

# **NEWS from the FISCAL POLICY INSTITUTE**

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## **Recovery Yet to Arrive for Many New York Workers and Their Families**

Labor Day 2004 finds New York, like 31 other states and the nation as a whole, still struggling to replace the jobs lost during the recent recession.

"Many states, particularly in the Midwest, are doing worse than New York, but the situation facing New York's working men and women is only improving at a snail's pace," said Frank Mauro, executive director of the Fiscal Policy Institute. "The national economy has yet to show any strong or sustained growth so it is no surprise that more than half the states still have fewer jobs than when the recession began in March 2001."

Mauro's comments were based on the new edition of ***The State of Working America***, which is being released today by the Washington-based Economic Policy Institute (EPI), the nation's foremost independent monitor of the impact of economic trends on American workers.

***The State of Working America***, which is published biennially by EPI, details what is happening to jobs, unemployment and underemployment rates, family incomes, poverty levels, and living standards in America and why. ***The State of Working America 2004/2005*** was written by EPI's President Lawrence Mishel, senior economist Jared Bernstein, and economist Sylvia Allegretto. As users of previous editions of this comprehensive assessment of the condition of the American economy know, it is an invaluable resource for anyone interested in understanding how working families are faring in today's economy.<sup>1</sup>

In the alternating years, when EPI is not publishing a new edition of ***the State of Working America***, the Fiscal Policy Institute (FPI) releases a comprehensive ***State of Working New York*** report. Updated copies of FPI's ***The State of Working New York 2003: Unbalanced Regional Economies through Expansion and Recession***, are available on FPI's website at [www.fiscalpolicy.org/research\\_02.stm](http://www.fiscalpolicy.org/research_02.stm)

Overall, the new edition of ***The State of Working America*** concludes that the U.S. job market is still too weak to broadly distribute the benefits of the growing economy. The slack labor market has led to a situation in which wages have started to fall behind inflation. Between November 2003 and June 2004, the real wages of the 80% of the employed workforce in blue-collar and non-managerial service jobs have declined consistently. By June 2004, hourly wages for these workers, adjusted for inflation, were 1.2% below their year-ago level; and weekly earnings, due to a loss in hours worked per week, fell further over this period, by 1.5%. Overall, according to EPI's announcement of its findings, "Today's picture is a stark contrast to the full employment period before the recession, when the tight labor market ensured that the benefits of growth were broadly shared."

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<sup>1</sup> Internet access to embargoed copies of the full report is available to reporters and other representatives of the media by contacting the EPI Communication Department at [rsvp@epinet.org](mailto:rsvp@epinet.org) or 202-775-8810.

In New York, the median income of four-person families, in constant 2003 dollars, has fallen even more sharply than in the US as a whole. And despite some improvements in recent years in health insurance coverage, the economic fragility of New Yorkers is increasing over the long term with a downturn in both the number of workers covered by health insurance and the number without pension plans. Between 1988 and 2003, the percentage of New Yorkers with employer-sponsored health insurance fell from 63.3% to 59.8%. Over this same period, the number of New Yorkers without any health insurance increased from 10.7% to 15.1%. Between the 1979-1981 period and the 2000-2002 period, the percent of New York workers with pension coverage fell from 52.9% to 45.3%.

New York suffered far greater rate of job loss than the nation as a whole during the recent recession because of the bursting of the stock market and dot.com bubbles, which affected two industries heavily concentrated in New York, and the fact that New York took the brunt of the terrorist attacks of September 11, 2001. The economic impacts of September 11 roughly doubled the number of jobs lost in New York during the downturn.

Nationally, Gross Domestic Product and other economic indicators began to turn the corner almost three years ago, leading the National Bureau of Economic Research to declare the national recession over in November 2001. Yet even in an official recovery, job loss continued - both nationally and in the overwhelming majority of the states. The result has been the longest period of sustained job loss since the Great Depression.

Since the "official" end of the recession, the New York and national economies have endured a number of fits and starts in terms of employment growth. During the first year of the "recovery," New York saw job growth in six months and job losses in the other six. By August, 2003, total nonagricultural employment in New York State, on a seasonally adjusted basis, had fallen to 8,386,700, its lowest point during the current business cycle. The rate of job growth since that point has been relatively weak, and far from sufficient after such a grueling period of layoffs. From March 2001 to August 2003, the total number of jobs in New York fell by nearly 286,000; from August 2003 to July 2004, the total job count has increased by 61,000. (see Figure 1)

In 2003, the median wage earned by New York workers fell for the first time in three years and it is now 2.35% below the median wage for the Northeast as a whole (the six New England states plus New York, New Jersey and Pennsylvania). Until 1996, the median wage in New York State had always been higher than the Northeast median. Inflation-adjusted wages for lower-paid New York workers (as measured by the 20<sup>th</sup> percentile wage) are also now lower than ever before relative to the 20<sup>th</sup> percentile wage for the Northeast as a whole. (See Figures 4 through 6).

Although New York is less dependent on manufacturing than in the past, the loss of jobs in the sector have a dampening impact on wages since jobs in the sector tend to pay more than the new jobs being created. (See Figure 16) Between 2000 and 2003, employment in the sector declined by 18.1% compared to a national loss of 15.9%. (See State of Working America 2004-05, Chapter 6)

The weak labor market also contributed to an increase in part-time employment. Between 2000 and 2003, part-time employment in New York increased by 1.6 percentage points to 22.7% of the work force - at the national level it grew by 1.3 percentage points. New Yorkers who say they are working part time for economic reasons increased from 11% of the part-time workforce to 13%. For the nation as a whole, this indicator increased from 10.8% to 14.7%. (See State of Working America 2004-05, Chapter 6)

In 2001-2002, New York's four-person median family income decreased by 3.1%, substantially more than the national decrease of 2.4%. (See Figure 3) New York's unemployment rate continues to be above the national average, and, New York has the second-highest long-term unemployed rate in the nation. (See Figures 7 and 9) Slow job growth continues to contribute to the lag in income and the high poverty rate in the state.

Between 2000 and 2003, New York continued a trend toward increased diversity of an already diverse workforce. In 2003, 65% of workers were white, 14% African-American, 15% Hispanic, and 6.2% Asian/Pacific Islanders. The workforce is composed of a steadily increasing number of older workers. New York has a higher share of older workers than the nation, as well as a higher number than the state itself had three years ago. Compared to the nation, New York's workforce is comprised of a higher percentage of college graduates (33.2% compared to 28.5%), and a lower percentage of workers with less than high school education (12.2 % compared to 12.8%). (See Figure 15)

### **Employment** (See Figures 1 and 2)

*New York is experiencing growth in the total number of jobs in the state. But the growth is very slow, and it comes on the heels of a long and hard period of job loss.*

New York recorded modest employment gains over the past year. Between August, 2003 and July, 2004, New York State gained 61,000 jobs, a 0.7% increase--slightly less than the national increase of 1.1%.

