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HOW POOR ARE EMPLOYED PEOPLE IN THE UNITED STATES?

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Contents

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Preface

Taking stock of economic security in the United States—assessing to what extent individuals and families are falling through the cracks, and how public policy might be falling short—depends upon being able to get a reasonably accurate picture of Americans' economic well-being or ill-being. In this policy brief, Ajit Zacharias, Fernando Rios-Avila, Thomas Masterson, and Aashima Sinha demonstrate one way in which we can significantly improve our diagnostic tools in this area. The problem they aim to solve is that standard measures of poverty suffer from a blind spot: those measures ignore the household labor that transforms purchased products into consumables—the cooking, cleaning, childcare, and numerous other tasks that sustain families and communities. Households that do not have enough time for this labor—or extra income to buy market substitutes compensating for that lack of time—will be falling behind in ways that do not show up in our official poverty statistics; and as this policy brief indicates, this is no minor oversight.

Zacharias, Rios-Avila, Masterson, and Sinha fill in the gap by applying the Levy Institute Measure of Time and Income Poverty (LIMTIP)—a framework that brings household production into the measurement of poverty—to the United States. Drawing on decades of feminist economic scholarship that has insisted on the economic value of unpaid work, LIMTIP reveals that in 2022 nearly 40 percent more employed Americans were living in poverty than the official measures suggest, once we account for the time needed to meet the demands of household labor (or the income to purchase substitutes). To put that 40 percent deviation from the standard measurement into context: the authors point out that the Great Recession resulted in a *20 percent* increase in conventionally measured poverty. In other words, the gap between our official numbers and the LIMTIP adjusted poverty rate represents a recalibration of our assessment of the extent of poverty among working Americans that well outstrips the impact of one of the worst US economic downturns in memory. To the extent there is a discrepancy between measured economic statistics and households' more dire perceptions of their own economic struggles, this may be one piece of the puzzle.

The authors' findings challenge some commonly held assumptions. For instance, time scarcity is often portrayed as primarily a problem of the affluent professional class. On the contrary, Zacharias et al. find that time poverty falls more heavily on those with lower incomes, creating a double burden of financial insecurity and temporal deficit. Their findings also complicate the assumption that marriage uniformly benefits families economically. While marriage may reduce time poverty for men, it often increases it for women, particularly mothers, who shoulder a disproportionate share of household production regardless of their employment status.

Finally, this research underscores the importance of pairing job-creation strategies with policies aimed at improving the affordability and supply of care services. Employment alone cannot lift families out of poverty. This policy brief shows that one in ten employed people were income-poor when accounting for time deficits (the LIMTIP poverty rate), with rates substantially higher for Black and Hispanic workers and dramatically higher for single mothers.

This research exposes the deeply gendered nature of poverty in America. While income poverty rates show relatively modest gender differences, time poverty reveals a stark reality: employed women face consistently higher rates of time deficits than men. This disparity persists across employment categories and reflects the stubborn persistence of patriarchal norms that assign domestic responsibilities primarily to women. Gender—not race—is the primary fault line when it comes to time poverty, unlike income poverty. That is, the gap in time poverty between men and women within every racial group is far higher than the gap in time poverty between racial groups within each gender.

The policy implications are clear and urgent. Reducing work hours, expanding access to affordable childcare and household services, ensuring living wages that allow workers to purchase time-saving services, and fundamentally redistributing household labor more equitably are all essential interventions. Moreover, this research points to the necessity of collective action. The labor movement must revive its historical commitment to shorter working hours and build coalitions that recognize the common cause of the employed and non-employed alike in advancing economic security and human dignity.

Time and income poverty diminish human flourishing and undermine the promise of prosperity that work is supposed to deliver. It is our hope that by making this invisible poverty visible, we can catalyze the political will necessary to create a society where everyone has both the material resources and the time to live dignified, fulfilling lives.

As always, I welcome your comments.

Pavlina R. Tcherneva, *President*
June 2026

1. Introduction

Work and poverty are closely linked in the popular imagination. Working one's way out of poverty is a core element in the foundational myth of the American Dream. It seems "natural" to equate work with working for pay, since income is the principal means to acquire the commodities (i.e., goods and services bought and sold for money) required for survival. Yet, as most of us know from experience (and as economists have long recognized), these commodities themselves must often be further transformed via unpaid work to facilitate consumption by individuals. For example, renting and furnishing a home can satisfy the prerequisites for shelter. But, for that shelter to function as a home, work is required in several forms, such as interior cleaning and laundry, which are generally performed by household members, primarily women, without pay. We may describe this type of work as providing unpaid domestic services. Another form of unpaid work involves caring for and helping dependent children and adults within the household. Feeding a toddler, helping an older adult take medication, and other similar activities are all essential to nurturing and maintaining people in the household and can be characterized as unpaid care services. Collectively, the unpaid domestic and care services that individuals provide for their household are defined as household production for our purposes here.[1] Household production is crucial to sustaining living standards and has implications for the macroeconomy (Benería 1979; Cagatay et al. 1995; Folbre 2006).

The United States is one of the few countries that publishes official estimates of the monetary value of household production as a supplement to its national income accounts on an annual basis.[2] The latest available estimates from the Bureau of Economic Analysis (BEA) show that GDP would have been about 25 percent or $5.32 trillion higher in 2020 if the value of household production were included (Bridgman, Craig, and Canal 2022, Summary Table 2). The United States also played (until 2025) a leading role in developing measures of consumption for individual households via the research activities of the Bureau of Labor Statistics (BLS). A recent study by the Levy Economics Institute commissioned by the BLS to support its research-based consumption measures found that household production provided services worth approximately 63 percent of the average monthly consumption expenditures of US households in 2019 (Zacharias et al. 2024, 108). While the definitions and valuations of household production behind the BEA and Levy estimates differ, both highlight the enormous impact of incorporating housework in the macro aggregates and measures of household economic well-being.

Our objective is to incorporate household production into the measurement of poverty in the United States, in a spirit similar to the recognition of unpaid work in the satellite accounts of the BEA and the research-based consumption measures of the BLS, which aim to account for household production. An inevitable corollary of adding household production into measures of economic well-being or ill-being is that it brings gender issues to the foreground. For example, the earlier cited Levy report finds that an overwhelming share (78 percent) of household production in 2019 was carried out by women (Zacharias et al. 2024, 110). Since patriarchy allocates household production[3] responsibilities disproportionately to women, we hope to contribute to making the impact of this institution transparent in the understanding of poverty. In addition to gender issues, accounting for household production work introduces the concept of time poverty to the analysis of poverty. In the United States (and elsewhere), those suffering from time poverty, as defined below, are almost entirely found among the employed. Accordingly, our focus in this paper will be on analyzing time and income poverty among the employed population of the United States.

The need to modify poverty measures to include household production was first raised in the context of the US. We begin by discussing the original rationale (Section 2.1). In Section 2.2, we describe the conceptual framework of the Levy Institute Measure of Time and Income Poverty (LIMTIP) and contrast it with the earlier measures (for a more detailed comparison of alternative approaches, see Zacharias 2017). Next, we provide a sketch of our empirical methodology, explained thoroughly in a companion technical paper (Rios-Avila et al. 2026). Section 3 presents our main findings. Concluding remarks focused on the practical and policy implications of the study are presented in Section 4.

