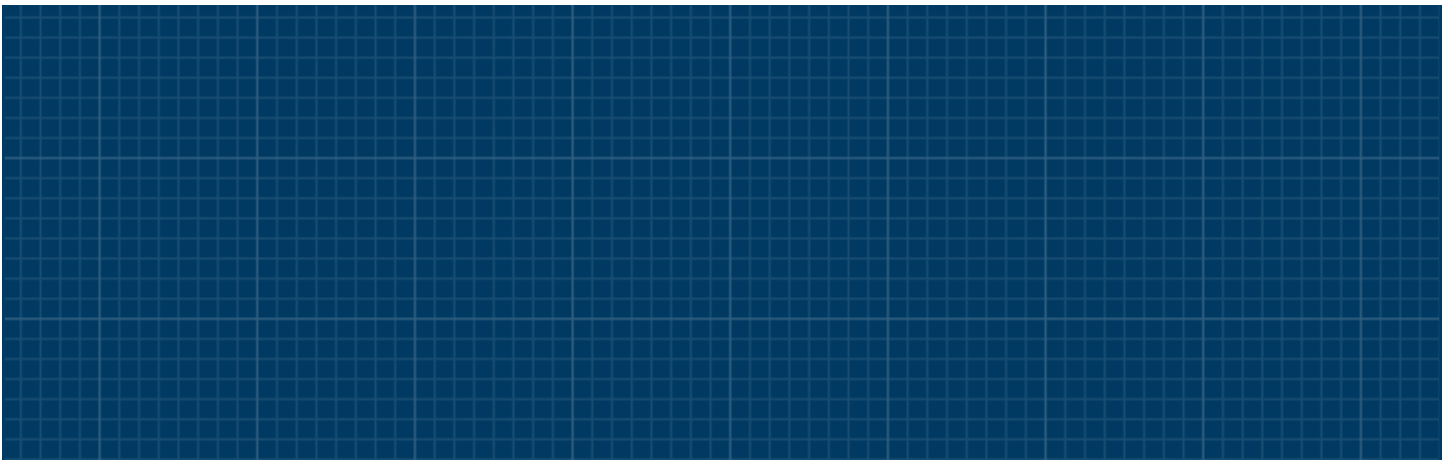




# THE SELF-SUFFICIENCY STANDARD FOR NEW YORK STATE 2010

Prepared for  
the New York State Self-Sufficiency Standard Steering Committee



## NEW YORK STATE SELF-SUFFICIENCY STANDARD STEERING COMMITTEE

The New York State Self-Sufficiency Standard was overseen by a dedicated group of Steering Group Committee Members led by representatives from the Empire Justice Center and the New York State Community Action Association. Organizations represented on the Steering Committee are all dedicated to helping families and individuals achieve economic security and work to provide opportunities for all.

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# THE SELF-SUFFICIENCY STANDARD FOR NEW YORK STATE 2010

By Diana M. Pearce, PhD • June 2010

DIRECTOR, CENTER FOR WOMEN'S WELFARE  
UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK

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PREPARED FOR THE NEW YORK STATE SELF-SUFFICIENCY STANDARD STEERING COMMITTEE

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## About the Author

Diana M. Pearce, PhD teaches at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women (WOW). She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her PhD degree in Sociology and Social Work from the University of Michigan.

## About the Center for Women's Welfare

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- research and evaluate public policy related to income adequacy
- create tools to assess and establish income adequacy
- develop programs and policies that strengthen public investment in low-income women, children, and families.

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. This report and more can be viewed at <http://www.selfsufficiencystandard.org>.

# Preface

*The Self-Sufficiency Standard for New York State 2010* measures how much income a family of a certain composition in a given place must earn to meet their basic needs. Employers, advocates, and legislators can use it to evaluate wages, provide career counseling, and create programs that lead to self-sufficiency for working families.

The 2010 New York Self-Sufficiency Standard is the second edition. The New York State Self-Sufficiency Standard Steering Committee arranged for this and the previous edition, which was published in 2000. As with all Self-Sufficiency Standard reports, this report was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, including county specific information for more than 70 family types, is available online at <http://www.selfsufficiencystandard.org>, <http://www.nyscommunityaction.org>, and <http://www.fiscalpolicy.org>. Hardcopies of this report may be ordered by calling the New York State Community Action Association at (518) 690-0491.

Dr. Diana Pearce developed the Self-Sufficiency Standard while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for the Standard's original development. WOW established the national Family Economic Self-Sufficiency (FESS) Project in 1996 in partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network.

Over the past 14 years, the Standard has now been calculated in 37 states and the District of Columbia as well as New York City, and it has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. At the national level, WOW has led work on the incorporation of the Self-Sufficiency Standard and the concept of self-sufficiency in federal law and policy, such as in workforce training and "green jobs" programs. For more information about the FESS Project, visit the website: <http://www.wowonline.org/ourprograms/fess> or by contacting the Family Economic Self-Sufficiency Project Director Donna Addikson at (202) 464-1596.

# Acknowledgements

*The Self-Sufficiency Standard for New York State 2010* has been prepared through the cooperative efforts of Sarah Lowry and Lisa Manzer at the University of Washington, Center for Women's Welfare, Denise Harlow of the New York State Community Action Association, Inc., and Susan Antos of the Empire Justice Center.

The following members of the New York State Self-Sufficiency Standard Steering Committee have also contributed to the production of this report: Carolyn Boldiston and Michele Mattingly, Fiscal Policy Institute; Ron Deutsch, New Yorkers for Fiscal Fairness; Myrna Young, Everywoman Opportunity Center; Janaki Parthasarathy, Early Care and Learning Council; Merble Reagon, Women's Center for Education and Career Advancement; Carol Saginaw, Early Care and Learning Council; and, Russ Simon, New York Association of Training and Employment Professionals.

Support and funding for the project was provided by the New York State Office of Children and Family Services (OCFS). The Steering Committee would like to thank Commissioner Gladys Carrión, Esq. and Robert Resnick of OCFS for their support and tireless efforts to make this report a reality.

A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports over the past 14 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at WOW, have been key to the development of initiatives that promote the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing Family Economic Self-Sufficiency (FESS) state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author's responsibility.

# Executive Summary

*The Self-Sufficiency Standard for New York State 2010* provides a detailed measure of what it takes to make ends meet in New York State without public or private assistance. The Self-Sufficiency Standard is based on the costs of six basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items as well as the cost of taxes and the impact of tax credits.

This report begins with an explanation of how the Self-Sufficiency Standard measures income adequacy. The report leads readers through a description of what a self-sufficient wage is for New York families, how the Standard compares to other commonly used benchmarks of income, and how it compares to other places in the United States. For families without an adequate income, this report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move towards self-sufficiency. This report concludes with a discussion of how the Self-Sufficiency Standard can be used in New York as a tool to aid in counseling clients, to evaluate program performance, to inform policy making, and to improve poverty research. Also, Appendix C of this report provides detailed tables of the costs of meeting basic needs and the Self-Sufficiency Wages for ten selected family configurations in every county of New York. The extended version of the same tables—for 70 different family configurations—is available at <http://www.selfsufficiencystandard.org/pubs.html>, <http://www.nyscommunityaction.org>, and <http://fiscalpolicy.org>.

Below are several key findings from *The Self-Sufficiency Standard for New York State 2010*:

- Within New York State, the amount needed to be economically self-sufficient varies considerably by geographic location. A family with one adult, one preschooler, and one school-age child living in Allegany County needs to earn \$3,472 per month (228% of the Federal Poverty Level), while in Suffolk County the

The Self-Sufficiency Standard for Select New York Counties, 2010  
*Family Type: One Adult, One Preschooler, and One School-age Child*

	ALBANY COUNTY	ALLEGANY COUNTY	BROOKLYN, NYC	MONROE COUNTY	OSWEGO COUNTY	SUFFOLK COUNTY
HOURLY	\$24.44	\$19.72	\$29.91	\$22.44	\$20.40	\$37.37
MONTHLY	\$4,301	\$3,472	\$5,264	\$3,949	\$3,590	\$6,576
ANNUAL	\$51,617	\$41,658	\$63,166	\$47,391	\$43,080	\$78,916

same family type must earn \$6,576 per month (431% of the Federal Poverty Level) to be self-sufficient.

- The Standard also varies depending on how many adults and children are in a family and the age of each child. One adult living in Albany County needs a monthly income of \$1,806 to meet basic needs. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure increases to \$4,301 per month. For families with young children, the cost of housing and child care combined typically make up at least 50% of the family's budget.
- The cost of meeting basic needs has increased considerably over the past decade throughout New York, while median earnings among New York workers has increased at a much lower rate. Furthermore, only one of New York's ten most common occupations—registered nurses—pays median earnings that are above the Standard for one adult, one preschooler, and one school-age child in Albany County.

As New York recovers from the current recession, long-term economic prosperity will require responsible planning that puts all New Yorkers on the path to self-sufficiency. A strong economy will mean good jobs that pay Self-Sufficiency Wages and a workforce with the skills necessary to fill those jobs. *The Self-Sufficiency Standard for New York State 2010* defines the income needed to realistically support a family, without public or private assistance. For most workers across the state, the Self-Sufficiency Standard shows that earnings well above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs. By publishing the Standard in New York, the New York State Self-Sufficiency Standard Steering Committee demonstrates a commitment to utilizing the best tools to ensure New York families and individuals achieve real economic security.



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# Introduction

Even before the current economic crisis, the American economy was in the third decade of stagnating wages and widening income inequality. As a result, more and more families are finding they are unable to stretch their wages to meet the costs of basic necessities. Many of these families are not deemed “poor” by the official federal poverty measure, yet they lack enough income to meet the rising costs of food, housing, transportation, health care, and other essentials. To accurately describe the gap between sluggish wages and rising living costs requires a more accurate measure of income adequacy that better reflects the true cost of living facing American families, illuminating the economic “crunch” experienced by so many families today.<sup>1</sup>

The Self-Sufficiency Standard is a measure of income adequacy that defines the amount of income necessary to meet the basic needs of families in which all adults work full-time. The real costs of six basic needs are calculated in the Standard: child care, food, health care, housing, miscellaneous items, and transportation. The Standard also includes the impact of taxes and tax credits and assumes families are not receiving public subsidies (e.g., public housing, Medicaid, or child care assistance) or private/informal assistance (e.g., unpaid babysitting by a relative or friend, food provided by churches or local food banks, or shared housing). The Standard is calculated with geographic specificity for each county in a state and for a range of family types—from one adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. The result is a comprehensive, credible, and user-friendly tool to measure income adequacy:

*The Self-Sufficiency Standard measures how much income a family of a certain composition in a given place needs to adequately meet their basic needs—**without public or private assistance.***

The introduction of this report reviews how the Standard measures income adequacy, how it addresses the shortcomings of the official Federal Poverty Level, and how it differs from other alternative poverty measures, such as the Supplemental Poverty Measure and the New York City Center for Economic Opportunity Poverty Measure. The introduction also includes a brief explanation of the methodology used to calculate the Standard. The report then presents the findings on what a self-sufficient income is for New York families. The report addresses how the New York Standard compares to other common benchmarks of well-being and to other places across the United States; how the New York Standard has changed over the past decade; and, how public supports—safety nets—can help families move toward self-sufficiency. The report concludes with a discussion of strategies that can be used to close the gap between wages and the Self-Sufficiency Standard, and ideas on how the Standard can be used as a tool to inform policy making, aid in counseling clients, evaluate program performance, and improve poverty research. Detailed tables of the Self-Sufficiency Standard for ten select family types in each county in New York are found in Appendix C.

THE MOST SIGNIFICANT SHORTCOMING OF THE FEDERAL POVERTY MEASURE IS THAT FOR MOST FAMILIES, IN MOST PLACES, THE POVERTY LEVEL IS SIMPLY TOO LOW.

## MEASURING INCOME ADEQUACY: PROBLEMS WITH THE FEDERAL POVERTY LEVEL

How much income is enough for families to meet their needs without public subsidies? Although determining an exact dollar figure may be difficult, most people are aware whether or not their income is adequate. For example, one participant in a training program defined economic self-sufficiency as:

Being able to take care of yourself and your family, you can pay the rent, you have a car for transportation, you have a job and you can pay your bills. You don't need to depend on anyone for anything; you are off all assistance programs. You can pay for daycare for your children, you can buy groceries and you can pay for life necessities.<sup>2</sup>

The Federal Poverty Level (FPL), or federal poverty measure, is the official measurement used by the federal government to determine poverty status.<sup>3</sup> Families are characterized as “poor” if their income is below the Federal Poverty Level and “not poor” if it is above the FPL. The federal poverty measure, however, has become increasingly problematic and outdated as a measure of income adequacy. Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”<sup>4</sup> Despite the known problems in the federal poverty measure, it is still used to calculate eligibility for poverty and safety net programs.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, *the poverty level is simply too low*. Because families can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs, most assistance programs use a multiple of the federal poverty measure to determine need. For instance, New York's Children's Health Insurance Program, Child Health Plus, is

available for families with incomes up to 400% of the FPL. Likewise, the federal Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) typically has a gross income limit of 130% of the FPL; in New York, families with dependents may be eligible for SNAP with gross income up to 200% of the FPL.<sup>5</sup>

Not only does the government consider the poverty line to be inadequate, but the general public does as well. More than three out of five Americans rated the threshold of being poor as higher than the Federal Poverty Level. Many Americans believe that the minimum amount a family of four needs to “get along” is around \$45,000 (about 60% of median income or 200% of the Federal Poverty Level).<sup>6</sup>

However, simply raising the poverty level, or using a multiple of the FPL, cannot solve the structural problems inherent in the official poverty measure. In addition to the fundamental problem of being too low, there are five basic methodological problems with the federal poverty measure.

- *First, the federal poverty measure is based on the cost of a single item—food—rather than a “market basket” of all basic needs.* Over four decades ago, when the FPL was first developed by Mollie Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. (The Department of Agriculture determined household food budgets based on nutritional standards.) Knowing the average American family spent a third of their budget on food, Orshansky reasoned that multiplying the food budget by three would yield an estimate of the amount needed to meet all basic needs; thus, this became the basis of the FPL.<sup>7</sup>
- *Second, the measure's methodology is “frozen,” not allowing for changes in the relative cost of food or non-food items, nor the addition of new necessary costs.* Since it was developed, the FPL has only been updated annually using the Consumer Price Index. As a result, the percentage of the household budget devoted to food has remained at one-third of the FPL even though American families now spend 13% of their income on food.<sup>8</sup> At the same time, other costs have risen much faster—such as health care, housing, and more recently food and energy—and new costs have arisen, such as child care and taxes. None of these changes are, or can be, reflected in the FPL based on a “frozen” methodology.

