty Tracker, a long-term study of poverty and well-being in New York City, is exceptional in that it can be used to more fully describe the city's underemployed population. This report uses Poverty Tracker data to analyze the problem of underemployment in New York City. Our findings challenge the argument that job creation alone is a cure-all for economic struggle.

Section 1 documents the prevalence of underemployment in New York City overall and across demographic groups.

Section 2 evaluates the association between underemployment and severe material hardships such as utility cutoffs and food insecurity.

Section 3 highlights the interaction between low wages and underemployment and their combined relationship with severe material hardship.

We conclude with a brief discussion of key findings and implications.

[1]In this report, we use the term "underemployed" to refer to workers who are working fewer hours than they would like to. A similar statistic, Part Time for Economic Reasons (PTER), is estimated using the Current Population Survey (CPS), but is limited to part-time workers and has been found to underestimate underemployment. See Li, G., & McCully, B. (2016). Is Underemployment Underestimated? Evidence from Panel Data. Board of Governors of the Federal Reserve System (US). In other research, the term "underemployment" is sometimes used to describe workers in positions for which they are overqualified. To see the national unemployment rates by year, visit the Bureau of Labor Statistics Database: https://data.bls.gov/timeseries/LNU04000000?periods=Annual+Data&periods_option=specific_periods&years_option=all_years.

[2]This includes workers with full-time and part-time employment. See Eamon, M. K., & Wu, C. F. (2011). Effects of unemployment and underemployment on material hardship in single-mother families. Children and Youth Services Review, 33(2), 233-241.

We find that:

> Approximately 45 percent of working New Yorkers under the age of 65 are underemployed. That's over 1.6 million people — more than the entire population of Philadelphia.

> 63 percent of workers living in poverty are underemployed, while 40 percent of workers living above the poverty line are underemployed.

> 58 percent of workers in the Bronx are underemployed, compared to 34 percent of workers in Manhattan. Underemployment is less common among New Yorkers with college degrees, those with higher wages, and those living in Manhattan, and is elevated among New Yorkers without these advantages.

> Compared to fully-employed New Yorkers, the underemployed are 14 percentage points more likely (33 percent versus 19 percent) to face a severe material hardship. Many of these workers reporting underemployment also report currently working a full-time job, suggesting that for many New Yorkers, even a full-time job is not enough to meet their economic needs.

These findings show the prevalence of underemployment and point toward the toll it takes on workers and their families. Like low wages, underemployment weakens the protection from economic challenges frequently associated with employment. Many say that the best cure for poverty is a job, but under many measures of severe material hardship, the experiences of the underemployed are closer to those of the unemployed than the fully employed. The strikingly high rates of underemployment and its associations with severe material hardships across the city suggest that a job alone is not enough without good wages and sufficient hours.

The Prevalence of Underemployment in New York City and the Groups Most Affected

During their sixth follow-up survey, Poverty Tracker respondents who are currently working are asked, "Would you like to work more hours if you could?"[3] Using this question and others on employment status, the Poverty Tracker is able to classify the sample into five groups:

Fully Employed: Working full-time and not seeking additional work hours.

Voluntary Part-Time: Working part-time and not seeking additional work hours.

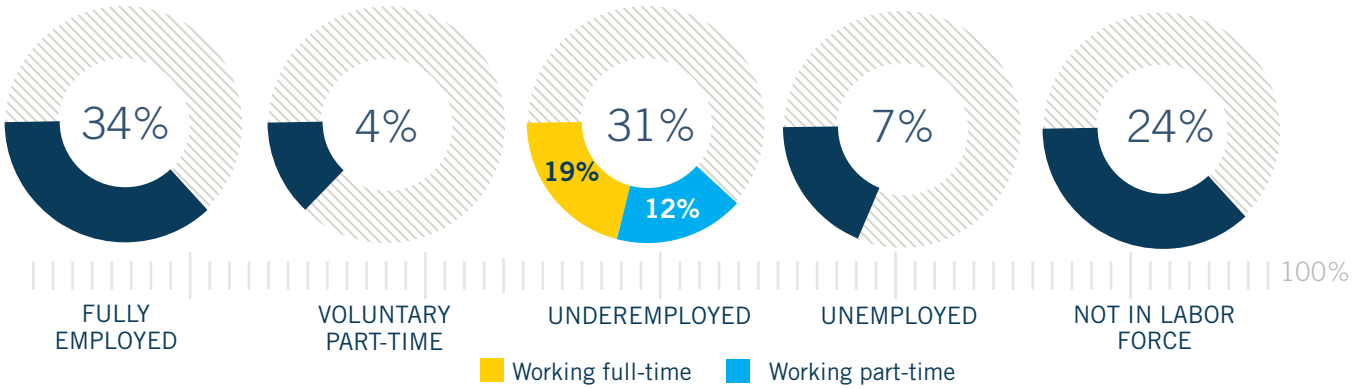
Underemployed: Working full-time or part-time and seeking additional work hours.

