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DATA BRIEF

The Persistence of Precarity:
Occupational Segregation
in America's Care & Cleaning
Workforces Across Generations

FPWA

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About **FPWA**

FPWA is a leading anti-poverty, social policy, and advocacy organization dedicated to strengthening human services organizations and faith institutions and advancing economic opportunity and justice for New Yorkers. Since 1922, FPWA has driven groundbreaking policy reforms to better serve those in need. We work to dismantle the structural and systemic barriers that impede economic security and well-being, and we strengthen the capacity of human services agencies and faith organizations so New Yorkers with lower incomes can thrive and live with dignity.

Since co-founding the National True Cost of Living Coalition in 2024 and commissioning the Urban Institute to develop the True Cost of Economic Security (TCES) measure, FPWA has been working to ensure the implementation and utilization of an accurate measurement of what it truly takes to thrive in today's economy and society. TCES provides more than statistics; it unpacks the economic precarity of Americans—where it is concentrated, what costs drive it, and where resources are lacking. The unique insight that TCES provides is necessary for equitable budgeting and policymaking.



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Introduction

Across the country, low- and moderate-wage earners are struggling as decades-long wage stagnation and rising costs push economic security further out of reach. While the affordability crisis has recently come into focus for policymakers across the political spectrum, this is not a new issue for many Americans. According to the [Urban Institute's True Cost of Economic Security measure](#), 49 percent of all people in the United States are economically insecure, meaning they do not have the resources to cover day-to-day costs and also set aside savings for the future or for emergencies.¹



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While economic insecurity is widespread, the burden does not fall equally on all communities. In “Unequal by Design: Occupational Segregation, Essential Labor, and Economic Disparities in New York City,” we analyzed the role of occupational segregation in New York City’s economy and in creating and maintaining economic insecurity.² Defined as the systemic sorting of workers into different industries and roles along lines of race, gender, immigration status, disability, and other marginalized identities, occupational segregation results in the overrepresentation of workers with marginalized identities in low-wage, exploitative, and precarious jobs. As we detail in the prior report, these jobs are disproportionately filled by women, immigrants, and workers of color and, despite providing low wages and few benefits, are essential to providing the needed goods and services that keep New York City running.

Building on that work, this brief further explores the compounding effects of occupational segregation across generations. For workers in low-wage industries, wages that fail to cover costs compound economic insecurity over time. This locks individuals and families out of attaining economic security over generations. Using federal data, we examine the intergenerational economic and occupational effects of race- and gender-based occupational segregation observed in the care and cleaning fields, two industries that are especially impacted by poor job quality and low wages and feature a primarily female workforce that includes an overrepresentation of women of color and immigrants (Figure 1).^{3,4} Within the care and cleaning industries, our analysis focuses on child care workers, home care workers, janitors, housekeepers, and maids.

Through our analysis, we find that the typical worker in these occupations holds between a tenth and a third of the wealth of the typical American worker. Their children are about twice as likely to enter the same occupations, compared to children whose parents are not in these occupations, and much like their parents, they reach midlife with about a third of the wealth held by the children of other workers.

That the children of care and cleaning workers follow them into the same occupations should not be understood as simply individual choice. Instead, as demonstrated in the prior brief, occupational segregation is a structural issue, affecting both individual workers and our society and economy broadly. That is because the essential support systems that keep society running require a stable workforce. However, low wages, inadequate benefits, and poor job quality make it difficult to recruit and retain workers in home care, child care, and cleaning, which creates staffing shortages.^{5,6,7} That means these critical services may be unavailable or unable to operate at the capacity communities require, which threatens to mitigate the effectiveness of new investments or hamper societal productivity.

More concretely, failing to address the issues faced by child care workers threatens to undermine investments in the child care sector, in our home state of New York, designed to make child care more affordable for parents.⁸ If we do not address these issues in the home care field, the growing aging and disabled populations will not receive the care they need.⁹ Long-term care costs, both in terms of the cost of services, and the lost wages for those who become unpaid or underpaid carers to family

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members, are increasing wealth disparities.^{10,11} The pandemic brought new visibility to both the value and necessity of maintaining a robust cleaning workforce in public works, hospitals, industry, and homes, but without investments in improvements to their working conditions, the ability to sustain this workforce may be threatened.^{12,13,14,15}

Despite the financial undervaluing of these professions, care and cleaning work fills a deep and growing need that heavily impacts both public health and productivity.¹⁶ While our economy is experiencing rapid change, thanks to technological advances like the growth of artificial intelligence (AI), the need for care and cleaning professions is also growing as our population ages. This particular need is not one that can necessarily be filled by AI. Therefore, we must all be concerned with ensuring these essential roles are compatible with economic security. These workers must be able to earn sufficient resources to cover their costs and save for the future. This economic foundation would allow these workers and their future generations to not just survive but thrive.

What is the difference between wages, income, and wealth?

Researchers largely use three inputs when analyzing economic security: wages, income, and wealth. While the harms of occupational segregation are more often measured in wage gaps, our analysis looks at all three of these inputs to ensure it reflects overall financial security.

Wages are payments by employers to employees in exchange for labor or services, while income includes wages along with other value earned in exchange for work such as tips and commissions. These two inputs often function as a snapshot of how an individual or family is doing at a given point in time, and thus may fluctuate significantly depending on when the measurements are made. Wealth is most simply defined as assets—such as home equity, savings, retirement accounts, and vehicles—minus debts—such as mortgages and credit card balances.

While the wealthy and those who make higher incomes may have access to dividends, rents, and other sources of passive income, those who work low-income jobs must rely primarily on hourly wages or set salaries that require daily labor as their main financial support.

Wealth, rather than income and wages, provides a more holistic insight into the state of an individual or household's finances, because it provides agency and security—the ability to weather financial shocks, to choose to invest in education or pay off debt, or to save for retirement.

A worker can have stable employment over decades and still accumulate little or no wealth if wages are too low to save and employment does not include vehicles for asset accumulation.

Analytic Approach and Existing Research

For this analysis, we used data from the Panel Study of Income Dynamics (PSID), which is produced and distributed by the Survey Research Center, Institute for Social Research, at the University of Michigan. PSID includes data collected from 1968 through 2021 and features more than 3.5 million person-year observations (one record per person, per survey year), including 20,000 parent-child pairs in which both generations were observed during their prime working years (30–55 years old).¹⁷ For more details on methodology, including how we operationalized key variables, see Appendix 1.