- *Third, the federal poverty measure is dated, implicitly using the demographic model of a two-parent family with a “stay-at-home” wife; or for a single parent, it implicitly assumes she is not employed.* This family demographic no longer reflects the reality of the majority of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 62% of two-parent families with children in 2008. Likewise, 71% of single mothers were employed in 2008, and 83% of single fathers with children were employed in 2008.<sup>9</sup> Thus, paid employment and its associated costs such as child care, transportation, and taxes is the norm for the majority of families today rather than the exception. Moreover, when the poverty measure was first developed, these employment-related items were not a significant expense for most families: taxes were relatively low, transportation was inexpensive, and child care for families with young children was not common. However, today these expenses are substantial, and borne by most families, and thus these costs should be included in a modern poverty measure.
- *Fourth, the poverty measure does not vary by geographic location.* That is, the federal poverty measure is the same whether one lives in Louisiana or in New York City (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the United States costs over three times as much as in the least expensive areas.<sup>10</sup> Even within states, costs vary considerably. In New York, housing costs in South Manhattan are three and a half times the housing costs in Niagara County; the monthly cost of a two-bedroom unit in South Manhattan is \$2,391 compared to \$670 in Niagara County. (See *Appendix A: Methodology, Assumptions and Sources* for a definition of the geographic areas that are referred to as North and South Manhattan for the purposes of this report.)
- *Finally, the federal poverty measure provides no means to track changes in specific costs (such as housing or child care), nor the impact of subsidies, taxes, and/or tax credits that reduce (or increase) these costs.* The federal poverty measure does not allow for determining how specific costs rise or fall over time. Likewise, when assessing the impact of subsidies, taxes, and tax credits, poverty measures cannot trace the impact they have on net costs unless they are explicitly included in the measure itself.

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure.<sup>11</sup>

Suggested changes would reflect twenty-first century needs, incorporate geographically based differences in costs, and respond to changes over time.

## HOW THE STANDARD MEASURES INCOME ADEQUACY

In order to provide a realistic measurement of the income necessary for a given family to meet its needs without public or private assistance, the Self-Sufficiency Standard addresses each of the methodological problems with the federal poverty measure cited above.

**A MARKET BASKET APPROACH.** *The Standard is based on the individual cost of each basic need, which allows each cost to increase at its own rate, and for the proportions of the budget for each cost to vary over time, place, and by family type.* Thus, the Self-Sufficiency Standard does not assume that food is always one-third of a family’s budget, as the federal poverty measure does, nor does it constrain any cost to a fixed percentage of the budget. For some families, child care is their largest expense, and in some places and times, housing may be the largest.

**A STANDARD FOR WORKING FAMILIES.** *The Standard assumes all adults, regardless of household composition, work full-time, and therefore includes all major costs associated with employment (i.e., taxes, transportation, and child care for families with young children).*<sup>12</sup>

**GEOGRAPHIC VARIATION IN COSTS.** *The Standard incorporates geographical variations in costs.* While this is particularly important for housing, there is also substantial geographic variation in child care, as well as some variation in health care, food, and transportation. Unlike some proposed revisions to the poverty measure, the Standard uses actual costs and does not assume fixed relationships geographically between urban and rural costs or by metropolitan area size or region. Although rural areas generally have lower costs than metropolitan areas, some rural areas (such as those that are desirable tourist or second-home locations) have costs as high as or higher than costs in a state’s urban areas.

**ACCOUNTING FOR FAMILY COMPOSITION.** *The Standard accounts for cost variation by the number of adults*

## HOW DOES THE SELF-SUFFICIENCY STANDARD COMPARE TO PROPOSED ALTERNATIVES TO THE FEDERAL POVERTY LEVEL?

Over the years, many researchers and analysts have proposed revising the federal poverty measure.<sup>a</sup> Besides the Self-Sufficiency Standard, the other major methodology proposed as an alternative to the federal poverty measure is the National Academy of Sciences (NAS) recommendations.<sup>b</sup> The new Supplemental Poverty Measure (SPM) being developed by the Obama Administration for release in 2011 will be based on the NAS methodology, with some revisions.<sup>c</sup> Meanwhile, the New York City Center for Economic Opportunity (CEO) pioneered the adoption of the methodology proposed by the NAS into an alternative poverty measure at the local level.<sup>d</sup> The Census Bureau also has produced poverty estimates based on various combinations of the NAS recommendations, designating them as experimental poverty measures.<sup>e</sup> Designed primarily to track poverty trends over time, NAS-type measures (including the SPM and New York City's CEO measure) differ from the Self-Sufficiency Standard in several ways. Below we highlight some of the key differences, including how the SPM may depart from the original NAS recommendations.

1. The NAS is a measure of *deprivation* rather than self-sufficiency, using partial thresholds that include only the bare essentials for survival—food, clothing, and housing (including utilities)—but not health care, work-related expenses (child care and transportation), or taxes/tax credits. This methodology results in thresholds that are only slightly higher than the FPL on average, thus resulting in only a small increase in the poverty count; in fact, with geographic adjustments, some applications using the NAS methodology have resulted in thresholds lower than the FPL.<sup>f</sup>
2. While the Standard is an absolute measure based on the prices of each item in the threshold, the NAS is a *relative* measure, pegged to expenditure levels of families at the 33rd percentile; because living standards rise faster than prices, this means that thresholds based on the NAS methodology would rise faster than the FPL, which is only updated for inflation (price increases) using the Consumer Price Index, reflecting a general increase in standards of living. At the same time, the threshold would rise as living standards rise, but also fall when living standards fall, as in a severe recession. However, the SPM being developed by the Obama Administration is planned to be based on five years of data, thus the SPM threshold will fall only in the case of a recession that is severe enough to impact average expenditures over a five year period.
3. The NAS methodology is meant to include the total population, while the Standard applies only to working-age, non-disabled and non-elderly households. Therefore the Standard includes not only “survival” costs but also health care and work-related costs, such as child care and transportation, faced by working households. Rather than include the real costs of health care and work-related expenses in the threshold, the NAS methodology deducts *actual expenditures* from a family's income. This methodology underestimates unmet need, as those with inadequate resources to pay for child care, health care, and transportation will go without, and therefore will have little or no “deductions” for these expenses. In a departure from the NAS approach, however, the U.S. Census Bureau plans to investigate the advantages and disadvantages of trying to measure actual expenses versus assigning an average expenditure amount to all working adults in the SPM.<sup>g</sup>

The NAS-based SPM will provide a much needed new statistic to better understand the prevalence of poverty in the U.S. The SPM is not intended to be a replacement for the FPL but it will provide policymakers with additional data in accessing antipoverty programs and proposals. At the same time, the SPM will not replace the need for a benchmark of income adequacy. The Standard will continue to be an essential tool for understanding what it takes to make ends meet at a minimally adequate level in today's economy.



and children, but also by the ages of children. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet in school—and therefore are a substantial budget item for families with young children.

**INCLUSION OF TAXES AND TAX CREDITS.** *The Standard includes the net effect of taxes and tax credits.*

All taxes, including state and local sales tax, payroll (Social Security and Medicare) tax, and federal and state income taxes are included in the Standard (property taxes are assumed to be included in the cost of housing). Additionally, federal, state, and local tax credits are included in the calculation of the Standard.

**PERMITS MODELING OF THE IMPACT OF SUBSIDIES, TAXES, AND TAX CREDITS.** *Because the Standard specifies the cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program—formerly the Food Stamp Program—child care assistance, Medicaid or the Children’s Health Insurance Program, or housing vouchers) as well as the overall impact of taxes and tax credits (transfers) on income when evaluating the adequacy of a given wage for a given family.*

The Self-Sufficiency Standard establishes family-sustaining wages by making real-world assumptions, varying data geographically and by family type, and including the net effect of taxes and tax credits. A Self-Sufficiency Wage means the family or individual is on the road to economic independence and is not forced to choose between basic necessities (such as child care versus nutritious food, or adequate housing versus health care). However, it is important to note that the Standard is a conservative measure in that it only provides the minimum to meet daily needs, and does not include any allowance for long-term needs (such as savings or college tuition), credit card or other debt repayment, purchases of major items (such as a car or refrigerator), or emergency expenses. It is a “bare bones” budget that provides the minimum, not the average, to meet each basic need. Costs are set at the level considered minimally adequate to be self-sufficient, with no extras; for example, the food budget has no take-out or restaurant food, not even a pizza.

## THE SELF-SUFFICIENCY STANDARD: MORE THAN WAGES ALONE

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the appropriate threshold based on family type and location. However, users of the Standard are urged to think in terms of “wage adequacy.” That is, they should ask: How close is a given wage to the Standard? For example, if the Standard for a certain family type is \$20 per hour, but the adult supporting the family only earns \$10 per hour, then the latter wage has a “wage adequacy” level of only 50%.

Despite the Standard’s use of income thresholds, economic self-sufficiency cannot always be achieved with wages alone, or even with wages and benefits together. Self-sufficiency is more than a job with a certain wage and benefits at one point in time. True self-sufficiency is long-term economic security, making it a larger goal toward which to strive as well as a process in which to engage. As one person put it, “Self-sufficiency is a road I’m on.”<sup>13</sup>

## A SELF-SUFFICIENCY WAGE MEANS THE FAMILY OR INDIVIDUAL IS ON THE ROAD TO ECONOMIC INDEPENDENCE AND IS NOT FORCED TO CHOOSE BETWEEN BASIC NECESSITIES. . .

Central to attaining self-sufficiency are access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step, but require assistance, guidance, and/or transitional work supports to become self-sufficient over time. While meeting basic needs may be more urgent than access to education and training, true long-term self-sufficiency increasingly requires human capital investments that enhance skills as well as improve access to jobs with career potential. Self-sufficiency is not likely to be sustainable without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers. Writ large, self-sufficiency also requires an

economy that continues to expand and grow with new jobs that provide self-sufficiency wages and benefits as well as opportunities to advance.

Although the Self-Sufficiency Standard determines a wage that is adequate without public benefits, this does not imply that public work supports are inappropriate or unnecessary for New York families. For families who have not yet achieved “wage adequacy,” public subsidies for high-cost necessities such as child care, health care, and housing are frequently the only means to adequately meet basic needs.

Indeed, many families in New York rely on public work supports to fill the gap between wages and basic needs. Furthermore, the Self-Sufficiency Standard does not imply that families at any income should be completely self-reliant and independent of one another or the community at large. It is through interdependence with community institutions and informal networks of friends, extended family, and neighbors that many families are able to meet both their noneconomic and economic needs.



## HOW THE SELF-SUFFICIENCY STANDARD IS CALCULATED

Several different criteria are required to make the Self-Sufficiency Standard as consistent and accurate as possible, yet varied by geography and family composition. To the extent possible, the data used in calculating the Standard are:

- collected or calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources such as the U.S. Census Bureau
- calculated to be enough to meet the given need at a minimally adequate level, usually by or for a government aid agency
- updated routinely
- geographically- and/or age-specific, as appropriate

The Self-Sufficiency Standard is calculated for 70 different family types for all New York counties. Family types range from one adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. While these families represent the majority of households, the Standard can also be calculated for larger and multi-generational families.

The Self-Sufficiency Standard assumes adult household members work full-time and *therefore includes all major costs associated with employment for every adult household member* (i.e., taxes, transportation, and child care for families with young children). The data components of the Standard and the assumptions included in the calculations are described below (more detailed information is included in *Appendix A: Methodology, Assumptions and Sources*).

**HOUSING.** For housing costs, the Standard uses the most recent Fair Market Rents (FMRs), which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and nonmetropolitan areas. FMRs include utilities (except telephone and cable) and reflect the cost of housing that meets basic standards of decency. In most cases, FMRs are set at the 40th percentile, meaning that 40% of the housing in a given area is less expensive than the FMR.

Since HUD calculates only one set of FMRs for an entire metropolitan area, in multiple county metropolitan areas the Standard uses median gross rents from the U.S. Census Bureau’s American Community Survey (ACS) to calculate the housing costs of the individual counties. In addition, the Standard uses the 2008 New York City Housing and Vacancy Survey to vary housing costs between two areas of Manhattan.

**CHILD CARE.** To calculate the cost of child care, the Standard assumes market-rate costs (defined as the 75th percentile) by setting, age, and geographic location. Most states, including New York State, conduct or commission market-rate surveys for setting child care assistance reimbursement rates.

The New York Standard assumes infants (children 0 through 2 years old) receive child care in regulated family day care. Preschoolers (children 3 to 5 years old) are assumed to receive care in a child care center. Costs for school-age children (6 to 12 years old) assume they receive care before and after school (part-time).

**FOOD.** The Standard uses the U.S. Department of Agriculture (USDA) Low-Cost Food Plan for food costs. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption. However, it is still a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals.

To vary costs within states, geographic differences in food costs are calculated using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research.

**TRANSPORTATION.** If there is an “adequate” public transportation system in a given area, the Standard assumes workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by 7% or more of the working population in a given county. The cost of public transportation is calculated based on the price of a monthly unlimited ride pass. Nassau, Rockland, Tompkins, and Westchester Counties as well as New York City are calculated with public transportation use.

Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult, and two cars are assumed for households with two adults. Costs are calculated assuming that the car(s) will be used to commute to and from work, plus one trip per week for shopping and errands. In addition, one adult in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the National Household Travel Survey.

The auto insurance premium is the average premium cost for a given state, calculated by the National Association of Insurance Commissioners. To create within-state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums for the automobile insurance companies with the largest market shares in the state.

To estimate fixed costs of car ownership, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentiles. The fixed costs include expenses such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not.

**HEALTH CARE.** The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. The average health care premiums paid by workers are from the national Medical Panel Survey (MEPS) and vary for single adults and for a family. To vary premium costs by region, the Standard uses sample insurance rates from the New York State Department of Insurance. Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

**MISCELLANEOUS.** Miscellaneous expenses are calculated by taking 10% of all other costs before taxes and tax credits are calculated. This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

**TAXES.** Taxes include federal and state income tax, payroll taxes, and state and local sales taxes where applicable. Additionally, the Standard includes federal, state, and local tax credits. Tax credits calculated for the New York Standard include: the federal, state, and city Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC); the federal, state, and New York City Earned Income Tax Credit (EITC); the federal and state Child Tax Credit (CTC); the federal Making Work Pay Tax Credit (MWPTC); the state and New York City Household Credit; and the New York City School Tax Credit. Note that property taxes are assumed to be included in the cost of housing.

**FOR MORE DETAILED INFORMATION ON THE METHODOLOGY OF THE SELF-SUFFICIENCY STANDARD, INCLUDING SPECIFIC DATA SOURCES FOR NEW YORK STATE, PLEASE SEE  
APPENDIX A: METHODOLOGY, ASSUMPTIONS AND SOURCES.**

## How Much is Enough in New York State?

The Self-Sufficiency Standard varies by both family type and geographic location because the amount of money families need to be economically self-sufficient depends on family size, composition, children's ages, and the geographic region of residence. This section of the report uses examples from Albany, Dutchess, and Erie Counties to present an overview of how much is enough to be economically self-sufficient in New York.

**THE STANDARD FOR SELECT FAMILY TYPES.** To illustrate how a Self-Sufficiency Standard is calculated, **Table 1** shows monthly expenses and the Self-Sufficiency Wages in Albany County for four family types: one adult; one adult with one preschooler; one adult with one preschooler and one school-age child; and two adults with one preschooler and one school-age child.