2. Time Deficits and Income Poverty

2.1 Background

Poverty thresholds in the US are based on the cost of a minimal basket of commodities required for the household to survive for a year. The federal government's poverty line was set at three times the cost of a minimum food diet in 1963, on the

assumption that non-food expenditures (such as housing) are two-thirds of the total expenditures required to acquire the poverty basket. (The cost of the minimum basket is updated every year to reflect changes in retail prices.) Once the threshold is set, an assessment must be made regarding the resources the household requires to acquire or access the basket. For example, the federal government's official poverty statistics use gross pre-tax cash income to measure resources. A household is designated as income-poor if its household income falls below the cost of the basket or "needs."

In an insightful critique of the official US poverty thresholds, Claire Vickery (1977) pointed out that achieving the poverty-level standard of living requires a certain amount of household production. For example, surviving on a poverty-level income might only be possible if most meals are prepared at home using low-priced ingredients purchased from the most affordable outlets. However, household production requires labor input, the quantity of which we measure in units of time. The ability of household members to provide the labor input should be evaluated in light of the constraints imposed by employment. We should also consider the minimum amount of personal maintenance (e.g., sleep) required for the typical adult to function in a reasonable state of mental and physical health. Vickery argued that we cannot simply assume that every household has some individual or individuals who can provide the required household work, citing the growing phenomenon of families headed by single females and families where both spouses are employed.

Vickery (1977) identified an inconsistency between the definitions of needs and resources in measuring poverty. The poverty threshold implicitly presupposes a certain amount of household production as part of needs. Still, no consideration is given in the measurement procedure to whether the household has the requisite resources, i.e., the ability to provide the labor inputs to meet that need. Vickery proposed assigning a monetary value to the shortfall in the requisite labor input (i.e., the time deficit in household production) based on the assumption that market substitutes exist sufficiently for household production. Furthermore, the monetized value of the time deficit should be added to the conventional poverty line to accurately identify the income-poor.

Unfortunately, a major reconsideration of the official poverty statistics in the US undertaken by a National Academy of Sciences (NAS) panel in the 1990s did not heed Vickery's argument summarized above (Citro and Michael 1995, 428–9). Instead, the panel focused on Vickery's analysis of distinguishing between the "involuntary" and "voluntary poor." Vickery conducted this exercise by calculating the hourly wages that family heads (differentiated by sex as well as by family size and composition) would have to be paid to earn an income equal to or greater than their poverty line—called "critical wages." Households that could hypothetically earn such an income and still chose not to do so were characterized as "voluntarily poor." In contrast, the involuntary or hard-core poor were identified as families that could not earn the poverty level of income because of their relatively low hourly wage. The NAS panel rightly concluded that poverty statistics cannot be based on hypothetical wages.[4] However, that rejection does not address the inconsistency between the definition of needs and the resources generated by neglecting time deficits. The key aspect of Vickery's critique relevant to the measurement of poverty (distinct from an analysis of its causes, which must consider labor market conditions) thus remained unaddressed.

2.2 The LIMTIP

A key drawback of Vickery's (1977) approach is that it ignores intrahousehold disparities in the sharing of household work. In effect this means, for example, that if the spouses in a married couple are employed full-time, the residual time they have for meeting household production needs is considered a common pool that can be deployed as a labor input into household production. Experience and time-use data show that, in general, this is not true. Generally, employed wives allocate more time to household production than do employed husbands. To assume that the time available for household production exists as a common household resource is to ignore the pervasive gender disparities that our patriarchal societies reproduce in the allocation of employment opportunities and household responsibilities. Such an assumption is also unnecessary because we can tell the time individuals allocate to household production from the data.

To clarify, let us start with the fact that there are 168 hours in a week. Let us assume that all individuals need the same amount of time, say 68 hours, for minimum personal maintenance (e.g., sleep). So, 100 hours are available for employment and housework for every individual. Suppose that in a married-couple household with only two working-age adults (husband and wife), each needs to set aside 50 hours for their current

job in a typical week. Further, assume that this couple has a child under 18 years who lives with them, and the minimum required weekly time for housework in such a household (i.e., a household with two adults and one child) is 62 hours. Now, suppose the wife does 90 percent of the housework in the observed household division, and the husband does 10 percent. In that case, it is reasonable to expect that the required hours of household production for the wife and husband would be 56 (90 percent of 62) and 6 (10 percent of 62) hours, respectively. Comparing these requirements against the time they have available after personal maintenance and employment (50 hours each), we can see that the wife will have a potential deficit of 6 hours, while the husband will have a potential surplus of 44 hours. Thus, if the spouses follow their established division of housework, the household will end up with a shortfall of 6 hours (the potential time deficit of the wife) in meeting their requirement of 62 hours.

In contrast, the assumption that household production requirements are somehow met from the combined pool of 100 hours would lead us to conclude that the household has no time deficit. This was the assumption of Vickery, as well as of Robin Douthitt, who first implemented Vickery's approach in the US using time-use survey data from 1985 (Douthitt 2000). We also find the same assumption in the estimates by Andrew Harvey and Arun Mukhopadhyay for Canada, based on time-use data from 1998 (Harvey and Mukhopadhyay 2007).

As demonstrated above, by rejecting the assumption of pooled residual time, we allow for an individual-level definition of time deficit for working-age individuals. We consider the household's time deficit to be the sum of the time deficits of its members. We are thus assuming that there is no automatic offsetting of time deficits of some members by the potential time surpluses of other members.[5] Thus, a household with a time deficit may have an individual who does not have a time deficit as a provider of household labor input, like the husband in our example. Yet, that does not obviate the fact that such an individual, as a recipient of the services provided by housework, belongs to a household that cannot meet the poverty-level household production requirements. This approach to time deficits underpins the LIMTIP. In a series of studies, we have developed estimates of LIMTIP for a set of countries: Argentina (2005), Chile (2006), Ghana (2012–13), Korea (2009), Mexico (2008), Tanzania (2011–12), Turkey (2006), Ethiopia (2015), and South Africa (2015).[6]

Apart from the crucial difference between the LIMTIP and earlier methodologies in the definition of time deficits, the procedure after estimating household time deficits is common: adding the monetized value of the deficit to the standard poverty line. To this end, the monetary value of the time deficit needs to be calculated. Since the deficit in question represents a potential deficiency in the provision of domestic services, the sensible approach is to consider their replacement cost, i.e., the cost of a market substitute. Estimates for the US and Canada cited above employed the national minimum hourly wage to convert the hours of time deficit into monetary magnitudes (Douthitt 2000, 12; Harvey and Mukhopadhyay, 70). However, we use the hourly wage of domestic workers because we think that is a more accurate approximation of the replacement cost than is the minimum wage, which applies to all occupations.[7]

Once the time deficits and modified poverty line have been defined, we can identify new categories of the poor. Households with resources above the standard poverty line but below the modified poverty line (referred to hereafter as the LIMTIP poverty line) belong to the category of the hidden poor because their income poverty is invisible in standard poverty statistics. We can also identify a category of households that are below the LIMTIP poverty line and that incur time deficits. They are exposed to the double jeopardy of living with income shortfalls and household production deficits. Furthermore, some below the LIMTIP poverty line may face no time deficits and therefore may be described as time-nonpoor and income-poor.

As noted earlier, because we define time deficits at the individual level (i.e., working-age individuals considered as providers of unpaid domestic services), we obtain a distribution of working-age individuals by LIMTIP, which need not coincide with the distribution of households including the same individuals by LIMTIP. In our husband-wife example discussed above, assuming the household is income-poor, the wife will be in the income-poor and time-poor category, while the husband will be in the income-poor and time-nonpoor category. Their household, of course, will be assigned to the income-poor and time-poor category when we use the household as the unit of observation in our analysis.

Finally, our schema also defines new categories among households at or above the LIMTIP poverty line: those that incur time deficits (time-poor and income-nonpoor) and those that do not (time-nonpoor and income-nonpoor). We utilize the framework described above in deriving our estimates for the

US, the basics of which are sketched next and discussed fully in the accompanying technical report. (Rios-Avila et al. 2026).

