

The Wage Gap and the Affordability Crisis

How Closing the Gender Pay Gap Can
Make New York Affordable For All

October 2026

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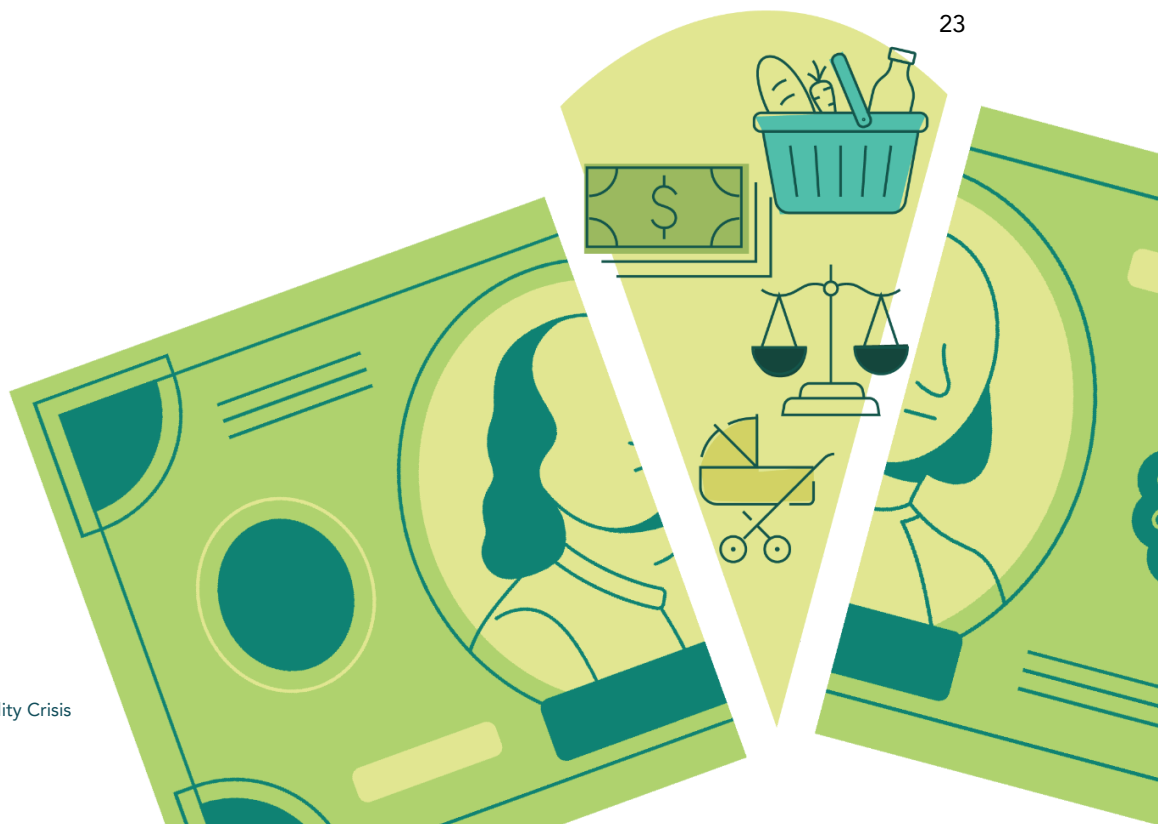
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About the New York Equal Pay Campaign

The **New York Equal Pay Campaign (NYEPC)** is a project of Equal Right Advocates (ERA) as of September 2026 and was formerly a program of PowHer®New York. During the past decade, the NYEPC has forwarded groundbreaking pay equity reforms that include: worker protections to discuss salary, expansion of protected classes, adoption of the equal pay for substantially similar work standard, a ban on use of salary history, and inclusion of salary ranges in job postings. These successes are the result of the robust collaboration of members of the NYEPC Committee including Legal Momentum, CWA Local 1180, NELA-NY, A Better Balance, LWV-NYS, AAUW, Community Service Society, Women Creating Change, Equal Rights Advocates and many other leading workers' rights organizations.

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Introduction

New York faces two interlocking crises: a cost-of-living emergency that is squeezing working families out of the city and state, and a persistent gender and race wage gap that systematically denies women — especially women of color — their full earning power. These are two facets of the same crisis of affordability.

The gender and race wage gap is a major structural driver of household financial instability in New York, a state that happens to be one of the most expensive places on earth to live. When women are systematically underpaid, absent an adequate federal safety net, their households face greater financial strain in navigating rising rents; soaring child care costs; and increased costs of other basic necessities like food, clothing, and transportation. Closing the wage gap would directly increase household income for the workers most burdened by New York's cost pressures.

In New York City, median asking rents have reached \$3,900 per month — consuming 55 percent of median household income, nearly double the standard affordability threshold. A single adult needs nearly \$80,000 annually to cover basic needs; a single parent in Manhattan needs over \$126,000. Yet Latina women in New York earn just 51 cents, and Black women just 63 cents, for every dollar earned by a white non-Hispanic man. This means that many Latinas must find housing on an income of approximately \$2900 a month, which is \$1000 less than the median rent. When women are paid less, their households face greater financial strain in one of the most expensive places in the world.

Federal policy is making this worse. The elimination of Affordable Care Act subsidies; deep cuts to essential benefits like Medicaid, SNAP, and Headstart; rollbacks of anti-discrimination enforcement and worker protections, including wage protections for more than 3 million care workers; attempts to eliminate collection of worker demographic and other Census data; attacks on immigrant worker communities; and the targeted gutting of agencies with majority-female workforces have stripped away supports that helped working women stay afloat.

New York must respond to this affordability crisis with policies that reduce costs (e.g., universal childcare, more affordable housing), raise incomes (e.g., higher wages for human service workers, higher wage floor), and ensure that workers are paid fairly (e.g., increase pay transparency, eliminate discriminatory practices, combat wage theft) .

In addition to these policies aimed at reigning in costs and raising incomes, comprehensive pay transparency reform, implemented and enforced across the labor market, would help in improving incomes by reducing information gaps in the labor market that drive inequity. Research shows that such laws narrow within-firm gender pay gaps while making firms more efficient, improving investor confidence, and increasing organizational accountability and trust. For employees, these reforms create conditions for employees to seek and advocate for better pay and identify higher paying jobs, thus increasing household incomes for all workers, including women and workers of color and improving their financial resilience.

This working paper argues that closing the gender and race wage gap is not merely a matter of civil rights and equity — it is also the most direct, targeted, and structurally sound intervention available to address the affordability crisis for the households most burdened by it.