PSID has been the primary data source for intergenerational economic mobility* research in the United States for decades because it tracks myriad economic and social variables for households over time, including children as they reach adulthood and establish households of their own.¹⁸

In the literature, there is consensus concerning the persistence of racial gaps in economic mobility, though these gaps have decreased in more recent years.^{19,20,21} Black families continue to have lower overall upward mobility than White families: one study found that 42 percent of Black children whose parents were in the bottom tenth of the national income distribution remained there as adults, compared with 17 percent of White children in the same starting position.²²

Most existing research examines income mobility within a single generation rather than wealth across generations.²³ Studies that take an intergenerational approach have measured the resources parents pass to children through income, wealth, and consumption—the value of the goods and services a household uses.^{24,25} A smaller body of prior literature follows three generations instead of two and finds that grandparents' wealth still affects their grandchildren, beyond what the parents pass on.²⁶

Our analysis follows two generations, with a focus on care and cleaning workers. We examine the likelihood that care and cleaning workers remain in the same career over their work lifespan, the extent to which they build wealth, and the wealth and career outcomes of the subsequent generation. Thus, we are able to see both the intra- and inter-generational effects of access to resources.

Having more resources within a family affects occupational choice and job quality. One study found that children from higher-income families are more likely to select occupations with better non-monetary qualities like autonomy and intellectual stimulation.²⁷ This bears directly on the families we study, as children of care and cleaning workers reach adulthood with far less of the cushion that lets other young people hold out for jobs offering autonomy, stability, and room to advance. This narrows their options toward work that resembles their parents'.

* Economic mobility refers to the ability of individuals or families to improve their economic position over time or across generations, typically measured through changes in income or wealth. Wealth can be a consequence and a driver of economic mobility. Increases in wealth and economic mobility among Black individuals and families do not necessarily reduce the racial wealth gap. Because wealth gains often occur alongside, and may be outpaced by, wealth accumulation among White households, racial wealth disparities can persist or even widen despite absolute improvements in Black economic outcomes.

ANALYTIC APPROACH & EXISTING RESEARCH

What about education?

Education is among the most powerful drivers of economic mobility, and it accounts for a large share of the wealth parents pass to their children. We do not measure or control for it here on purpose. A parent's occupation and wealth shape how much schooling they can support, and schooling in turn shapes the jobs their children can get. Education is therefore part of the chain that runs from a parent's work to a child's future, not something separate from it; factoring it out would hide part of what this brief intends to show. Since so much of a family's advantage travels through schooling, education is also one of the clearest entry points where policy could break the cycle, whether by making college and training more affordable, or by recognizing the degrees and credentials that workers already hold.

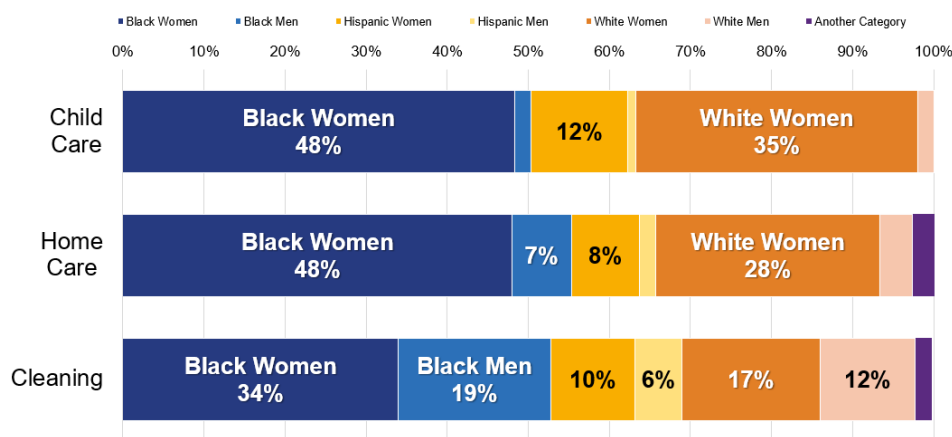


Findings

Care and cleaning occupations are disproportionately staffed by women of color

Women of color, particularly Black women, have historically been associated with care and cleaning professions.²⁸ Unsurprisingly, we found that among prime-age (30–55 years old) workers observed in child care, home care, and cleaning between 1968 and 2021, Black women accounted for 48 percent of child care workers, 48 percent of home care workers, and 34 percent of cleaning workers. White women range from roughly 18 to 35 percent of each workforce, and Hispanic women comprise between 8 percent and 12 percent of workers in each field. Women of any race account for 63 percent of all cleaning workers, 86 percent of home care workers, and 96 percent of child care workers, with women of color accounting for the majority. Black men appear primarily in cleaning, where their 19 percent share is the largest male presence in any of the three occupations (Figure 1). This reflects that cleaning, and janitorial work in particular, employs many more men than child care or home care, which are staffed overwhelmingly by women.

Figure 1. Demographic Composition of U.S. Care and Cleaning Workers, 1968–2021
Ages 30 to 55, by Race and Gender



Data Source: Panel Study of Income Dynamics (PSID), United States of America Adult Population Ages 30 to 55, 1968–2021.

The workers we observe in these observations in PSID are stratified by race and gender at entry, before any analysis of wealth or job quality. Subsequent findings should be read against this composition. When we report median wealth for care and cleaning workers, the population whose wealth is being summarized is overwhelmingly Black women, Black men, and White women, with smaller numbers of Hispanic workers and a very small number of White men in non-supervisory roles.*

* Occupational segregation operates within industries as well as between them. Even in fields staffed predominantly by women, immigrants, and workers of color, White men are concentrated in the supervisory and better-paid positions, while the lowest-paid and most physically demanding roles fall to workers with marginalized identities.

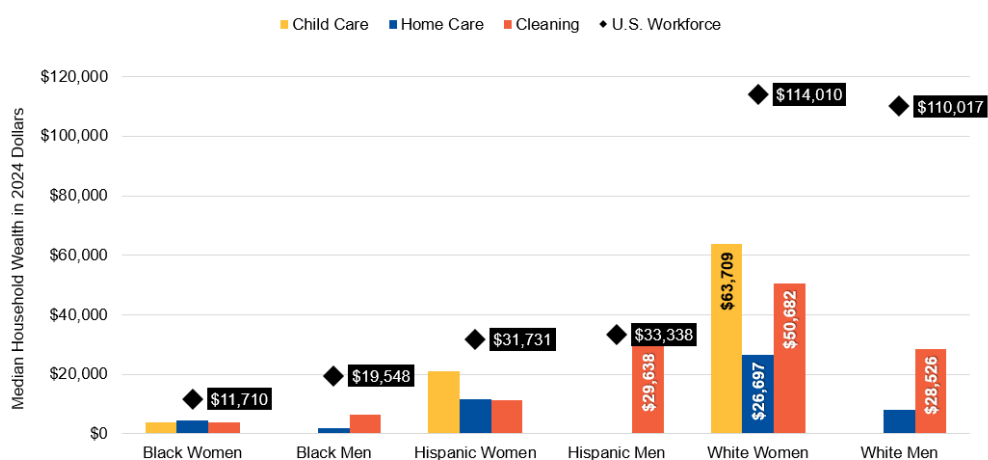
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The wealth penalty in care and cleaning occupations falls heaviest on women of color