2.3 Empirical methodology

Estimating LIMTIP requires data on the usual hours of employment of individuals and the income of households. We also need detailed data on time allocated to commuting, personal maintenance, and household production by individuals. Typically, both required kinds of information are not available in a single survey. Because we aim to understand how the picture of poverty changes when we incorporate time deficits into our assessment, we take the survey that is used to construct a standard measure of income poverty—the Annual Social and Economic Supplement (ASEC) of the Current Population Survey (CPS)—as our primary sample. We use the Supplemental Poverty Measure (SPM) as our standard poverty measure—estimated using the ASEC sample (see Shrider and Creamer [2023] for a comparison of the official measure and the SPM). Every year, the ASEC collects information on household income and provides data on poverty status during the previous year (e.g., the 2024 ASEC has income and poverty data for 2023). The ASEC also collects information on usual weekly hours of employment and the number of weeks worked during the previous year.

The ASEC does not collect any data on time allocated to household production. Therefore, we rely on the data gathered in the American Time Use Survey (ATUS). The ATUS collects detailed information from respondents (people 15 years or older) regarding how they spent 24 hours starting at 4 am on the previous day. For each activity reported, the respondents are asked about its duration. The information regarding activities and duration is recorded in a time diary, which shows the breakdown of 24 hours across various activities. The activities are coded into distinct categories, such as interior cleaning. In our definition of household production, we include activities classified in the ATUS lexicon as household activities (e.g., domestic chores like cooking), purchasing goods and services, and caring for and helping household members. In calculating the duration of household production, we also include, when applicable, the travel time associated with each activity.

Since we rely on two different surveys to gather the required data, our next step was to find, for every person 15 years or older in our ASEC sample, a person with a weekday diary and a person with a weekend diary in the ATUS most similar to them in a statistical sense. We employed a method known as statistical matching to assign the most likely weekday and weekend household production hours to each person in the ASEC. Once the task is completed, we calculate each person's weekly household production hours in the ASEC by combining their weekday and weekend hours. To calculate the total hours for each household, we add the hours of the individuals in the household. Using the information on the hours of the household and its members, we can calculate the intrahousehold shares in total housework as illustrated in the husband-wife example above.

As discussed earlier, our standard poverty line modification is contingent upon identifying the approximate number of hours of household production that a household with poverty-level income would need to survive. We use the imputed time allocated to household production, as described in the previous paragraph, and other available information from the ASEC for identification. First, we select a subgroup of households ("reference group") with income around the SPM poverty line (75–150 percent) and at least one non-disabled or student family member who may be available to do the housework. It is essential to look at the household production requirements of families with incomes not too far above or below their poverty lines as we aim to approximate the housework labor inputs that are implicitly considered available to subsist on a poverty-level income. Further, to avoid understating the time requirements, we should consider households with at least one person who is unlikely to be time-poor and is potentially able to shoulder household responsibilities. This is the rationale behind the second restriction that we place on the reference group.

Next, we estimate a statistical model of household production hours for households in the reference group, differentiated by size and composition, to predict their time requirements.[8] We pool observations from five years on a rolling basis to estimate the model and then we use the resulting coefficients to predict the time requirements for a given year. For example, in order to determine the 2022 time requirements, we pool the matched data for the reference group from 2018 to 2022 to estimate the model and then we use the estimated coefficients to predict time requirements for all households in the 2022 matched data. In households with two or more individuals 15 years or older, we assume that the requirements are distributed among persons in the same proportions as

observed housework time is distributed within the household, as illustrated in the husband-wife example above.

In addition to the individual's household production requirements, we also need estimates of other key sources of demand on their time to estimate time deficits. In line with previous research, we assume that a certain minimum amount of time is required for personal maintenance (i.e., sleep, personal hygiene, etc.). We calculate the average weekly hours of personal maintenance reported by working-age persons in the annual rounds of ATUS and set that average as the time required for personal maintenance. For employed persons, we also need to consider commuting time requirements, as time allocated to that purpose is not available for household tasks. We used the average commuting time by subgroups of employed people (e.g., people employed part-time in a particular geographical area) from the annual ATUS data.[9] Time required at the job is a much greater demand on an employed person's time than is commuting. This information, in the form of usual weekly hours of employment and the number of weeks worked during the year, is available in the ASEC, as previously noted.[10]

Because the SPM definitions of the poverty line and household income are stated in annual terms, we construct annual time variables. Thus, our calculation of time deficits begins with the yearly total of 8,736 hours (168 hours per week multiplied by 52 weeks in a year) for every working-age person. We first subtract the average personal maintenance time (common to all) from 8,736. We then subtract the individual's required time for household production. Both time thresholds are reached by multiplying the weekly hours by 52. For employed persons, we further subtract their annual hours of employment and commuting requirements. The annual values of both are calculated by multiplying the usual weekly hours of employment and weekly commuting time requirements by the weeks worked during the year. Suppose the result of the subtractions is a negative number. In that case, we designate that as the individual's time deficit, and if the result is zero or positive, we consider the person to have no time deficit. The household's time deficit is obtained by summing the time deficits of the household members.

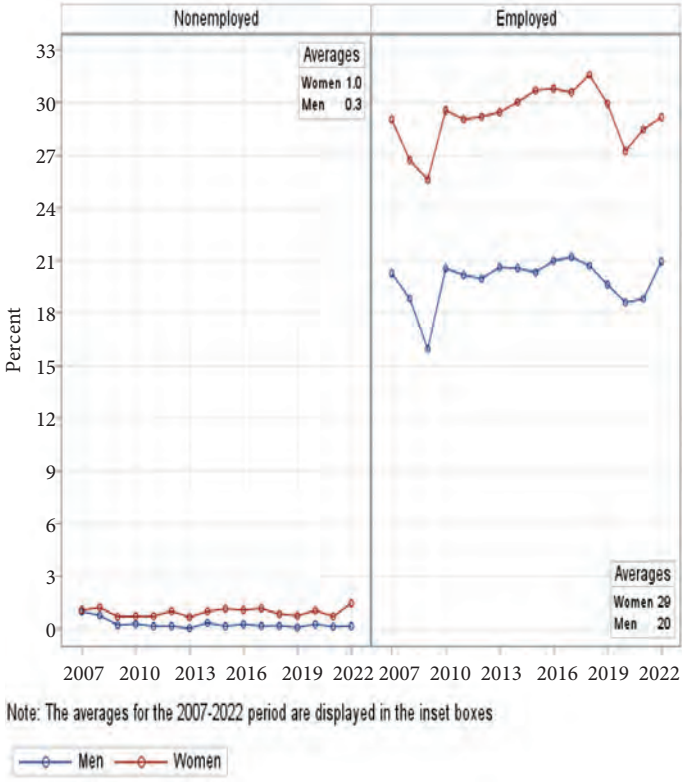
As mentioned before, we calculate the monetized value of each time deficit using the hourly wage of domestic workers, differentiated by geographical area.[11] The monetized value of the time deficit is then added to the SPM poverty threshold of each household to obtain the LIMTIP income poverty line. The income measure that we compare with the income poverty line is the SPM measure of resources, which is household post-tax income plus some non-cash government benefits (such as food assistance) received and minus some expenditures considered essential to earning income (e.g., childcare costs for employed parents, out-of-pocket medical expenses, etc.). We can then readily classify individuals and households into the poor and nonpoor categories described in the last three paragraphs of Section 2.2. The findings generated from the estimates described above are the main focus of the remainder of this brief.