The Affordability Crisis in New York

New York City has long been expensive, but the convergence of historic inflation, slower wage growth, child care and housing costs that have outpaced wage growth, and the rollback of federal support programs, has created an affordability emergency with no recent precedent. The gender and race wage gap intersects directly with these pressures: occupational segregation of women of color into lower-paid sectors, within-role pay discrimination, and the motherhood penalty all reduce the income women have available to meet these rising costs — amplifying housing cost burden, food insecurity, and limited mobility for affected households. The numbers are stark:

Table 1: Select indicators of affordability challenges in New York State

Indicator	NY State	NY City	Context
Families struggling to make ends meet	54.20%	62.00%	True Cost of Economic Security (Urban Institute)
Median resources for families with kids	\$141,691	\$124,007	Median shortfall of \$17,178 in NY State and of \$35,190 in NYC
Median costs for families with kids	\$158,869	\$159,197	
Median monthly asking rent	\$1,634	\$3,900	All-time high; up 29% since pre-pandemic
Rent-burdened renter households	52%	53%	Paying more than 30% of gross income on rent
Median home price	\$451,000	\$785,000 to \$870,000	~5 times and ~10 times annual median household income, respectively
Center-based infant care	\$21,400	\$26,000	Grown 3-6x faster than wages since 2019
Food costs (annual, northeast region)	\$7,657	\$11,288	Almost ~12.5% of median household budget
Healthcare spending	\$14,007	--	37% above national average

Sources:

- (i) Rows 1-3: Urban Institute's True Cost of Economic Security report provides data on state level indicators; NYC True Cost of Living report provide data on city level indicators
- (ii) Rows 4-5: American Community Survey 2024 1-yr estimates; Row 6: New York State Association of Realtors, Inc. and Redfin/Zillow analysis for NYC.
- (iii) Row 7: Child Care Aware;
- (iv) Row 8: Food Expenditure Series from Economic Research Service, USDA
- (v) Row 9: National Health Expenditure Factsheet, CMS.gov

Almost three in four New York City residents (76%) reported [cutting back on basic necessities](#) (food, utilities, transportation) in 2024 due to rising prices.¹ Half of all working-age New Yorkers cannot cover their household's basic needs as seen using the Urban Institute's [True Cost of Economic Security](#) metric.² For renter households, housing is the biggest expense, with over half of such households having to [spend more than 30% of their income](#) on maintaining a roof over their head.³

Child care costs have become particularly punishing. Between 2018 and 2023, New York's average child care costs, higher than costs in every other state in the nation except for Massachusetts, [rose by 18%](#) from \$12,422 to \$14,621.⁴ In New York City, the crisis of affording care for young children is [more acute](#)

as the average cost for center-based care for an infant was around \$26,000 in 2024—a staggering increase of 43 percent since 2019, while average hourly wages rose only by 13 percent during the same period.⁵ According to [Child Care Aware](#), a national non-profit operating a network of state and local childcare provision agencies, the median married couple family needs to spend over 18% of its household income to afford center-based infant care and single parent households would need to spend over two-thirds of their household income to afford the same.⁶

These cost pressures do not land equally. When women and women of color are paid less than men in comparable roles, they are forced to shoulder a much higher burden of meeting household expenses.

To illustrate the practical consequences of these inequities, Table 2 projects the wage gap onto the real costs households must meet. In other words, it estimates how closing the wage gap would affect the spending power and economic resilience of women and their families in New York. The figures use median wage gap estimates, median cost data for New York, and assume no change in household composition or tax treatment (see methodology note below).

These figures underscore a core truth: in a city where a single month of child care costs as much as a month of rent, the annual wage loss experienced by women is a major driver of poverty, housing insecurity, and food insecurity.

Table 2: Spending power analysis of closing the wage gap

Group	Annual wage gap (all workers)	If the wage gap were closed for one year, the average woman could afford...
All NY women	\$10,745	7.4 months of child care 12 months of groceries 6.6 months of rent 1.2 years of 4-yr college
NY Black women	\$24,623	~17 months of child care nearly 3 years of groceries over 1 year of rent 2.8 years of 4-yr college
NY Latina/e women	\$32,769	~23 months of child care 35+ months of groceries nearly 2 years of rent nearly 4 years of 4-yr college
Native Hawaiian/PI women	\$33,969	~23.5 months of child care 36.5 months of groceries 20.8 months of rent
American Indian/Alaskan Native women	\$38,661	~26.8 months of child care 41.6 months of groceries 23.7 months of rent

Source: Spending Power Analysis 2026 (NY). IWPR/NWLC.

The Hidden Cost of Economic Insecurity

The affordability statistics above capture what is measurable in a given year. They do not capture what chronic economic insecurity does over time — to the adults living through it, to their children, and to New York's long-run economic capacity.

Chronic financial stress is a cognitive and physiological burden that actively degrades decision-making capacity. Research by Sendhil Mullainathan and Eldar Shafir demonstrates that [scarcity](#) — of money, of time — commandeers mental bandwidth in ways that impair exactly the kind of forward planning and deliberate decision-making that upward mobility requires.⁷

This cognitive or bandwidth tax has direct consequences for economic mobility. Workers under chronic financial pressure are significantly less likely to pursue education, job training, or credential programs — not because they lack ambition, but because the time, tuition, and income risk of re-skilling are simply unaffordable when a missed paycheck means an eviction notice. Research by Sara Goldrick-Rab and colleagues on low-income college students documents pervasive "basic needs insecurity" (food and housing instability) as a [leading cause of non-completion](#), even among students who had enrolled with strong academic preparation.⁸ The women most affected by the wage gap are also the women most likely to face these barriers to the reskilling pathways that would close it.

The health consequences of sustained economic insecurity extend far beyond what a household's current medical bills reflect. A growing body of evidence links the elevated psychological stress of sustained financial insecurity to [higher rates of cardiovascular disease](#), hypertension, diabetes, and [accelerated aging](#) at the cellular level.⁹ For New York policymakers, this means that the healthcare costs of today's wage gap will appear in Medicaid rolls and emergency department utilization data a decade from now — a deferred fiscal liability that is rarely counted in affordability analyses.

The intergenerational dimension of this cost may be the most consequential of all. Research using the [Moving to Opportunity](#) experiment and subsequent longitudinal studies by the economist Raj Chetty and colleagues documents that children's long-run earnings, educational attainment, and health outcomes are causally shaped by the economic stability of their households during childhood — and that the effects of economic insecurity in early childhood are particularly durable.¹⁰ A separate body of literature documents that maternal economic stress during pregnancy and early childhood is [associated with adverse developmental outcomes for children](#), including reduced cognitive development and elevated rates of behavioral and emotional difficulties.¹¹ The daughters of women who are underpaid today are more likely to enter the labor market with reduced educational attainment, narrower occupational options, and lower initial earnings — perpetuating the very gap this paper seeks to close.

In sum, the wage gap's true cost to New York is not just the lost annual wages for the median woman worker as shown in Table 2. It is the foreclosed training, the deferred degree, the chronic health condition, and the child who did not reach her potential — costs that do not appear on any household balance sheet but are borne, eventually, by New York's economy and its public systems.