Unemployed: Looked for work in the past year and *not* currently working, retired, in school, or unable to work.[4]

Not in Labor Force: In school, retired, keeping house, or unable to work and *not* currently working or looking for work.

Figure 1

Employment Status among New Yorkers Ages 18 to 65



**The definition of "unemployed" used here is slightly broader than the definition used by the Bureau of Labor Statistics (BLS). See footnote 4 for a comparison of the Poverty Tracker and BLS definitions.*

[3]*One limitation of this approach is that we are unable to determine if a worker cannot work more because their employers cannot provide additional hours or because the worker has other obligations that limit the number of hours they can work (i.e., they are unable to work more hours). From our classification logic, however, we find the underemployment rate in New York City to fall below the national rate calculated by the Federal Reserve in 2016 for adults over 50, and we conclude that any error in our classification is quite small.*

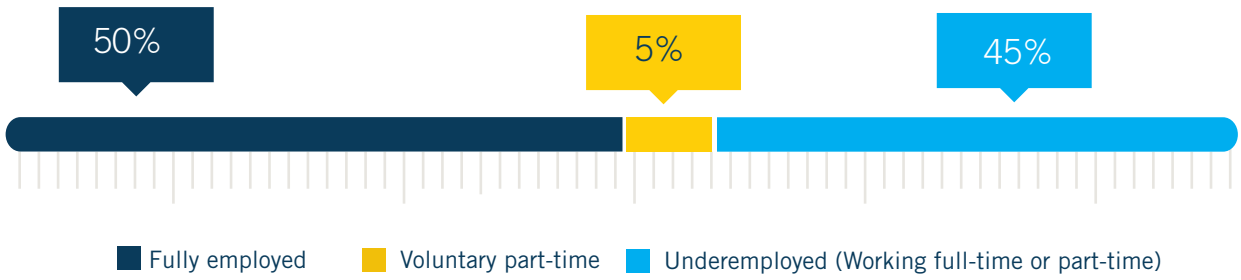
[4]*The Bureau of Labor Statistics (BLS) defines the unemployed as "persons aged 16 years and older who had no employment during the reference week, were available for work, except for temporary illness, and had made specific efforts to find employment sometime during the 4-week period ending with the reference week" (see https://www.bls.gov/bls/glossary.htm#U). For this report, we do not use this definition for two reasons: (1) This report maximizes the power of the Poverty Tracker data by pooling the first and second panels (see Appendix A for an explanation of our panel design). In the first Poverty Tracker panel, respondents are asked only about looking for work in the past year. In the second panel, respondents are also asked about their job-seeking behavior in the past four weeks. The second panel can be used to measure unemployment in New York City under the BLS definition, and the most recent estimates from this panel align with those coming from the BLS. But to use the pooled data, we have defined the unemployed as anyone who is not working and has looked for work in the past year. We have also conducted all of the analysis that we include in this report with a data set limited to the second panel. This data set includes an unemployment variable that is more similar to the BLS definition, and we find that our results are robust to this specification. (2) Because respondents are all over the age of 18, we cannot measure the employment status of 16- and 17-year olds.*

We find that approximately 69 percent of adult New Yorkers under 65 currently have a job; 34 percent are fully employed, 4 percent are working part-time voluntarily, and 31 percent are underemployed (19 percent are underemployed full-time workers and 12 percent are underemployed part-time workers) (see Figure 1). Seven percent of working-age New Yorkers are unemployed, under our definition, and the remaining 24 percent are not in the labor force.

Of the 69 percent of working-age New Yorkers who have a job, only 50 percent are fully employed, while 45 percent are underemployed (working full-time or part-time), and 5 percent are voluntary part-time workers (see Figure 2).

Figure 2

Prevalence of Full Employment, Underemployment, and Voluntary Part-Time Employment among Working New Yorkers Ages 18 to 64



**This category includes underemployed workers with either full-time or part-time jobs. The underemployed working full-time account for 28 percent of working New Yorkers under age 65 and the underemployed working part-time account for 17 percent.*

This means that 45 percent of working New Yorkers under the age of 65, over 1.6 million individuals, are underemployed.