3. Time Deficits and Income Poverty Among the Employed

3.1 An overall picture of gender disparities in time poverty

There is a simple but essential fact about time deficits: the ability to fulfill household production responsibilities is rarely lacking among non-employed persons. This is true for both men and women (Figure 1). Among the employed, women are much more prone to time poverty than are men. For example, in 2022

Figure 1. Time Poverty of Working-age (18 to 64) Persons by Employment and Sex, 2007–22 (Percent)



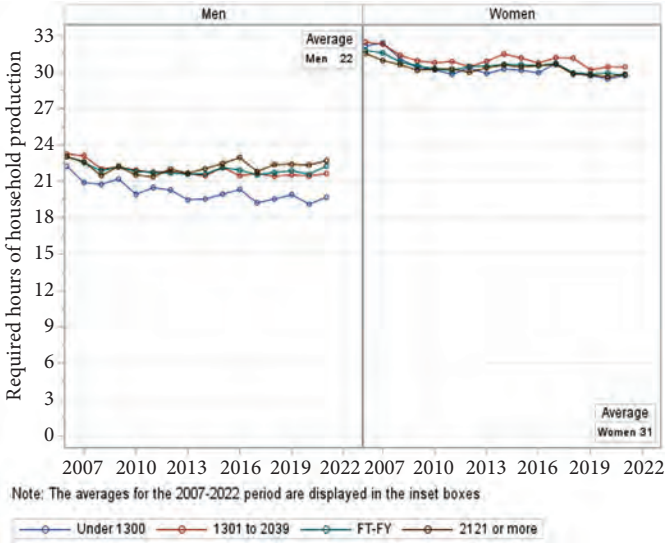
the time poverty rate (i.e., percentage of individuals with time deficits) for women and men was 29 percent and 21 percent, respectively. These percentages translate into about 21.3 million women and 17.3 million men. Not having enough time to attend to household responsibilities adequately affects substantial numbers of employed men and women.

We expect those with higher employment time commitments to be more prone to time poverty, all other things being equal, as they will have less time available for household production. Since we are examining yearly time commitments, we use "full-time, full-year" (FT-FY) employment as a benchmark, where full-time and full-year are defined, following the US Census Bureau's convention, as 40 hours per week and 52 weeks per year, respectively. On average, almost half of men and half of women (46 and 43 percent, respectively) were employed on an FT-FY basis during 2007–22. However, the incidence of "more than FT-FY employment," i.e., annual hours exceeding the FT-FY norm, is higher among men than it is among women (26 versus 14 percent, respectively), and the opposite holds for "less than FT-FY employment" (28 versus 43 percent). These differences indicate longer average annual hours for men and, hence, potentially a higher rate of time poverty. As we have just seen, however, women have a higher incidence of time poverty. Why?

The reason behind the apparent anomaly is evident in Figure 2. Even when employment time commitments are similar for women and men, women often face greater demands on their time due to household responsibilities. The disparity is reflected in their average required hours of household production being higher. On average, the hours were 31 vs 22 per week over the period for women and men.[12] Remarkably, the variation in the average required hours across annual employment hours is relatively small in any given year. The difference between the highest and lowest average values is only about 3 hours for men. For women, the difference is even more minor — less than 1 hour. We may conclude that higher hours of employment are not necessarily offset by lower required household production hours.

As we discussed earlier, the hours required for household work by an individual depend on the household production time thresholds of their family and the share of the family-level requirements that the individual bears. The household-level thresholds, also described earlier, are primarily based on the size and composition of the household. For example, the thresholds will be higher for a household with two children than they are for a household with one child, and, among households with two children, it will be greater for a household with two adults than for a household with one adult. The fact that the incidence of lone parenthood is higher among employed women than it is for men contributes to the higher time thresholds encountered by women. Further, the share of household requirements borne by women is systematically higher than that of men in families where they live together. Let us, therefore, consider how marital and parental status create cleavages in the prevalence of time poverty rates between men and women.

Figure 2. Average Weekly Hours of Required Household Production of Working-age (18 to 64) Employed Persons by Sex and Annual Hours of Employment, 2007–22



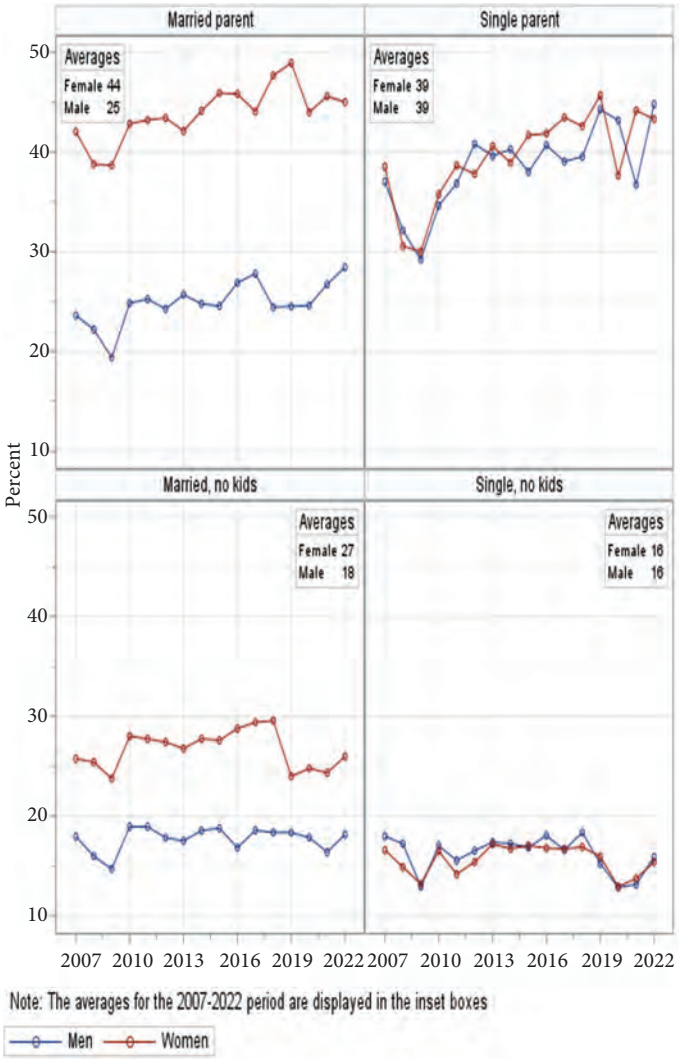
Note: FT-FY is defined as the plus or minus 40-hour interval of 52*40 = 2080, the median value of annual hours for both men and women. 1300 is the p25 value for women's annual hours.

Source: Authors' calculations

3.2 Gendered impacts of marital and parental status

We can observe a remarkable case of gender parity in the lower right-hand panel of Figure 3. Among the largest demographic groups in both genders in 2022, childless single males and females (38 and 33 percent, respectively, of the total number of employed men and women), the incidence of time poverty is roughly equal.[13] The uneven impact of marriage on the time poverty rates of husbands and wives is evident in the comparison of the two bottom panels. In 2022, childless married men and women constituted the second-largest demographic group among both respective genders, with population shares of 30

Figure 3. Time Poverty of Working-age (18 to 64) Employed Persons by Marital Status, Parental Status, and Sex, 2007–22 (Percent)



Note: Parents are individuals with biological, adopted, or step-children under 18 who reside in the same household.

Source: Authors' calculations

percent and 32 percent, respectively. Childless married women have a notably higher vulnerability to time poverty than single childless women. For married men without children, however, time poverty rates are similar to their single counterparts. Marriage, even in the absence of children, seems to involve a time-poverty penalty for women while leaving men's exposure to time poverty essentially unchanged.