The Gender and Race Wage Gap in New York

Despite New York's reputation as a progressive state, the wage gap persists — and it falls hardest on women of color. Table 3 presents the median wage gaps based on an analysis of U.S. Census Bureau data for New York State.

Table 3: Median wage gap in New York State, 2024 dollars

Group	Cents per \$1 (all workers)	Cents per \$1 (Full-time, year-round workers)	Median annual gap
Latina/e women	51¢	60¢	\$32,769
Black women	63¢	66¢	\$24,623
Native Hawaiian/Pacific Islander women	49¢	—	\$33,969
American Indian/Alaskan Native women	42¢	—	\$38,661
Asian women	71¢	87¢	\$19,689
White women	75¢	84¢	\$16,859
All NY women (all races)	81¢	91¢	\$10,745 vs. all NY men

Source: National Women's Law Center state rankings.

Note: The median wage gap for all NY women is estimated relative to median wages for all NY men while the median wage gap for women across races is estimated relative to median wages for white, non-Hispanic men.

While the overall gender wage gap, estimated to be around 81 cents (91 cents for the full-time workers) relative to every dollar earned by their male peers, might not seem to loom large, there are two layers masked by it that merit discussion.

First, as we alluded to in the introduction, the wage gap is worse for women of color. By earning 51 cents on the dollar relative to the baseline of every dollar earned by a non-Hispanic white male, Latinas are paying the penalty for their gender and for their race and ethnicity. Our analysis of 2024 Census data shows the downstream effects of this wage disparity: the median household headed by working Hispanic women lived on \$78,580 in 2024 while the median household headed by working Hispanic men earned close to \$99,500. But both of these types of households earned significantly less than the median household headed by a working non-Hispanic white man, bringing close to \$132,000 every year.

Said differently, the gaps shown in Table 2 are not gaps in the margin, they represent a structural tiering of the labor market by race, compounding the gender gap at every level of the wage distribution. The next section discusses the core mechanisms through which this compounding operates.

The second point to note is that these figures represent a snapshot in a long arc of persistent inequity. The gaps that emerge at the very beginning of a career grow to their highest levels during mid-career years — when women are most likely to be burdened with caregiving for children and elderly parents — and then narrow in later years, but never fully disappear.

Glassdoor's 2026 [Beyond the Gap](#) report finds that the gender pay gap more than doubles over the course of a woman's career. Women enter the workforce with a 12 percent pay disadvantage, driven largely by structural occupational sorting. By mid-career, that gap grows to 19 percent after just 10 years of experience, and to 25 percent after 30 years. The within-role gap — what women are paid less than men doing the same job — rises from zero at career entry to 5 percent by mid-career. Critically, women's wage growth plateaus in their mid-30s while men's wages continue rising through their 40s.¹²

Over a 30-year career, McKinsey Global Institute has estimated that [women earn roughly \\$500,000 less than men](#).¹³ According to a [report by the U.S. Government Accountability Office](#), women report annual retirement account contributions roughly 30 percent lower than men's, and that women increasingly rely on Social Security as their primary retirement income source — a direct downstream consequence of lower lifetime earnings.¹⁴

Thus, when one accounts for lost Social Security benefits, foregone retirement savings, and assets not accumulated, the impact of the wage gap is even more severe.

Federal Headwinds are Adding to the Urgency

While New York's cost of living continues to reach historic highs, the federal safety net and civil rights infrastructure are being significantly dismantled. And each cut is landing hardest on women and women of color.

Health coverage costs have surged while core benefits are rolled back. When the ACA's enhanced premium tax credits expired at the end of 2025, [average net premium payments for Marketplace enrollees rose by 114 percent](#) — an increase of roughly \$1,016 per year on average.¹⁵ For a 60-year-old with income above 400 percent of the poverty level, [the annual increase](#) has exceeded \$10,000.¹⁶ The One Big Beautiful Bill Act, signed July 4, 2025, [cut federal Medicaid spending](#) by approximately \$1 trillion over ten years; the Congressional Budget Office projects 11.8 million people will lose health insurance by 2034 as a result.¹⁷ The stakes are [particularly acute for women](#): Medicaid finances approximately 41 percent of all U.S. births and 65 percent of births to Black mothers.¹⁸

Cuts to core benefits impose disproportionate harms on women. Women make up the majority of adult medicaid, SNAP, and TANF beneficiaries since women face higher rates of poverty. These benefits play a critical role in financing births, family planning, food, and other basic necessities. Drastic cuts under the One Big Beautiful Bill Act will likely have deep impacts on women's physical and economic security from maternal mortality, to child welfare, to poverty rates.

[Federal job losses have hit women hardest](#). The Trump administration's Department of Government Efficiency (DOGE) cuts have targeted agencies with the largest concentrations of [women workers](#) — the Department of Veterans Affairs (64% female), Education (63%), Treasury (61%), HUD (59%), and HHS (52%).¹⁹ Between February and July 2025, [Black women alone lost 319,000 jobs nationally](#), as they make up 12% of the federal workforce, while other demographic groups saw employment gains.²⁰

[Enforcement of workers' rights and wage laws has collapsed](#). The federal minimum wage for contractors [was effectively rolled back](#) from \$17.75 to \$13.30 per hour, affecting 390,000 federal contractors in low-wage jobs in food security, maintenance, and janitorial services.²¹ Federal contractors have [also been relieved of compliance with anti-discrimination and equal opportunity requirements](#). Federal [collective bargaining rights were terminated](#) for more than one million workers, representing 84.4% of the unionized federal workforce.²² The EEOC and the Wage and Hour Division — the two agencies most responsible for enforcing equal pay and wage theft protections — saw their enforcement capacity gutted. Not a surprise then that wage and hour [enforcement cases dropped 97 percent](#) in the first nine months of 2025 compared to prior-year averages.²³ The EEOC, meanwhile, spent months without a quorum after the administration dismissed its Democratic commissioners, and has [moved to roll back pay data collection rules](#) essential to detecting systemic wage discrimination.²⁴

The current administration has also banned and targeted public and private diversity, equity, and inclusion (DEI) initiatives; attempted to abolish disparate impact liability, which is critical in addressing impacts of discrimination; stripped away landmark guidance on workplace harassment and affirmative action; prioritized anti-discrimination enforcement around white men while refusing to enforce protections for other workers, such as LGBTQ+ workers; and is attempting to overhaul Census data collection to exclude certain immigrant populations from the count and ban questions on race and ethnicity, which would impact funding to communities and prevent an accurate measurement of the wage gap.

Without federal enforcement, the gap between what the law promises and what workers actually receive widens, and widens fastest for the women and workers of color who most depend on those protections. With attacks on data, these growing disparities will become difficult, if not impossible, to accurately measure and track. .

Federal actions taken over the past year have stripped away key economic supports that working women — particularly women of color — depended on to navigate an already challenging cost environment in New York. And New York's state and local response must recognize the urgency and address it.