In Albany County, a single adult needs to earn \$10.26 per hour to be able to meet her basic needs. With the addition of a preschooler, the amount needed to be self-sufficient nearly doubles to \$19.83 per hour. The additional earnings cover the cost of a larger housing unit (two bedrooms) plus the cost of full-time child care, as well as increases in other expenses. When a school-age child is added to families with one adult and one preschooler, the Self-Sufficiency Wage increases to \$24.44 per hour to cover increased child care, food, and health care costs (housing costs do not increase because the Standard assumes that up to two children or two adults share a bedroom). This family type in Albany County needs to earn wages that are more than three times the minimum wage of \$7.25 per hour.<sup>14</sup>

When a second adult is added to the household, creating a family type of two adults and two children—a preschooler

**Table 1. The Self-Sufficiency Standard for Select Family Types\***  
*Monthly Expenses and Shares of Total Budgets*  
Albany County, NY 2010

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	\$735	41	\$897	26	\$897	21	\$897	18
Child Care	\$0	0	\$882	25	\$1,419	33	\$1,419	29
Food	\$236	13	\$358	10	\$536	12	\$737	15
Transportation	\$263	15	\$269	8	\$269	6	\$517	11
Health Care	\$150	8	\$363	10	\$388	9	\$461	9
Miscellaneous	\$138	8	\$277	8	\$351	8	\$403	8
Taxes	\$318	18	\$614	18	\$741	17	\$819	17
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	(\$53)	-2	(\$100)	-2	(\$100)	-2
Child Tax Credit (-)	\$0	0	(\$83)	-2	(\$167)	-4	(\$167)	-3
Making Work Pay Tax Credit (-)	(\$33)	-2	(\$33)	-1	(\$33)	-1	(\$67)	-1
<b>TOTAL PERCENT</b>		<b>100</b>		<b>100</b>		<b>100</b>		<b>100</b>
<b>SELF-SUFFICIENCY WAGE</b>								
<b>HOURLY**</b>	<b>\$10.26</b>		<b>\$19.83</b>		<b>\$24.44</b>		<b>\$13.97</b>	per adult***
<b>MONTHLY</b>	\$1,806		\$3,489		\$4,301		\$4,919	combined***
<b>ANNUAL</b>	\$21,673		\$41,872		\$51,617		\$59,027	combined***

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The "Taxes" row includes federal and state income taxes, payroll taxes, state and local sales tax, and local area tax credits.

\*\* The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

\*\*\* The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.

Note: Totals may not add exactly due to rounding.

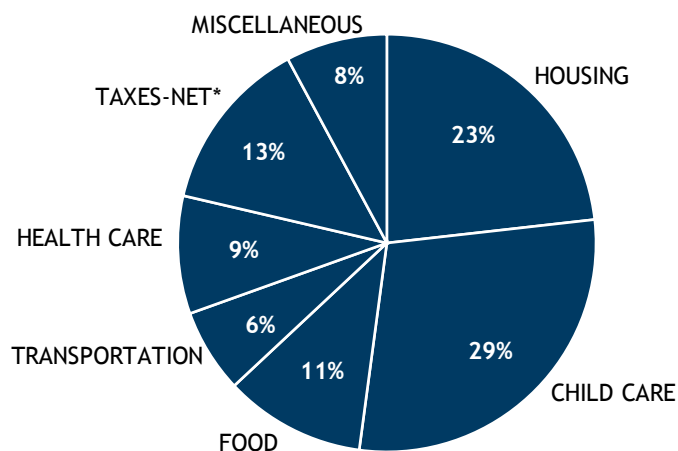
and a school-age child—the costs for basic needs such as food, transportation, and health care increase. However, because the Standard assumes both adults work full-time, each adult must earn \$13.97 per hour to meet the family's needs.

In addition to the basic expenses such as housing and child care, the Self-Sufficiency Standard includes taxes and tax credits. For example, in Table 1 families with one adult and one preschooler in Albany County qualify for three federal tax credits: a Child Care Tax Credit of \$53 per month, a Child Tax Credit of \$83 per month, and a Making Work Pay Tax Credit of \$33 per month. These tax credits are subtracted from the other expenses and taxes to calculate the Self-Sufficiency Wage. (State and local tax credits are calculated and accounted for in the Taxes row of the tables.)

Appendix C of this report shows the monthly expenses, taxes, tax credits, and Self-Sufficiency Wages for ten different family types for each county in New York.

**PERCENTAGE OF THE STANDARD REQUIRED TO MEET EACH BASIC NEED.** Figure 1 shows the proportion of income necessary to meet each basic need for families with one adult, one preschooler, and one school-age child in Dutchess County. Each monthly expense is shown as a percentage of the total income necessary for this family type to be self-sufficient. Families with two children (when one is under school-age) generally spend about half their income on housing and child care expenses alone. For this family type in Dutchess County, housing accounts for 23% and child care accounts for 29% of the family's monthly costs. Indeed, over half (52%) of this family type's income is spent on child care and housing alone. Net taxes also account for a large proportion of this family's monthly expenses, at 13%. Note that this tax percentage includes tax credits as if they were received monthly, although credits are generally not received until the following year when taxes are filed. If it were assumed, as is generally the case for most families, that tax credits are received annually in a lump sum after filing for taxes, then the monthly tax burden for this family in Dutchess County would be 20% of the total costs.

**Figure 1. Percent of the Self-Sufficiency Standard Needed to Meet Basic Needs**  
*One Adult, One Preschooler, and One School-age Child*  
Dutchess County, NY 2010



**TOTAL MONTHLY SELF-SUFFICIENCY WAGE = \$4,908**

\*Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 20%, but with tax credits, the amount owed in taxes is reduced to 13%. See the text for an explanation of the treatment of tax credits in the Modeling the Impact of Work Supports section.

Other expenses account for smaller shares of the Standard:

- **Food** is 11% of this family's total income, which is lower than the 33% assumed by the methodology of the Federal Poverty Level, and similar to the national average expenditure on food, which was 13% in 2008.<sup>15</sup>
- **Health care** makes up 9% of this family's expenses. The calculation for health care assumes employers provide health insurance for families and pay 78% of the premium (the average proportion paid by New York employers for family coverage).<sup>16</sup> For New York families who do not have employer-sponsored health insurance, the total income needed to be self-sufficient would increase and health care costs would likely account for a greater proportion of the family budget than shown in Figure 1.
- **Transportation** costs account for 6% of total monthly costs and assume families in Dutchess County use private transportation to commute to work.

**Miscellaneous** items (such as clothing and household items) make up 8% of household costs. Note that miscellaneous

expenses are calculated at 10% of basic costs before taxes and tax credits. As demonstrated in Figure 1, after including taxes and tax credits into the calculation of the Self-Sufficiency Wage, miscellaneous expenses make up a smaller proportion of the total budget needed.

### THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES COMPARED TO THE FEDERAL POVERTY LEVEL.

**Figure 2** uses Erie County to provide another illustration of how the Self-Sufficiency Wage varies by family type as well as how the Standard compares to the Federal Poverty Level. The bar chart shows that single adults in Erie County need an annual income of \$20,108 to be self-sufficient. When a preschooler is added, this amount nearly doubles; that is, one adult with one preschooler must earn \$38,419 per year to meet their basic needs. Families with one adult and two children—one preschooler and one school-age child—must earn \$47,362 per year to meet their basic needs. With the addition of a second adult—for a family type of two adults, one preschooler, and one school-age child—the total income necessary to meet their basic needs is \$55,369 per year in Erie County.

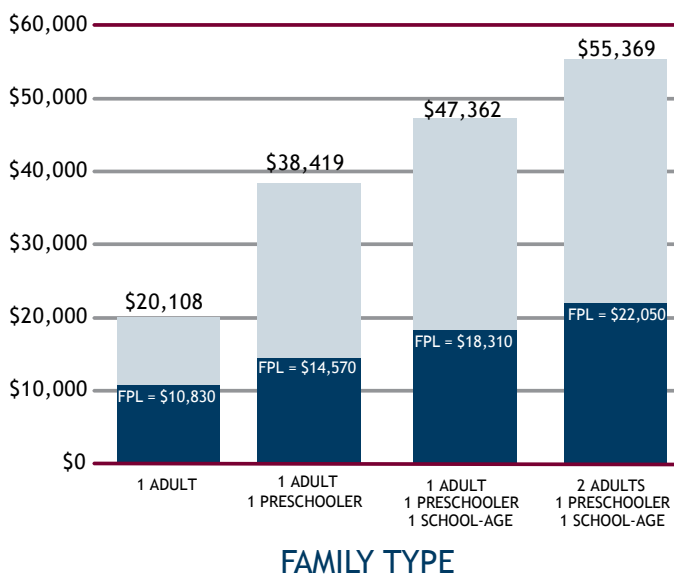
The Federal Poverty Level is considerably lower than the Self-Sufficiency Wage for each of these family types. The

FPL starts at \$10,830 for one adult, which is about half of the Self-Sufficiency Wage for one adult in Erie County. With the addition of each family member the FPL increases by just \$3,740 per year. However, the Standard varies by family composition and therefore does not increase by a constant factor for each additional family member; rather, the Standard varies by whether the person is an adult or child, and for children, by age. For instance, the Self-Sufficiency Standard for a single adult with a preschooler in Erie County is \$18,000 more per year than the Standard for a single adult, an amount that is over four times the FPL increase of \$3,740. The much larger increase in the Self-Sufficiency Standard reflects the substantial cost of adding a young child to a household, including child care, housing, health care, and a subsequent increase in taxes reflecting the total higher monthly costs. The further addition of a school-age child to a family with one adult and one preschooler adds about \$9,000 more to the annual Self-Sufficiency Wage. Adding a second adult to the family type of one adult

For further comparisons between the Self-Sufficiency Standard and the Federal Poverty Level see the section *Comparing the Standard to Other Benchmarks of Income* and *Appendix D: The Self-Sufficiency Standard as a Percentage of the Federal Poverty Level*.

**Figure 2. The Self-Sufficiency Standard for Select Family Types**  
Erie County, NY 2010

#### ANNUAL SELF-SUFFICIENCY WAGE



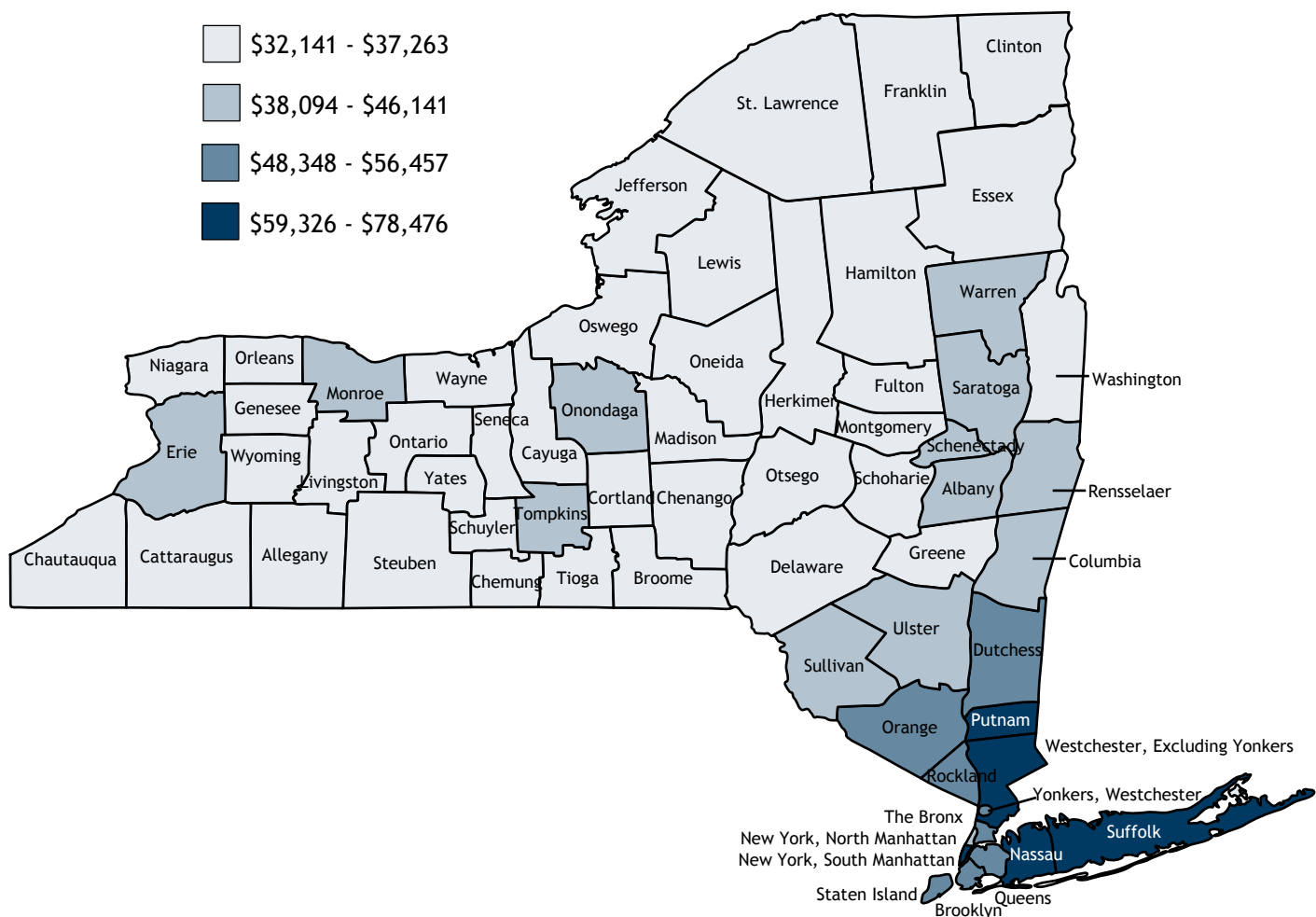
with one preschooler and one school-age child increases the Self-Sufficiency Wage by \$8,000 per year. The FPL for a four-person family is about 40% of the Self-Sufficiency Standard for a family with two adults, a preschooler, and a school-age child.

### GEOGRAPHIC VARIATION IN THE SELF-SUFFICIENCY STANDARD.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure 3** displays the geographic variation in the cost of meeting basic needs across New York's counties for families with one adult and one preschooler. Figure 3 groups counties into four Self-Sufficiency Wage ranges.

In New York, the Self-Sufficiency Standard for a single adult with one preschooler ranges from \$32,141 to \$78,476 annually depending on the county. South Manhattan has

**Figure 3. Map of Counties by Level of Annual Self-Sufficiency Wage**  
*One Adult and One Preschooler, NY 2010*



the highest Self-Sufficiency Standard for this family type, at \$78,476 a year. (Please see *Appendix A: Methodology, Assumptions, and Sources* for a description of the South Manhattan geographic area). Other areas in the highest cost group (with annual Self-Sufficiency Wages between \$59,326 and \$78,476) include Nassau and Suffolk Counties on Long Island and Putnam and Westchester (excluding Yonkers) Counties. The second most expensive areas in New York (with annual Self-Sufficiency Wages between \$48,348 and \$56,457) include the rest of New York City (with the exception of North Manhattan), the city of Yonkers, and Rockland, Orange, and Dutchess Counties.

Counties in Upstate New York are generally in the two least expensive groups of Self-Sufficiency Wages (with the exception of suburban and exurban counties near New York City). The third group of counties (with Self-Sufficiency Wages between \$38,094 and \$46,141) includes Sullivan, Ulster, and Columbia Counties, Albany and surrounding counties to the east and north, and a few counties in western New York, such as Erie, Monroe, Onondaga, and Tompkins. The least expensive group of counties in New York for one adult and one preschooler (with Self-Sufficiency Wages between \$32,141 and \$37,263) comprises the majority of Upstate New York.



## Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In **Figure 4**, a comparison is made between the Onondaga County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child and the following income benchmarks for three-person families:

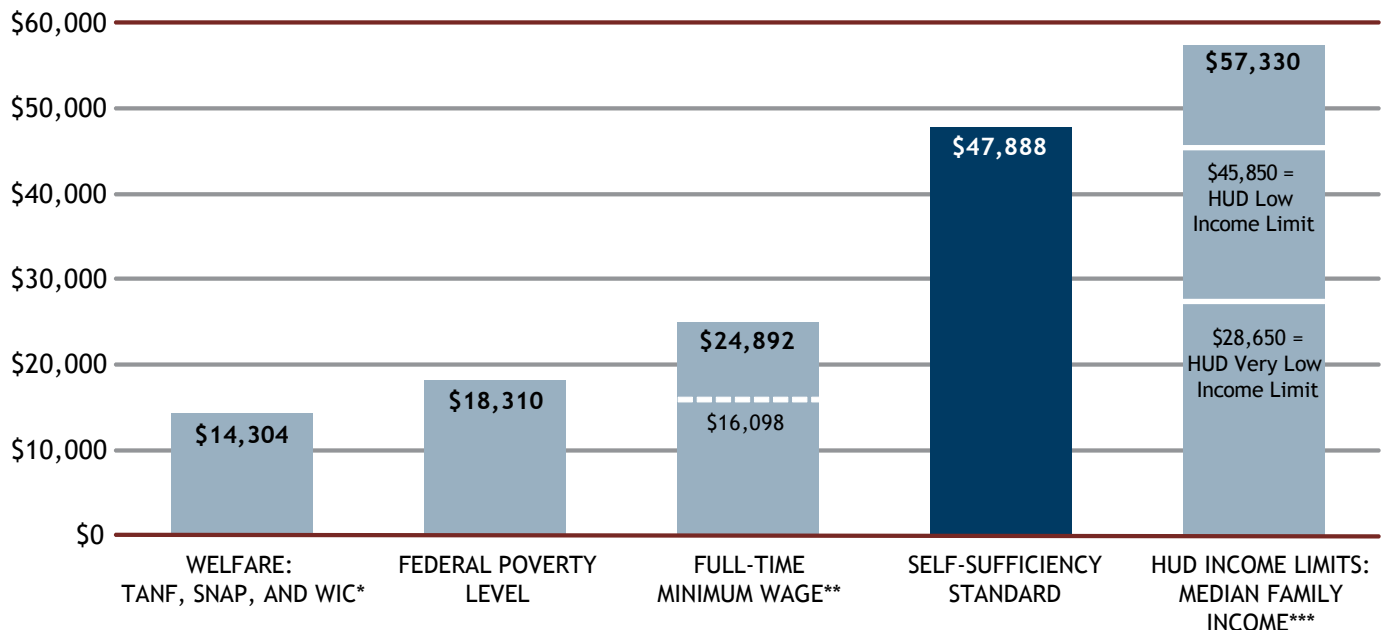
- public assistance: Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), and WIC (Women, Infants and Children)
- the Federal Poverty Level (FPL) for a family of three
- the New York (and federal) minimum wage
- the HUD median family income limits for a family of three in Onondaga County

However, none of the benchmarks are as specific as the Standard in terms of age and number of children and/or geographic location. Note that this set of benchmarks is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a progression that takes place over time. As indicated in the fourth bar from the left in Figure 4, the Self-Sufficiency Wage for this family type in Onondaga County is \$47,888 per year.

**TANF, SNAP AND WIC.** The first bar on the left in Figure 4 demonstrates the income of the basic public assistance package, including the cash value of SNAP, WIC, and TANF, and assumes no other income. The total public

**Figure 4. The Self-Sufficiency Standard Compared to Other Benchmarks, 2010**  
*One Adult, One Preschooler, and One School-age Child*  
 Onondaga County, NY 2010

### ANNUAL INCOME



### INCOME BENCHMARKS

\* The TANF benefit is \$7,488 annually or \$624 per month (as of July 1, 2009), the SNAP benefit is \$6,228 annually or \$519 per month (2010), and the WIC benefit is \$588 annually or \$48.98 per month (FY 2008) for a family of three in Onondaga County.

\*\*The New York state minimum wage is \$7.25 per hour as of July 24, 2009. This amounts to \$15,312 per year; however, assuming this family pays federal, state, and city taxes and receives tax credits, the net yearly income would be a larger amount, \$24,892, as shown. The dashed line shows the annual income received after accounting for taxes (\$16,098) but without the addition of tax credits, which are often received as a yearly lump sum after filing taxes the following year.

\*\*\* The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for 2009.

assistance package amounts to \$14,304 per year for three-person families in Onondaga County. This public assistance package is just 30% of the Self-Sufficiency Standard for this three-person family in Onondaga County and is 78% of the FPL for a three-person family.

**FEDERAL POVERTY LEVEL.** According to the Federal Poverty Level, a family consisting of one adult and two children would be considered “poor” with an income of \$18,310 annually or less—regardless of where they live, or the age of their children. The FPL for three-person families is just 38% of the Self-Sufficiency Standard for families with one adult, one preschooler, and one school-age child living in Onondaga County.

Appendix D demonstrates that the percent of the FPL needed to meet basic needs varies greatly across New York’s counties and family types. For a family with one adult, one preschooler, and one school-age child the Standard ranges from 224% of the FPL in Orleans County to over 400% of the FPL on Long Island and 500% of the FPL in the southern area of Manhattan.

Appendix D shows the Self-Sufficiency Standard as a percentage of the Federal Poverty Level for all counties in New York for three different family types.

**MINIMUM WAGE.** New York’s minimum wage is \$7.25 per hour and is equal to the federal minimum wage. A full-time minimum wage worker earns \$15,312 per year. After subtracting payroll taxes (Social Security and Medicare) and adding tax credits when eligible, a working parent with one preschooler and one school-age child would have a net cash income of \$24,892 per year. This amount is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

A full-time job at the minimum wage provides 52% of the amount needed to be self-sufficient for this family type in Onondaga County if the family receives all of the tax credits they might be eligible for. However, if it is assumed that the worker pays taxes monthly through withholding, but does not receive tax credits on a monthly basis (as is true of most workers), she will only receive \$16,098 during the year, shown by the dashed line on the third bar. Without including the impact of tax credits, a minimum wage job amounts to just 34% of the Self-Sufficiency Standard for this family type in Onondaga County.

**MEDIAN FAMILY INCOME LIMITS.** Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The U.S. Department of Housing and Urban Development (HUD) uses area median family income to calculate income limits to assess families’ needs for housing assistance. The 2009 HUD median income for a three-person family in Onondaga County is \$57,330 annually.<sup>17</sup> HUD income limits define “low income” families in Onondaga County as those with incomes between \$45,850 and \$28,650, while those considered “very low income” have incomes between \$28,650 and \$17,200, and those with incomes below \$17,200 are considered “extremely low income.”<sup>18</sup> The Standard of \$47,888 for this family type in Onondaga County is just above the HUD “low income” limit.



## Comparison of the New York Standard to Other U.S. Cities

In addition to New York, the Self-Sufficiency Standard has been completed for 37 states, plus the Washington, D.C. metro area. Because the Self-Sufficiency Standard uses the same methodology across places, the cost of meeting basic needs for a given family type in different regions can be directly compared.

In **Figure 5**, the Self-Sufficiency Standard for families with one parent, one preschooler, and one school-age child in Brooklyn (Kings County) and Rochester (Monroe County) are compared to the Standard for several other urban areas: Boston, Chicago, Denver, Hartford, Los Angeles, Middlesex County, Pittsburgh, Seattle, Springfield (Illinois), and Springfield (Massachusetts). Since the Self-Sufficiency Standards for these places were completed in different years, all numbers have been updated using the Consumer Price Index for the purpose of this analysis.<sup>19</sup>

Brooklyn is the most expensive of all the places shown in Figure 5, where an adult with one preschooler and one school-age child needs to earn nearly \$30 an hour to meet her family's basic needs. This family type in Brooklyn requires a wage that is the equivalent to more than four full-time minimum wage jobs to meet basic needs. Of the places shown in this comparison, Brooklyn's Self-Sufficiency Wage is very comparable to Boston, where the adult in this family type needs to earn \$29.53 per hour to be self-sufficient.

The Self-Sufficiency Wage in Rochester for one adult, one preschooler, and one school-age child is \$22.44 per hour, making Rochester one of the more affordable places in this comparison. However, this family type in Rochester still requires a wage that is three times the minimum wage. Of the places shown in this comparison, Rochester's Self-Sufficiency Wage is most comparable to Pittsburgh, where the adult in this family type needs to earn \$22.66 per hour to be self-sufficient.

The Self-Sufficiency Standard for Brooklyn is calculated assuming families use public transportation. Six other places in Figure 5 also have Standards that are calculated using public transportation in place of private transportation. Public transportation costs are significantly

**Figure 5. The Self-Sufficiency Wage for New York City (Brooklyn) and Rochester Compared to Other U.S. Cities, 2010\***

*One Adult, One Preschooler and One School-age Child*

<b>New York City (Brooklyn), NY**</b>	<b>\$29.91</b>
Boston, MA**	\$29.53
Chicago, IL**	\$26.42
Middlesex County, NJ	\$26.10
Los Angeles, CA	\$24.47
Seattle, WA**	\$23.80
Springfield, MA	\$23.66
Hartford, CT**	\$23.34
Pittsburgh, PA**	\$22.66
<b>Rochester, NY</b>	<b>\$22.44</b>
Denver, CO**	\$19.78
Springfield, IL	\$18.88

### HOURLY SELF-SUFFICIENCY WAGE

\* In Figure 5, wages for areas other than Brooklyn, Rochester, and Pittsburgh are updated using the regional Consumer Price Index for the corresponding region of each area. U.S. Department of Labor, Bureau of Labor Statistics. *Consumer price index*. August 2009 (Regional) All Items, 1982-84=100 - CUURA101SA0. Retrieved from <http://data.bls.gov/cgi-bin/surveymost?cu>.

\*\* Wages are calculated assuming the family uses public transportation. Note: Data is often the Standard for the county in which the city is located: Brooklyn=Kings County; Boston=Suffolk County; Chicago=North side of Chicago city; Los Angeles=Los Angeles County; Seattle=City of Seattle; Springfield, MA=Hampden County; Hartford=Hartford County; Rochester=Monroe County; Pittsburgh=Pittsburgh; Denver=Denver County; Springfield, IL=Sangamon County.

less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Wage reflects higher transportation expenses. Residents of those cities who use public transit in place of private transportation may find their cost of living is lower than that reflected in the Standard.

## The Self-Sufficiency Wage Over Time

How have costs increased over time in New York? **Figure 6** illustrates changes in the cost of living over time by comparing the 2000 and 2010 New York Self-Sufficiency Wages for one adult, one preschooler, and one school-age child in four counties: Chemung, Orange, Schenectady, and Suffolk. **Table 2** shows how the cost of each basic need has changed between 2000 and 2010 in Chemung County for the same family type. Table 2 also shows the change in median earnings for New York workers in the last decade.

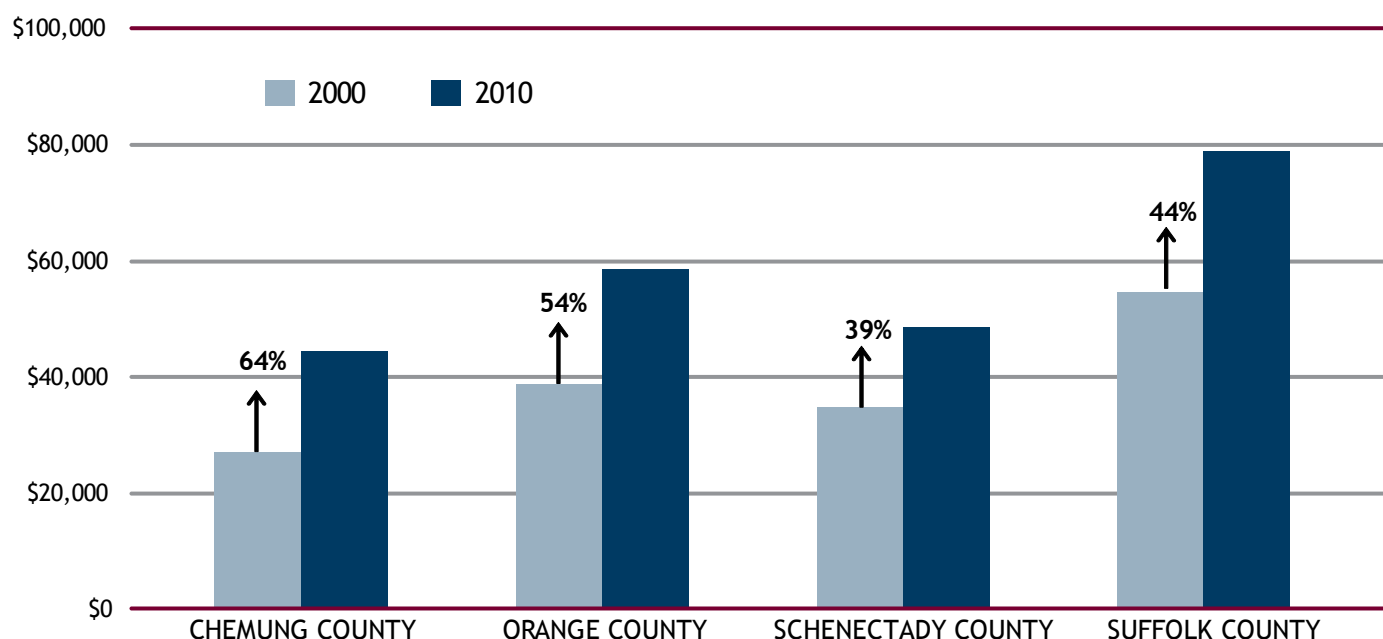
Figure 6 shows that the Self-Sufficiency Standard has risen in the last decade in each of the counties shown for this three-person family (one adult, one preschooler, and one school-age child). As Figure 6 shows, the cost of meeting basic needs has increased since 2000 at different rates depending on location. Over the last decade the largest percentage increase in the cost of meeting basic needs occurred in Chemung County, where the Standard increased 64%, from \$27,059 in 2000 to \$44,421 in 2010. However, the largest dollar increase over the last decade of the places shown in Figure 6 occurred in Suffolk County, where the amount needed to meet basic needs increased by over \$24,000 from \$54,622 in 2000 to \$78,916 in 2010.

While the Standard increased by up to 64% over the past decade in the counties shown in Figure 6, the change in median earnings of New York State workers has not kept up, increasing by 15% since 2000, as shown on the bottom row of Table 2. The growth of the Self-Sufficiency Wage in New York over the last decade is due to an increase in the cost of each of the basic needs calculated in the Standard. However, some costs grew at higher rates than others. Table 2 shows the percentage change for each cost for a three-person family (one adult, one preschooler, one school-age child) in Chemung County.

- For this family type in Chemung County, health care had the highest percentage increase of all the basic needs (except taxes), rising 78% from \$226 to \$401 per month.
- The cost of housing had the second highest percentage increase, with the cost of a two-bedroom unit in Chemung County growing by 61% since 2000, from \$493 to \$793 per month.
- The cost of child care grew substantially from \$740 to \$1140 per month over the last decade.