Yet, during the recession (from March 2001 to November 2001), New York State lost 200,000 jobs, a decline of 2.3% or nearly twice the national decline of 1.2%. New York had the fourth-largest job loss among the 50 states and Washington, DC.<sup>2</sup>

Even after the official end of the national recession in November 2001, the nation and New York State continued to lose jobs. From November 2001 to August 2003, New York State lost 86,000 jobs, a decline of 1.0% - slightly higher than the national decline of 0.8%.

From March 2001 to July 2004, New York State lost 225,000 jobs, a 2.6% decline, two-and-a half-times the national decline of 0.9%.

New York State lost nearly 3% of its jobs from the first half of 2001 to the first half of 2004. This decline was more than twice the rate of loss for the nation. Job losses were not distributed evenly across New York State. Although some regions had strong gains, the state average was dragged down by sizeable losses in New York City. In addition, eight of the 11 upstate metropolitan areas lost jobs, most at a higher rate than the national average.

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<sup>2</sup> Throughout the period of analysis, New York maintained the third highest number of employees (behind California and Texas). Rankings discussed here compare New York's growth rate to other states and Washington DC. (The state with the best growth rate receives the number one rank.)

## **Wages** (See Figures 4, 5 and 6)

Between 1979 and 1989, New York had much stronger wage growth than the national average. However, the 20th percentile wage level had only anemic gains. By 1989, the gap between high-wage and low-wage earners increased – the 80th percentile wage in New York was 2.73 times greater than the 20th percentile wage, similar to the national picture, where it was 2.77 times greater.

In 1989, wage disparity in New York was virtually the same as the national average – the 80th percentile wage in New York was 2.83 times greater than the 20th percentile wage; nationally, it was 2.8 times greater.

But between 1995 and 2000, wage growth in New York, particularly for lower-wage brackets, lagged well behind the national average. This exacerbated the wage gap in New York, while the national average improved. By 2003, the 80th percentile wage in New York was 2.91 times greater than the 20th percentile wage; nationally it was 2.74 times greater.

Until 1996, the median wage in New York was always higher than in the Northeast as a whole. But since then the median in New York has been lower than the regional average, reaching its greatest differential in 2003.

In the same period, low-wage workers fared particularly poorly compared to their counterparts elsewhere. In the early 1990s, low-wage workers (20<sup>th</sup> percentile) in New York had roughly the same wage as in Northeastern states as a whole, hovering around \$8.50 an hour and far higher than the national average (\$7.51). Yet, in 2003 New York's average for low-wage workers (\$8.63) fell far behind the regional average (\$9.02), while the US average gained ground on New York (\$8.42). Although New York has a much higher cost of living than elsewhere, wages for New York's low-wage workers are now on a par with the nation's, and far below those of our neighboring states.

## **Income** (See Figure 3)

*Median income showed a significant drop in 2001-2002, pushing New York down to 18<sup>th</sup> among states in median income for a family of four.*

In 1980, New York State's median income for a four-person family ranked 22<sup>nd</sup> among the 50 states and Washington DC. Over the course of the 1980s, the median income of a four-person family in New York had higher annual growth rates than the national average, allowing New York to jump in the rankings to 14<sup>th</sup> in 1990. However, this trend saw a drastic reversal in the early 1990s, when the median income of a four-person family in New York grew only 0.1% per year, well below the national growth rate of 1.1%. Median income levels of a four-person family in New York began to grow again in the 1990s, before reaching a peak in 2001. In 2001-2002, median income for a four-person family dropped by 3.1%, compared to a drop of 2.4% nationally, bumping New York State down to 18<sup>th</sup> in median income for a four-person family.

## **Unemployment** (See Figures 7, 8 and 9)

*Unemployment rates remain high, despite recent job growth, and long-term unemployment is among the worst in the nation.*

Since the early 1990s, except for a brief period in 2001, New York State has had unemployment rates higher than the national rate. Poor economic performance in the upstate regions and skewed economic growth in New York City largely account for this trend.

In 2002, 43.8% of New York State's unemployed workers made unemployment insurance claims. This benefit recipient rate was slightly higher than the nation's 42% rate, but substantially lower than the rate of neighboring states. New York's low reciprocity rate reflects continued barriers that prevent low-wage, part-time and non-English speaking workers from receiving unemployment benefits. New Yorkers also had a very high unemployment insurance benefit exhaustion rate.

In 2000, New York had the fourth-highest rate of long-term unemployment, with about 74,000 people unemployed for longer than 26 weeks (17.8% of the State's total unemployed). This compares to about 649,500 long-term unemployed workers nationwide (11.4% of the nation's unemployed). By 2003, the number of long-term unemployed in New York State grew by 127% to about 169,000 (28.7% of the State's total unemployed), moving New York to the second highest rate of long-term unemployed, behind only Washington DC. During this period, the number of long-term unemployed in the nation grew by nearly 200% to about 1,930,500 (22.1% of the nation's total unemployed).

## **Health Insurance** (See Figures 11 and 12)

*Lack of health insurance continues to be a threat to the stability of families in New York. Yet, there is good news in a recent increase in the coverage of children—an indication, perhaps, of the positive impact of the Family Health Plus program*

From 1987 to 2003, the share of New Yorkers without health insurance for the full year increased from 11.6% to 15.1% with a peak of 17.5% in 1997. During the same time period, the share of Americans without health insurance for the full year increased from 12.9% to 15.6% with a peak of 16.3% in 1998.

From 1987 to 2003, the share of New York children without health insurance for the full year fluctuated from 10.1% to 9.4% with a peak of 15.5% in 1997. During the same time period, the share of American children without health insurance for the full year fluctuated from 12.9% to 9.4% after a peak of 15.4% in 1998.

From 1987 to 1997, the share of New York children without health insurance for the full year increased from 10.1% to 15.5% in 1997. Although the rate has dropped somewhat since 1997, in 2002 there were still nearly 10% of children without health insurance. The nation followed a similar trend, and in 2002 11.6% of children didn't have health insurance.

## **Pension Coverage** (See Figure 10)

*New York has shown a steep decline in pension coverage, going from being the 12<sup>th</sup> to 35<sup>th</sup> among the states. And over the last two decades only West Virginia declined more than New York in pension coverage.*

The proportion of New York workers covered by pension benefits fell from 52.9% in the 1979-81 period to 45.3% in the 2000-02 period. In 1981, New York ranked 12<sup>th</sup> among states in pension coverage for its workers, but a dramatic decline in pension coverage of New York workers occurred in the 1980s and by 2002 New York ranked 35<sup>th</sup>.

From the 1989-91 period to the 2000-02 period, New York was one of only four states that showed a decline in pension coverage of its workers. New York ranked 49<sup>th</sup> among states in this regard with only West Virginia doing worse.

## **Poverty** (See Figures 12, 13 and 14)

*New York continues to have a higher poverty rate than the nation or the region, and the highest poverty rate of all the Northern states.*

Although the poverty rate in New York has remained stagnant over the last several years, it is significantly higher than the nation's. On a regional basis, New York (14.3%) had a higher poverty rate than all the other Northern states.