When we break down the underemployed into full-time and part-time workers, we find that 63 percent of underemployed workers are working full-time, and 37 percent of underemployed workers are working part-time. Full-time work does not always provide workers with sufficient economic resources to meet their needs, which may explain why so many of full-time workers express the desire for more hours. We find that the median earnings for a full-time worker in New York City are around $50,000 per year, which is consistent with census data from the American Community Survey[5]. The median earnings for full-time underemployed workers are even less — hovering around $32,000. Given New York City's high cost of living, it is clear that even a full-time job may not provide workers with the economic security necessary to meet basic needs.

The prevalence of underemployment is not consistent across different groups of New Yorkers, and it often affects workers facing other forms of disadvantage at higher rates. Table 1 describes the differences in rates of underemployment across various demographic groups. Workers in more advantaged groups are less

[5]Authors' calculations; Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 7.0 [data set]. Minneapolis: University of Minnesota, 2017. https://doi.org/10.18128/D010.V7.0.

likely to be underemployed. For example, workers without a college degree are almost twice as likely to be underemployed than workers with a college degree. There are also differences across boroughs in underemployment, with Manhattan residents less likely to be underemployed, while the Bronx has the highest rate of underemployment at 58 percent.

Table 1

Underemployment across New York City's Demographic Groups

HIGHER LEVELS OF UNDEREMPLOYMENT COMPARED TO THE AVERAGE	LOWER LEVELS OF UNDEREMPLOYMENT COMPARED TO THE AVERAGE
Underemployment affects:	**Underemployment affects:**
63% of workers living in poverty	40% of workers who are not in poverty
65% of workers earning less than $15 per hour	34% of workers earning more than $15 per hour
58% of workers who live in the Bronx	34% of workers who live in Manhattan
46% of workers who live in Queens	
45% of workers who live in Staten Island*	
44% of workers who live in Brooklyn	
57% of workers without a college degree	29% of workers with a college degree
53% of workers ages 18 to 29	41% of workers ages 30 to 64
53% of workers born outside of the United States	39% of workers born in the United States
58% of workers who are Hispanic	
56% of workers who are black	28% of workers who are white
56% of workers who are single parents	45% of married parents

Note: This table only accounts for workers between the ages of 18 and 64.

**The reported rates for Staten Island should be interpreted with caution due to the small number of Staten Island households surveyed.*

Underemployment and Material Hardship

We have seen that underemployment is very common among New York City's workforce, and underemployment rates are substantially elevated among particular groups. Here, we present findings on how underemployment takes a toll on workers and their families by elevating their risk of facing material hardship, even when families are above the poverty line.

Severe material hardship measures are an alternative to conventional poverty statistics. While measures of poverty describe individual or family income relative to the poverty line, measures of material hardship

gauge how an individual or family uses those resources to meet their needs. Researchers commonly study hardships related to food, housing, bills, and medical and financial needs. The Poverty Tracker measures these hardships and defines them as:

Severe Food Hardship: often worrying food would run out without enough money to buy more

Severe Bills Hardship: having utilities cut off because of lack of money

Severe Financial Hardship: often running out of money between paychecks or pay cycles

Severe Housing Hardship: having to stay in a shelter or other place not meant for regular housing, or having to move in with others because of costs

Severe Medical Hardship: not being able to see a medical professional because of cost

Measures of material hardship provide insight into the daily struggles that groups above and below the poverty line face, and like poverty, material hardship has been found to have long-term negative impacts on individuals and their families.[6]

Compared to fully-employed workers with the same demographic characteristics, we find that the underemployed are 14 percentage points more likely (19 percent vs. 33 percent) to experience any severe hardship (see Figure 3).[7] Looking at specific types of hardship, the underemployed are:

10 percentage points more likely to have their phone, gas, or electricity shut off (4 percent vs. 14 percent)

6 percentage points more likely to not see a medical professional because of cost (8 percent vs. 14 percent)

5 percentage points more likely to run out of money between paychecks (13 percent vs. 18 percent)

5 percentage points more likely to often worry about running out of food and not having enough money to buy more (5 percent vs. 10 percent)

2 percentage points more likely to have to stay in a shelter or other place not meant for regular housing (0 percent vs. 2 percent)[8]

(See Table C1 in the appendix to review the models behind these estimates)