Roughly 31 percent of employed men and 27 percent of employed women were married parents in 2022. Parenthood further raises the rate of time poverty for wives, as suggested by comparing the two panels on the left side of Figure 3. We can observe a similar pattern for husbands. But the effect on wives is much larger, as revealed by the much bigger gender gap between married mothers and fathers on the one hand and between childless wives and husbands on the other. Over the period, the incidence of time poverty among married mothers was about 19 percentage points higher than among married fathers. A comparison between childless wives and childless husbands shows a smaller gap of 9 percentage points.

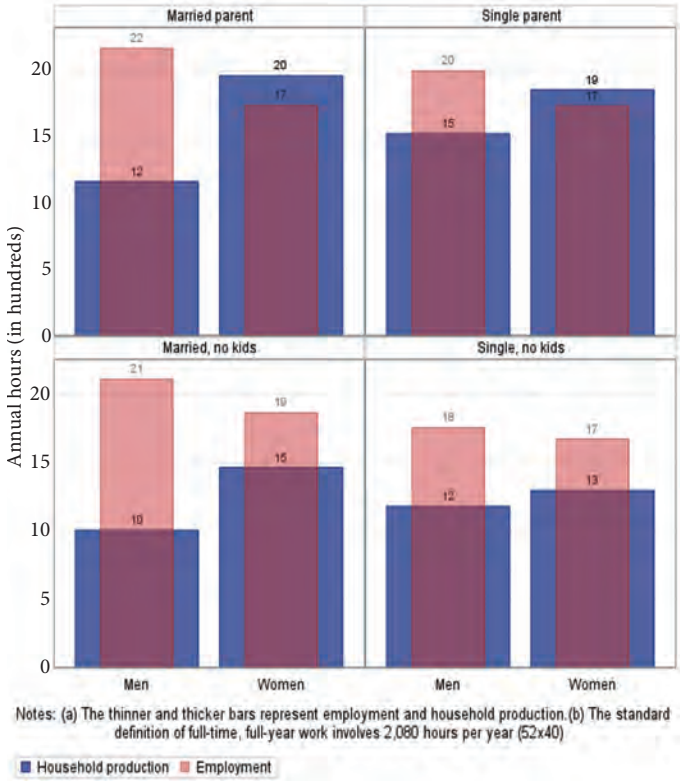
Interestingly, parenthood alone (without marriage) seems to result in similar levels of time poverty for men and women for most of the period (top right-hand panel). Compared to childless singles, single parents experience a considerably higher incidence of time deficits. Balancing the demands of employment with household responsibilities is more challenging for parents than it is for non-parents. The slightly elevated rate of poverty of single mothers relative to single fathers may reflect the higher average number of children and hence higher time requirements among the former relative to the latter. In 2022, a little less than 2 percent of employed men were single parents compared to 8 percent of employed women.

In contrast, parenthood combined with marriage generates an asymmetric impact on men and women. Married fathers have a substantially lower rate of time poverty than single fathers (25 percent versus 39 percent). However, married mothers encounter a higher rate of time poverty than single mothers (44 percent versus 39 percent) on average during the period 2007–22. It appears that marriage does not offer any relief for mothers regarding reconciling the demands of employment and household work. But it certainly has a markedly favorable impact on fathers.

The gendered arithmetic underpinning the gaps in time poverty rates discussed above is demonstrated in Figure 4, which displays the average annual hours of employment and required household production observed during the period 2007–22. Comparing the top two panels indicates that the average hours of required household work are roughly similar for single and for married mothers, despite the latter having higher average hours of employment. As we saw above, the rate of time poverty is lower for single than for married mothers. Asymmetrically, the average required household production of married fathers is lower than that of single fathers (300 hours), which handsomely offsets the greater employment hours of married to single fathers (200 hours). The difference in the

required hours was reflected in the latter's higher propensity for time poverty. We can also observe the similarly uneven effect of marriage between childless men and childless women (Figure 4, bottom two panels). Childless married women have greater time commitments toward employment and household work than their single counterparts, reflected in the former's higher rate of time poverty. On the other hand, while the employment hours are, on average, greater for childless married men than for single men with or without children, household work requirements are fewer for the former than for the latter, although the gap is not enough to overcome the employment gap. That is, childless married men have higher *combined* hours of employment and required household work and, hence, they face a higher rate of time poverty when compared with single men.

Figure 4. Average Annual Hours of Required Household Production and Employment of Working-age (18 to 64) Employed Persons by Marital Status, Parental Status, and Sex, Average for the Combined Years 2007–22



Note: Parents are individuals with biological, adopted, or step-children under 18 who reside in the same household. Annual hours of household production are the weekly hours multiplied by 52, while annual hours of employment are calculated by multiplying the weeks employed during the year by the sum of the weekly hours of employment and commuting.

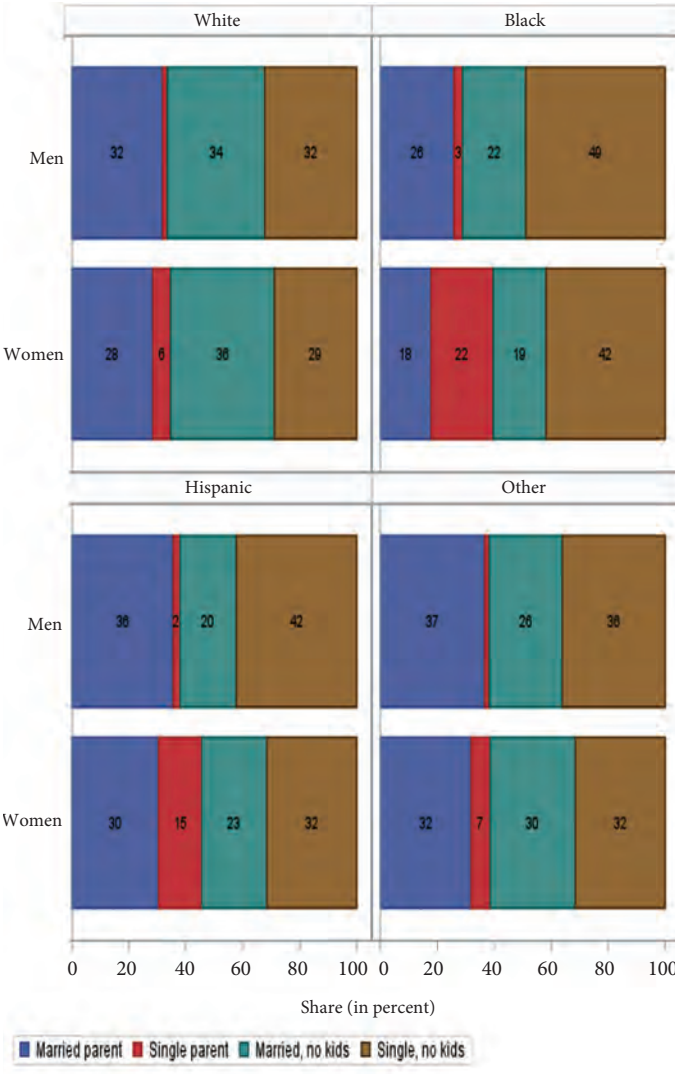
Source: Authors' calculations

Thus, a broad implication of these findings is that the gender disparity in time poverty primarily reflects the disparity between wives and husbands, stemming from the unequal allocation of household production responsibilities between them. A secondary factor is the greater prevalence of single parenthood among employed women than among employed men because, as we saw above, the time poverty rates of single parents are relatively high.