From 1980 to 2003, the share of New Yorkers living in poverty increased from 13.8% to 14.3% with a peak of 17.0% in 1994. From 1984 to 2003, the share of New York children living in poverty fluctuated from 25.2% to 18.9% with a peak of 26.4% in 1998. During the same time period, the share of American children living in poverty fluctuated from 21.5% to 17.6% after a peak of 22.7% in 1993.

In 2003, a family of four was only considered "in poverty" if its annual income was less than \$18,810 per year. Although it is difficult for any family to make ends meet on \$1567 a month, it is a particular struggle for families in areas where the cost of living is higher than the national average, such as New York State.

From 1984 to 2003, the share of New Yorkers living at twice the poverty rate fluctuated from 34.2% to 32.2% with a peak of 35.1% in 1995. During the same time period, the share of Americans living at twice the poverty level fluctuated from 34.6% to 31.1% after a peak of 35.2% in 1993.

**Figure 1**

During both the recession and “recovery” workers in New York State had a higher rate of job loss than the national average, with New York City suffering the brunt of the employment downturn.

<b>Employment in New York and the United States: Recession and "Recovery"</b>			
<b>Employment (in thousands)</b>	<b>New York City</b>	<b>New York State</b>	<b>U.S.</b>
Mar. 2001	3,738	8,673	132,507
Nov. 2001	3,605	8,473	130,871
Aug. 2003	3,516	8,387	129,789
Jul. 2004	3,548	8,448	131,272
<b>Mar. 2001 - Nov. 2001 (Recession)</b>			
Absolute Change	-134	-200	-1,636
% Change	-3.6%	-2.3%	-1.2%
<b>Nov. 2001 - Aug. 2003</b>			
Absolute Change	-89	-86	-1,082
% Change	-2.5%	-1.0%	-0.8%
<b>Aug. 2003 - Jul. 2004</b>			
Absolute Change	32	61	1,483
% Change	0.9%	0.7%	1.1%
<b>Mar. 2001 - Jul. 2004</b>			
Absolute Change	-191	-225	-1,235
% Change	-5.1%	-2.6%	-0.9%
Source: Bureau of Labor Statistics (BLS) and Fiscal Policy Institute.			

Source: Fiscal Policy Institute (FPI) analysis of Bureau of Labor Statistics data

**Figure 2**

New York State lost 246,390 jobs from the first half of 2001 to the first half of 2004. This decline was more than twice the rate of loss for the nation. Job losses were not distributed evenly across New York State. Although some regions had strong gains, the state average was dragged down by sizeable losses in New York City. Eight of the 11 upstate metropolitan areas lost jobs, most at a higher rate than the national average.

### Employment Change in New York State

	EMPLOYMENT		<u>Change</u>	<u>% Change</u>
	<u>1<sup>st</sup> Half 2001</u>	<u>1<sup>st</sup> Half 2004</u>		
<b>United States</b>	<b>132,324,500</b>	<b>130,742,833</b>	<b>1,581,667</b>	<b>-1.2%</b>
<b>New York State</b>	<b>8,615,050</b>	<b>8,368,660</b>	<b>-246,390</b>	<b>-2.9%</b>
<b>10 County Downstate Area</b>	<b>5,481,750</b>	<b>5,294,480</b>	<b>-187,270</b>	<b>-3.4%</b>
New York City	3,717,083	3,522,120	-194,963	-5.2%
Nassau-Suffolk PMSA	1,212,967	1,218,340	5,373	0.4%
Putnam County	23,383	24,800	1,417	6.1%
Rockland County	110,583	115,000	4,417	4.0%
Westchester County	417,733	414,220	-3,513	-0.8%
<b>Upstate Metropolitan Areas</b>	<b>2,567,883</b>	<b>2,516,280</b>	<b>-51,603</b>	<b>-2.0%</b>
Albany-Schenectady-Troy MSA	459,783	456,880	-2,903	-0.6%
Binghamton MSA	119,783	112,440	-7,343	-6.1%
Buffalo-Niagara Falls MSA	551,333	539,120	-12,213	-2.2%
Dutchess County PMSA	118,483	120,820	2,337	2.0%
Elmira MSA	43,383	40,500	-2,883	-6.6%
Glen Falls MSA	50,367	51,140	773	1.5%
Jamestown MSA	58,617	56,080	-2,537	-4.3%
Newburgh, NY-PA PMSA	131,850	137,080	5,230	4.0%
Rochester MSA	550,450	528,660	-21,790	-4.0%
Syracuse MSA	349,833	343,380	-6,453	-1.8%
Utica-Rome MSA	134,000	130,180	-3,820	-2.9%
<b>Non-metropolitan Counties</b>	<b>573,767</b>	<b>570,560</b>	<b>-3,207</b>	<b>-0.6%</b>
<b>52 County Upstate Area</b>	<b>3,141,650</b>	<b>3,086,840</b>	<b>-54,810</b>	<b>-1.7%</b>

Notes: Upstate and Downstate do not sum to state total. 1<sup>st</sup> Half is an average of January through June employment data

Source: FPI analysis of New York State Department of Labor data

**Figure 3**

During the 1980s, New York State outpaced the national average in growth of the median four-person family income. After a stagnant period in the early 1990s, the median income for a four-person family in New York grew again in the late 1990s before reaching a peak in 2001. In 2002, the median income in New York fell by-3.1%, compared to a decline of -2.4% at the national level.

**Median Income, Four-Person Families (\$2003)**

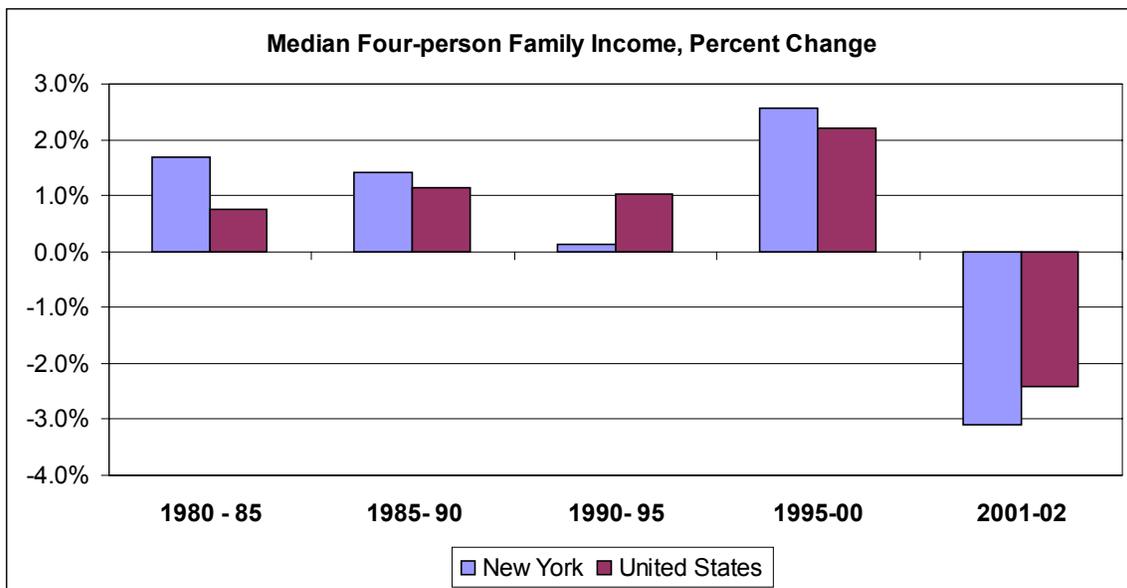
	<u>1980</u>	<u>1985</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
<b>New York</b>	\$51,730	\$56,218	\$60,322	\$60,738	\$68,919	\$69,103	\$66,961
<b>United States</b>	\$51,449	\$53,445	\$56,570	\$59,558	\$66,471	\$65,757	\$64,169