The devaluation[†] of the care and cleaning professions is costly for the workers and their families. Within every demographic group large enough to report, workers in these occupations hold less household wealth[‡] than their same race and gender peers in the wider workforce, and in dollar terms, Black women in these occupations hold the least wealth. Black women in cleaning hold a median household wealth of \$3,824 at ages 30 to 55, roughly one-third of the median for Black women in the U.S. workforce overall (\$11,710) and about 3 percent of the median for White women in the U.S. workforce overall (\$114,010). Black women in home care and child care fare modestly better at \$4,465 and \$3,859 in median household wealth, but remain at 38 percent and 33 percent of the Black women's national median wealth holding.

The pattern repeats across other groups. Hispanic women in care and cleaning hold between 35 percent and 67 percent of the Hispanic women's national median household wealth (\$31,731), depending on subtype. White women in cleaning hold 44 percent of the White women's national median household wealth (\$114,010). Black men in home care hold 11 percent of the Black men's national median household wealth (\$19,548). Across every demographic group large enough to report, working in care or cleaning is associated with substantially less household wealth than the same demographic group accumulates in other fields (Figure 2). As expected, given the average income for these professions, workers in these essential roles struggle with higher rates of economic insecurity.

Figure 2. Median Household Wealth by Race, Gender, and Occupation
Ages 30 to 55, 2024 Dollars



Data Source: Panel Study of Income Dynamics (PSID), United States of America Adult Population Ages 30 to 55, 1968–2021. Categories of workers with sample sizes less than 30 are excluded.

[†] Devaluation refers to the systematic undervaluing of certain types of labor, occupations, or groups of workers, resulting in lower wages, fewer benefits, reduced job security, and diminished opportunities for advancement. This process is often shaped by historical and structural forces, including racism, sexism, and occupational segregation, that influence how labor is perceived and compensated. Worker devaluation can suppress earnings and wealth accumulation, contributing to persistent economic and racial inequities.

[‡] Household wealth refers to the total net worth of all members of a household, calculated as the value of assets (such as homes, savings, investments, and businesses) minus debts. Personal wealth, by contrast, refers to the assets and liabilities held by an individual. Because wealth is often shared, transferred, and jointly owned within families,

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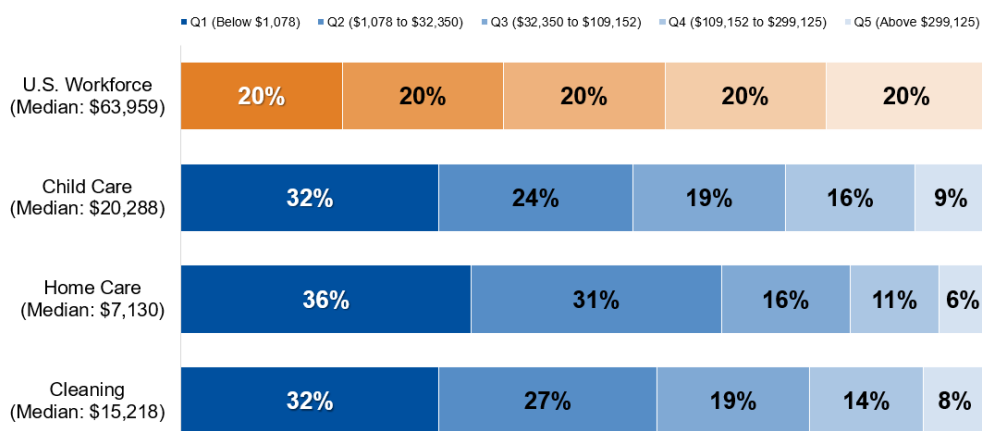
Median wealth for workers in care and cleaning occupations is significantly lower than that of the U.S. population overall

As policymakers look to expand the availability of child care and home care, they must address the incentive structures that encourage people to go into those professions. Home care is one of the fastest-growing occupations in the country, and demand for child care continues to climb with workforce participation and demographic change.²⁹ If these roles remain low-wage and low-benefit, more and more workers will be locked out of economic security. If, however, public investments are made to ensure these jobs pay living wages, not only will they attract a larger workforce, whole families and communities may be able to reach economic security, further strengthening our economy as a whole.

Currently, more than half of the workers in child care, home care, and cleaning fall into the bottom two-fifths of the national wealth distribution. The national personal wealth quintile cutoffs place the boundary between the bottom two quintiles and the top three at \$32,350. More than half of the workforce in each of these occupations has less than that amount (Figure 3). This is most acute for home care workers, more than two-thirds of whom have the lowest levels of wealth when compared to the nation.

Median wealth for workers in these occupations is significantly lower than that of the U.S. population overall (Figure 3). The median wealth of child care workers is 32 percent of the national median, cleaners accumulate only 24 percent of the national median, and the situation is especially dire for home care workers, who hold only about 10 percent of the national median.

Figure 3. Distribution of Workers Across National Personal Wealth Quintiles, by Occupation
Share of Workers, Ages 30 to 55, in Each Occupation



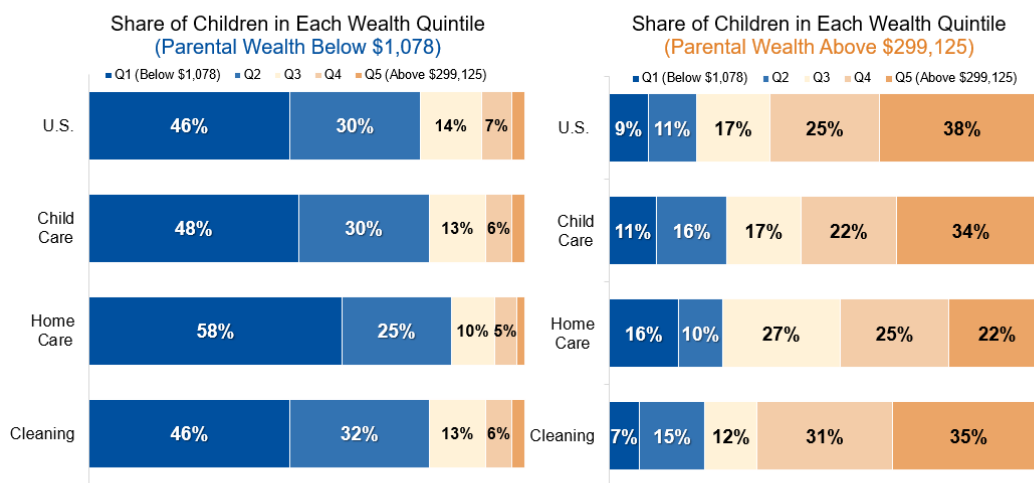
Data Source: Panel Study of Income Dynamics (PSID), United States of America Adult Population Ages 30 to 55, 1968–2021.