**Figure 6. The Self-Sufficiency Standard Over Time, New York 2000 and 2010**  
*One Adult, One Preschooler, and One School-age Child*

### ANNUAL INCOME



**Table 2. Percent Change in the Self-Sufficiency Wage Over Time: Chemung County, NY 2000-2010**  
*One Adult, One Preschooler, One School-age Child*

COSTS	2000	2010	PERCENT CHANGE 2000-2010
Housing	493	793	61%
Child Care	740	1140	54%
Food	372	536	44%
Transportation	190	265	40%
Health Care	226	401	78%
Miscellaneous	202	314	55%
Taxes	270	553	105%
Total Tax Credits*	-239	-300	26%
MONTHLY SS WAGE	\$2,255	\$3,702	64%
ANNUAL SS WAGE	\$27,059	\$44,421	
MEDIAN EARNINGS**	\$28,153	\$32,239	15%

\* Total Tax Credits is the sum of the monthly Earned Income Tax Credit, Child Care Tax Credit, Child Tax Credit, and Making Work Pay Tax Credit.

\*\* U.S. Census Bureau, American Community Survey, 2000 and 2008. Detailed Tables. B20002 and P112. *Median earnings in the past 12 months by sex for the population 16 years and over with earnings in the past 12 months, New York*. Retrieved from <http://factfinder.census.gov>. 2008 data is updated using the Consumer Price Index. U.S. Department of Labor, Bureau of Labor Statistics. (2010). *Consumer price index*. 2nd Half 2009 Northeast Region All Items, 1982-84=100 - CUURA101SA0. Retrieved from <http://data.bls.gov/cgi-bin/surveymost?cu>.

- Food costs have risen by 44%, from \$372 to \$536 per month. However, changes in food costs reflect the use of the Council for Community and Economic Research's ACCRA Cost of Living Index data in the 2010 report, making food costs more geographically specific than was possible for the earlier report.
- The cost of transportation grew by 40% from \$190 to \$265 per month.
- Taxes increased by 105%, in part because the family is in a higher tax bracket, however this was partially offset by an increase in tax credits. The tax credits calculated for the 2010 Standard include changes for the 2009 and 2010 tax years as a result of the American Recovery and Reinvestment Act, such as the Making Work Pay Tax Credit and expansions of the CTC and EITC.

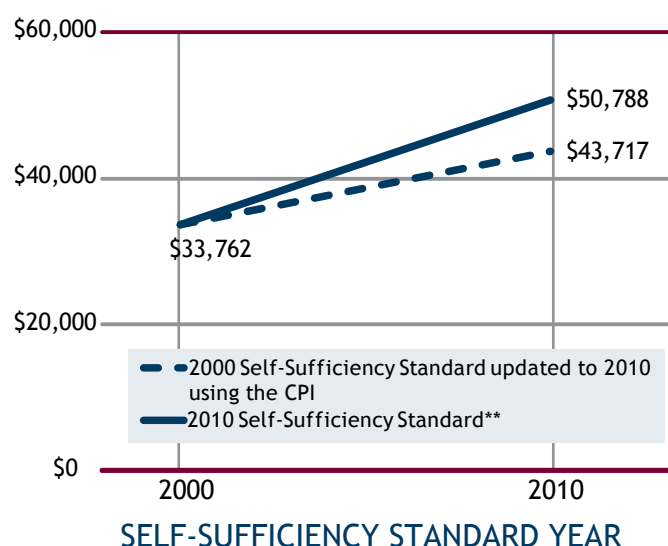
## COMPARING THE STANDARD WITH THE CONSUMER PRICE INDEX

Basic costs for families earning self-sufficient wages have clearly increased over the last decade. However, how does this compare with overall inflation rates? We examine this question in **Figure 7** by comparing the Self-Sufficiency

Standard in Orange County for one adult, one preschooler, and one school-age child to the rate of inflation as measured by the U.S. Department of Labor's Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for a representative basket of goods and services. Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Standard shown in Figure 7 for comparison purposes.

When the 2000 Self-Sufficiency Standard for Orange County (\$33,762 per year without taxes/tax credits) is inflated using the Northeast CPI, the amount estimated to meet basic needs in 2010 is \$43,717 per year.<sup>20</sup> Using the CPI results in a 29% increase in the cost of basic needs since 2000. The 2010 Orange County Standard, when calculated without the inclusion of tax credits and taxes, is \$50,788 per year for this family type, resulting in a 50% increase over the last decade. In sum, Figure 7 demonstrates that the rate of inflation as measured by the CPI significantly underestimates the rising costs of basic needs. Indeed, for this family type in Orange County, the CPI inflated Standard is \$7,071 less than the 2010 Standard.

**Figure 7. CPI\*-Measured Inflation Underestimates Real Cost of Living Increases: The Self-Sufficiency Standard and the Consumer Price Index, 2000-2010, Orange County, NY**  
*One Adult, One Preschooler, One School-age Child*



\* U.S. Department of Labor, Bureau of Labor Statistics. (2010). *Consumer price index*. January 2010 Northeast Region All Items, 1982-84=100 - CUURA101SA0. Retrieved from <http://data.bls.gov/cgi-bin/surveymost?cu>.

\*\* Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison figure. The actual 2010 Self-Sufficiency Standard for this family type in Orange County is \$58,647.

## Modeling the Impact of Work Supports

While the Self-Sufficiency Standard provides the amount of income that meets a family's basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. Work supports are safety nets that can help families achieve stability without needing to choose between basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or nonstimulating environments. Note that although these safety nets are referred to as "work supports" throughout this report, individuals do not need to be working to be eligible for most of these programs. Work supports can also offer stability to help a family retain employment, a necessary condition for improving wages. Work supports modeled in this section include:

- child care assistance
- health care assistance: Medicaid, Child Health Plus (New York State's Children's Health Insurance Program) and Family Health Plus (New York State's health insurance for low-income single adults or parents)
- food assistance: the Supplemental Nutrition Assistance Program ([SNAP], formerly known as the Food Stamp Program) and the Women, Infants and Children (WIC) Program
- housing assistance: Section 8 vouchers and public housing

Child support, although not a work support per se, can assist a family in meeting basic needs and so is also modeled. This section models the impact that work supports can have on family income and expenses. Work supports can be a valuable addition to some family budgets, substantially reducing expenses for some basic needs and thereby freeing income for families to use on other needs. **Table 3** provides a summary of the work supports, child support, and tax credits modeled in this section. An explanation of how and why the taxes and tax credits are treated differently in the modeling section than in the Self-Sufficiency Standard is provided below.

### TREATMENT OF TAX CREDITS IN THE MODELING TABLE AND FIGURE

The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, for the work supports modeled in Table 4, the refundable federal

WORK SUPPORTS ARE SAFETY NETS THAT CAN HELP FAMILIES ACHIEVE STABILITY WITHOUT NEEDING TO CHOOSE BETWEEN BASIC NEEDS, SUCH AS SCRIMPING ON NUTRITION, LIVING IN OVERCROWDED OR SUBSTANDARD HOUSING, OR LEAVING CHILDREN IN UNSAFE AND/OR NONSTIMULATING ENVIRONMENTS.

and state Earned Income Tax Credit (EITC) and the "additional" refundable portion of the Child Tax Credit (CTC) and Making Work Pay Tax Credit (MWPTC) are shown as received annually. However, the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund. Therefore it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in Table 4. Other state tax credits are part of the state and/or city tax calculations and are thus included in the Taxes line amount of the Standard.

The tax credits are calculated this way in Table 4 in order to be as realistic as possible. Although by law a family can receive part of their EITC on a monthly basis (called Advance EITC), many workers prefer to receive it annually as a lump sum. In fact, nearly all families receive the EITC as a single payment the following year when they file their tax returns.<sup>21</sup> Many families prefer to use the EITC as "forced savings" to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.<sup>22</sup> Therefore, in Table 4, the total amount of the refundable federal and state EITC the family would receive annually (when they file their taxes) is shown at the bottom of the table in the rows entitled Annual Refundable Tax Credits. This is based on the assumption that the adult works at this same wage, full-time, for the year.

Like the EITC, the federal and state CTC is shown as received monthly in the Self-Sufficiency Standard. However, for Table 4, the federal CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) taxes owed shown monthly, while the

Table 3. Summary of Work Supports, Child Support, and Tax Credits in New York State, 2009/2010

WORK SUPPORT PROGRAM	BENEFIT	INCOME ELIGIBILITY
CHILD CARE ASSISTANCE	Child care costs are reduced to a co-payment set by the local social services district. The co-payment is 10% to 35% (depending on district) of family income that exceeds the Federal Poverty Level (FPL).	New York state law sets eligibility at 200% of the FPL. Counties may set a lower or higher eligibility standard depending on the amount of funding available. Several counties have set the eligibility lower than 200% of the FPL; and some counties—NYC and other high cost areas—have set eligibility levels above the state level, up to 275% of the FPL.
HOUSING (SECTION 8 HOUSING VOUCHERS AND PUBLIC HOUSING)	Housing costs are typically set at 30% of adjusted gross income, but households who lease units with rents higher than the locally set “Payment Standard” (90% to 100% of the Fair Market Rent for the area) can pay rents up to 40% of their adjusted income. Households receiving temporary assistance outside of NYC are generally charged the full shelter allowance provided by their social services district, which is typically more than 30% of adjusted income.	Households may be eligible with incomes that are 80% of area median income. However, due to limited funding most new program participants must have income below 30% of area median income.
MEDICAID	Health care benefits are fully subsidized.	Adults receiving (and families transitioning from) temporary assistance, children ages 19-20, caretakers, and adults over 65 or disabled: up to 87% FPL. Children ages 6-18: with family income up to 100% FPL. Children ages 1-5: family income up to 133% FPL. Pregnant women and children under 1 year: family income up to 200% FPL.
CHILDREN'S HEALTH INSURANCE PROGRAM (CHILD HEALTH PLUS)	Health care benefits for children under 18 years living in New York State are reduced to a monthly premium based on the number of children and income as a percent of the FPL.	Families are eligible for reduced premiums with incomes up to 400% FPL.
FAMILY HEALTH PLUS	Health care benefits for New York residents between 19 and 64 with income too high to qualify for Medicaid. No monthly premium, however there are co-payments for some services.	Adults without children: up to 100% FPL. Adults with children: up to 150% FPL.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP, FORMERLY FOOD STAMP PROGRAM)	Maximum benefit for a family of 3: \$526 per month. Maximum benefit for a family of 4: \$668 per month.	Families with dependent care expenses (or with an elderly or disabled member) may be eligible with gross incomes up to 200% FPL. Otherwise, eligibility is based on gross income up to 130% FPL.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$48.98 in New York for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women or parenting adults with children up to age 5: at or below 185% FPL.
CHILD SUPPORT	Average payment is \$288.21 per month in New York.	No income limit.
<b>FEDERAL TAX CREDITS</b>		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with 1 child: \$3,050 per year. Maximum benefit for families with 2 children: \$5,036 per year. Maximum benefit for families with 3 + children: \$5,666 per year.	1 parent family with 1 child: up to \$35,536. 1 parent family with 2 children: up to \$40,363. 1 parent family with 3+ children: up to \$43,352.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	\$3,000-\$6,000 annual tax deduction.	No income limit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child.	Married filing jointly: up to \$110,000. Married filing separately: up to \$55,000. All others: up to \$75,000. Refundable portion limited to earnings over \$3,000.
MAKING WORK PAY TAX CREDIT	Maximum benefit for single adults: \$400 per year. Maximum benefit for married couples: \$800 per year.	Single Adults: \$75,000 per year. Married Couples: \$150,000 per year.
<b>NEW YORK STATE TAX CREDITS*</b>		
NEW YORK STATE EITC	30% of the federal EITC.	Same as federal EITC.
NEW YORK STATE CCTC	20% to 110% of federal CCTC credit with a maximum benefit of \$2,310 for a family with 2 or more qualifying children.	Same as federal CCTC.
EMPIRE STATE CHILD CREDIT (CTC)	The greater of 33% of the federal CTC or \$100 multiplied by the number of qualifying children.	Same as federal CTC.
NEW YORK STATE HOUSEHOLD CREDIT	A credit of up to \$75 for single taxpayers and \$20 to \$90, plus \$5 to \$15 more per additional exemption for married filing jointly or head of households.	Federal adjusted gross income up to \$28,000 for single taxpayers and up to \$32,000 for married filing jointly or head of household.

\* The New York State Household Credit, CCTC, and CTC are accounted for in the “Taxes” row of the Self-Sufficiency Standard for New York. The New York State EITC is included with the associated federal tax credits rows at the bottom of the modeling table and wage adequacy appendix table.

Note: Eligibility and benefits for work supports and tax credits change routinely—typically yearly. The information reported in Table 3 represents eligibility and benefit guidelines for 2009 and/or 2010.

The 2009 Federal Poverty Level (FPL) for a family of three is \$18,310 (annual income). The 2009 FPL is in effect until at least May 31, 2010. See <http://aspe.hhs.gov/poverty/09poverty.shtml>.



“additional” refundable portion of the CTC is shown as a lump sum received annually at the bottom of Table 4. Note that unlike the EITC one cannot legally receive the “additional” refundable portion of the Child Tax Credit on a monthly basis. Likewise, the MWPTC is also separated into a monthly amount used to offset remaining federal taxes (after the CCTC and CTC) and the additional refundable amount shown annually.

#### TABLE 4 - THE IMPACT OF WORK SUPPORTS AND CHILD SUPPORT ON MONTHLY INCOME

In Table 4, the impact of receiving work supports and child support on the income necessary to meet basic needs is modeled for a family with one adult, one preschooler, and one school-age child living in Ulster County. To model the work supports in Table 4, eligibility and co-payments are calculated based on the income needed to cover the costs of basic needs. Each column of Table 4 demonstrates how specific work supports can lower the cost of specific basic needs, and therefore lessen the income necessary to meet all of a family’s basic needs. Costs that have been reduced by these work supports are indicated with bold font in the “Monthly Expenses” section of the table. Brackets surrounding column titles in the table show that a work support was modeled but the family was not eligible to receive it in that column based on income eligibility.

**No Work Supports (Column #1).** Column #1 of Table 4 shows the Self-Sufficiency Wage needed to cover the total monthly expenses without any work supports to help reduce costs (except tax credits where applicable) for families with one adult, one preschooler, and one school-age child living in Ulster County. This family has monthly child care expenses of \$1,419 and monthly housing costs of \$1,001. The adult in this family must earn \$4,545 per month or \$25.82 per hour working full-time to meet the family’s basic needs without the help of public or private assistance.

**Child Support (Column #2).** Column #2 models the impact of receiving child support on a family’s budget. The child support payment modeled in Column #2 (\$288 per month) is the average amount received by families participating in the Child Support Enforcement Program in New York.<sup>23</sup> Child support payments from absent, noncustodial parents can be a valuable addition to some

family budgets, even in cases where the noncustodial parent’s income is relatively low. Unlike additional earned income, child support is not taxable, and can reduce the amount families need to earn both directly and indirectly through reduced taxes, thus having a strong impact on helping families meet their needs. Overall, with the help of child support, the wage needed to meet basic needs is reduced to \$4,101 per month (\$23.30 per hour).