Source: Economic Policy Institute (EPI) analysis of US Census Bureau data

**Median Income, Four-Person Families, Percent Change**

	<u>1980 - 85</u>	<u>1985 90</u>	<u>1990 95</u>	<u>1995 00</u>	<u>2001 - 02</u>
<b>New York</b>	1.7%	1.4%	0.1%	2.6%	-3.1%
<b>United States</b>	0.8%	1.1%	1.0%	2.2%	-2.4%

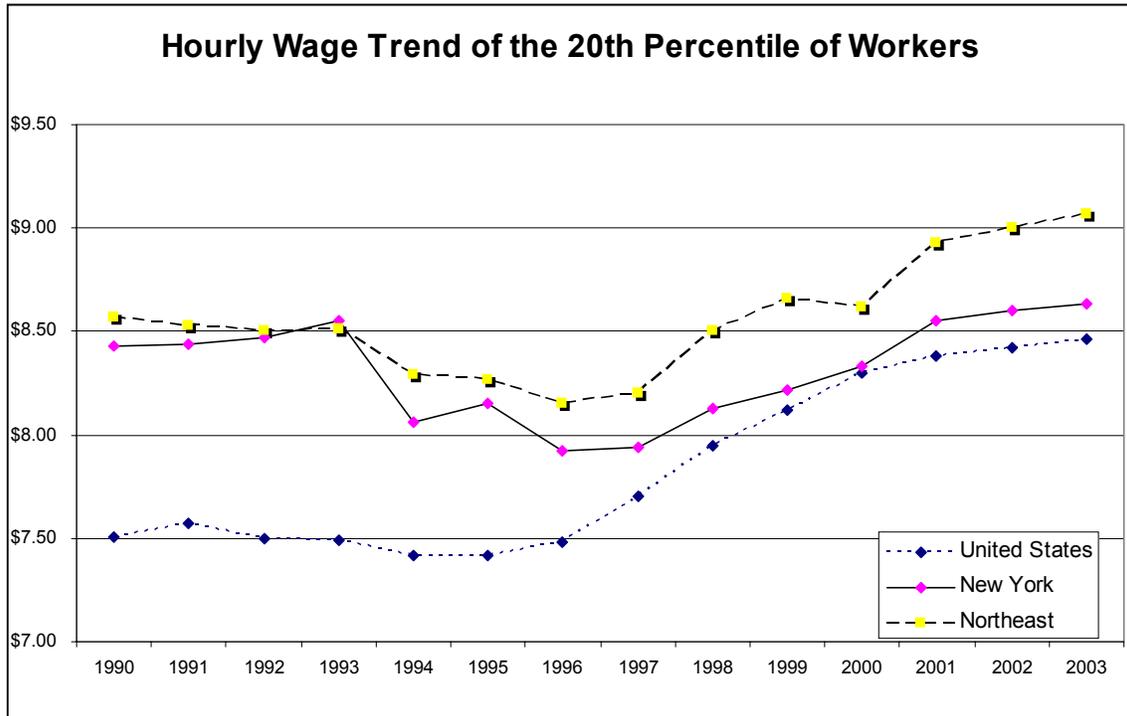
Source: EPI analysis of US Census Bureau data



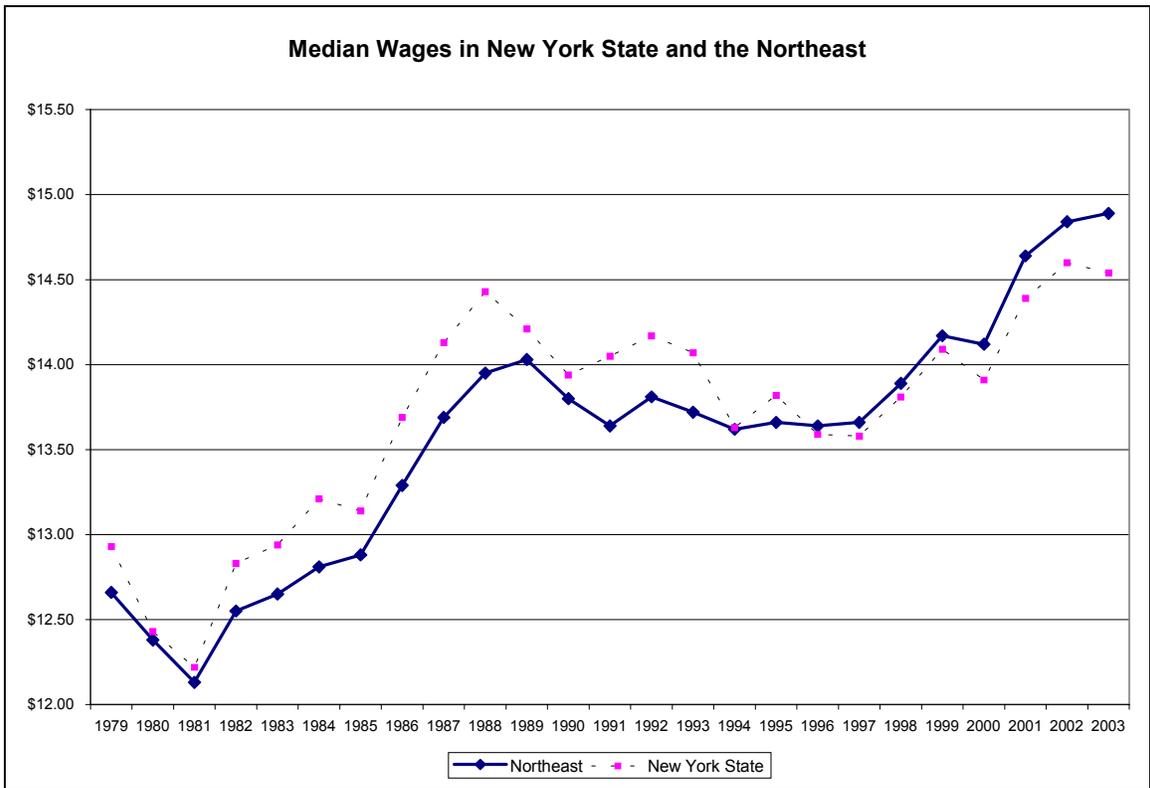
Source: EPI analysis of US Census Bureau data.