Drivers of the Wage Gap

While it is hard to pinpoint any one particular cause as being responsible for the gender and race wage gap, researchers typically list three distinct mechanisms that drive and maintain the gap: occupational sorting, workplace discrimination, and labor-force participation interruptions.

Occupational Crowding

One of the most enduring structural features of labor markets is occupational crowding, where women are over-represented in lower-paying industries and roles. Economist Barbara Bergman, who coined the term in 1974, posited that women are systematically channeled into a narrower set of industries, resulting in an oversupply of labor which depresses wages in those sectors.²⁵

Using the latest available Census data on gender-composition in industries, we observe that there are five industrial sectors where the concentration of women workers is especially high (see Table 4). The Health Care sector, which includes staff working in the offices of healthcare providers and home healthcare service providers, leads the labor market with a crowding index of 1.56, meaning women are 56% more represented there than in the workforce overall—nearly 8 in 10 of its roughly 297,000 workers are women. Similarly, women childcare workers, included in the Educational Services sector, face another crowded category.

Table 4: Occupational crowding in select industries in New York State, 2024

Sector	% Female	Crowding Index	Hourly Median Wage	Difference from State Hourly Median Wage	Women's Pay vs. Men's
<i>Female-Dominated Sectors (Crowding Index > 1.25)</i>					
Health Care	79.3%	1.56	\$20.51	−30%	92.4¢
Religious & Civic Orgs	75.8%	1.49	\$16.27	−44.4%	99.8¢
Admin Support & Waste Management	76.6%	1.51	\$29.29	±0%	77.2¢
Educational Services	73.7%	1.45	\$28.84	−1.5%	93.7¢
Management of Companies	67.1%	1.32	\$31.59	+7.9%	91.8¢
<i>Mixed-Gender Sectors (Crowding Index 0.75–1.25)</i>					
Finance & Insurance	44.4%	0.88	\$45.56	+55.6%	73.2¢
Professional & Technical Services	45.3%	0.89	\$29.29	±0%	100¢
<i>Male-Dominated Sectors (Crowding Index < 0.75)</i>					
Transportation & Warehousing	24.9%	0.49	\$25.38	−13.3%	88.0¢
Utilities	21.5%	0.42	\$45.69	+56.0%	83.3¢
Construction	9.9%	0.19	\$27.33	−6.7%	101.8¢

Source: Authors' analysis of 2024 1-year American Community Survey Public Use Microdata Sample.

Notes:

1. To learn more about the industrial sectors and the jobs that are categorized under the various industry headers, please visit the Industries at a Glance page at the U.S. Bureau of Labor Statistics site: https://www.bls.gov/iag/tgs/iag_index_naics.htm
2. To quantify the degree to which women are over- or under-represented in a given sector, we use a crowding index, defined as the ratio of a sector's female share to the female share of the overall workforce (approximately 50.8% in New York).

Table 4 also shows that the concentration of women in particular sectors carries a pronounced and consistent wage penalty, with four of the five sectors that ranked high on the crowding index paying much below the statewide hourly median wage of \$29.29. Given the concentration of women in care work industries, it is unsurprising that women doing care work are under-paid relative to the other more gender-balanced or men-dominated sectors. Median wages in the Health Care sector is 30% below the statewide median. In sectors where men are over-represented, median hourly wages are higher than the statewide median, preserving the direction of the relationship. A sector that did stand out was Management of Companies, whose workforce is over 67% women, but where the median hourly pay is almost 8% above the statewide median. It is likely that this sector captures corporate headquarters and senior administrative roles where women dominate in high-skill positions.

Table 5: Occupational crowding in select sectors by race and gender, 2024

Sector	Black Women		Hispanic Women		White Women	
	Median Hourly Wage	Share of workforce	Median Hourly Wage	Share of workforce	Median Hourly Wage	Share of workforce
Educational Services	\$24.41	29.40%	\$22.31	15.40%	\$34.17	12.40%
Social Assistance	\$16.92	4.20%	\$16.11	9.20%	\$17.57	4.90%
Health Care Services	\$21.20	7.50%	\$19.52	8.80%	\$20.83	4.50%

Source: Authors' analysis of 2024 1-year American Community Survey Public Use Microdata Sample.

As discussed in the previous section, the gender gap is compounded for women of color and occupational crowding contributes to the observed compounding. For instance, Table 5 shows that 29.4% of all non-Hispanic Black women workers are engaged in the educational services sector earning a median hourly wage of \$24.41 (17% less than the statewide median) and Hispanic women are heavily concentrated in Social Assistance sector where they earn an hourly wage of \$16.11, almost 42% lower than the statewide median.

Even within the same industrial sector, women consistently earn less than their male counterparts. The gap is most severe in Finance and Insurance, where women earn just 73.2 cents for every dollar earned by men—a within-sector penalty of 26.8%. In Administrative Support & Waste Management, women earn 77.2 cents on the dollar (a 22.8% gap), and in State & Local Government, 85.1 cents (a 14.9% gap).

These within-sector disparities indicate that occupational crowding captures only part of the structural story; sorting within sectors—into lower-paid occupations, part-time positions, or less senior roles—perpetuates wage inequality even after controlling for industry affiliation.

The Motherhood Penalty

A significant driver of mid-career wage divergence is the motherhood penalty. While women typically undergo a [wage decrease](#) (motherhood penalty) with the arrival of each child, men's earnings tend to increase with their transition to fatherhood (fatherhood premium).²⁶

Mothers in New York were [paid 65.7 cents per dollar](#) compared to fathers in 2023, meaning mothers earned \$24,000 less for a year of full-time work.²⁷ Unsurprisingly, the [penalty is higher for mothers of color](#): Latina mothers earned 38.3 cents while Black mothers earned 49 cents for every dollar earned by White fathers in New York.²⁸

Researchers have estimated that each [additional child under age 5](#) reduces a mother's earnings by 7 to 8 percent.²⁹ In a sweeping review of the literature on the motherhood penalty, researchers Cortes and Pan find that more than two-thirds of the overall gender earnings gap can be accounted for by the [differential impacts of children on women and men](#).³⁰

This is to say that [children put career costs on women but not on men](#), primarily through reduced hours, exits from the workforce, and occupational shifts towards flexibility.³¹ Since many career trajectories have rewarded long, non-standard, unpredictable hours, women with children are disproportionately adversely affected for not being able to supply these hours. The motherhood penalty affects [both women in low-wage work as well as college-educated women](#) in higher-paying jobs.³²

A second behind the scenes factor that makes labor market advancement hard for mothers is [employer bias](#). In a controlled audit study, researchers found that childless women received 2.1 times as many callbacks as equally qualified mothers.³³

Finally, researchers have also noted that the motherhood penalty does not occur as much through the current employer reducing pay, as from the fact that [mothers are pushed or pulled to lower-paying employers](#) after childbirth, most often in search of more flexibility or family-friendly conditions.³⁴

Although the motherhood penalty is typically associated with the workplace interruptions that women have to face upon starting a family, the scope of these interruptions are wider, especially for mid-career women who have to balance childcare and eldercare needs while maintaining their commitment to their employment.