3.3 Does gender trump race in time poverty?

The two factors that impinge upon the gender disparity in time poverty rates are markedly different across racial groups.[14] As seen in Figure 5, childless singles make up a larger share of the

Figure 5. Distribution of Employed Persons (18 to 64 years) by Race, Sex, Marital and Parental Status (Percent), Average for the Combined Years 2007–22



Source: Authors' calculations

employed Black population, especially among women, than in other racial groups. In contrast, married parents are a notably smaller proportion of Blacks, again particularly among women, than in other racial groups. The incidence of single parenthood among employed women is markedly higher among Blacks and Hispanics than among Whites and the residual group "other." Childless couples are much more prevalent among Whites than other racial groups. As we saw before, for the employed female population as a whole, the ranking of time poverty from highest to lowest was married parents, single parents, childless couples, and unmarried individuals. At the same time, the first two positions reversed for men, though the other categories remained the same in terms of prevalence. The differences in the mix of marital and parental status among the groups differentiated by sex and race might make it appear that there are considerable differences between racial groups in terms of time poverty rates.

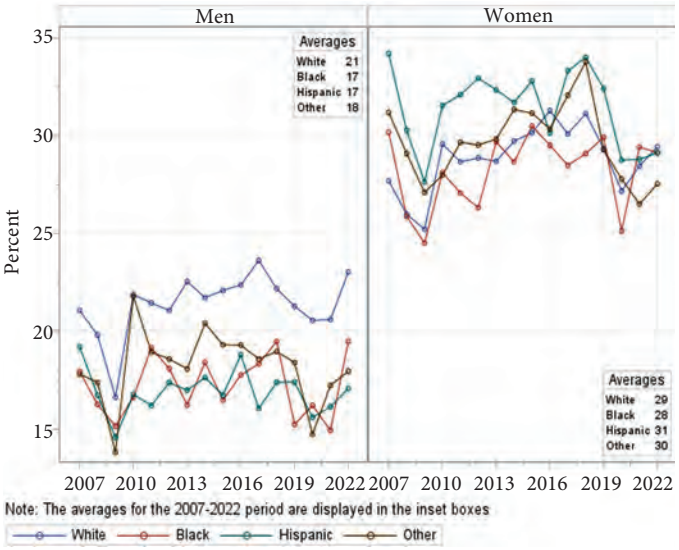
We find, however, that time poverty is a domain where gender trumps race (Figure 6). That is, the time poverty rates of men and women within each racial group display far greater cleavage than between men or women of different racial groups. It is somewhat surprising that the racial gaps within each gender are pretty small in light of the racial disparities in marital and parental status just described, as well as the well-known inequalities in the conditions of employment, such as position in the occupational hierarchy. We attempt a more detailed analysis of this issue in a forthcoming publication. For our purposes here, it is imperative to examine the impact of time deficits on measured income poverty among the employed population.

3.4 Income poverty among the employed—revised

The income poverty rate for employed working-age persons in 2022 was 6.6 percent, according to the SPM. Reckoning time deficits in the measurement of income poverty leads to the LIMTIP poverty rate, which is dramatically higher at 9.2 percent. Translated into the number of income-poor people, we find 14.3 million individuals, approximately 40 percent (or 4 million persons), more than under the SPM poverty line.

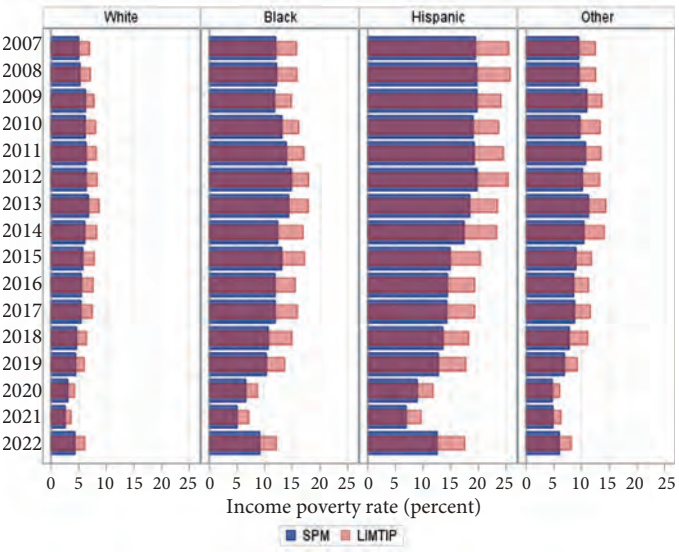
Is a 40 percent increase in the number of people in poverty a big increase? One way to answer this question is by asking what we consider a large increase in poverty to be. Recent historical evidence shows that the Great Recession—perhaps the most severe economic downturn in recent US history—increased the ranks of employed poor persons of all ages by

Figure 6. Incidence of Time Poverty of Working-age (18 to 64) Employed Persons by Sex and Race, 2007–22 (Percent)



Source: Authors' calculations

Figure 7. Income Poverty Rate of Working-age (18 to 64) Employed Persons by Race and Measure, 2007–22 (Percent)



Note: "SPM" indicates the Supplemental Poverty Measure, and "LIMTIP" indicates the SPM poverty line augmented by the monetized value of time deficits.

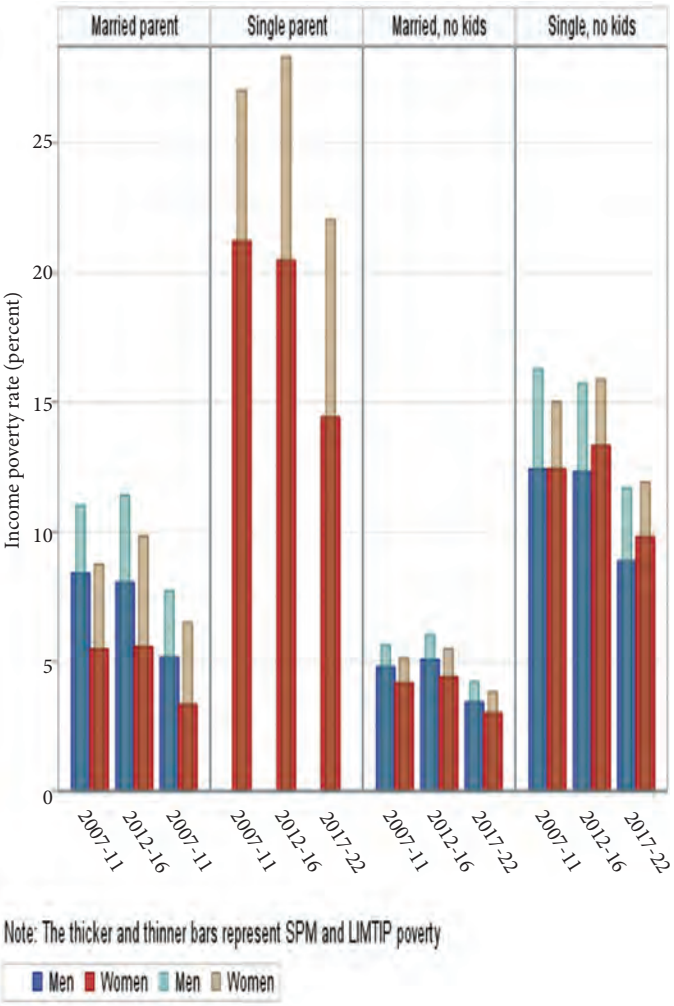
Source: Authors' calculations

23 percent (1.7 million persons).[15] The gaps between the SPM and LIMTIP measures are also sizeable in the other years (see below), suggesting that the impoverishing effects of time deficits are persistent but invisible in the standard measures of income poverty.