**Figure 4-6**

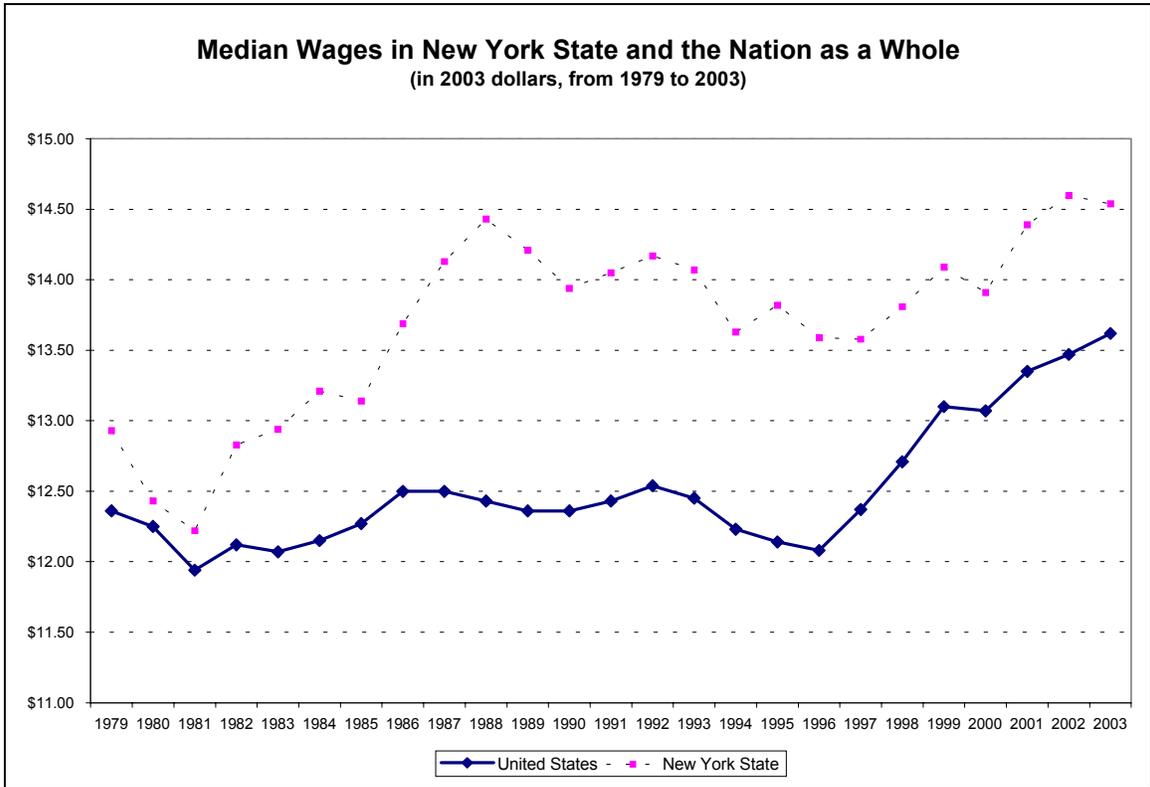
From the 1990s to 2003, wages for low-wage workers went from being higher than the nation, and on a par with the Northeast as a whole, to being on a par with the nation and substantially below the Northeast as a whole. Similarly, the median wage in New York was higher than the Northeast as a whole from 1990 to 1996, and lower than the regional average ever since then, reaching its greatest point of difference in 2003, the latest year for which data is available.



Source: US Census Bureau



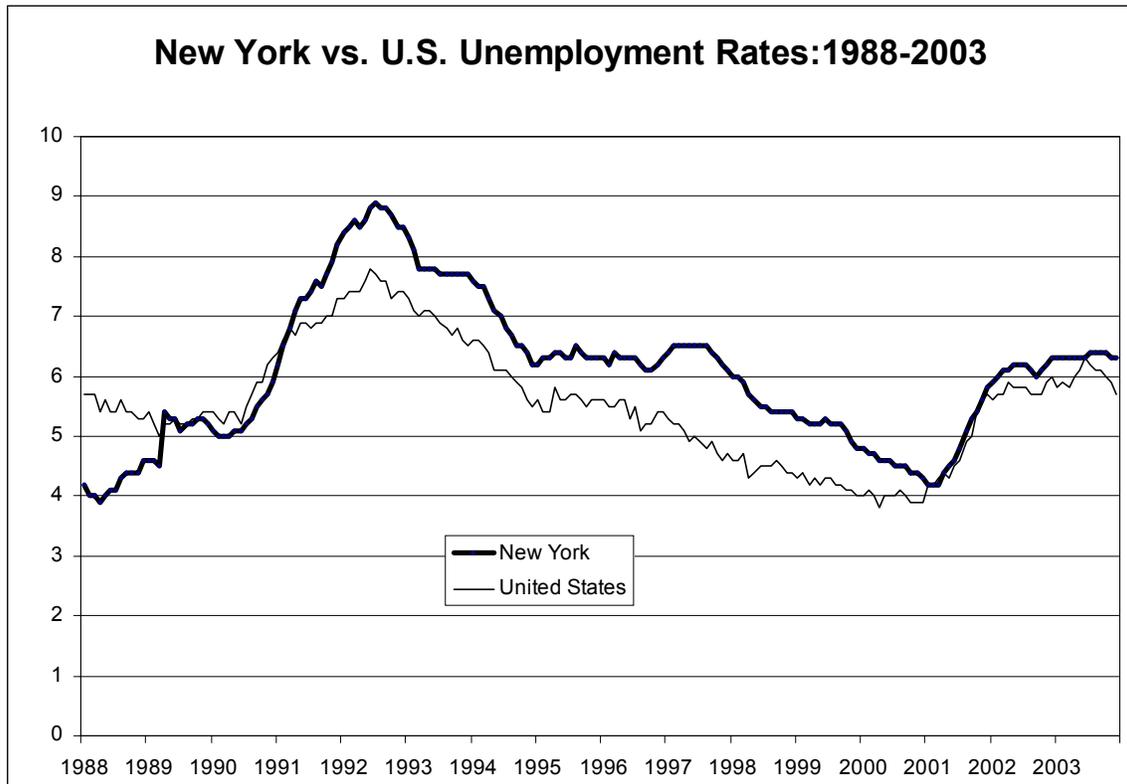
Source: U.S. Census Bureau



Source: US Census Bureau

**Figure 7**

Since the early 1990s, except for a brief period in 2001, New York State has had unemployment rates higher than the nation. Poor economic performance in the upstate regions and skewed economic growth in the New York City region, particularly the excessive dependence on the financial sector, largely account for the trend.



Source: FPI analysis of Bureau of Labor Statistics (BLS) data

**Figure 8**

New York State's unemployment insurance reciprocity rate—a measure of the share of all unemployed workers making unemployment insurance claims—was slightly above the nation's 42% rate, but below that of other major states. Yet New York State had a very high benefit exhaustion rate.