The motherhood penalty is not inevitable, rather it is a policy failure, driven by the absence of adequate paid family leave, affordable child care, and employer practices that treat caregiving as a disqualifying characteristic.

Workplace discrimination

Even after accounting for the factors most commonly used to explain away the gender wage gap — education, experience, occupation, industry, and hours worked — a meaningful residual persists that cannot be attributed to measurable differences between women and men. Economists refer to this as the "unexplained" portion of the gap, and while it does not prove discrimination in any individual case, it is widely treated in the literature as the portion most likely attributable to bias and discriminatory pay-setting practices. A [comprehensive 2026 review of the gender pay gap literature](#) across economics,

sociology, and organizational psychology concluded that the unexplained portion accounts for between 40 and 60 percent of the overall gap across countries and time periods, even after the most rigorous controls are applied.³⁵

It is important to note that workplace discrimination manifests in multiple ways and might look different depending upon a woman's particular stage of employment.

- [At the point of hiring](#), controlled audit studies consistently document that women receive fewer interview callbacks than identically qualified men in fields from law and finance to the broader professional labor market.³⁶
- Once hired, the discrimination does not stop. Castilla's landmark study using personnel records from a large U.S. service organization — one that explicitly promoted merit-based pay — found that women and minorities received systematically lower salary increases than white men with identical performance evaluation scores, a phenomenon he termed "[performance-reward bias](#)."³⁷
- In high-stakes professional settings, discrimination intersects with gender in complex ways: a résumé audit study of large U.S. law firms found that [high-achieving women were penalized relative to equally credentialed men](#), with interviewers interpreting signals of ambition and achievement differently by gender.³⁸

Pay Transparency Works: The Evidence

The discussion in the previous section makes it clear that the gender wage gap is the result of persistent disadvantages encountered by women in the labor market, including pay and other forms of discrimination.

Because of the wage gap and its drivers, women typically face various barriers to equal opportunity in the workplace and have less leverage with respect to pay. Lack of transparency around wage and salary setting exacerbates these barriers, allowing employers to set pay without scrutiny and leaving workers without the information needed to identify and challenge disparities known to persist. Pay transparency measures, like salary range disclosure and pay and demographic data reporting requirements, are essential to closing the gender and race wage gaps. Since discrimination does not operate only at the point of starting a job and setting a salary, but it compounds over time through employer/supervisor decisions which determine benefits, perks, incentives, raises, bonuses, and promotions, it is particularly important that transparency laws are broad enough to encompass these decisions. Second, we know that discriminatory behavior can only thrive if there is informational opacity. Pay opacity creates a classic [information asymmetry problem](#) in labor markets, weakening efficient wage-setting, distorting worker mobility, and limiting workers' ability to negotiate compensation based on their true market value.³⁹

Thus, requiring employers to disclose and justify compensation decisions is one of the most directly available interventions that counter discrimination.

Transparency Reduces Wage Gap

A robust and growing body of research shows that pay transparency laws have a major role to play in reducing gender-based discrimination in the labor market and they do so without reducing profits or productivity.

- [Bennedsen et al. \(2019\)](#): Denmark's 2006 pay transparency mandate reduced the gender pay gap by approximately 2 percentage points (a 7% reduction), while leaving firm profitability unchanged.⁴⁰
- [Blundell, Duchini, Simion & Turrell \(2025\)](#): The UK's 2018 mandatory gender pay reporting requirement closed 19% of the gender pay gap, with employers most exposed to public scrutiny appearing to achieve the largest reductions.⁴¹
- [Obloj & Zenger \(2022\)](#): Using data on approximately 100,000 U.S. academics over 20 years, this paper finds that pay transparency generates significant increases in both pay equity (including reductions in the gender pay gap) and pay equality (reduced dispersion), alongside significant reductions in the link between pay and individually measured performance.⁴²
- [Rouen \(2020\)](#): Unexplained pay disparity — the portion of the wage gap not attributable to legitimate factors — is negatively associated with future firm performance, suggesting that discriminatory pay practices harm the businesses that perpetuate them — while pay differences that reflect legitimate performance factors are positively associated with firm outcomes.⁴³
- [Gutierrez, Obloj & Zenger \(2025\)](#): Pay transparency does not lead to an overall decline in productivity. Those revealed to be inequitably overcompensated increase their effort; those inequitably undercompensated show a modest decrease — reinforcing the case for addressing pay inequity proactively rather than waiting for transparency to expose it.⁴⁴
- [Heisler \(2021\)](#): Shows that pay transparency is not one thing: transparency about how pay is set and what jobs are worth improves equity, trust, and risk management, while transparency about individual salaries can either raise or destroy productivity depending on whether performance measurement is credible. Financial value is created when transparency exposes unjustified wage gaps while preserving pay-for-performance legitimacy.⁴⁵
- [Lee et al. \(2026\)](#): When pay transparency laws permit overbroad salary ranges, they can actually exacerbate existing disparities. The researchers recommend that employers provide explicit information about both the salary range and the criteria used to determine final offers.⁴⁶
- [Payscale Gender Pay Gap Report \(2026\)](#): Nine of the states with pay transparency laws — including New York — had effectively closed the controlled gender pay gap by 2026, suggesting New York's existing law is already generating measurable within-role results. However, the uncontrolled gap widened nationally to \$0.82 on the dollar, and six states with transparency laws had not yet closed the controlled gap — underscoring that disclosure requirements alone, without consistent enforcement and full compensation transparency, are insufficient.⁴⁷

Transparency Benefits Businesses

Pay transparency shapes institutional trust. Research consistently shows that [perceived fairness in compensation systems](#) affects employee engagement, retention, collaboration, and confidence in organizational leadership.⁴⁸ In environments where workers believe compensation systems are opaque or inequitable, [organizations experience](#) higher turnover risk, lower morale, reduced cooperation, and weaker long-term workforce attachment.⁴⁹ Conversely, transparency can [strengthen the psychological contract](#) between workers and employers — an increasingly important economic asset in tight labor markets.⁵⁰

Thus, the case for pay transparency and equity is not only a matter of justice and affordability. It is a matter of organizational performance, risk management, and labor market efficiency. Employers who embed pay equity into compensation practices benefit in measurable ways:

- (i) **Talent recruitment and retention:** Research consistently shows that pay transparency improves employer attractiveness, particularly among high-performing candidates who have options. In a competitive labor market, employers that signal equitable practices attract a broader and stronger talent pool.
- (ii) **Productivity gains:** [Rouen \(2020\)](#) and [Gutierrez et al. \(2025\)](#) both document that unexplained pay disparities are negatively associated with firm performance, while transparent and equitable pay structures tend to increase effort and reduce resentment among underpaid workers.
- (iii) **Reduced discrimination litigation risk:** Employers who proactively document and justify pay decisions are better positioned to defend against discrimination claims and less likely to face costly litigation. Persistent unexplained pay disparities increasingly [create financially material risks for employers](#), including reputational damage, higher attrition, regulatory scrutiny, and governance concerns related to workforce oversight and disclosure.⁵¹
- (iv) **Talent market efficiency:** When salary information is opaque, workers make suboptimal job choices and firms pay premiums to attract candidates who could have been retained more cost-effectively. Transparency reduces these frictions and improves labor market matching.
- (v) **Human capital risk management:** Persistent unexplained pay disparities increasingly create financially material risks for employers, including reputational damage, reduced employee trust, higher attrition, regulatory scrutiny, and increased litigation exposure. As labor markets become more transparent and workforce disclosures become more common, compensation inequities are increasingly treated as [governance and enterprise risk issues](#) rather than merely human resources concerns.⁵²

To sum up, research increasingly demonstrates that workforce trust, perceived fairness, and employee engagement are [economically material drivers of organizational performance](#).⁵³ [Pay transparency and equitable compensation practices](#) have been associated with lower attrition, higher employee commitment, stronger organizational citizenship behaviors, and improved workforce stability — all of which influence productivity and long-term financial performance.⁵⁴ In this sense, [closing unjustified pay gaps](#) should not be viewed solely as a labor expense, but as an investment in human capital performance and economic resilience.⁵⁵

New York's employers are not well-served by a status quo that systematically underpays a large share of their workforce. The transition costs of greater transparency are modest and one-time; the productivity, retention, and risk management benefits are ongoing.

Policy Solutions: What New York Can Do Now

The following policy solutions address the wage gap as an affordability intervention — one that puts money directly into the hands of the households most burdened by New York's cost crisis. To sharpen the policy logic, we distinguish four categories of intervention with different transmission mechanisms:

1. Improve pay transparency: labor-market information interventions that reduce the informational asymmetry enabling discriminatory pay-setting.
2. Increase wages: direct income policy raising the floor for the lowest-paid workers in a way that aligns with the cost of living.
3. Expand support for caregiving: public investment policy that reduces the indirect wage penalty imposed by caregiving responsibilities.
4. Invest in robust enforcement of worker protections: increased investment in local and state enforcement of New York's robust labor and anti-discrimination protections.

Together, these constitute measures that must be included in any comprehensive affordability agenda for New York policymakers.

1. Improve Pay Transparency

Expand Pay Transparency Laws

Pay transparency is increasingly recognized not only as a labor policy issue, but as a core human capital governance issue. Across global markets, regulators, investors, and standards-setting bodies are demanding greater transparency regarding workforce practices because compensation opacity creates risks that are economically material to firms, workers, and labor markets alike. Emerging frameworks — including [ISO 30414](#)⁵⁶, the European Union's Corporate Sustainability Reporting Directive ([CSRD](#))⁵⁷, and evolving [SEC human capital disclosure expectations](#)⁵⁸ — reflect a growing recognition that workforce transparency is essential to market efficiency, organizational accountability, and long-term economic resilience.

Recognizing the importance of pay transparency, New York City enacted a pay [transparency law](#) (Local Laws 32 and 59), effective November 2022, which now requires employers with four or more employees to post salary ranges in job advertisements.⁵⁹ New York State followed by enacting a parallel [statewide law](#) that went into effect in 2023.⁶⁰ A [review](#) by the NYC Council's Oversight and Investigations Division confirmed strong employer compliance — disproving the business community's pre-enactment warnings that the requirement would be burdensome or disruptive.⁶¹ Since then, [numerous other states](#) have enacted or introduced similar legislation.⁶²

Despite their success, the existing New York laws leave three significant gaps:

- Non-wage compensation and benefits are excluded. Bonuses, commissions, stock options, employer-provided health insurance, retirement benefits, and paid leave are not required to be disclosed. For professional and managerial roles, these components can represent a substantial share of total compensation and are a major arena for pay discrimination. This type of disclosure also impacts a large number of employees, since 50 percent of private employees have access to some type of bonus. The absence of any disclosures regarding availability of healthcare,

retirement, and paid family leave, leaves workers in the dark about costly benefits that directly contribute to the pay gap and that are critical to economic security.

- **Current employees are not covered.** Workers are regularly denied pay information they need to evaluate if they are paid fairly, thus denying them of the protections under our state Equal Pay Act. Requiring employers to finally disclose pay range information for an employee's current position or substantially similar positions creates a mechanism for accountability. In turn, this type of transparency creates an important incentive for employers to review their current pay scales, identify and address problematic disparities, and assess and improve their pay practices going forward.
- **Overbroad salary ranges undermine the law's purpose.** Employers have used several strategies to thwart compliance with our existing pay transparency law, including use of overbroad salary ranges to obscure or hide the true range. Without requirements that posted ranges reflect actual compensation criteria, employers can list ranges so wide as to be meaningless — for instance, \$40,000 to \$140,000 for a single role. [Lee et al. \(2026\)](#) confirms that broad, uninformative ranges can actually deepen inequities.

Pass the New York State Benefit Transparency Act (formerly A5906/S5990) and New York City Bill (Int. 0114-2026)

Bills have been introduced in both New York State (formerly [A5906/5990](#))⁶³ and New York City ([Int. 0114](#)) by Council Member Selvena Brooks-Powers that would implement essential reforms to our existing pay transparency law to address the above gaps. These bills would:

1. Require employers disclose pay ranges not only to applicants but to current employees upon request, but no more frequently than annually.
2. Mandate disclosure of core benefits like healthcare, retirement, and paid family leave, as well as broader forms of compensation that exceed base salary, such as bonuses, equity, and stock options.
3. Provide guidelines for how employers should determine the salary range included in job advertisements, in order to discourage the use of overbroad ranges.
4. Mandate that employers disclose a job description alongside the range to provide necessary context.
5. Mandate disclosure of the pay range to a candidate upon their request at any point during the hiring process to allow for transparency in situations where employers seek to avoid compliance by recruiting without a written job advertisement.

Expand Pay Data Reporting

New York City has enacted companion legislation (Local Laws 2025 - [173](#) and [174](#)) requiring large employers (200 or more employees) to report pay data disaggregated by gender, race, and ethnicity to a designated city agency, with the express purpose of using the data to conduct annual pay equity studies and publish findings.⁶⁴ Reflecting this requirement, the City administration is [mandated to submit](#) an annual pay analysis of its workforce.⁶⁵ This is an important achievement, but its potential depends entirely on implementation.