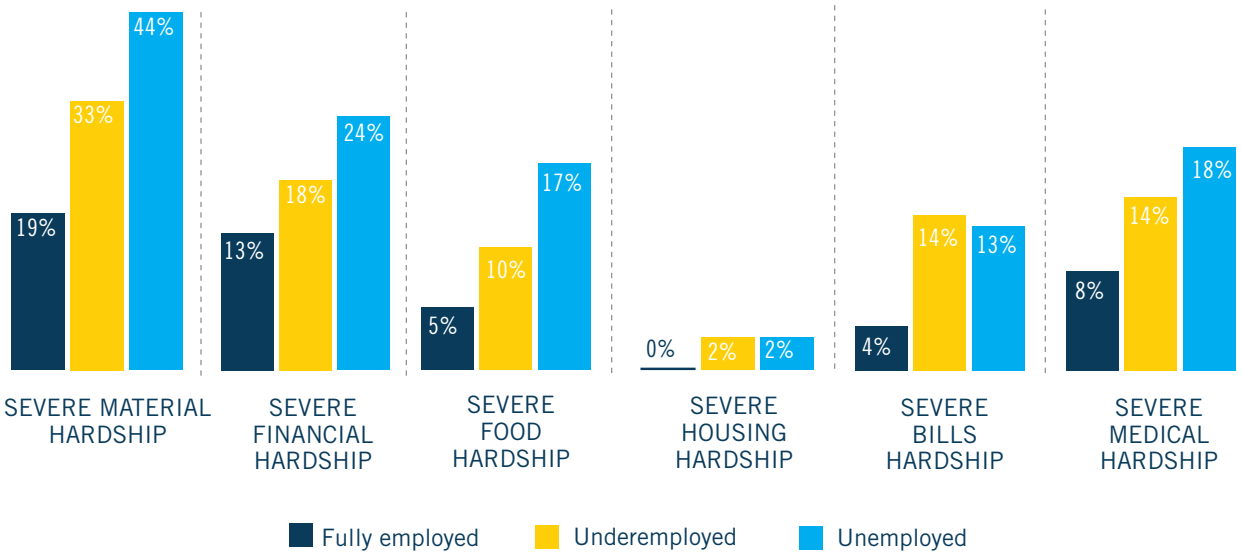
[6] *Ashiabi, G. S., & O'Neal, K. K. (2007). Children's health status: examining the associations among income poverty, material hardship, and parental factors. PLoS One, 2(9), e940. Heflin, C. M., & Iceland, J. (2009). Poverty, material hardship, and depression. Social science quarterly, 90(5), 1051-1071.*

[7] *These results come from six multivariate logistic regression models predicting the following outcomes: (1) any severe hardship, (2) financial hardship, (3) severe food hardship, (4) severe bills hardship, (5) severe medical hardship, and (6) severe housing hardship. Each model controls for the following demographic characteristics: age, educational attainment, gender, race/ethnicity, immigration status, poverty status six months prior to the hardship (measured using an income-to-needs ratio), presence of a work-limiting health condition, number of children in the household, and number of adults in the household. These models can be reviewed in appendix Table C1.*

[8] *The predicted probability of facing severe housing hardship is elevated for underemployed workers compared to fully-employed workers, but this difference is not statistically significant.*

Figure 3

Predicted Probability of Facing Severe Material Hardship for the Fully Employed, Underemployed, and Unemployed