**Child Care and Child Support (Column #3).** Column #3 models the impact of child care assistance along with child support on a family’s budget. Since child care is one of the major expenses for working families with children, the addition of a child care subsidy generally provides the greatest financial relief of any work support. Eligibility for child care assistance in Ulster County is set at 200% of the FPL for three-person families and the monthly co-payments are 25% of a family’s income above the FPL.<sup>24</sup> In Column #3, child care assistance reduces child care costs substantially from \$1,419 to a co-payment of \$418 per month. With the help of child care assistance and child support, the amount this family in Ulster County must earn to meet their basic needs is reduced to \$2,911 per month (\$16.54 per hour).

As in all columns in Table 4, the annual refundable portion of tax credits are excluded from the monthly wage calculation, and are instead received as an annual lump sum (see *Treatment of Tax Credits in the Modeling Table and Figure* in the beginning of this section). In Column #3 this family is eligible for over \$3,000 in annual tax credits.

**Child Care, SNAP, WIC, and Medicaid (Column #4).** Child care assistance, food assistance, and Medicaid comprise the typical “package” of benefits for adults transitioning from welfare to work and are modeled together in Column #4. Families that enter the workforce from TANF are usually eligible for continued coverage by Medicaid for themselves and their children for up to 12 months through the Transitional Medicaid program.<sup>25</sup> In Column #4 Medicaid covers all of the family’s health care expenses.

The Supplemental Nutrition Assistance Program (SNAP) and the Women, Infants and Children Program (WIC) are administered by individual states, and provide crucial food assistance to low-income households. For families transitioning off of Temporary Assistance in New York,

**Table 4. Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage**

**One Adult, One Preschooler and One School-age Child: Ulster County, NY 2010**

Each column demonstrates how specific work supports can lower the cost of specific basic needs, and therefore lessen the income necessary to meet all of a family's basic needs. Costs that have been reduced by these supports are indicated with bold font in the table. Brackets surrounding column titles show that a work support was modeled but the family was not eligible to receive it in that column based on income eligibility.

	#1	#2	#3	#4	#5	#6
	NO WORK SUPPORTS	CHILD SUPPORT	CHILD CARE* & CHILD SUPPORT	CHILD CARE*, SNAP/WIC** & TRANSITIONAL MEDICAID	CHILD CARE*, [SNAP]/WIC**, CHILD HEALTH PLUS, & [FAMILY HEALTH PLUS]	HOUSING, CHILD CARE*, SNAP/WIC**, CHILD HEALTH PLUS, & FAMILY HEALTH PLUS
<b>MONTHLY EXPENSES:</b>						
Housing	\$1,001	\$1,001	\$1,001	\$1,001	\$1,001	<b>\$410</b>
Child Care	\$1,419	\$1,419	<b>\$418</b>	<b>\$194</b>	<b>\$322</b>	<b>\$4</b>
Food	\$536	\$536	\$536	<b>\$338</b>	<b>\$487</b>	<b>\$249</b>
Transportation	\$271	\$271	\$271	\$271	\$271	\$271
Health Care	\$422	\$422	\$422	<b>\$0</b>	<b>\$178</b>	<b>\$0</b>
Miscellaneous	\$365	\$365	\$365	\$365	\$365	\$365
Taxes	\$830	\$675	\$331	\$204	\$322	\$86
<b>TOTAL MONTHLY EXPENSES (Net Of Work Supports)</b>	<b>\$4,845</b>	<b>\$4,689</b>	<b>\$3,344</b>	<b>\$2,373</b>	<b>\$2,946</b>	<b>\$1,386</b>
<b>ADDITIONAL MONTHLY RESOURCES:</b>						
Total Tax Credit***	\$300	\$300	\$146	\$70	\$131	\$0
Child Support		<b>\$288</b>	<b>\$288</b>			
<b>TOTAL ADDITIONAL MONTHLY RESOURCES</b>	<b>\$300</b>	<b>\$588</b>	<b>\$434</b>	<b>\$70</b>	<b>\$131</b>	<b>\$0</b>
<b>SELF-SUFFICIENCY WAGE:</b> (Total Monthly Expenses Minus Total Additional Monthly Resources)						
<b>MONTHLY</b>	<b>\$4,545</b>	<b>\$4,101</b>	<b>\$2,911</b>	<b>\$2,304</b>	<b>\$2,815</b>	<b>\$1,386</b>
<b>HOURLY</b>	<b>\$25.82</b>	<b>\$23.30</b>	<b>\$16.54</b>	<b>\$13.09</b>	<b>\$15.99</b>	<b>\$7.87</b>
<b>ANNUAL</b>	<b>\$54,535</b>	<b>\$49,215</b>	<b>\$34,928</b>	<b>\$27,646</b>	<b>\$33,775</b>	<b>\$16,627</b>
<b>ANNUAL REFUNDABLE TAX CREDITS***:</b>						
Total Federal EITC	<b>\$0</b>	<b>\$0</b>	\$1,138	\$2,672	\$1,381	\$4,992
Total State EITC	<b>\$0</b>	<b>\$0</b>	\$341	\$802	\$414	\$1,498
Total Federal CTC	<b>\$0</b>	<b>\$0</b>	\$1,507	\$1,817	\$1,392	\$2,000
Total Making Work Pay TC	<b>\$0</b>	<b>\$0</b>	\$400	\$400	\$400	\$400

\* The child care assistance co-payment in Ulster County is 25% of the family's income over the Federal Poverty Level.

\*\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in New York. Assumes average monthly value of WIC benefit \$48.98 (FY 2008). SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

\*\*\* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as an annual tax credit. The nonrefundable portions of the Child Tax Credit and Making Work Pay Tax Credit (which are credits against federal taxes) are shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit on the other hand is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See discussion at the beginning of this section titled *Modeling the Impact of Supports of Wages Required to Meet Basic Needs*.

SNAP benefits can be continued for five months through New York's Transitional Food Stamps Benefits. Otherwise, New York families with dependent care expenses may be eligible for SNAP benefits with incomes up to 200% of the FPL. New York's WIC program helps pay for nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age five, if their income

falls at or below 185% of the FPL.<sup>26</sup> In Column #4, SNAP and WIC benefits reduce the family's food expenses to \$338 per month. Child care assistance reduces the family's child care co-payment to \$194 per month in this column. With the help of these crucial work supports, this family type living in Ulster County and making the transition from TANF to self-sufficiency would be able to meet their

family's basic needs at a more obtainable starting wage of just over \$13 per hour (\$2,304 per month).

**Child Care, SNAP, WIC, Child Health Plus, and Family Health Plus (Column #5).** After one year, families making the transition from welfare to work lose Medicaid coverage for the entire family. However, many working families have the option of covering their children's health care needs through the State Children's Health Insurance Program (CHIP) when their employer does not offer family coverage. In New York, children are eligible for Child Health Plus (New York's Children's Health Insurance Program) as long as family income is at or below 400% of the FPL.<sup>27</sup> Child Health Plus sets monthly premiums based on income and number of children.<sup>28</sup> Likewise, Family Health Plus is health care that is available for adults with limited income in New York who are no longer qualified for Medicaid. Adults with children are eligible for Family Health Plus with incomes up to 150% of the FPL; adults without children are eligible with incomes up to 100% of the FPL.<sup>29</sup> Column #5 shows the same work support package as Column #4, except that instead of Medicaid for the whole family, Child Health Plus is substituted for the children and Family Health Plus is modeled for the adult. However, the family's income is too high in Column #5 for the adult to qualify for Family Health Plus. Under these circumstances, the adult would pay for the cost of her own health care, which is her share of the health insurance premium available through her employer and her out-of-pocket costs. As a result, the cost of health care in Column #5 is \$178 per month to cover the adult's health care (\$160) and an \$18 premium for Child Health Plus.

In Column #5, the family qualifies for WIC but does not qualify for SNAP after accounting for income deductions. With the help of WIC, the family's food costs are \$487 per month. The family is eligible for child care assistance with a co-payment of \$322 per month. This is higher than in Column #4 as the family has higher income needs to cover the increased cost of health care. With the help of child care assistance, WIC, and Child Health Plus, the family needs to earn \$2,815 per month (\$15.99 per hour) to meet basic needs.

**Housing, Child Care, SNAP, WIC, Child Health Plus, and Family Health Plus (Column #6).** In the final column, housing assistance is added to the work support

package modeled in Column #5. Housing assistance generally aims to reduce the cost of housing to 30% of income. In this case, housing assistance reduces housing costs by more than half, from \$1,001 to \$410 per month. In Column #6, the family qualifies for both Family Health Plus and Child Health Plus with no monthly premiums, reducing health care expenses to zero. Likewise, the child care co-payment is reduced to just \$4 per month because the family requires less income to meet total expenses with the help of the other work supports. The family qualifies for both WIC and SNAP, reducing food costs to \$249 per month. With the help of the full work supports package, this family in Ulster County needs to earn \$1,386 per month (\$7.87 per hour) to cover the family's total expenses. Additionally, at this wage level, this family type in Ulster County is eligible for nearly \$9,000 in annual refundable tax credits if the adult worked at this wage full-time throughout the year.

## FIGURE 8 - THE IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY

While Table 4 shows how child support and work supports reduce the wage needed, **Figure 8** starts with wages and asks "How adequate are various wages at meeting a family's needs, with and without work supports?" In Figure 8, and throughout the Self-Sufficiency Standard, "wage adequacy" is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet 100% of the family's basic needs. In Figure 8, the wage adequacy percentage is calculated as the family's total income at a specific wage divided by the family's total expenses (with the inclusion of specific work supports).

Figure 8 uses Ulster County and the same family type (one adult, one preschooler, and one school-age child) as Table 4. As in Table 4, it is assumed that the refundable EITC and the additional refundable portion of the CTC and MWPTC are received annually instead of included in the calculation

*Appendix E: Impact of Work Supports on Wage Adequacy* shows the data for Figure 8 in a table format, including detailed data showing the impact on specific monthly expenses.



of the monthly wage (see *Treatment of Tax Credits in the Modeling Table and Figure* in the beginning of this section for more explanation). Therefore, these credits are not included in Figure 8 as available to increase wage adequacy.

Figure 8 models the impact on wage adequacy of increasing hourly wages, for different combinations of work support packages that help reduce a family's total expenses.

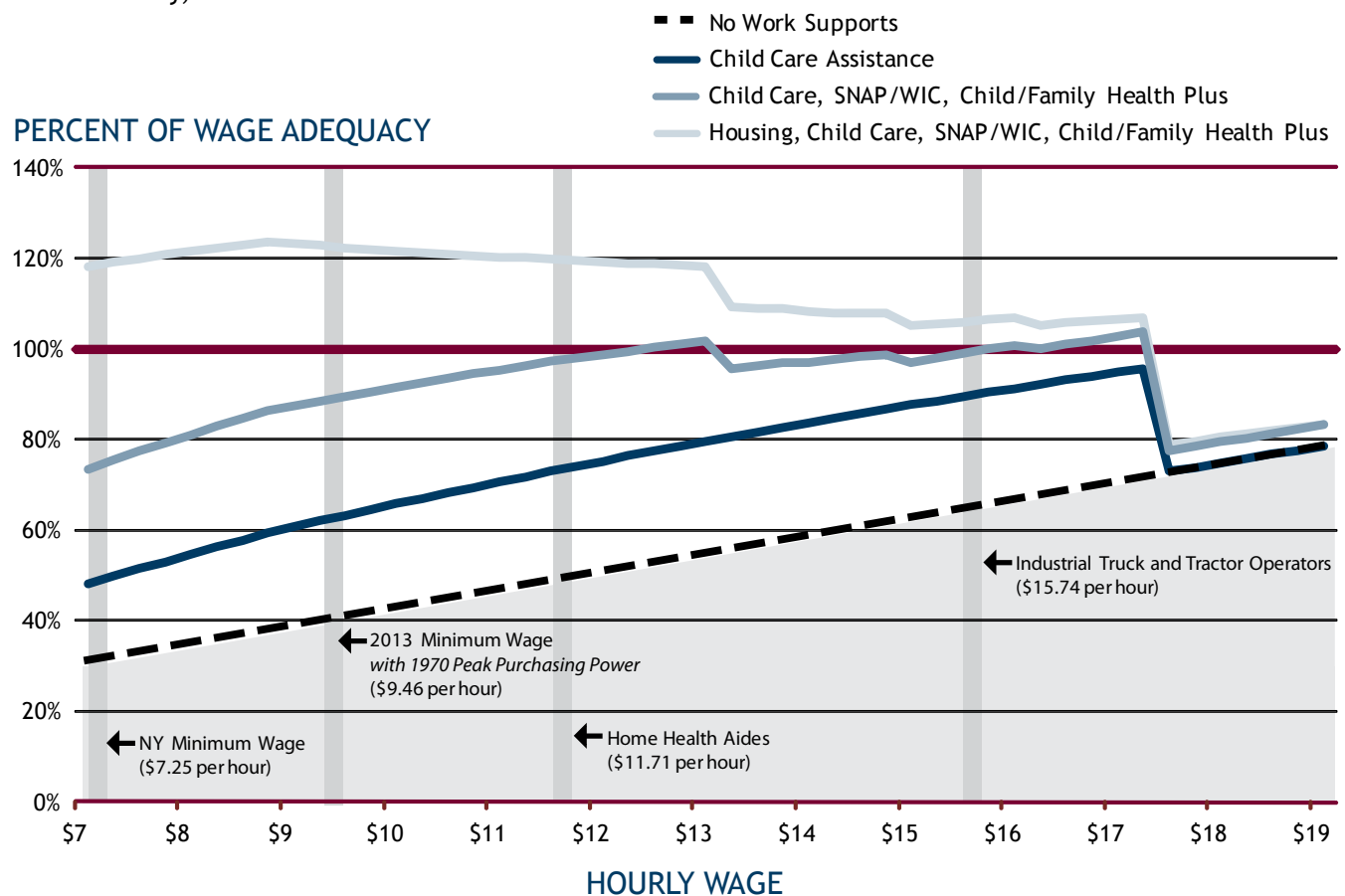
The lowest line on Figure 8 provides a "baseline," and demonstrates the adequacy of each wage when there are no "work supports" to help ease the family's budget. The line represents the percentage of total expenses (without any work supports) a certain wage or income covers. The second line models the adequacy of each wage with the help of child care assistance to reduce the family's total expenses. The third line models the impact of child care assistance,

SNAP, WIC, Child Health Plus, and Family Health Plus.

In the fourth line (the highest line on the graph) housing assistance is added to the supports modeled in the third line and models the wage adequacy of the full work support package. (For detailed data of the exact amounts of each work support modeled here, please see *Appendix E: Impact of Work Supports on Wage Adequacy*.)

In addition, four wages are highlighted in Figure 8 with vertical shaded bars. The first is the New York minimum wage of \$7.25 per hour. The second wage, \$9.46 per hour, is the Fiscal Policy Institute's estimate of what the minimum wage should reach by 2013 in order to match the peak purchasing power of the state's minimum wage, which was reached in 1970.<sup>30</sup> The following two wages are the median hourly wages of two select occupations in the

**Figure 8. Impact of Work Supports on Wage Adequacy**  
One Adult, One Preschooler, and One School-age Child  
Ulster County, NY 2010



Median Wages Source: New York State Department of Labor. *Occupational wages in Hudson Valley*, (2010). Data are from the Occupational Employment Statistics Survey, May 2008. Available at <http://www.labor.ny.gov/stats/lswage2.asp>. Wages adjusted for inflation using the Employment Cost Index. U.S. Bureau of Labor Statistics. *Employment cost index historical listing*. Continuous occupational and industry series: September 1975 - December 2009, available at <http://www.bls.gov/web/ecicois.pdf>.