We noted earlier that, in the domain of time poverty, gender trumps race. In contrast, income poverty rates do not vary much by gender but are dramatically lower for Whites than for Nonwhites, especially for the Black and Hispanic racial groups (Figure 7).[16] The ordering of the racial groups according to poverty rates is the same for both measures, although, as we would expect, the LIMTIP poverty rates are higher. In recent years (i.e., 2019 to 2022), the gaps in the LIMTIP rates may be expressed by a simple rule: Blacks are twice as likely, and Hispanics thrice as likely as Whites to be in poverty, while the residual group "others" shows a two percentage points higher poverty rate than Whites. The LIMTIP and SPM poverty rates in 2022 were approximately 18 percent and 13 percent for Hispanics, respectively.

While gender alone is not a pronounced marker in income poverty, gender coupled with marital and parental status results in sharp differences in measured poverty rates (Figure 8). Single, employed mothers have the highest poverty rate by both SPM and LIMTIP measures among the groups we consider. As we saw before, they also have greater exposure to time poverty. This combination of factors explains why the LIMTIP income poverty gaps between single mothers and others tend to be visibly more prominent than SPM gaps. On the other hand, childless married persons are the least prone to income and time poverty. Time deficits have a tangible effect on the comparative poverty of childless married persons and married parents. We find that the SPM rates for the two groups tend to be similar, while the LIMTIP rates show notable divergence. Consider the latest period for which we have estimates. Between 2017 and 2022, the SPM poverty rate for married women without children and married mothers was approximately 3 percent. Bringing time deficits into the picture raises the poverty rate of mothers to around 7 percent compared to 4 percent for childless married women. A widening of the income poverty gap can also be observed between married fathers and childless married men, although the extent is smaller than among their female counterparts. We address the impact of time deficits on the measured income poverty gaps among demographic groups later, when we consider the employed persons together with members of their households in a forthcoming policy brief.

Figure 8. Income Poverty Rate of Working-age (18 to 64) Employed Persons by Sex, Marital Status, Parental Status and Measure, Average for the Combined Years in Each Period During 2007–22 (Percent)



Note: We have grouped the years between 2007 and 2022 into three periods and dropped the subgroup of single male parents to avoid biased estimates that may stem from an insufficient number of observations in the groups; "SPM" indicates the Supplemental Poverty Measure; and "LIMTIP" indicates the SPM poverty line augmented by the monetized value of time deficits.

Source: Authors' calculations

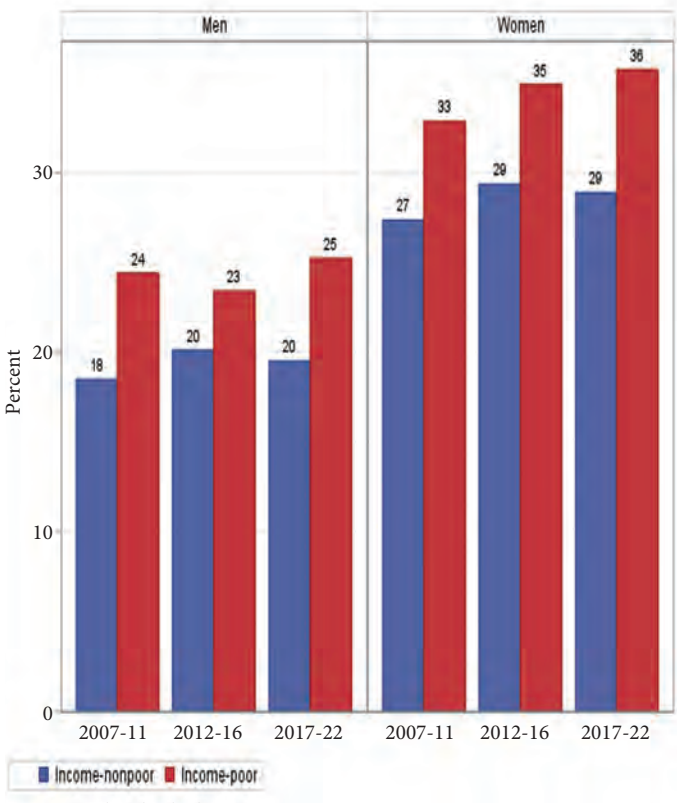
Before we conclude, let us consider a popular notion that difficulties in reconciling home responsibilities and job commitments are more prevalent among those with more "respectable" jobs, i.e., those in the higher rungs of the occupational class hierarchy, such as the ever-busy cardiologists and well-heeled lawyers juggling many clients. A plausible

corollary of this notion is that the income-poor may be less prone to time deficits than the income-nonpoor.

In Figure 9, we used the LIMTIP income poverty line to demarcate the income-poor from the income-nonpoor. Our estimates indicate that this popular preconception does not generally hold up to scrutiny. Income-poor men and women have higher rates of time poverty than their income-nonpoor counterparts. The gap during the middle period (i.e., 2012–16) among men of three percentage points is the smallest depicted in the figure. For the other periods, the gaps range from five to seven percentage points.

Bringing the needs and capacity of individuals to meet their home responsibilities and minimum personal care requirements into the evaluation of poverty reveals additional dimensions of deprivation. While income poverty rates may be the same for men and women, income-poor women are more vulnerable to time deficits than are income-poor men. Further, a substantial share of the income-poor—about one-fourth and one-third of such men and women respectively— are also time-poor. In contrast, for the income-nonpoor, the time deficits may be "bought off," at least in principle, by purchasing market substitutes such as take-out meals and babysitting services. Whether they would be inclined to do so in practice is one of the questions we address in our forthcoming policy brief on household time and income poverty.

Figure 9. Time Poverty of Working-Age (18 to 64 Years) Employed Persons by Sex and Income Poverty (Percent), Average for the Combined Years in Each Period During 2007–22



Source: Authors' calculations

Conclusion

Accounting for household production needs in poverty measurement reveals important gaps in thinking about poverty and its alleviation. Many employed persons who are not counted among the poor have neither the time nor the financial resources to achieve the minimal standard of living that the poverty line is intended to represent. The fact that time poverty, the condition driving these two gaps in poverty measurement, is concentrated among the employed implies that employment alone, under the existing policy and labor market conditions, is insufficient to address poverty.[17] In fact, about one in every ten employed people was LIMTIP income-poor during 2007–22. These rates are even higher for Blacks, still higher for Hispanics, and yet even higher for single mothers (especially non-white single mothers).

Time poverty is also unequally distributed in the United States. The incidence of time poverty is much higher for women than for men, and contrary to popular misconceptions, time poverty falls more often on the income-poor than the income-nonpoor. Marriage, an institution that—like employment—is often held out as a key to alleviating poverty, offers relief from time poverty for husbands but not for wives. Not only are time poverty rates higher for women than for men, but among time-poor individuals, women face greater time deficits than do men.

While the measurement of time and income poverty is an improvement on official poverty measures, it is far from a comprehensive index of deprivation and economic insecurity among the employed (or the non-employed, for that matter). Many employed persons lack access to affordable, quality health insurance. Most employed persons have inadequate retirement savings, and Social Security, based on earnings during their working life, will not be able to provide an adequate retirement income. At a time when what little government support exists for low-income workers and their families at every stage of life

is under direct attack from within the state itself, other avenues for redress are required.

Ralph Miliband mentioned long ago that one dimension of poverty is deprivation in terms of political power (Miliband 1974). Collective action has been crucial for making possible the progress we have seen in support for the economic well-being of US families in the last century. One key aspect of this action would be to extend union coverage and to mobilize the labor movement to secure better pay and working conditions, particularly shorter working hours. Unions need to build coalitions with the non-employed segments of the working population as well. Their cause, economic security and self-determination, is common to both the employed and the non-employed alike.