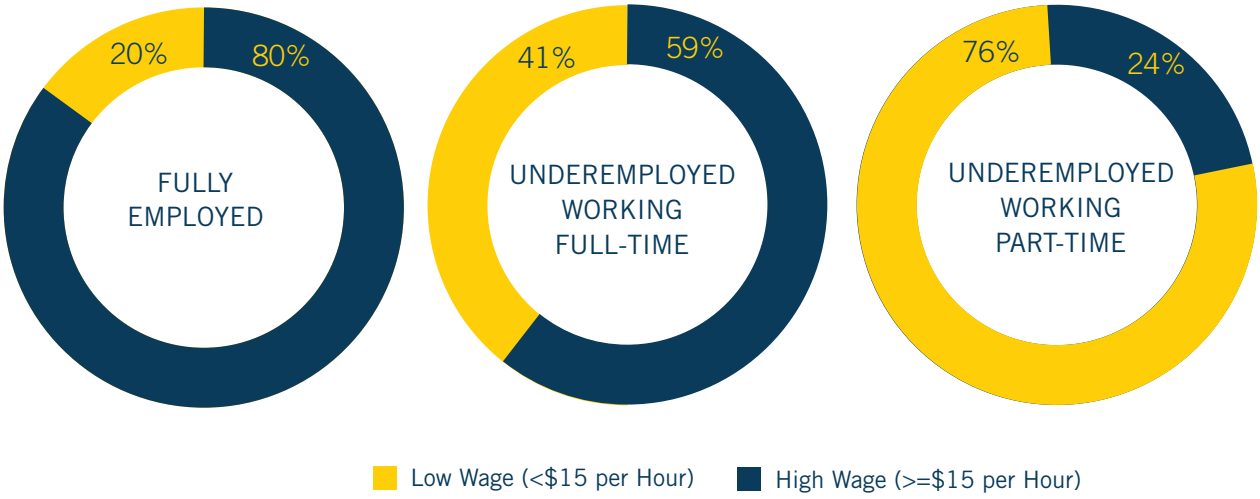
Note: The definition of "unemployed" used here is slightly broader than the definition used by the Bureau of Labor Statistics (BLS). See footnote 4 for a comparison of the Poverty Tracker and BLS definitions. These results are limited to workers under the age of 65.

These results demonstrate that, compared to fully-employed workers, the underemployed are much more likely to be struggling to meet their needs, and that their jobs do not protect them from these severe material hardships to the same degree as the fully employed. In some cases, the underemployed and the unemployed exhibit similar levels of material hardship. For example, both groups report similar levels of severe housing and bills hardship.

The ability of a job to protect a worker from hardship in New York City is greatly moderated by access to work hours. While underemployed workers fare slightly better than unemployed workers, they are significantly more likely than the fully employed to face all forms of hardship. Simply having a job is not a silver bullet to reducing poverty and hardship. Adequate work hours appear to play a strong role in reducing the risk of hardship.

Figure 4

Wage Rates among the Fully Employed and Underemployed



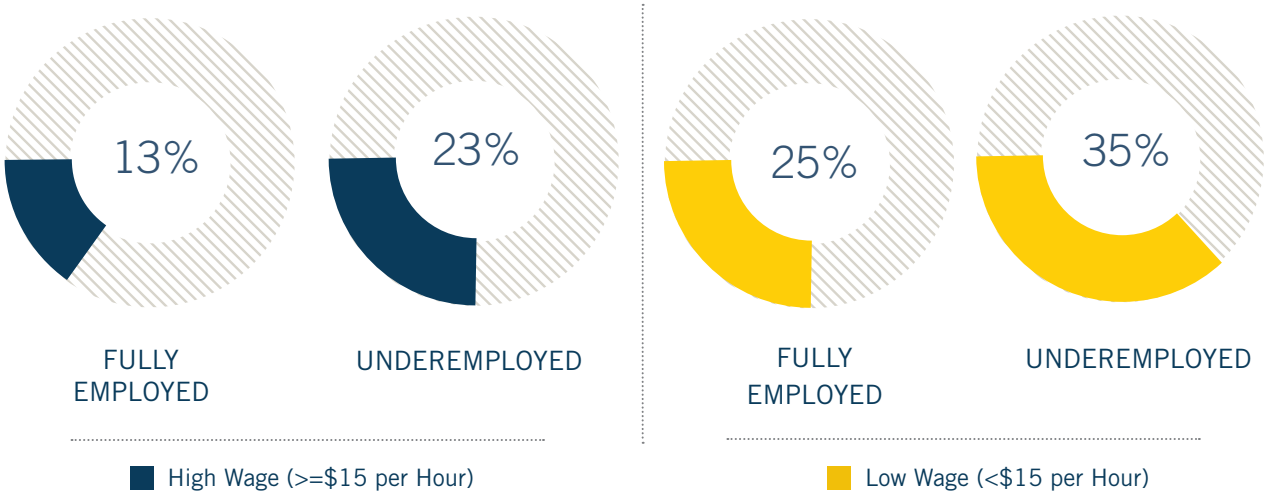
Note: These results are limited to workers under the age of 65.

Underemployment, Wages, and Material Hardship

Like underemployment, low wages are also associated with severe material hardship. A substantial percentage of underemployed workers also work low-wage jobs; more than of 40 percent of underemployed full-time workers and three-quarters of underemployed part-time workers have an hourly wage less than $15 (see Figure 4). Here, we look at the interaction among low wages, defined as wages below $15 per hour, underemployment, and severe material hardship to answer the question "Are the burdens of underemployment a problem only for those earning low wages, or is it also associated with hardship for those earning higher pay?"