Children of parents in care and cleaning face an elevated risk of low wealth accumulation

Wealth carries across generations. Throughout this brief, “transmission” means that a parent’s wealth, occupation, or job quality position and a child’s wealth, occupation, or job quality position tend to move together. It does not mean that one causes the other, and it does not prove that sorting workers into these jobs is what creates the observed results. Importantly, the use of the word “transmission” implies no single mechanism for observed results. Even among families that reach the top of the wealth distribution, the children of workers in the care and cleaning fields fall back to the bottom two quintiles at somewhat higher rates than the children of other high-wealth families. That said, the wealth of the parental generation is strongly associated with the wealth outcomes of the subsequent generation.

Nationally, 76 percent of children with parents in the lowest quintile of wealth remain in the bottom two quintiles of wealth. By contrast, only 20 percent of children with parents in the highest wealth quintile end up in the bottom two quintiles of wealth. Similarities are observed when looking specifically at the children of workers in child care and cleaning roles (78% of children of child care and cleaning workers in the low-wealth quintile remain in the low-wealth quintile). However, when looking specifically at the wealth outcomes of children of low-wealth home care workers, we find a heightened risk of the children retaining their parents’ low-wealth categorization (83%) (Figure 4).

Figure 4. Distribution of Children’s Personal Wealth Quintile by Parents’ Personal Wealth Quintile and Occupation, Ages 30 to 55



Note: Personal wealth quintiles are as follows: Q1 = Below \$1,078, Q2 = \$1,078 to \$32,350, Q3 = \$32,350 to \$109,152, Q4 = \$109,152 to \$299,125, Q5 = Above \$299,125. Data Source: Panel Study of Income Dynamics (PSID), United States of America Adult Population Ages 30 to 55, 1968–2021.

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At the other end of the spectrum, the children of high-wealth workers are similarly inclined to follow their parents into the highest quintiles of wealth. Nationally, sixty-three percent of children of the wealthiest workers end up in the fourth or fifth quintile of wealth and are about three times more likely to stay in the two highest wealth quintiles than to fall to the bottom two quintiles—a degree of persistence consistent with prior PSID research.³⁰

In every group, the children of high-wealth parents do considerably better than the children of low-wealth parents, which shows that having wealthy parents is itself protective. However, this effect is weaker when the wealth is acquired from care work. Among children of high-wealth (top-quintile) child care and home care workers, 56 percent and 47 percent, respectively, remain in the top two wealth quintiles. The rate for children of parents in cleaning is similar to the national rate (66%). Additionally, the children of high-wealth care workers fall to lower-wealth quintiles at higher rates (26% to 27%) than children of all high-wealth workers nationwide (20%).

The number of high-wealth families in these jobs is small, so the exact rates are uncertain, but the pattern points the same way across all three. For policymakers, the lesson is that accumulating high wealth and holding onto it across generations are two different challenges.

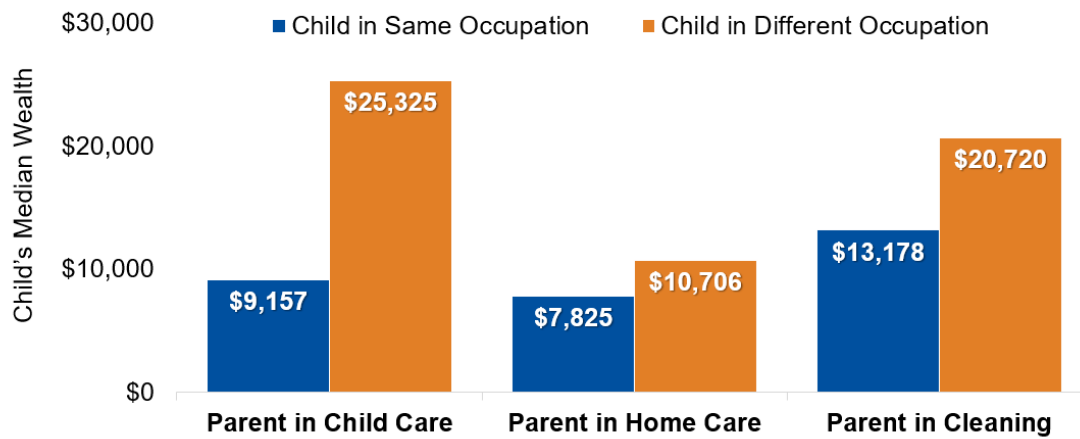


Black women in cleaning hold a median household wealth of \$3,824 at ages 30 to 55, roughly one-third of the median for Black women in the U.S. workforce overall (\$11,710) and about 3 percent of the median for White women in the U.S. workforce overall (\$114,010).

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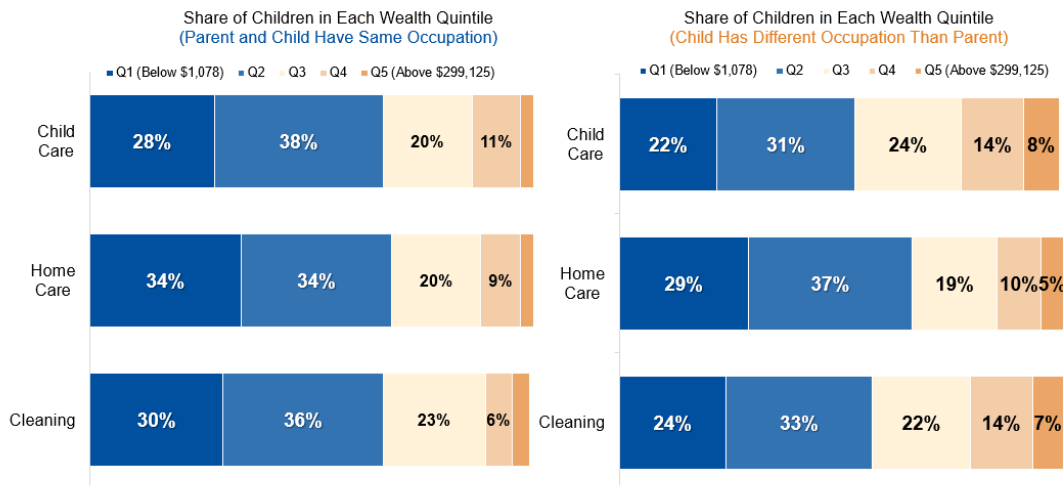
When a parent worked in care or cleaning, the wealth outcomes for their children depend largely on whether the child entered into and remained in the same occupation. Children who enter into and remain in the same care or cleaning occupation as their parent accumulate substantially less personal wealth at midlife than children who left the field, and both groups accumulate less than the national median. The pattern is consistent across all three subtypes (Figures 5 and 6).