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NOTES

1. We shall use the terms "housework" and "household work" interchangeably with household production in this brief.
2. Data and publications can be found here: https://www.bea.gov/data/special-topics/household-production
3. A long-standing research project at the Levy Institute has developed a measure of economic well-being that incorporates household production, known as the Levy Institute Measure of Economic Well-being (LIMEW). Estimates for the US for several benchmark years since 1959 have been produced and analyzed in detail in several publication (see, e.g., Wolff, Zacharias, and Masterson 2012; Zacharias, Masterson, and Rios-Avila 2018b).
4. "Considering the complexity of measuring the relevant wage rate for all persons and units and of knowing the constraints on its availability across hours of work and from week to week, we as a panel do not recommend adopting this strategy for measuring poverty. In light of the practical difficulties it raises, we do not consider it a feasible alternative" (Citro and Michael, 429).
5. In a forthcoming policy brief, we analyze the possibilities of redistribution of household responsibilities among family members and their potential impacts on time and income poverty.
6. Detailed analysis of the results and information regarding sources and methods can be found in the following list of references: Zacharias, Antonopoulos, and Masterson (2012) for Argentina, Chile, and Mexico; Zacharias, Masterson, and Memiş (2014) for Turkey; Zacharias, Masterson, and Kim (2014) for Korea; Zacharias et al. (2018) for Ghana and Tanzania; Zacharias, Masterson and Rios-Avila (Forthcoming) for Ethiopia and South Africa.
7. In practice, the choice is unlikely to have a substantial impact on the estimates because the two wage rates are fairly close to each other.
8. Our model predicts, for example, households with a single adult and two adults would, respectively, need 38 and 51 hours per week. If there is a child, however, the prediction increases to 45 and 61hours for single and two-adult households.
9. We use data differentiated by year and census division for full-time workers, whereas for part-time workers, we consider data pooled across years differentiated by census division. For full-time workers, we estimate that people spent between 26 to 35 minutes per day commuting in 2023.
10. While one can argue that time devoted to education is an additional constraint on time available for housework, we do not incorporate this into our measurement framework, which may cause a downward bias in our estimates of time poverty among working-age students.
11. We used the average hourly wage of workers in the "private households" industry, differentiated by census division and three-year average, for the valuation of time deficits. Our data source comprised the monthly outgoing rotations of the Current Population Survey. For illustration, the hourly rate ranged between $13.80 and $16.50 for 2022.
12. Women's average hours declined by 2 between 2007 and 2022—from 32 to 30—while men's hours declined by one hour, from 23 to 22 hours.
13. About 44 percent of single childless men were the "householders" of their households, compared to 52 percent of their female counterparts. The householder is

defined in the census terminology as the person in whose name the housing unit is rented or owned. We may expect the time demands on such individuals to be relatively higher compared to other members of their household; yet, single childless women and men have similar rates of time poverty.

14. We define Whites as non-Hispanic people who list White as their race. Hispanics can be of any race. The group "other" is a residual category that consists primarily of Asians and includes Native Americans and multiracial individuals.
15. The Great Recession is generally considered to have taken place between December 2007 and June 2009. Our estimate of the change in the number of poor persons is based on the official (not SPM) poverty rates in 2007 and 2010 for employed persons (16 years and older). They are available at: https://www2.census.gov/programs-surveys/cps/tables/time-series/historical-poverty-people/hstpov17.xlsx
16. Consider the SPM poverty rates in 2022: White men and women had the same poverty rate of 4 percent. The gender gap was the largest among Blacks with 9 percent for men and 10 percent for women. Hispanic men and women faced a poverty rate of 13 and 12 percent, respectively. Finally, in the residual "other" group, the rate was practically identical at 6 percent.
17. See Masterson, Zacharias, and Sinha (forthcoming) for estimates of the potential impact of employment on time and income poverty.

About the Authors

Ajit Zacharias is a senior scholar and director of the Institute's Distribution of Income and Wealth program. His research primarily focuses on the theory, measurement, and analysis of economic well-being and deprivation.

Along with other Levy scholars, Zacharias has developed alternative measures of economic welfare and deprivation. The Levy Institute Measure of Economic Well-Being (LIMEW) offers a framework that accounts for how changes in labor markets, wealth accumulation, government spending and taxes, and household production shape the economic determinants of standard of living. Levy scholars have utilized the LIMEW to track trends in economic inequality and well-being in the United States. The Levy Institute Measure of Time and Income Poverty is aimed at revealing the nexus between income poverty and unpaid work. This measure has been applied to the study of poverty in several Latin American countries, Turkey, South Korea, Tanzania, and Ghana.

Fernando Rios-Avila is data analyst at the New York Department of Health Office of Aging and Long Term Care and research scholar at the Levy Economics Institute. Until 2024, Rios-Avila worked in the Distribution of Income, Wealth, and Well-Being research program at the Institute, contributing to work on the Levy Institute Measure of Economic Well-Being. His research interests include labor economics, applied microeconomics, development economics, and poverty and inequality.

As a doctoral candidate at Georgia State University, Rios-Avila worked as a graduate research assistant to Felix Rioja, and interned in the research department at the Federal Reserve Bank of Atlanta, working under the supervision of Julie L. Hotchkiss. He formerly served as a researcher at the Social and Economic Policy Unit (UDAPE)—a government advisory unit and public policy think tank in La Paz, Bolivia—on issues of development, impact evaluation, and social expenditure, with an emphasis on children's welfare. His research has been published in *The Review of Income and Wealth, Industrial Relations*, *Southern Economic Journal*, *Applied Economics Letters*, *Stata Journal*, and *Business and Economics Research.*

Rios-Avila holds a Licenciatura in economics from the Universidad Católica Boliviana, La Paz; an advanced studies program certificate in international economics and policy research from Kiel University; and a Ph.D. in economics from the Andrew Young School of Policy Studies at Georgia State University.

Thomas Masterson is director of graduate programs, director of applied micromodeling, and senior scholar in the Levy Economics Institute's Distribution of Income and Wealth program. He has worked extensively on the Levy Institute Measure of Well-being (LIMEW), an alternative, household-based measure that reflects the resources the household can command for facilitating current consumption or acquiring physical or financial assets. With other Levy scholars, Masterson was also involved in developing the Levy Institute Measure of Time and Income Poverty (LIMTIP), and has contributed

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Aashima Sinha is a Senior Research Economist at the Institute for Women's Policy Research (IWPR). Her research spans the fields of feminist, development, and labor economics, with a particular focus on gender equity, the care economy, and reproductive justice. Aashima's work centers on investigating micro-macroeconomic linkages and examining how gender equality, human capabilities, and economic structures intersect to shape inclusive development. At IWPR, she is currently examining the economic implications of the maternal healthcare crisis in the US through an intersectional lens that considers gender, race, and class. Her ongoing research also includes developing US state-level metrics to examine how social reproduction and maternal healthcare influence economic outcomes.

Prior to joining IWPR, Aashima was a Research Scholar in the Gender Equality and the Economy program at the Levy Economics Institute of Bard College, where she conducted research on time and income poverty, the macroeconomic impacts of public investment in care, and the relationship between employment security and gender equality. Aashima brings extensive experience in primary data collection and international research, including designing and implementing contextualized time-use surveys in India. Her past work explores the gendered impacts of unpaid care work on multidimensional well-being in low- and middle-income countries, as well as issues related to violence against women, public space harassment, and international measures of gender inequality. She complements her research with policy analysis and region-specific policy recommendations.

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