Figure 5

Predicted Probability of Facing Severe Material Hardship by Employment Status and Wage



Note: These results are limited to workers under the age of 65.

Figure 5 looks at the predicted probability of low-wage and high-wage workers facing a severe material hardship by employment status (see Table C2 in the appendix to review the models behind these estimates).[9]

Across all groups, the workers who are most likely to face severe material hardship are underemployed low-wage workers. Approximately 35 percent of underemployed workers earning less than $15 per hour face a severe material hardship, compared to 25 percent of fully-employed workers in the same wage group. Since disadvantaged New Yorkers are more likely to be stuck in the low-wage labor market, simply finding a job in that labor market is unlikely to fully bring them out of poverty and experiences of hardship. Among higher-wage workers earning at least $15 per hour, the underemployed are 10 percentage points more likely to face severe material hardship than fully-employed workers (23 percent versus 13 percent) in their wage group. This suggests that the consequences of underemployment are particularly detrimental when wages are low, but that such consequences are not confined to the low-paid.

[9]These results come from six multivariate logistic regression models predicting any severe hardship with an interaction term for employment status and wage rate. The model controls for the following demographic characteristics: age, educational attainment, gender, race/ethnicity, immigration status, poverty status six months prior to the hardship (measured using an income-to-needs ratio), presence of a work-limiting health condition, number of children in the household, and number of adults in the household. These models can be reviewed in appendix Table C2.

Conclusion

As noted earlier, many policy makers, practitioners, and other stakeholders believe that disadvantage persists because the low-income population can't (or won't) hold down a job. While few could argue with the idea that gainful employment helps prevent poverty and protects against its adverse consequences, we argue in this brief that simply holding a job is not enough. A large percentage of working-age adults in New York City are underemployed. Many full-time and part-time workers express a desire to work more hours if they could, and these workers are substantially more likely than their fully-employed peers to suffer an array of severe material hardships. These results therefore suggest that simply moving more disadvantaged New Yorkers into the labor market will not be enough to eradicate their disadvantages. Adequate wages and ample available job hours must also exist in order for jobs to sufficiently buttress workers against the experience of economic hardship.

Appendix A. The Poverty Tracker Sample

The findings presented in this report take advantage of Poverty Tracker data to identify employed, underemployed, and unemployed New Yorkers and their relative rates of severe material hardship. This appendix provides detailed information about the technical aspects of this analysis, including a brief overview of the structure of the Poverty Tracker, and describes the sample used to analyze the data presented.

The Poverty Tracker Tool

The first Poverty Tracker survey that respondents complete collects in-depth information about income, hardship, and health status. Respondents complete this survey again 12 months and 24 months after they join the panel. The Poverty Tracker's annual estimates of poverty, severe material hardship, and poor health in New York City are based on data collected from these annual surveys. The Poverty Tracker also charts respondents' transitions in and out of episodes of disadvantage.

Between the annual surveys, respondents complete shorter surveys every three months that focus on specific topics, including assets and debts, health, housing, employment, service utilization, and severe material hardship.

For the analysis presented in this report, responses to the annual survey questions were used to identify the demographic characteristics of respondents, including their poverty status.

Sample

The Poverty Tracker surveyed a panel of 2,228 respondents between 2012 and 2015. In 2015, the Poverty Tracker drew a new sample of 3,909 respondents and continues to follow this expanded panel. The second panel was drawn in partnership with the New York City Department of Health and Mental Hygiene from its Community Health Survey sample. This report uses data from the first and second Poverty Tracker panels. When weighted, the sample from each annual survey is representative of the adult population in New York City. To create sample weights, we post-stratify our data using the New York City sample of the American Community Survey. For additional details about our weighting procedure, please see Appendix B in the spring 2014 Poverty Tracker report.