Adequate funding for compliance monitoring, robust oversight to ensure data quality, and meaningful public accountability mechanisms must accompany the reporting requirement to ensure it generates the

systemic analysis of pay disparities it was designed to enable. Effective pay transparency policy requires more than disclosure alone. Long-term progress depends on consistent measurement, longitudinal analysis, and public accountability mechanisms capable of identifying persistent disparities over time. Workforce reporting systems should therefore be designed not merely as compliance exercises, but [as economic monitoring infrastructure](#) that enables policymakers, employers, researchers, and investors to assess labor market equity and workforce outcomes with greater precision.⁶⁶ Several other states — including [California](#) and [Illinois](#) — offer useful models for implementation.^{67,68}

Additionally, New York State should continue to pursue legislation that mandates employers and state contractors to report pay data by demographics.⁶⁹ [S6235](#), championed by then Senator Brad Hoylman-Segal, was passed but was vetoed, unfortunately. Since this type of reporting is essential to address gender pay gap, efforts should be resumed to address existing roadblocks and enact this and similar legislation.

Pay transparency should therefore be understood not as a narrow compliance exercise, but as part of a broader modernization of labor market governance. Just as financial transparency became essential to the functioning of modern capital markets, workforce transparency is increasingly becoming essential to the functioning of modern labor markets. In an economy increasingly driven by human capital, compensation opacity imposes costs not only on workers, but on organizational performance, labor market efficiency, and long-term economic growth.

2. Increase Wages

Increase the Minimum Wage

Women, especially women of color, remain overrepresented in New York's minimum wage workforce. In 2023, New York State enacted legislation to increase the minimum wage to \$17 downstate and \$16 upstate, and to index the wage as of 2027. Based on problematic freeze provisions, 2027 wage increases are not expected to be implemented, while costs continue to rise. These increases are not enough to meet the current cost of living. The failure of wages to keep pace with the cost of living is resulting in a large number of New Yorker workers living in poverty. Critical efforts are therefore underway to eliminate the freeze provisions that are preventing state increases and to enact legislation to increase local wages, starting in New York City. [Intro 0757](#) would establish a phased in schedule to increase the minimum wage to \$30 an hour by 2030. This increase would have a significant impact in New York City, where one in four workers currently lives in poverty and women of color face heightened risk of poverty.

End the Tipped Sub-Minimum Wage

New York City's [minimum wage stands at \\$17 per hour](#) as of January 2026 — but tipped workers can still be paid as little as \$11.35 per hour.⁷⁰ The [tipped workforce](#) is disproportionately female and disproportionately workers of color.⁷¹ There are approximately 350,000 tipped workers in New York State, over half of whom are women — 35 percent of whom are mothers. Tipped restaurant workers are 57 percent women, compared to 38 percent of non-tipped restaurant workers, making the [subminimum wage for tipped workers effectively a form of legislated gender pay inequity](#) in the restaurant industry.⁷²

Enacting One Fair Wage, requiring that all workers be paid the full minimum wage before tips, would provide an immediate earnings increase to some of the most underpaid workers in New York.

Raise Wages in the Human Services and Care Sectors

New York's care and human services sector is one of the starkest illustrations of how occupational segregation and structural underfunding combine to produce a [racialized and gendered wage gap](#) — not as an abstraction, but as a deliberate policy outcome.⁷³

Despite their essential role — these workers (who are predominantly women and women of color) deliver child and home care, homelessness services, mental health support, food assistance, and direct care for seniors and people with disabilities — [human services workers](#) make between 20 and 35 percent less in median annual wages and benefits than workers in comparable positions in the public and private sector.⁷⁴ In New York City, there is [pressure on the administration](#) to ensure that the cost-of-living-adjustment received by these workers matches the raises received by the City employees.⁷⁵ For the more than 566,000 workers in New York's home care sector, even though the wage floor was increased in the FY 2023 state budget, the [implementation fell short](#) and workers did not receive the full anticipated increment.⁷⁶

The [Fair Pay for Home Care](#) campaign, calls for a home care wage floor of 150 percent of the regional minimum wage — approximately \$22.50 per hour in New York City and \$19.80 upstate — which advocates and a report from the CUNY School of Labor and Urban Studies estimates that it would not only address the workforce shortage but generate approximately 18,000 new jobs through the increased spending capacity of higher-paid workers.⁷⁷

Raising wages in this sector would directly lift the incomes of a predominantly female, predominantly women-of-color workforce — making it among the most targeted and effective pay equity interventions available to New York policymakers.

Equal Pay for Work of Equal Value

Because of job segregation, women and men typically work in different jobs. Therefore, evaluating pay by the “equal pay for equal work” or “equal pay for substantially similar work” standard does not address systematic devaluing of work done predominately by women and people of color. However, through various accepted methods, very different jobs can be compared. The commonly used Hay Point System evaluates jobs and assigns values for skill, effort, responsibility, and working conditions. The evaluation produces a total score. If jobs with similar total scores do not receive equal wages, companies have the data to adjust salaries. This system allows for the comparison of very different jobs held by different groups erasing societal biases, like low wages for care work which is mostly performed by women but requires considerable skill and responsibilities.

Equal pay for work of equal value (or comparable worth) is now the international standard for the European Union, Canada, New Zealand and beyond. It is important to note that in the mid-1980's, New York had a [comparable worth evaluation of public sector jobs](#) and a one-time pay adjustment, following which advocates worked to have the standard codified in law as the New York Fair Pay Act. [Analysis by Heather Boushey](#) found that “this policy would significantly reduce poverty, help low-wage workers, and have a positive effect on the gender earnings ratio.” Despite considerable support, the bill unfortunately never passed both legislative bodies. To truly address pay inequity, it is time to institute the equal value standard and finally honor and pay “women's work” fairly.

3. Expand Support for Caregiving

The motherhood penalty, which longitudinal research identifies as a central driver of mid-career wage divergence, is not inevitable. It is a policy failure. Two distinct policy levers are available to address it in New York, and both require strengthening.

Reform New York's Paid Family Leave

New York's [Paid Family Leave program](#), enacted in 2016, provides eligible employees up to 12 weeks of job-protected paid leave to bond with a new child, care for a seriously ill family member, or support a family member deployed on active military service. In 2025, benefits are set at 67 percent of an employee's average weekly wage, up to a maximum of \$1,177 per week.⁷⁸ The program covers most private sector workers, including part-time employees working fewer than 20 hours per week who have completed 175 days of work — [a meaningful protection](#) for the low-wage, part-time workforce that is disproportionately female and predominantly women of color.⁷⁹ For low-wage workers earning far below the statewide average weekly wage, the 67 percent replacement rate, while an improvement over the original program, still leaves many unable to fully afford a caregiving leave. New York should ensure full wage replacement for workers with wages below 50% of the statewide average weekly wage.