Figure 5. Children's Median Personal Wealth, by Parent and Child's Occupation



Data Source: Panel Study of Income Dynamics (PSID), United States of America Adult Population Ages 30 to 55, 1968–2021.

Figure 6. Distribution of Children Across Wealth Quintiles by Parental Occupation and Whether They Had the Same or a Different Occupation



Note: Personal wealth quintiles are as follows: Q1 = Below \$1,078, Q2 = \$1,078 to \$32,350, Q3 = \$32,350 to \$109,152, Q4 = \$109,152 to \$299,125, Q5 = Above \$299,125. Data Source: Panel Study of Income Dynamics (PSID), United States of America Adult Population Ages 30 to 55, 1968–2021.

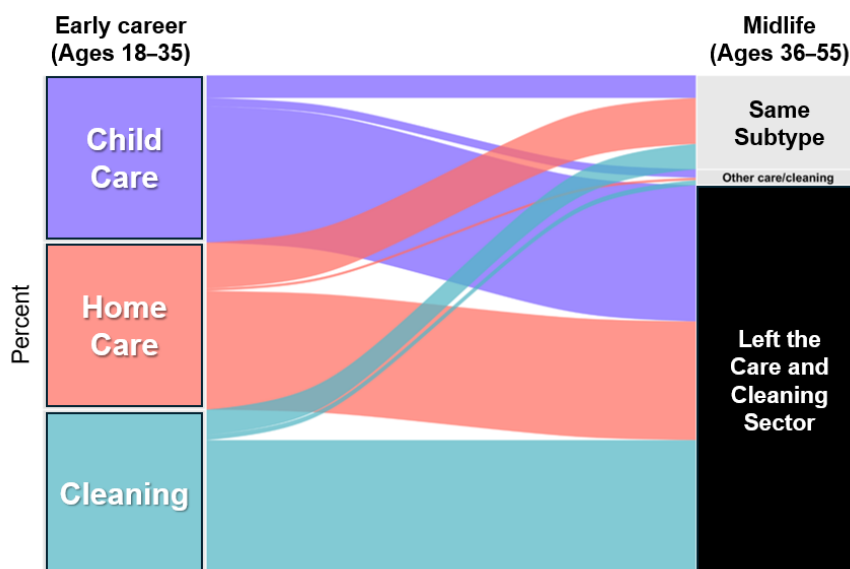
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The likelihood of remaining in the same occupation from early career to midlife varies by occupation, race, and gender

Between a quarter and just under half of workers who enter the studied occupations in early career are still in some form of care or cleaning work two decades later. Career persistence varies across the three occupations. Among workers observed in child care between ages 18 and 35, more than a quarter (28%) are observed in child care again at least once between ages 36 and 55. The equivalent rate is 38 percent for home care workers and 38 percent for cleaning workers. The pattern broadens when we include movement across care and cleaning subtypes. When looking at any care or cleaning occupation at midlife, the rates are 38 percent for workers who began in child care, 42 percent for workers who began in home care, and 46 percent for workers who began in cleaning.

When workers leave care and cleaning work entirely by midlife, they tend to move laterally into other low-wage work or adjacent service work (food service, building services, health support), rather than upward into higher-paying professional or managerial positions. Figure 7 traces these flows from early career subtype to midlife destination.

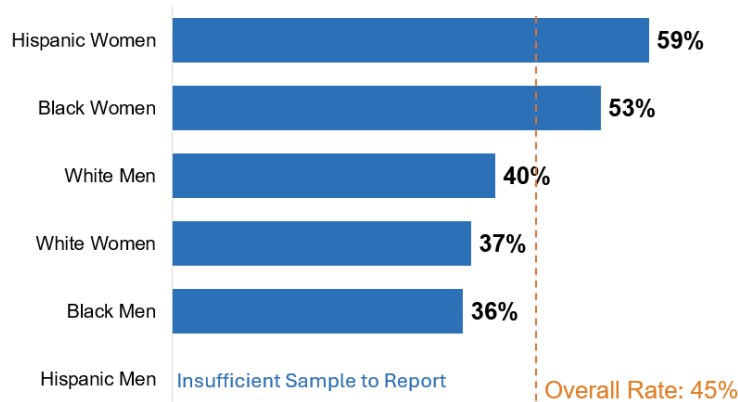
Figure 7. Where Care and Cleaning Workers End Up in Midlife, by Early-Career Subtype



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Persistence rates vary by race and gender. Women remain in care or cleaning roles at midlife at higher rates than men (47% vs. 36%). Hispanic women persist at the highest rate (59%), followed by Black women (53%), White men (40%), White women (37%), and Black men (36%).** The demographic groups most concentrated in care and cleaning at entry tend to be the most likely to remain at midlife: Black women and Hispanic women hold the largest shares of the workforce and persist at the highest rates, while White women, White men, and Black men are more likely to exit (Figure 8).

Figure 8. Workers Who Remain in Care and Cleaning at Midlife, by Race and Gender
Among Workers Observed in Care and Cleaning at Ages 18 to 35, and Still Observed in
Care and Cleaning at Ages 36 to 55



Data Source: Panel Study of Income Dynamics (PSID), United States of America Adult Population, 1968–2021.

Children of parents in care and cleaning are more likely to end up in the same fields as their parents

Having a parent in care and cleaning increases the likelihood a child will also enter care and cleaning. Children of parents in care and cleaning end up in the same field at nearly double the rate of children of parents in other occupations (9% vs. 5%). This is particularly true for home care workers and cleaners. Thirteen percent of the children of home care workers end up in the same occupation, compared to only 6 percent of the children of workers outside home care. Twelve percent of the children of cleaners end up in cleaning, compared to only 6 percent of children of parents who work outside cleaning.