Appendix B. Prevalence of Underemployment across Demographic Groups

	Fully Employed (Percent)	Voluntarily Part-Time (Percent)	Underemployed (Percent)	Total
Overall	**49.9**	**5.4**	**44.8**	**100**
SPM Poverty (12-Month Annual Survey)				
Not in Poverty	54.5	5.1	40.4	100
In Poverty	29.1	8.4	62.6	100
Wages				
High Wage(>=$15 per Hour)	62.7	3.7	33.6	100
Low Wage (<$15 per Hour)	26.3	8.8	64.9	100
Borough				
Manhattan	61.5	4.5	34.0	100
Bronx	37.5	4.8	57.7	100
Brooklyn	49.1	7.4	43.5	100
Queens	48.1	5.9	46.0	100
Staten Island	51.9	2.7	45.4	100
Education				
No College Degree	36.6	6.2	57.2	100
College Graduate	66.3	5.1	28.6	100
Age Group				
18 to 29	37.1	9.5	53.4	100
30 to 64	54.5	4.2	41.3	100
Immigration Status				
Born in the United States	54.8	6.1	39.1	100
Foreign Born	41.6	5.0	53.4	100
Race/Ethnicity (limited to the race/ethnicity categories below)				
White, Non-Hispanic	66.6	5.2	28.2	100
Black, Non-Hispanic	38.3	6.0	55.7	100
Hispanic	35.6	6.7	57.7	100
Gender				
Male	53.8	4.0	42.2	100
Female	45.8	7.2	47.0	100
Family Structure				
Single, No Children	46.1	7.0	46.9	100
Single, Has Child/Children	40.2	4.1	55.7	100
Married, No Children	58.8	4.5	36.7	100
Married, Has Child/Children	49.9	4.9	45.2	100

Appendix C. Multivariate Logistic Regressions

Table C1

	Severe Material Hardship	Severe Financial Hardship	Severe Food Hardship	Severe Housing Hardship	Severe Bills Hardship	Severe Medical Hardship
	odds ratio	odds ratio	odds ratio	odds ratio	odds ratio	odds ratio
Employment Status						
Fully Employed, Not Seeking More Hours	1	1	1	1	1	1
Part-time, Not Seeking More Hours	1.903*	0.731	0.632	18.511***	1.314	1.808
Underemployed	2.389***	1.533*	2.087*	4.380*	3.960***	1.935**
Unemployed and Has Looked for Work in the Past Year	3.990***	2.458**	4.139***	5.704*	3.416**	2.716**
On Leave/Temporarily Laid Off, Has Not Looked for Work in Past Year	2.129	0.427	1.626	1	3.123	0.624
Discouraged Worker	3.617*	2.098	8.628**	3.925	1.886	1.032
Not in Labor Force (Keeping House, in School, Retired)	1.593*	1.471	2.422*	4.487	2.462*	1.538
Not in Labor Force (Unable to Work)	2.328**	2.056*	4.218***	11.840**	3.731**	1.299
Age Group						
18 to 29	1	1	1	1	1	1
30 to 44	1.247	0.774	0.803	0.282	1.206	1.292
45 to 64	0.897	0.833	0.654	0.258*	0.967	0.714
Education Status						
Less than HS	1	1	1	1	1	1
HS Graduate	0.855	0.908	0.812	1.533	0.808	1.096
Some College/Vocational Training	0.696	0.765	0.737	0.485	0.876	1.127
College Graduate	0.583*	0.581*	0.485*	0.965	0.655	1.117
Gender						
Male	1	1	1	1	1	1
Female	1.522**	1.662**	1.360	0.384**	0.941	1.658**
Immigration Status						
Born in the United States	1	1	1	1	1	1
Foreign Born	0.877	0.799	0.992	0.719	1.081	1.112
Race/Ethnicity						
White, Non-Hispanic	1	1	1	1	1	1
Black, Non-Hispanic	2.258***	2.380***	1.428	6.229**	3.498***	1.621