Note: *Appendix E: Impact of Work Supports on Wage Adequacy* shows the data for Figure 8 in a table format, including detailed data showing the impact on specific monthly costs and total expenses.

Hudson Valley region of New York.<sup>31</sup> The first is a health industry occupation that requires limited education and training—home health aides (\$11.71 per hour)—and the second median wage of \$15.74 per hour represents a green jobs occupation—industrial truck and tractor operators (an occupation that is transferable to the Obama Administration’s goal of building commercial-scale renewable energy projects).<sup>32</sup>

**No Work Supports (Wages Only).** The dashed line of Figure 8 models the wage adequacy of different wages on the family’s total expenses when the family does not receive work supports. The adult working full-time at minimum wage, without any other support or resources, provides only 32% of the income needed to meet the basic needs of a three-person Ulster County family (one adult, one preschooler, and one school-age child). As the wage levels increase, wage adequacy also increases as the family’s income covers more of the family’s expenses. However, even with an hourly wage of \$15.74 per hour (the median wage for industrial truck and tractor operators) without work supports, this family in Ulster County is only able to meet 66% of their basic needs.

**Child Care Assistance.** When the family receives child care assistance, it reduces their expenses and therefore raises wage adequacy, as shown in the second line of Figure 8. Child care assistance helps to improve the family’s wage adequacy for each wage level shown in the figure by decreasing the amount of income the family must spend towards child care. At \$7.25 per hour, with the help of child care assistance to decrease the family’s expenses, wage adequacy reaches 50%. Although this is an improvement from the family’s wage adequacy without child care assistance, they are still unable to meet half of their monthly expenses. At \$9.46 per hour, wage adequacy rises from 41% with no work supports to 63% with child care assistance. The adult earning \$11.71 per hour has a wage adequacy of 74% with the help of child care assistance; and, at \$15.74 per hour, child care assistance brings this family to 90% wage adequacy.

**Child Care, SNAP, WIC, Child Health Plus, and Family Health Plus.** Receiving help with health care and food costs further reduces the family’s expenses and therefore improves wage adequacy, as demonstrated in the third line from the bottom on Figure 8. The family is

eligible for Child Health Plus at each of the four wages, and is eligible for Family Health Plus for the first three wage levels. The family is eligible for both SNAP and WIC benefits at the first three wage levels and receives child care assistance at each wage level. With reduced child care, food, and health care costs, the family is able to cover more than three quarters of their basic needs as the wage adequacy of each wage level is over 75%. At \$15.74 per hour, the family is 100% wage adequate and therefore is able to cover all of their expenses with this package of work supports.

**Housing, Child Care, SNAP, WIC, Child Health Plus, and Family Health Plus.** The top line on Figure 8 adds housing assistance to the package of work supports shown in the third line from the bottom. This family in Ulster County is eligible for housing assistance at each of the four wage levels, reducing the cost of housing from \$1,001 per month to between \$383 and \$831 depending on the wage, so that housing costs make up about 30% of the family’s income. The full package of work supports modeled—housing assistance, child care assistance, SNAP, WIC, Child Health Plus, and Family Health Plus—increases wage adequacy to over 100% for all of the wage levels shown. At \$7.25 per hour, the full package of work supports brings the cost of housing down to \$383 per month, child care to \$4 per month, food costs to \$85 per month, and the cost of health care to zero. Wage adequacy reaches 119% and leaves the family with a surplus in income after all costs are covered. The same package of work supports brings the hourly wages of \$9.46 and \$11.71 to 123% and 120% wage adequacy respectively. At \$15.74 per hour, the family’s income is too high to qualify for Family Health Plus or SNAP, yet the family is still over 100% wage adequate.

## AVAILABILITY AND ACCESSIBILITY OF WORK SUPPORTS

When assisted temporarily with work supports until they are able to earn Self-Sufficiency Wages, costs of essential items are reduced, and families are able to meet their basic needs as they enter or re-enter the workforce. Thus, work support programs, tax credits, and child support can play a critical role in helping families move towards economic self-sufficiency. However, the various work supports modeled here are not available or accessible to all who need them.

**Figure 9** compares income eligibility levels of various work support programs in New York to the FPL and the Self-Sufficiency Standard for a family of three in Ulster County. A family with one adult, one preschooler, and one school-age child in Ulster County needs to earn \$54,535 per year to be self-sufficient. The Federal Poverty Level for a family of three is \$18,310 per year. The eligibility levels for four of the five work supports shown in Figure 9 fall below the Self-Sufficiency Standard for one adult with a preschooler and school-age child in Ulster County, leaving families who are earning below self-sufficient wages in a policy gap. That is, families with incomes below the Standard have incomes that are too low to meet their basic needs, yet it may be too high to qualify for most work support programs.

**Child Support.** Despite the fact that 57% of all custodial parents in the United States have child support awards, less than half of those awarded child support actually receive the full amount owed to them, while one-quarter of custodial parents awarded child support receive no payment at all.<sup>33</sup> When families receive payments with the assistance of state child support enforcement agencies, the national average amount received is \$249 per family, and in New York State the average is \$288 per family.<sup>34</sup>

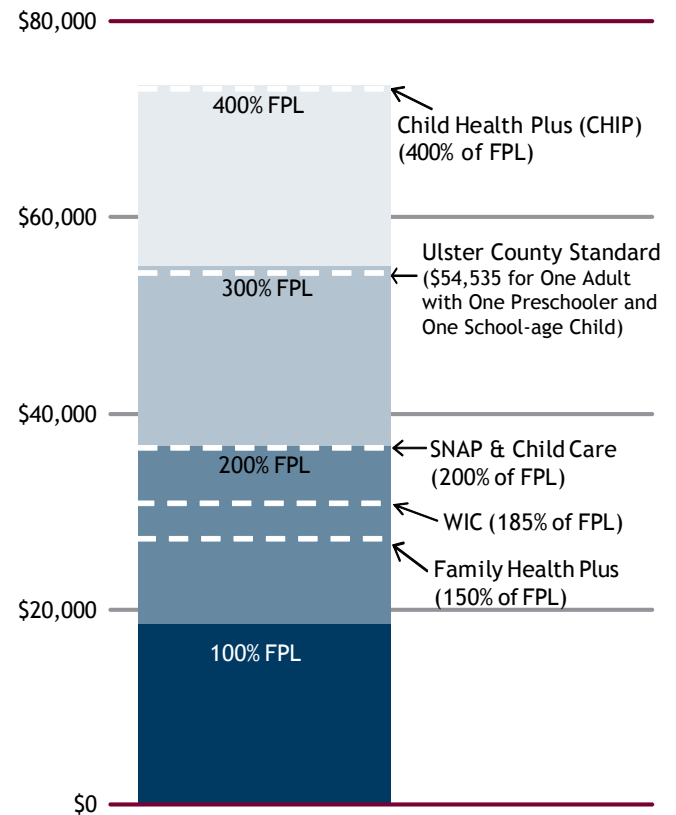
**Child Care Assistance.** Between 2008 and 2009, the child care assistance policies of most states did not improve and in some instances policies have moved backwards; indeed, the number of states that have developed wait lists or frozen new intakes for families seeking child care assistance climbed to 19 in 2009 (from 17 in 2008).<sup>35</sup> In New York, 116,400 children received Child Care and Development Fund (CCDF) subsidies in fiscal year 2008.<sup>36</sup> This amounts to approximately 10% of New York's potentially eligible children receiving child care subsidies in 2008.<sup>37</sup>

### Supplemental Nutrition Assistance Program (SNAP) and Women, Infants, and Children Program (WIC).

Nationally, enrollment in SNAP has increased 19% between 2008 and 2009, reaching nearly 34 million participants in federal Fiscal Year 2009.<sup>38</sup> Likewise, national enrollment in WIC has increased 5% between 2008 and 2009, reaching over 9 million participants in federal Fiscal Year 2009.<sup>39</sup> In New York, participation in SNAP has also increased 19% (reaching over 2,300,000 participants in federal Fiscal Year 2009) and participation in WIC has increased by 4% (reaching nearly 519,000 participants in 2009).<sup>40</sup> Despite

### Figure 9. Income Eligibility Levels for New York State Work Supports

The bar below demonstrates the income eligibility levels of five work support programs and the Federal Poverty Level (FPL) for a family of three.



increasing enrollment in SNAP, the USDA reports that only 66% of eligible individuals in the United States and 61% of eligible individuals in New York participated in the Food Stamp Program in 2007.<sup>41</sup> Social stigma has long been a barrier preventing eligible families from enrolling in SNAP; however, institutional or bureaucratic barriers also limit access, such as drug felony histories, language barriers, and immigration status. In New York, working families with dependent care expenses are eligible for SNAP with incomes up to 200% of the FPL. However, families or individuals without dependent care expenses are only eligible with incomes up to 130% of the FPL, leaving a number of families in need without access to SNAP. Additionally, due to high housing costs in some areas of New York coupled with a cap on the excess shelter deduction, many New York families are disadvantaged in SNAP eligibility.

**Medicaid and CHIP.** According to the U.S. Census Bureau, 15% of Americans lacked health insurance in 2008, nearly the same percent as in 2007; the percentage of uninsured children nationwide was 10% in 2008, a small

drop from 2007.<sup>42</sup> Child Health Plus served 517,256 children and teens under 19 years of age in FY 2008.<sup>43</sup> According to U.S. Census Health Insurance data, 4.5% of New York State's children in families with incomes at or below 200% of the Federal Poverty Level do not have health insurance.<sup>44</sup>

**Housing Assistance.** Although decades ago New York had a modest inventory of state and local housing programs, today low-income families primarily rely on federal housing programs.<sup>45</sup> The only major state housing program that continues is the Mitchell-Lama program, which includes 280 housing developments with a total of 120,000 units and typically serves households with somewhat higher incomes (except when combined with federal housing assistance).<sup>46</sup> Low-income households in New York are primarily served by four primary federal housing programs.

- The HUD Federal Public Housing Program, in which housing units are owned and operated by public housing authorities, started in 1937 and serves 212,739 households in New York (178,017 in New York City and 34,722 in the rest of New York State).<sup>47</sup>
- The HUD Multifamily Housing Programs began after 1949 and provides financial assistance to privately owned developments in order to lower tenant costs and fund projects. There are 170,047 units in New York with HUD Multifamily rent subsidies, of which 97,894 are located in New York City and 72,153 are in the rest of the state.<sup>48</sup>
- The HUD Section 8 Housing Choice Voucher Program originated in 1974 and provides low-income households with funding vouchers to subsidize a portion of their rent payment, aiming to reduce a household's rent to 30% of their income.<sup>49</sup> This program serves 227,975 households in New York (58% of which are in New York City, and 42% are in the rest of the state).<sup>50</sup>
- The Low-Income Housing Tax Credit Program (LIHTC), created in 1986, provides tax credits to housing development investors to offset costs and ensure affordable rents. There are 106,440 units in the LIHTC program in New York (63,934 are in New York City and 42,506 are in the rest of the state) that have "affordable" rents (set below 30% of income for households with

incomes that are at least 50% to 60% of area median income).<sup>51</sup>

Families with incomes below 80% of HUD's area median family income are considered low-income and are eligible for federal housing assistance. However, housing subsidies are limited due to funding availability and most new program participants must be families with extremely low incomes (defined by HUD as income below 30% of area median income limits).<sup>52</sup> Indeed, New York's statewide 2009 extremely low-income limit is \$18,350; the 2008 median family incomes of families receiving federal assistance was between \$13,600 and \$15,900 for families in the Multifamily Housing Programs, \$14,800 for families in the Voucher Program, and \$19,800 for families in the Public Housing Program.<sup>53</sup>

**Earned Income Tax Credit.** According to the Internal Revenue Service (IRS), approximately one in four eligible taxpayers do not claim the Earned Income Tax Credit. The IRS states that this is due to "complex eligibility requirements." The IRS has found that language barriers, homelessness, and living in a rural area are some of the barriers that contribute to lower participation rates. Recognizing the importance of increasing awareness of eligibility, the Department of the Treasury, the IRS, and community partners across the United States are working to provide more outreach and information to eligible individuals through EITC awareness days.<sup>54</sup>

In sum, there is considerable variation in the reach of work supports, with approximately 95% of eligible children covered by health insurance, but only 10% receiving child care assistance; likewise, one-third of eligible families do not receive SNAP, and one-quarter do not claim the EITC for which they are eligible.

## Closing the Gap Between Wages and the Standard

Many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce or live in high-cost or low-wage areas. Such families cannot afford their housing and food and child care, much less other expenses, and are forced to choose between basic needs. This section provides strategies to close the gap between wages earned and the cost of meeting all basic needs for working families.

**Table 5** below compares the median wages of New York State's ten most common occupations (by number of employees) to the Self-Sufficiency Standard. This comparison uses the Self-Sufficiency Standard for a three-person family (one adult, one preschooler, and one school-age child) in Albany County, which is \$51,617 per year. The median wage data come from the Bureau of Labor Statistics Occupational Employment Statistics (OES)

**Table 5. Wages of New York's Ten Largest Occupations: 2010**

OCCUPATION TITLE	NUMBER OF EMPLOYEES	Annual Median Income*	Percent of Standard
Total Occupations	8,633,580	\$38,795	75%
Retail Salespersons	275,340	\$22,301	43%
Cashiers	204,900	\$18,231	35%
Office Clerks General	180,660	\$26,555	51%
Janitors and Cleaners Except Maids and Housekeeping Cleaners	177,670	\$26,206	51%
Secretaries Except Legal Medical and Executive	173,360	\$31,817	62%
Registered Nurses	168,850	\$73,530	142%
Executive Secretaries and Administrative Assistants	144,800	\$48,054	93%
Bookkeeping Accounting and Auditing Clerks	133,030	\$36,842	71%
Home Health Aides	131,700	\$22,321	43%
Customer Service Representatives	131,510	\$33,132	64%
SELF-SUFFICIENCY STANDARD FOR ONE ADULT, ONE PRESCHOOLER, AND ONE SCHOOL-AGE CHILD, ALBANY COUNTY			\$51,617

\*Wages adjusted for inflation using the Employment Cost Index. U.S. Bureau of Labor Statistics, *Employment cost index historical listing, Continuous occupational and industry series: September 1975 - December 2009*. Available at [www.bls.gov/web/ecicois.pdf](http://www.bls.gov/web/ecicois.pdf).  
Source: U.S. Department of Labor, *May 2008 State Occupational Employment and Wage Estimates, New York State*, available at <http://www.bls.gov/oes/data.htm>.

### ALL BUT ONE OF THE NEW YORK'S TEN MOST COMMON OCCUPATIONS HAVE MEDIAN WAGES THAT ARE BELOW THE MINIMUM LEVEL OF SELF-SUFFICIENCY.

survey and are updated to current dollars using the Bureau of Labor Statistics Employment Cost Index.<sup>55</sup> The top ten most common occupations in New York represent 20% of New York workers. With the single exception of registered nurses, the median wages of the top ten occupation groups are all below the Self-Sufficiency Standard for this family type in Albany County.