**Unemployment Insurance, 2002**

	<u>Reciprocity</u> <u>Rate</u>	<u>Exhaustion</u> <u>Rate</u>
New York	43.8%	57.9%
California	46.0%	47.8%
Illinois	45.1%	43.3%
Massachusetts	62.8%	44.3%
Michigan	48.6%	34.9%
New Jersey	52.8%	58.2%
Pennsylvania	58.6%	35.0%
United States	42.0%	42.4%

*Source: EPI analysis of BLS data*

**Figure 9**

New York State has one of the highest rates of long-term unemployment in the country. Long-term unemployment is defined as those who have been unemployed for longer than 26 weeks. The following table shows the long-term unemployed population of the 15 largest states. The ranking refers to the state's placement among the 50 states and Washington, DC.

**Long-Term Unemployed in the 15 Largest states**

State	2000			2003		
	Number	Percent	Rank	Number	Percent	Rank
<b>New York</b>	<b>74,500</b>	<b>17.8%</b>	<b>4</b>	<b>169,100</b>	<b>28.7%</b>	<b>2</b>
New Jersey	26,700	16.7%	5	59,600	23.2%	13
Illinois	36,500	13.0%	11	109,100	25.8%	7
California	108,300	13.0%	12	270,800	23.0%	14
Florida	34,100	12.1%	14	80,600	19.2%	29
Pennsylvania	29,700	11.8%	16	77,100	22.4%	18
Ohio	26,800	11.5%	17	76,100	20.9%	24
Washington	17,200	10.8%	20	53,800	22.7%	16
North Carolina	15,900	10.6%	23	65,100	23.8%	12
Texas	41,800	9.5%	29	132,900	18.0%	34
Massachusetts	7,700	8.7%	31	52,800	26.6%	5
Georgia	11,900	7.6%	37	57,500	27.7%	4
Indiana	7,000	7.0%	40	45,700	28.0%	3
Michigan	12,000	6.5%	44	90,100	24.5%	10
Virginia	5,100	6.4%	46	28,800	18.7%	31
<b>United States</b>	<b>649,500</b>	<b>11.4%</b>		<b>1,930,500</b>	<b>22.1%</b>	

Note: % represents share of total unemployed  
 Source: FPI and EPI analysis of BLS data

**Figure 10**

The share of workers with pension coverage in New York State has significantly eroded over the past 25 years. Over these years, both Wisconsin and Minnesota, which have similar economies as the upstate region of New York, improved on pension coverage for its workers. More recently, from the '89/'91 to the '00-'02 period, New York was one of only four states that showed a decline in pension coverage of its workers.

**New York Workers with Pension Coverage (3 year moving average)**

	<u>1979-1981</u>	<u>1989-1991</u>	<u>2000-2002</u>	<u>CHG</u> <u>'89/'91-'00-</u> <u>'02</u>
New York	52.9%	46.7%	45.3%	-1.4%
United States	49.8%	44.0%	47.0%	2.9%

Source: EPI analysis of Census Bureau data

**New York State's Ranking Relative to other States  
Percent of Workers with Pension Coverage**

<u>Rank</u>	<u>State</u>	<u>1979-1981</u>	<u>2000-2002</u>
1	Wisconsin	54.8%	57.5%
2	Minnesota	47.7%	57.4%
3	Pennsylvania	59.7%	55.7%
4	Connecticut	56.9%	54.5%
5	Indiana	57.4%	54.2%
6	Michigan	59.7%	53.9%
7	Delaware	55.1%	53.7%
8	Iowa	51.6%	53.2%
9	Ohio	58.7%	53.1%
10	Nebraska	45.4%	53.0%
11	New Hampshire	47.1%	52.2%
12	North Dakota	38.4%	51.8%
13	Hawaii	51.3%	51.3%
14	Kansas	47.1%	51.1%
15	Massachusetts	52.2%	51.0%
<b>35</b>	<b>New York</b>	<b>52.9%</b>	<b>45.3%</b>

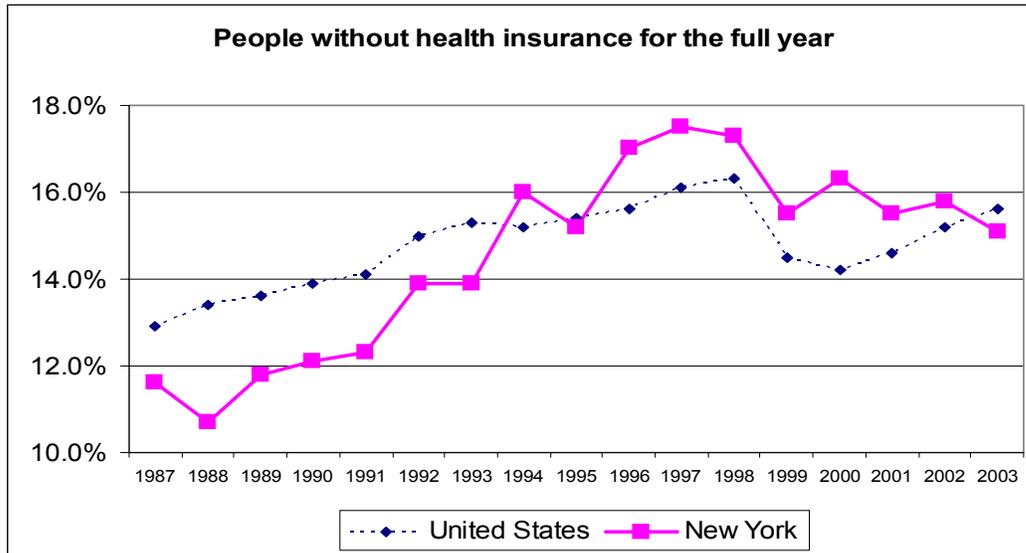
Note: Private-sector wage and salary workers age 18-64, who worked at least 20 hours per week and 26 weeks per year. Coverage is defined as being included in an employer-provided plan where the employer paid for at least some of the coverage.