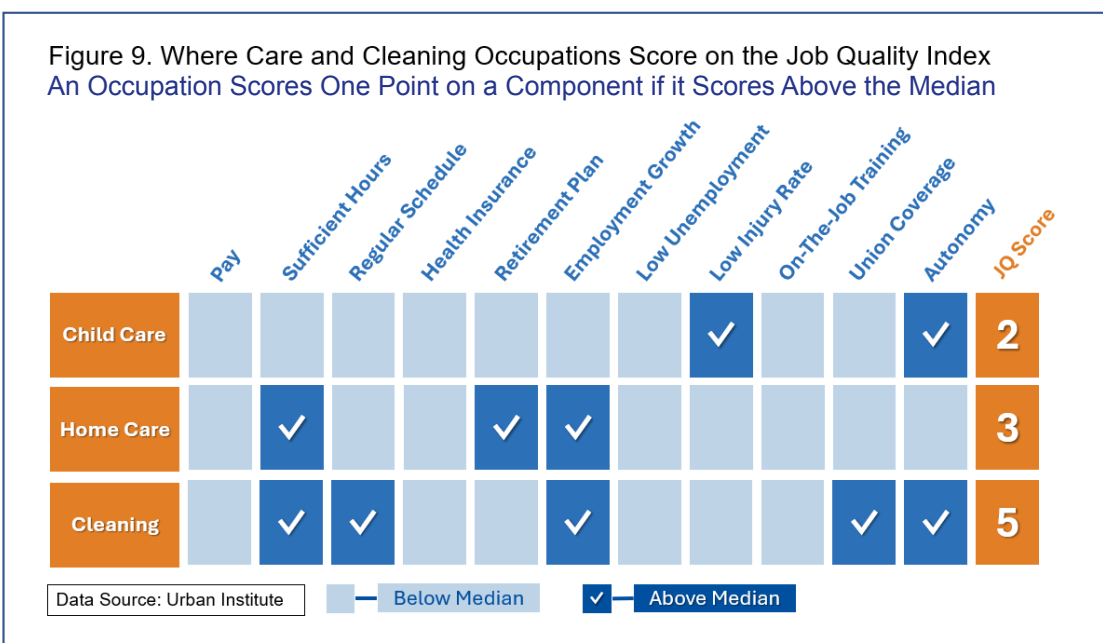
Mothers transmit care and cleaning work to children more strongly than fathers do in all three subtypes. For child care, 9 percent of children of mothers in child care themselves work in child care, compared with 8 percent of children of fathers in child care. For home care, the rates are 13 percent for mothers and 10 percent for fathers. For cleaning, the rates are 12 percent for mothers and 10 percent for fathers. The mother–father gap is largest in the home care sector, where most workers identify as female.

** The sample of Hispanic men is too small to characterize

Care and cleaning professions score low on job quality

The Urban Institute Job Quality Index scores 108 occupations on 11 dimensions, including pay, schedule regularity, benefits, working conditions, training, and worker voice. Scores range from 1 (low quality) to 11 (high quality). For the subset of 1,572 parent–child pairs where Job Quality scores are available for both generations, we observed substantial persistence in job quality across generations.

The aggregate Job Quality scores for the three target occupations all fall in the bottom third of the distribution: child care scores 2 out of 11, home care scores 3 out of 11, and cleaning scores 5 out of 11 (Figure 9), all of which are below the all-occupation median of 6.



Aggregate scores hide which specific dimensions of job quality are weakest in these occupations. We break down each occupation's score across the 11 component variables that make up the Index in Figure 9.

None of the occupations earn a point on pay, health insurance, low unemployment, or on-the-job training. Pay and health insurance are particularly important because they directly relate to economic security. Pay is the primary way people acquire the financial resources they need to cover their costs and health insurance is a critical resource for reducing expenses in one of the major cost buckets that families must cover. Despite rising demand for these roles, unemployment is higher than average, which points to high turnover and the trouble of matching workers to steady jobs, rather than any lack of work. The lack of a point for on-the-job training suggests that most employers in these industries put little into helping these workers build skills or move up. Taken together, these gaps help describe why these roles are growing in number, but not security, and why the workers who do leave may only move laterally rather than up.

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The three occupations differ in where their few points come from. Child care only scores points for low injury rate and for some autonomy on the job. Home care and cleaning both earn a point for sufficient hours and projected employment growth.³¹ While demand for care and cleaning labor may be rising, these industries are seeing neither increasing wages nor improved benefits. Home care additionally scores points for access to a retirement plan. Cleaning additionally scores points for schedule regularity, union coverage, and autonomy.

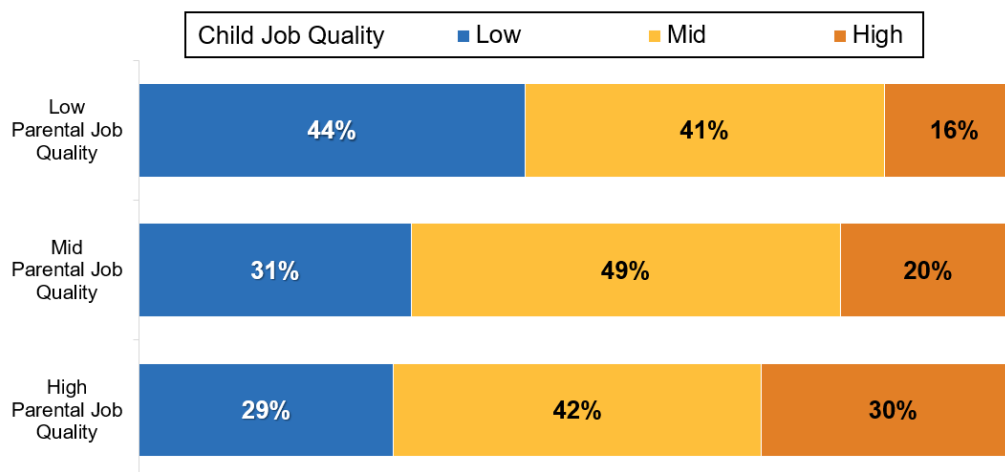
These component scores inform our recommendations, as they tell us which specific levers (wages, benefits, schedules, voice) most need attention to raise the quality of work in these occupations. The identified patterns point toward sectoral policy responses rather than general labor market reforms.

Children of parents in professions with low job quality are more likely to end up in low-quality roles themselves

Among children of parents who held “low-quality” jobs (Job Quality Scores 1 through 4), 44 percent ended up in “low-quality” jobs themselves. Among children of parents who held “high-quality” jobs (Job Quality Scores 8 through 11), 29 percent ended up in “low-quality” jobs. Children of parents in “mid-quality” jobs (Job Quality Scores 5 through 7) fell into “low-quality” jobs 31 percent of the time, in between the two endpoints (Figure 10).