Reform New York's Temporary Disability Insurance program

New York's paid medical leave program, known as Temporary Disability Insurance (TDI), is a separate and far weaker program — and its [inadequacy falls hardest on women](#). TDI covers workers who need time off for their own serious illness or injury, including pregnancy-related disabilities and recovery from childbirth. But the maximum weekly benefit under TDI has been frozen at \$170 since 1989 — a figure that, adjusted for inflation, is worth less than half of what the legislature authorized over 35 years ago, and represents just 10 percent of the wages of a worker earning New York's average weekly wage of \$1,688.⁸⁰ A worker earning \$50,000 a year who must take TDI leave for a serious illness, a complicated pregnancy, or recovery from surgery receives \$170 per week — [an amount that cannot cover rent, food, or child care](#) in any part of New York State.⁸¹

The New York State Senate has already passed legislation ([S172/A84](#)) that would reform TDI by increasing the benefit cap to 67 percent of the statewide average weekly wage — aligning paid medical leave with the existing Paid Family Leave standard — and adding job protection and health insurance continuation during medical leave. The Fix Paid Leave New York coalition is urging the Assembly to pass A84 without further delay.⁸² Adequate TDI wage replacement, particularly for low-wage workers, is not a peripheral issue for this paper: pregnancy complications, postpartum recovery, and the health consequences of chronic economic stress documented earlier all create situations in which inadequate TDI directly compounds women's financial insecurity and mid-career wage divergence.

Universal Child Care

New York is on the verge of a generational breakthrough on child care. In January 2026, Governor Hochul and Mayor Mamdani announced a joint plan representing the most ambitious public commitment to universal child care in New York's history. The [Governor's FY 2027 budget](#) proposal increases child care investment by \$1.7 billion, bringing the total statewide commitment to \$4.5 billion for child care and pre-K services.⁸³ The plan has [four interlocking components](#): free child care for two-year-olds in New York City through a new "2-Care" program, beginning with 2,000 seats in high-need neighborhoods this fall and scaling to serve all of the city's estimated 55,000 two-year-olds

within four years; strengthened 3-K infrastructure to close gaps in neighborhoods where demand has gone unmet; truly universal Pre-K for all four-year-olds statewide by the 2028–2029 school year; and county-level pilots in Dutchess, Monroe, and Broome Counties providing \$60 million in state funding to build out year-round, full-day care for children under three.⁸⁴ A new Office of Child Care and Early Education will oversee implementation.

This is exactly the kind of investment this paper calls for. Universal, publicly funded child care does not merely reduce costs — it removes a structural barrier that has historically forced women, and especially women of color, out of the workforce or into reduced hours during precisely the years when career investment matters most. The NYC Comptroller's analysis projects that [universal affordable child care would increase labor force participation among mothers with children](#) under four by 5 to 10 percentage points — a direct, measurable contribution to closing the gender earnings gap.⁸⁵

The investment being laid down today is historic. To fulfill its equity potential, and to directly address the motherhood penalty as a driver of the gender wage gap, it must be paired with (1) fair wages for the care workforce, (2) elimination of the Child Care Assistance Program waitlist, and (3) a phased implementation plan with sustained multi-year funding that reaches every family in the state.

4. Invest in Robust Enforcement of Worker Protections

New York has enacted some of the most progressive civil rights and labor protections in the country, which are expanded upon annually—codifying disparate impact liability; covering broad protected classes as well as industries, including domestic workers, strengthening anti-retaliation provisions; establishing robust wage theft protections; and imposing pay transparency requirements. Meanwhile, the current federal administration is decimating civil rights and labor rights protections and enforcement and engaging in aggressive retaliation measures to curb legitimate civil rights enforcement (See Federal Headwinds, page 9).

To ensure that our state laws have meaning and to address federal gaps in protection, it is imperative that New York State and New York City invest its labor and anti-discrimination agencies, including the New York State Department of Labor, the New York State Division of Human Rights, the New York City Department of Consumer and Worker Protection, and the New York City Commission on Human Rights. These agencies need to be adequately resourced to investigate, monitor, and enforce workplace protections and workers' rights.

It is encouraging to see the state stepping up its commitment to the [Division of Human Rights](#). The FY2026 Executive Budget recommended \$39.9 million in appropriations for the Division, an historic increase of 52% (\$11 million) from the FY 2025 budget. It also recommended an increase of 108 personnel lines, bringing the workforce to 282.⁸⁶

However, the New York City's Commission on Human Rights had a meagre budget of \$13.6 million in FY 2024, despite playing a [pivotal role in upholding the City's civil rights commitment](#), including enforcement of the salary range transparency laws.⁸⁷

Robust enforcement of these protections is essential for achieving accountability and deterrence.

New York workers lose an estimated \$1 to \$4 billion annually to [wage theft](#) — and women are 15 percent more likely to experience it than men.⁸⁸ Wage theft falls hardest on women and workers of color. Low-wage industries with high female and minority workforces — food service, retail, domestic work, and care sectors — consistently report the highest rates of minimum wage violations, tip theft, and off-the-clock work. Immigrant workers, who make up a significant share of New York's care and service

workforce, face compounded vulnerabilities: fear of retaliation or immigration enforcement discourages reporting, and language barriers limit access to information about rights and remedies. New York's Wage Theft Prevention Act should be strengthened to increase civil penalties for repeat and egregious violations, remove procedural barriers that prevent workers from recovering full liquidated and statutory damages in class-wide wage theft actions under state law ([S4473, Sen. Ramos](#)),⁸⁹ and expand private enforcement authority to allow workers and advocacy organizations to bring public enforcement actions on behalf of the Commissioner ([S448A, Sen. Hoylman-Sigal](#)).⁹⁰

Funding proactive investigations, expanding worker education about rights and remedies, and enacting strong anti-retaliation protections would ensure that the wages women earn are actually paid.

Conclusion

New York was among the first major jurisdictions in the country to enact salary range transparency, inspiring similar legislation in other states. But New York's leadership now demands more than incrementalism. The federal government is actively rolling back the worker protections and safety net investments that support working women. New York's response must be proportionate to that reality.

The gender and race wage gap and New York's affordability crisis are not two separate policy challenges. They are two descriptions of a related underlying failure: a labor market that relies on the labor of women, especially women of color, yet systematically and inequitably suppresses their incomes at the precise moment when the cost of living in New York demands that every dollar be counted.

Closing the wage gap for Latina women in New York would add \$32,769 to their annual income — nearly three years' worth of groceries, or nearly two years of rent payments. Closing it for Black women would add \$24,623, allowing them to afford seventeen months of child care. These are not marginal improvements. They are the difference between being able to stay in New York and being priced out.

The business case is equally clear: research consistently shows that pay transparency and equity improve talent recruitment and retention, increase productivity, and reduce discrimination litigation risk. New York's employers are not well-served by a status quo that systematically underpays a large share of their workforce.

The policy vehicles to begin that work are before the legislature now in the form of measures to increase pay transparency, increase wages, expand caregiver protections like paid leave and childcare, and strengthen civil rights and labor enforcement. These reforms constitute the most targeted and effective affordability agenda available to New York policymakers.

Closing the wage gap is how New York leads — and how New York becomes affordable for all.

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