Source: EPI analysis of Census Bureau data

## Figures 11-12

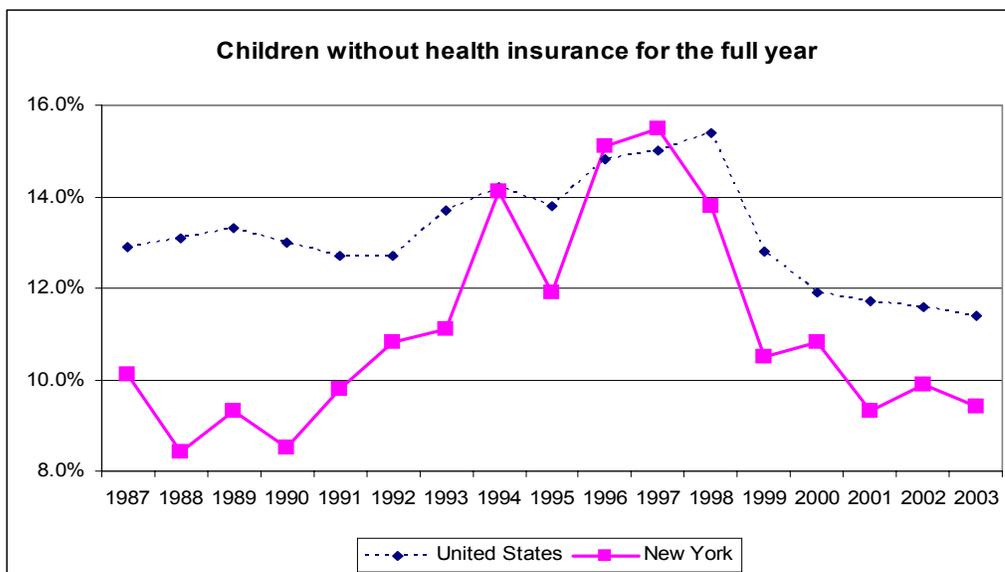
### Health Insurance

From 1987 to 2003, the share of New Yorkers without health insurance for the full year increased from 11.6% to 15.1% with a peak of 17.5% in 1997. During the same time period, the share of Americans without health insurance for the full year increased from 12.9% to 15.6% with a peak of 16.3% in 1998.



Source: US Census Bureau

From 1987 to 2003, the share of New York children without health insurance for the full year fluctuated from 10.1% to 9.4% with a peak of 15.5% in 1997. During the same time period, the share of American children without health insurance for the full year fluctuated from 12.9% to 9.4% after a peak of 15.4% in 1998.

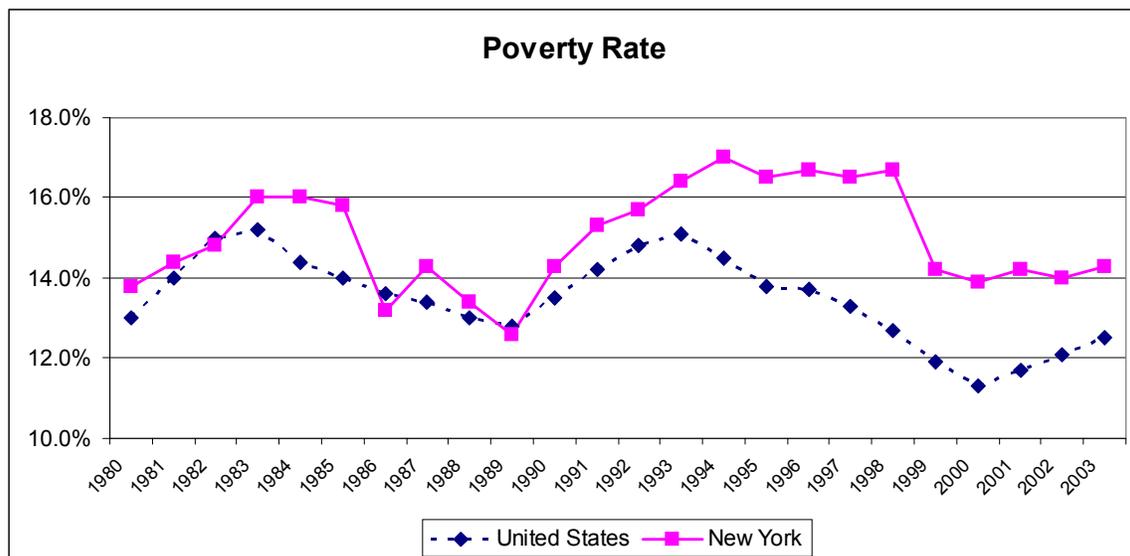


Source: US Census Bureau

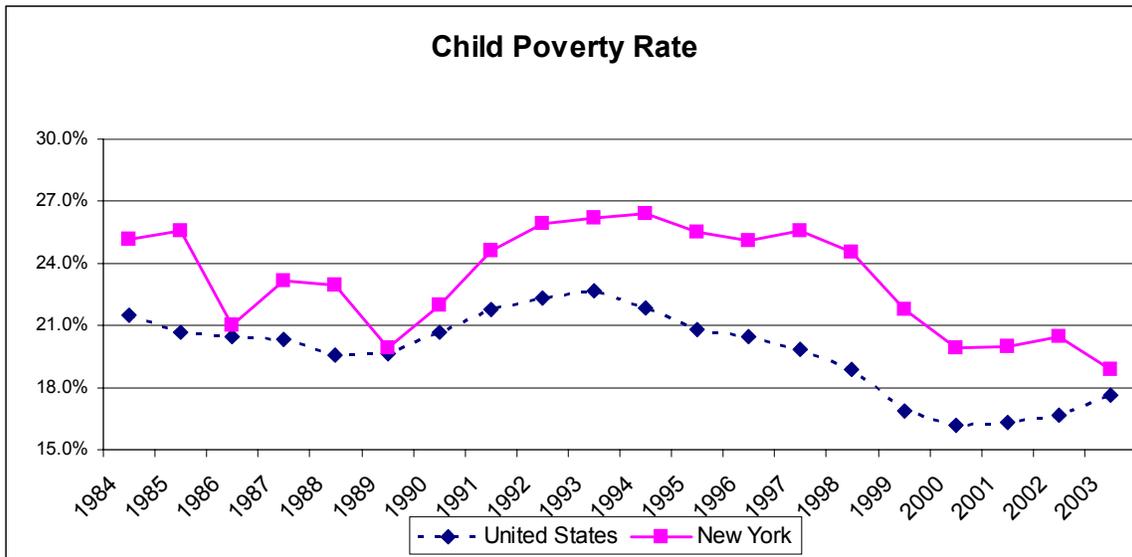
## Figures 12-14

Since the early nineties New York has consistently had poverty rates above that of the nation. In 2003, 14.3% of New Yorkers lived in poverty compared to 12.5% percent nationally. The share of New York children living in poverty has fluctuated but declined to 19.9% compared to 17.6% for the nation. The number of individuals at 200% of the poverty level has steadily increased since 2000, at both state and national levels—to 31.6% and 31.1% respectively.