The children of parents in low-quality jobs are clearly more likely (Figure 10) to hold low-quality jobs themselves than the children of parents in high-quality jobs, which shows that job quality does pass from one generation to the next, though it passes less strongly than wealth. Other factors which correlate with job quality transmission across generations include parental networks, expectations about work, educational sorting, and occupational preferences.^{32,33}

Figure 10. Distribution of Children by Job Quality, Based on Their Parents' Job Quality



Data Source: Panel Study of Income Dynamics (PSID), United States of America Adult Population Ages 30 to 55, 1968–2021

Policy Implications

To increase economic security for workers in the care and cleaning sectors, workers must have access to resources that exceed their daily costs of living, ensuring the ability to weather an unexpected financial shock and save for the future. This foundation of “essential wealth” not only protects the worker but provides a foundation for their children.³⁴

In New York, recent expansions in early childhood education and child care provide an opportunity to ensure that public investments increase job quality and build economic security.

While it would be difficult for one single policy to address the many factors contributing to this gap in economic security, policy initiatives working in tandem to address wages, working conditions, and other benefits would allow those holding these jobs to accumulate wealth, providing economic opportunity for future generations.

Conclusion

While the demand for these essential child care, home care, and cleaning jobs is rising, our findings document a discrepancy between this rising demand and the resulting pay and benefits provided. We found that workers in home care, child care, and cleaning jobs do not accumulate wealth at rates comparable to the broader workforce and therefore cannot pass it on across generations. In our findings, a pattern emerged wherein a child whose parents worked in child care, home care, or cleaning jobs is more likely to work in one of these fields as well, continuing a cycle of economic insecurity that, as our findings show, can be difficult to overcome. The structural sorting of workers into these occupations is strongly associated with this pattern, and the gap persists across racial and gender lines and across age groups. While individual occupational mobility narrows the gap, it does not close it.

These costs also do not fall evenly: care and cleaning work is done mostly by women of color, who are also the most likely to stay in these jobs throughout their working lives. Across every race and gender group large enough to report, workers in care and cleaning hold substantially less household wealth than their peers in other occupations—with Black women among them holding the least wealth of any group in our data—reflecting both the persistent undervaluation of this work and the resulting economic consequences.

As policymakers consider legislative options to address the issues identified in this brief, they must meaningfully include workers in the decision-making process. Workers bring essential expertise about the realities of the industry, knowledge that cannot be fully captured through data alone. Their firsthand experience is critical to designing policies that address root causes, acknowledge workplace realities, and produce meaningful, lasting change. Without their input, policymakers risk advancing solutions that fail to meet workers' needs, perpetuating economic insecurity for a growing workforce while missing opportunities to strengthen and sustain the sector. The consequences extend beyond today's workers—excluding their voices also undermines investment in the experience, skills, and institutional knowledge that sustain the industry and are often passed from one generation to the next. In a sector where many children follow family members into the workforce, incorporating workers' perspectives can help ensure that policies support the transfer of valuable knowledge, strengthen workforce stability, and contribute to the long-term vitality of the industry.

This effort will be furthered by the next report in our series, where we will couple policy recommendations with stories directly from workers in care and cleaning.

Appendix 1. Detailed Methodology

Dataset

For this research, we used data from the [Panel Study of Income Dynamics \(PSID\)](#), which is produced and distributed by the Survey Research Center, Institute for Social Research, at the University of Michigan. PSID includes data collected from 1968 through 2021 and features more than 3.5 million person-year observations (one record per person, per year), including 20,000 parent–child pairs in which both generations were observed during their prime working years (30–55 years old).³⁵

Occupation

PSID records occupation using U.S. Census Bureau industry and occupation code schemes. For survey years 1968 through 2021, three different coding schemes were used (1970 codes were used for survey years 1968 through 2001; 2000 codes for 2003–2015; and 2010 codes for 2017–2021). U.S. Census Bureau occupation codes are updated every eight to ten years to reflect changes in the labor market, but this can create discontinuities in longitudinal research. To track workers across the panel, we used U.S. Census Bureau information and instructions to create [industry and occupation crosswalks](#) to harmonize older codes with newer ones.³⁶ Harmonization allows us to track worker occupations over time and determine whether a worker and their descendants remained in the same occupation over time and across generations.

To track workers in child care, home care, and cleaning occupations, we identified the relevant codes in each coding scheme (Table 1). These codes were selected by reviewing the U.S. Census Bureau's occupation code descriptions and qualitatively evaluating the extent to which they corresponded to our selected occupations.

Survey Years	U.S. Census Bureau Code Year	Child Care	Home Care	Cleaning
1968–2021	1970	980, 984 (child care workers, nursery workers, related attendants)	913, 931 (health aides, nursing aides, practical nurses)	901, 902 (janitors, charwomen, cleaners, building service workers)
2003–2015	2000	460 (child care workers)	360, 461 (nursing aides, orderlies, home health aides)	420, 422 (janitors, building cleaners)
2017–2021	2010	4600 (child care workers), 230 (education administrators) because workers moving into supervisory child care roles are coded there	3600 (nursing, psychiatric, and home health aides), 4610 (personal care aides)	4200, 4220 (supervisors of housekeeping and janitorial workers, janitors)

Table 1. Occupational coding maps across the years 1968–2021

A worker was classified as “ever in” one of these occupations if they appeared in that occupation’s codes during any observed working-age year (ages 18 years or older). When assigning a single occupation to an individual across their career, we used the most frequently observed occupation across prime working ages (30–55 years old). For example, if a worker was a home health aide for 15 of 20 observed years, but held a retail job for 5 years, that worker was classified as a home health aide. This reduces the influence of a minority of years where someone temporarily held a different job. This approach was chosen to address concerns about measurement errors associated with examining too-short time windows in intergenerational mobility research.³⁷

Career persistence

To assess the likelihood with which people remain in the same occupation over time, we identified individuals observed in a care and/or cleaning occupation during early career (18–35 years old) and then confirmed whether they were still in that occupation during midlife (36–55 years old). We ended the first range with age 35, because this is approximately when occupational stability increases and earnings trajectories become more predictable.³⁸ Workers who enter care and cleaning occupations only after age 35 were excluded from career persistence analysis because we considered them mid-career transition rather than early-career sorting. To be considered “still in” the same care and cleaning occupation in midlife, the individual must have at least one observation between ages 36 and 55 where their occupation was child care, home care, or cleaning.

We also analyzed the destination occupations for individuals who left care and cleaning occupations by midlife, using the same harmonized occupation codes referenced above.

Wealth

PSID collects wealth information across nine broad categories using consistent survey questions, although the frequency of collection has varied over time.³⁹ all assets minus debts, adjusted for inflation. Assets include home equity, financial assets, business equity, and vehicles. Debts include mortgages, credit card debt, and other liabilities. Wealth is collected at the household level in PSID, so individuals in our analyses were assigned the wealth of the household they belonged to during each observation year. Income, by contrast, is measured at the individual level. assigned the wealth of the household they belonged to during each observation year. Income, by contrast, is measured at the individual level.