	Severe Material Hardship	Severe Financial Hardship	Severe Food Hardship	Severe Housing Hardship	Severe Bills Hardship	Severe Medical Hardship
	odds ratio	odds ratio	odds ratio	odds ratio	odds ratio	odds ratio
Asian	0.774	0.587	0.401	1.503	1.970	1.013
Other	1.573	1.664	1.757	8.801**	1.961	1.653
Hispanic	1.809**	1.924**	1.607	4.437*	2.490**	1.747*
Income to Needs at 12-Month Annual Survey						
Less than 0.5	1	1	1	1	1	1
Btwn. 0.5 and 1	0.754	0.634	0.515*	0.356*	0.563	0.927
Btwn. 1 and 1.5	0.782	0.694	0.522*	1.274	0.733	0.687
Btwn. 1.5 and 2	0.768	0.788	0.612	0.216	0.444*	1.143
2 or Greater	0.431***	0.416***	0.344***	0.480	0.365***	0.498**
Family Structure						
Single, No Children	1	1	1	1	1	1
Single, Has Child/Children	1.893*	2.797***	1.813	4.334*	1.535	1.228
Married, No Children	1.256	1.463	0.981	2.616	1.116	1.539
Married, Has Child/ Children	1.581*	2.834***	1.799	6.771**	1.237	1.548
Work-Limiting Health Condition						
No Work-Limiting Health Condition	1	1	1	1	1	1
Has a Work-Limiting Health Condition	2.343***	1.931**	1.790*	1.715	1.359	1.855*
Number of Children in the HH						
0 Children	1	1	1	1	1	1
1 Child	1.110	0.740	0.668	0.175**	1.156	0.552*
2 Children	0.927	0.995	1.201	0.036***	0.888	0.420*
3 Children	0.872	0.275**	0.544	0.945	0.654	0.493
4 Children	0.922	0.885	0.170*	0.683	2.020	0.098**
5 Children	0.475	0.695	0.475	1	1.597	0.029**
6 Children	0.318	0.442	0.036**	1	0.090*	0.029**
Number of Adults in the HH						
1 Adult	1	1	1	1	1	1
2 Adults	0.757	0.642*	0.804	0.444	1.040	0.774
3 Adults	0.887	0.601*	0.496*	0.637	1.516	0.781
4 Adults	1.045	0.552*	0.906	0.092**	1.676	0.748
5 Adults	1.387	1.052	1.511	1	1.805	1.037
6 Adults	2.676	1.891	0.855	1	1	1.579
7 Adults	1.028	0.449	0.662	1	1	1.660
Constant	1	0.166***	0.132***	0.008***	0.033***	0.070***

Table C2

	Severe Material Hardship w/ Low Wage Control	Severe Material Hardship w/ Low Wage Interaction
	odds ratio	odds ratio
Employment Status		
Fully Employed, Not Seeking More Hours	1	1
Part-time, Not Seeking More Hours	1.834	2.533
Underemployed	1.959**	2.113**
Unemployed and Has Looked for Work in the Past Year	4.229***	6.595***
On Leave/Temporarily Laid-Off, Has Not Looked for Work in Past Year	33.890**	33.493**
Discouraged Worker	2.464	2.515
Not in Labor Force (Keeping House, in School, Retired)	2.629***	2.643***
Not in Labor Force (Unable to Work)	2.949***	3.068**
Low Wage		
High Wage (>=$15 per Hour)	1	1
Low Wage (< $15 per Hour)	2.044**	2.338*
Employment Status, Low Wage Interaction		
Part-time, Not Seeking More Hours # High Wage		0.586
Underemployed # Low Wage		0.82
Age Group		
18 to 29	1	1
30 to 44	1.407	1.467
45 to 64	0.897	0.964
Education Status		
Less than HS	1	1
HS Graduate	0.561*	0.512**
Some College/Vocational School al Training	0.599*	0.645
College Graduate	0.638	0.557*
Gender		
Male	1	1
Female	1.381*	1.444*
Immigration Status		
Born in the United States	1	1
Foreign Born	1.239	1.244
Race/Ethnicity		
White, Non-Hispanic	1	1
Black, Non-Hispanic	1.450	1.372
Asian	0.407*	0.533
Other	1.878	2.009
Hispanic	1.262	1.178

	Severe Material Hardship w/ Low Wage Control	Severe Material Hardship w/ Low Wage Interaction
	odds ratio	odds ratio
Income to Needs at 12-Month Annual Survey		
Less than 0.5	1	1
Btwn. 0.5 and 1	0.770	0.745
Btwn. 1 and 1.5	0.859	0.770
Btwn. 1.5 and 2	0.991	0.797
2 or Greater	0.492**	0.448**
Family Structure		
Single, No Children	1	1
Single, Has Child/Children	1.667	1.637
Married, No Children	1.102	1.298
Married, Has Child/Children	1.427	1.466
Work-Limiting Health Condition		
No Work-Limiting Health Condition	1	1
Has a Work-Limiting Health Condition	2.236***	2.079***
Number of Children in the HH		
0 Children	1	1
1 Child	1.136	1.192
2 Children	0.938	0.810
3 Children	0.384*	0.502
4 Children	1.607	1.057
5 Children	0.639	0.611
6 Children	0.018***	0.018***
Number of Adults in the HH		
1 Adult	1	1
2 Adults	0.751	0.720
3 Adults	0.576*	0.589*
4 Adults	0.875	0.843
5 Adults	1.249	1.697
6 Adults	1.735	1.551
7 Adults	1.326	1.410
Constant	1	1