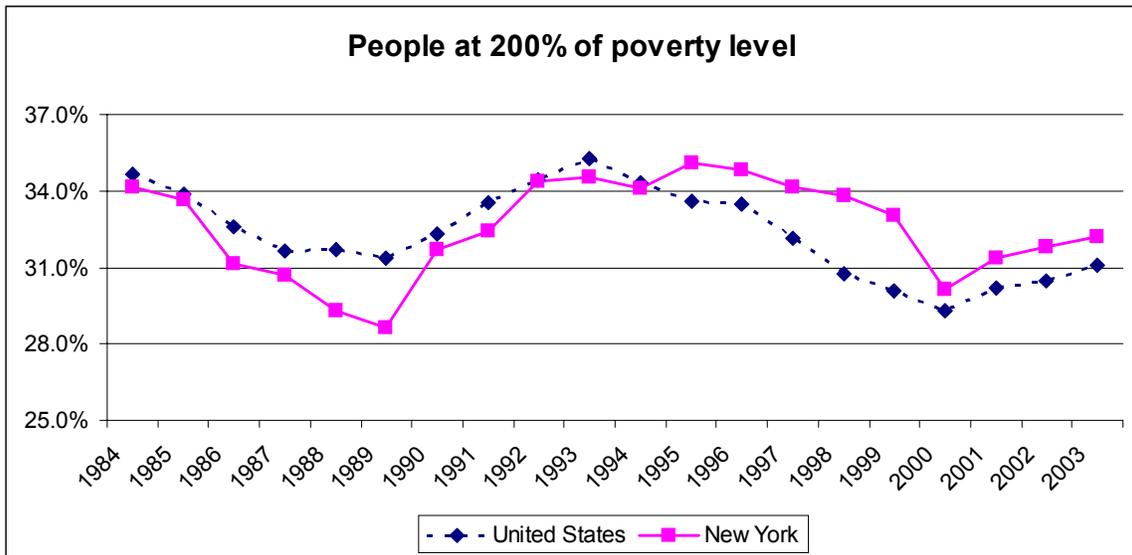
In 2003, a family of four was only considered “in poverty” if its annual income was less than \$18,810 per year. Although it is difficult for any family to make ends meet on \$1567 a month, it is a particular struggle for families in areas where the cost of living is higher than the national average, such as New York State. Research done at the University of Washington, headed by Dr. Diana Pearce, calculated the level of income necessary to meet basic family needs (i.e., housing, child care, food, transportation, and health care) without public or private subsidies. By this standard the income needed to meet basic needs is 2 or 3 times the poverty threshold defined by the federal government.



Source: US Census Bureau



Source: US Census Bureau



Source: US Census Bureau

**Figure 15****Labor Force Characteristics****Share of labor force by Demographic by Year in United States**

	<b>1979</b>	<b>1989</b>	<b>2000</b>	<b>2003</b>
<b>All</b>	100.0%	100.0%	100.0%	100.0%
<b>Gender</b>				
Male	57.8%	54.8%	53.5%	53.4%
Female	42.2%	45.2%	46.5%	46.6%
<b>Age</b>				
16-24 yrs	24.2%	17.9%	15.8%	15.1%
25-54 yrs	61.5%	69.7%	71.1%	69.8%
55 yrs and older	14.4%	12.4%	13.1%	15.1%
<b>Race / ethnicity</b>				
White	83.3%	78.7%	72.0%	70.4%
African-American	10.1%	10.7%	11.1%	10.9%
Hispanic	4.9%	7.5%	11.7%	12.8%
Asian/Pacific islander	(a)	2.5%	4.3%	4.1%
<b>Education</b>				
Less than high school	21.6%	14.5%	13.5%	12.8%
High school	39.6%	38.3%	31.3%	30.4%
Some college	20.0%	23.0%	28.3%	28.3%
Bachelor's or higher	18.8%	24.3%	27.0%	28.5%

Source: Economic Policy Institute analysis of Current Population Survey data  
(a) Does not meet standards for sample size.

**Share of labor force by Demographic by Year in New York**

	<b>1979</b>	<b>1989</b>	<b>2000</b>	<b>2003</b>
<b>All</b>	100.0%	100.0%	100.0%	100.0%
<b>Gender</b>				
Male	57.4%	54.9%	53.0%	52.5%
Female	42.6%	45.1%	47.0%	47.5%
<b>Age</b>				
16-24 yrs	21.8%	16.8%	14.3%	13.8%
25-54 yrs	61.7%	68.8%	72.3%	70.8%
55 yrs and older	16.5%	14.4%	13.4%	15.3%
<b>Race / ethnicity</b>				
White	79.7%	74.9%	65.7%	64.8%
African-American	12.2%	11.9%	13.6%	13.7%
Hispanic	6.5%	9.7%	13.7%	14.5%
Asian/Pacific islander	(a)	3.2%	6.7%	6.2%
<b>Education</b>				
Less than high school	19.9%	13.1%	13.1%	12.2%
High school	40.0%	36.4%	29.9%	30.3%
Some college	19.3%	21.9%	25.3%	24.3%
Bachelor's or higher	20.8%	28.6%	31.6%	33.2%

Source: Economic Policy Institute analysis of Current Population Survey data  
(a) Does not meet standards for sample size.

**Figure 16**

**New York State Job Gains and Losses, and Job Share Gains and Losses, by Industry, November 2001 to November 2003**

Industry	<u>Employment (thousands)</u>		2002 Average Annual Pay	<u>Job Gain or Loss</u>		<u>Job Share Gain or Loss</u>	
	Nov. 2001	Nov. 2003		Change	Gain or Loss?	Change	Gain or Loss?
Educational and Health Services	1,468.1	1,516.0	\$34,613	47.9	gaining jobs	+ 0.72%	gaining share
Leisure and Hospitality	621.0	648.3	\$21,184	27.3	gaining jobs	+ 0.39%	gaining share
Retail Trade	885.7	890.3	\$24,985	4.6	gaining jobs	+ 0.15%	gaining share
Other Services	345.5	351.5	\$26,307	6.0	gaining jobs	+ 0.11%	gaining share
Government	1,503.2	1,497.4	\$42,947	-5.8	losing jobs	+ 0.09%	gaining share
Construction	337.6	341.2	\$47,721	3.6	gaining jobs	+ 0.08%	gaining share
Financial Activities	701.7	701.4	\$103,744	-0.3	losing jobs	+ 0.07%	gaining share
<b>Subtotal, industries gaining job share <sup>1</sup></b>			<b>\$34,081</b>	<b>83.3</b>		<b>+1.6%</b>	
Natural Resources and Mining	5.5	5.2	\$26,190	-0.3	losing jobs	-0.0%	losing share
Transportation and Utilities	273.9	266.9	\$43,410	-7.0	losing jobs	-0.05%	losing share
Wholesale Trade	362.7	351.8	\$55,917	-10.9	losing jobs	-0.09%	losing share
Manuf Non Durable Goods	290.2	265.9	\$42,763	-24.3	losing jobs	-0.26%	losing share
Professional and Business Services	1074.3	1041.4	\$58,626	-32.9	losing jobs	-0.27%	losing share
Information	319.7	280.1	\$66,569	-39.6	losing jobs	-0.43%	losing share
Manuf Durable Goods	392.9	347.6	\$48,924	-45.3	losing jobs	-0.49%	losing share
<b>Subtotal, industries losing job share <sup>1</sup></b>			<b>\$54,537</b>	<b>-160.3</b>		<b>-1.6%</b>	
<b>TOTAL</b>	<b>8,582.0</b>	<b>8,505.0</b>	<b>\$46,328</b>	<b>-77.0</b>			

Note: Employment data are not seasonally adjusted. Wage data are for 2002 from the Insured Employment series.

1. The average wage for the growing and declining industry groups was computed by weighting the industry average wage by each industry's share of the change in the job share for that group.

Source: FPI and EPI analysis of U.S. Bureau of Labor Statistics data.