These wealth data have also been validated against the Survey of Consumer Finances (SCF) and are comparable up to the 95th percentile; divergences are concentrated in the top 1–2 percent of households, which are not the focus of this brief.⁴⁰ To establish wealth distributions, we computed personal wealth quintiles based on the full national sample of workers ages 30 to 55 who have wealth data in PSID (N = 117,859, median wealth \$63,959). We focused on ages 30 to 55 because previous research has demonstrated that both occupation and wealth stabilize during that time period, and doing so helps reduce noise from early-career instability and pre-retirement

drawdowns.⁴¹ While 20 percent of the national population is in each personal wealth quintile, the wealth of households in subsamples, such as workers in specific occupations, demographics, or geographies, may be unevenly distributed across these quintiles. For example, when 36 percent of home care workers are in the bottom personal wealth quintile (Q1), that means they are nearly twice as likely to have the lowest levels of wealth as the population overall.

Intergenerational effects (career and wealth transmission)

To assess quantifiable intergenerational effects, we leveraged PSID's genealogical linking structure, which is one of the unique strengths of this dataset. Each respondent is linked to a father and a mother, allowing the identification of parent-child pairs (a child may appear in up to two pairs, one for each parent).⁴²

In our analysis, we initially identified 69,437 parent-child pairs. Filtering proceeded in stages: requiring both the parent and child to have at least one observation between ages 30 and 55 reduced our sample to 19,510 pairs; requiring non-missing occupation data for both generations during prime age yielded 15,652 pairs; and requiring wealth data yielded 11,685 pairs. The wealth-transmission analysis used a separate sample of 20,713 pairs, requiring only that both generations have wealth data at ages 30 to 55 rather than matched occupation data. This is common in PSID research, because not all family members are surveyed in every wave, and wealth data were not collected in every survey year. Our resulting samples are considered relatively large, compared to samples used for other intergenerational research conducted with PSID.⁴³

For inclusion in the sample for intergenerational wealth transition and regression analyses, both parent and child had to have at least one observation between the ages of 30 to 55 years old that includes both occupation and wealth data. The resulting sample had 20,713 pairs. The career transmission sample (whether a child ever works in a care or cleaning occupation) uses a less restrictive filter—both parent and child need at least one observation with occupation data at any working age, not necessarily during prime age, and wealth is not required. This yielded samples differing in requirements where neither is a strict subset of the other.

Inclusion in the sample for career transmission (a child entering the same occupation as their parent) required that the parent and child have at least one working-age (18+) observation with occupation data. The resulting sample had 21,400 pairs.

Job quality

To assess job quality, we used the Urban Institute's Job Quality Score, which assigns a score for 108 occupations by assessing eleven indicators across six domains (pay, hours/scheduling/benefits, job security, working conditions,

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training/advancement, and voice).⁴⁴ Each considered occupation is assigned one point for each variable where the occupation performs better than the aggregated average for all considered occupations, thus making the maximum possible Job Quality Score 11. The alignment of domains, variables, and data sources is in the table below (Table 2).

Domain	Variable	Data Source
Pay	Median annual wage	Occupational Employment and Wage Statistics (OEWS)
Hours / Scheduling / Benefits	Percent of workers working 40 hours a week	Occupational Requirements Survey (ORS)
	Percent of workers working a regular schedule (as opposed to irregular or seasonal)	Occupational Requirements Survey (ORS)
	Percent of workers who take up health insurance coverage	Occupational Requirements Survey (ORS)
	Percent of workers offered a retirement or pension plan	American Community Survey (ACS)
Job security	Projected change in total employment from 2021 to 2031	Current Population Survey – Annual Social and Economic Supplement (CPS-ASEC)
	Unemployment rate in 2022	Bureau of Labor Statistics (BLS) Employment Projections
Working conditions	Rate of injury/illness per 100 workers	BLS Survey of Occupational Injuries and Illnesses (SOII)
Training / Advancement	Mean days of on-the-job training (OJT) required	ORS
Voice	Percent of workers covered by a union	CPS-ASEC
	Level of autonomy	O*NET OnLine

Table 2. Data sources and definitions used for Job Quality

Job Quality Score uses Standard Occupation Classification (SOC) Codes, which are maintained by the U.S. Bureau of Labor Statistics. These had to be mapped to the U.S. Census Bureau occupation codes used in PSID. To connect them, we used the [official crosswalk file published by the U.S. Census Bureau](#), which maps each U.S. Census Bureau occupation code from the 2010 vintage to a corresponding 2010 SOC code.⁴⁵ Of 538 U.S. Census Bureau occupation codes in the 2010 vintage, 535 matched. The three unmatched codes were all military occupations not assigned Job Quality Scores. Of the 535 matches, 512 U.S. Census Bureau occupation codes matched at the SOC minor group level, 14 matched at the major group level, and there were nine exact matches. A minor group match means that the U.S. Census Bureau occupation code for “home health aides” matched with the SOC code for the broader “nursing, psychiatric, and home health aides” group. While this introduces some imprecision, it is the best possible match given the structure of the two systems.

This crosswalk only applied to respondents who had 2010 U.S. Census Bureau occupation codes, which applied for survey years 2017 through 2021. Our job quality scores are limited to the most recent cohort of workers and their parents and may not generalize to earlier decades when labor market conditions were different. Extending backward in time would require building additional crosswalks from 1970 U.S. Census Bureau occupation codes to 2000 codes to 2010 codes to SOC codes, with compounding imprecision at each step. We opted not to do this because the accumulated matching errors would undermine the reliability of the scores. Ultimately, about 32,000 person-years were assigned scores for job quality, a sample of 1,572 parent–child pairs, which is smaller than the sample used in other analyses.

Appendix 2. Data Limitations

Direct person-level Job Quality Scores are only available for respondents observed with U.S. Census Bureau 2010 occupation codes (2017 onward), which is why the job quality transmission analysis uses a smaller sample. Job quality transmission analysis uses the smallest sample in the brief (1,572 parent–child pairs) because both generations must be observed under the U.S. Census Bureau 2010 occupation codes. This restricts the analysis to recent cohorts and may not generalize to earlier decades when labor market conditions and the structure of these occupations were different.

These analyses are descriptive and associational. They document differences in wealth and occupation across generations and demographic groups, but do not establish that occupational sorting causes those differences. Wealth is measured at the household level and assigned to each individual, so within-group medians reflect household composition as well as individual position. The Job Quality Index is an occupation-level measure that applies the same score to every worker in an occupation, so it describes average conditions in the occupation.

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