The most common New York occupation—retail salespersons—accounts for 3% of New York workers and has median earnings of \$22,301 annually, leaving an income shortfall of nearly \$30,000 for this Albany County family of three. The second most common occupation—cashiers—yields median earnings of \$18,231 per year.

Only one occupation, registered nurses, yields earnings that are above the minimum required to meet basic needs in Albany County for this three-person family. Registered nurses in New York have a median income that is 142% of the Self-Sufficiency Standard for this family type in Albany County. Executive secretaries and administrative assistants earn median wages that are 93% of the wage needed to be self-sufficient for this family type in Albany County.

Thus, all but one of New York's ten most common occupations has median wages that are below the minimum level of self-sufficiency. The gap between wages and expenses presents a challenge for state and local agencies to seek strategies that will aid families striving to reach self-sufficiency.

### STRATEGIES TO CLOSE THE GAP

There are two basic approaches for individuals to close the income gap: reduce costs or raise incomes. The first approach, modeled and discussed in the previous section, reduces costs through subsidies and supports, such as child support, SNAP, and child care assistance. Strategies for the



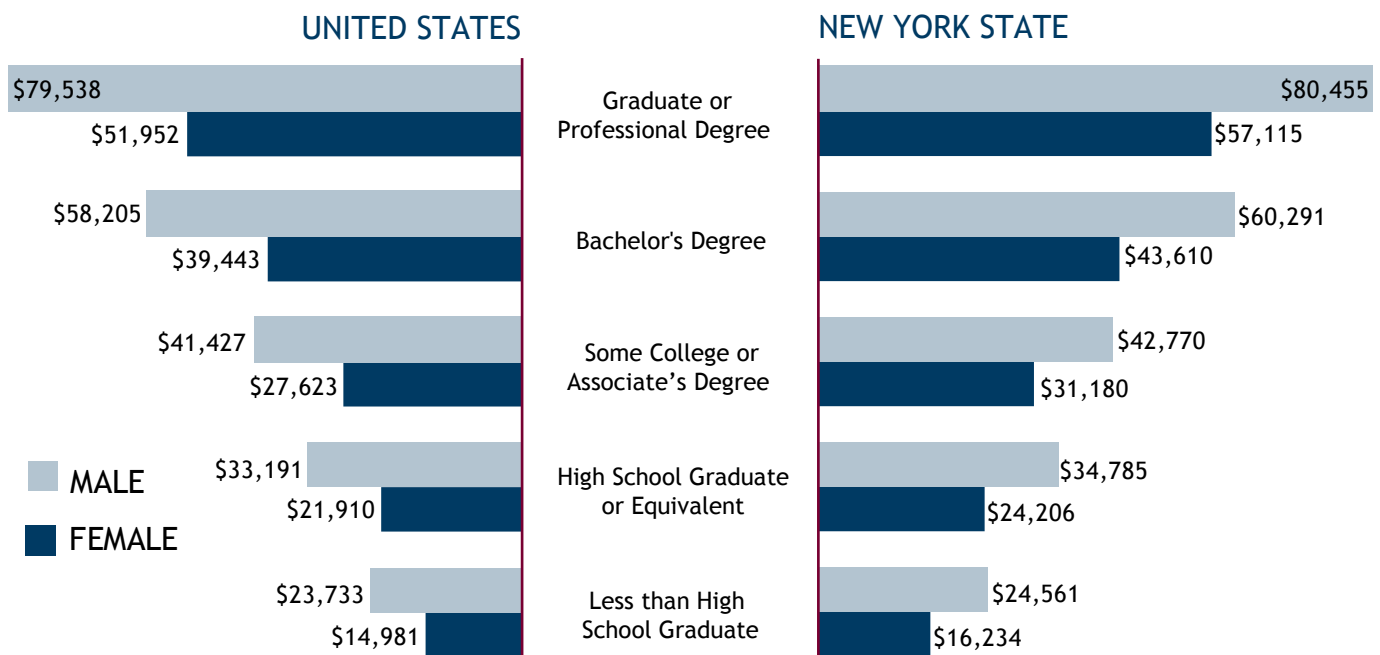
second approach, raising incomes, are detailed below. Note, however, that reducing costs and raising incomes are not mutually exclusive, but can and should be used sequentially or in tandem. Some parents may, for instance, receive education and training leading to new jobs yet continue to have their incomes supplemented by work supports until their wages reach the self-sufficiency level. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their families' well-being and allows them to balance work, education, and family responsibilities.

**ACCESS TO HIGHER EDUCATION.** Education is often the key to entering occupations and workplaces that eventually, if not immediately, pay Self-Sufficiency Wages. **Figure 10** clearly depicts the increases in annual median earnings as education levels increase for U.S. and New York workers.<sup>56</sup> While median earnings increase with higher educational attainment for both women and men, women's median wages are considerably lower than those of men at every level of educational attainment. Indeed, controlling for education, women's wages are between 66%-73% of men's wages in New York and 63%-68% in the United States.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or "work first," the federal Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 substantially restricted welfare recipients' access to higher education. Because of federal and state rules, fewer recipients are now enrolled in post-secondary education programs or long-term training.<sup>57</sup> In particular, rules enacted under the Deficit Reduction Act, both via the provisions themselves and via the regulations issued by the Department of Health and Human Services implementing the provisions, have increased the proportion of welfare participants who must be working, while also narrowing the definition of acceptable work activities. The result is a further restriction of access to education and skill training.

Effectively coupling work and access to occupational skills training or higher education requires balancing work requirements and access to training, as well as providing income supports for low-income parents in college or training. Indeed, businesses realize the necessity of investing in education and training for their workers in order to take advantage of new technology and remain

Figure 10. Impact of Education on Earnings by Gender in the United States and New York, 2010



Source: U.S. Census Bureau. American Factfinder. 2008 American Community Survey, Detailed Tables. B20004. *Median earnings by sex by educational attainment for the population 25 years and over; United States and New York State.* Retrieved from <http://factfinder.census.gov>. Wages are updated using the Consumer Price Index. U.S. Department of Labor, Bureau of Labor Statistics (2010). *Consumer price index.* August 2009 U.S. All items and Northeast Region All Items, 1982-84=100 - CUURA101SA0. Retrieved from <http://data.bls.gov/cgi-bin/survey/most?cu>.

competitive in a global marketplace. Opportunities for low-income workers to obtain more education are therefore vital.

As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.<sup>58</sup> Researchers have identified a “tipping point” where a worker’s educational attainment leads to a job that pays wages sufficient to support a family. Surprisingly, this “tipping point” can be reached before attaining a Bachelor’s degree.<sup>59</sup> Many mid-level skills jobs pay family sustaining wages and are in high demand among employers. Mid-level skills jobs are jobs that require more than a high school diploma but less than a bachelor’s degree. Workers can gain a substantial increase in earnings by getting at least one year of college and a credential.<sup>60</sup> Thirty units (about one year of full-time enrollment) have been shown to increase wages and earnings substantially, up to 11.3% for men and 11.8% for women.<sup>61</sup>

### **TARGETED TRAINING FOR HIGHER-WAGE JOBS AND SECTORAL EMPLOYMENT INTERVENTION.**

As discussed earlier in this section, nine of the ten most common occupations in New York have median wages below the Self-Sufficiency Wage for Albany County families with one adult, one preschooler, and one school-age child. That leaves just one of the most common occupations in New York as a potential sector that pays wages high enough to meet basic needs for a common family type. Targeted training in those sectors that require less post-secondary education but pay higher wages can increase access to these positions and help low-wage workers move into careers with Self-Sufficiency Wages. Targeting training towards higher-wage jobs helps communities strengthen their local economies by responding to businesses’ specific labor needs and improving a region’s ability to attract and keep industries.

Sectoral Employment Intervention is one strategy for targeting training towards higher-wage jobs. This approach to job training determines the wage needed by a worker to sustain her or his family using the Self-Sufficiency Standard, identifies well-paying jobs in sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components to Sectoral Employment Intervention

include engaging industry representatives and workforce development boards, analyzing regional labor markets, targeting training for specific jobs, and developing realistic outcome standards.<sup>62</sup>

### **EXPANDED AND ENHANCED ADULT BASIC EDUCATION AND STUDENT SUPPORT SERVICES.**

Since adults with inadequate education, language difficulties, or insufficient job skills and experience usually cannot achieve Self-Sufficiency Wages, adult education is an important first step in a continuum that prepares adults for self-sufficiency.

Expansion and improvement of training programs aimed at these necessary work skills could assist adults struggling to enter the workforce. One component of an enhanced adult education program is Functional Context Education (FCE). FCE is an instructional strategy that teaches literacy and job skills within the context of the learners’ educational and employment goals.<sup>63</sup> Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills separately, because this innovative approach teaches literacy and basic skills in the context in which the learner will use them.

States can encourage student success by providing support services that help them balance their work, family, and financial responsibilities with their educational goals. Providing wrap-around services like career counseling in addition to traditional supports such as child care and transportation can increase students’ persistence and education completion.

Due to welfare time limits and restrictions on education and training discussed above, it is now more important than ever for individuals to master basic and job-specific skills as quickly and efficiently as possible. Short-term, high-quality adult education trainings can assist in accomplishing this goal. Expanded and enhanced adult education programs not only benefit workers but they also benefit employers. Expanding incumbent worker trainings can result in increased productivity and increased efficiency benefiting the employer as well as the employee.

### **NONTRADITIONAL EMPLOYMENT FOR WOMEN.**

Entering “nontraditional” occupations (NTOs) is an under-utilized but effective strategy by which women can access higher-wage jobs. According to the U.S. Department of

Labor, NTOs include any occupation in which less than 25% of the workforce is female. Many nontraditional jobs, such as construction worker, banking officer, computer repairer, police officer, or truck driver, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels.

Increasing women's access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. In addition to the higher wages, NTOs frequently have greater career and training opportunities, which can lead to greater job satisfaction and result in longer-term employment. Moreover, hiring women in nontraditional jobs is good for business because it opens up a new pool of skilled workers to employers and creates a more diverse workforce that is reflective of the community.

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many community-based women's organizations began offering nontraditional training 25 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. The 1992 Women in Apprenticeship and Nontraditional Occupations (WANTO) Act provided funds through the U.S. Department of Labor Women's Bureau and the Bureau of Apprenticeship and Training for such programs, providing grants for recruitment, training and retention of women in nontraditional occupations, as well as preventing sexual harassment in the workplace.<sup>64</sup> Nontraditional Employment for Women (NEW) in New York City is one such program, offering pre-apprenticeship training in the construction, utilities and transportation sectors since 1978. Graduates of the NEW program gain education and skills leading to economic self-sufficiency, with jobs paying as much as \$45 an hour.<sup>65</sup>

While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in the nontraditional jobs have been institutionalized into mainstream job training and vocational education systems. For NTOs to become a successful strategy for moving families out of poverty, it is critical to address the range of economic, political, and social barriers that prevent workforce development and

welfare systems from institutionalizing nontraditional employment for women.

### **MICROENTERPRISE TRAINING AND DEVELOPMENT.**

Microenterprise development is an income-generating strategy that helps low-income people start or expand very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income individuals who may have skills in a particular craft or service.

Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumni groups) can help women "learn to earn" from each other, build self-esteem, and organize around policy advocacy. Linkages between other microentrepreneurs and established women business owners can provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

Microenterprise is also a local economic development strategy, since microbusinesses have the potential to grow into small businesses that respond to local demand, create jobs, and add to the local tax base.<sup>66</sup>

**INDIVIDUAL DEVELOPMENT ACCOUNTS OR FAMILY SAVINGS ACCOUNTS.** For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to a report on wealth-poor households in the United States, the average family with a household income between \$10,000 and \$25,000 had net financial assets of \$1,000, while the average family with a household income of less than \$10,000 had net financial assets of \$10.<sup>67</sup> For these families with no savings, the slightest setback—a car in need of repair, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates (e.g., "payday loans") just to make it to the next paycheck, often resulting in spiraling debt.



In addition, public policies often work against the promotion of savings by actively penalizing families that manage to put some money aside. In New York, the TANF asset limit is set at \$2,000 per family, meaning that families who have saved more than \$2,000 but still do not have enough to make ends meet must spend their savings before they qualify for assistance.<sup>68</sup>

Recent policy changes have also begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA) or Family Savings Account (FSA) program. IDAs or FSAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The savings can be withdrawn if they are used for a specified objective, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

Research from the American Dream Demonstration (ADD), a 14-site IDA (or FSA) program, indicates strong saving habits among low-income families supported through IDA programs. Financial literacy support and incentives of matched savings have led participants to save 50% of monthly savings targets, on average.<sup>69</sup> While less common than income supports, these “wealth supports” can be an important tool in helping families move towards self-sufficiency.

**MAKING WORK PAY THROUGH TAX REFORM.** Work is central to a family’s ability to get ahead; however, as this report illustrates, work itself is not always enough. For workers with incomes below the Self-Sufficiency Standard, public policy can help by “making work pay.” Specifically, tax credits could be expanded so that they are provided to

all working families below the Self-Sufficiency Standard. The Federal Earned Income Tax Credit (EITC), the Child and Dependent Care Tax Credit (CCTC), and the Child Tax Credit all benefit working families with low wages, but can begin to phase out for some families who are below the Standard. As incomes increase, these benefits decrease, well before families reach the Self-Sufficiency Standard. New York State and City also have an EITC and CCTC, and the state has a CTC.

**GENDER- AND RACE-BASED WAGE REFORM.** It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and people of color all too often face artificial barriers to employment—barriers not addressed by tax credits or training and education strategies. Discrimination on the basis of gender and/or race is a key issue. See Figure 10 for evidence of this in the discussion of education and earnings by gender.

At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials, and program participants—to address the various difficulties, myths, and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicities of the job’s occupants. These laws raise the wages of women and people of color who are subject to race and gender-based discrimination.<sup>70</sup>

## How the Self-Sufficiency Standard Has Been Used

While the Self-Sufficiency Standard is an alternative measure of income adequacy that is accurate, up-to-date, and geographically specific, it is also more than an improved measure. The Standard is a *tool* that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we briefly describe some of these uses, and provide one example. Appendix B provides more detail—with references and website addresses—so that readers can explore these uses as well as contact the particular programs and persons who have applied the Self-Sufficiency Standard in their work.

For more examples of how the Standard has been used please see **Appendix B** of this publication.

### ASSESSMENT OF PUBLIC POLICY OPTIONS

*The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes.* As in the modeling tables in this report, the Standard can be used to evaluate the impact of a variety of work supports (the Food Stamp Program/SNAP, Medicaid) or policy options (child care co-payments, tax reform or tax credits) on family budgets. It can also be used to model changes in these programs. Work is central to a family's ability to get ahead but, as this report illustrates, it is not always enough. For workers with incomes below the Self-Sufficiency Standard, public policy can help by “making work pay.”

- **Example:** In Maryland, Advocates for Children and Youth used the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010. During the 2007 special session of the Maryland General Assembly, the campaign utilized the Standard for each of Maryland's 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families.

### EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

*The Self-Sufficiency Standard has been used to evaluate state and local level economic development proposals.*

Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay adequate wages. If the new jobs create pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” In this way, economic development proposals can be evaluated for their net positive or negative effect on the local economy, as well as on the well-being of the potential workers and their families.

- **Example:** The Delaware Economic Development Office has applied the Delaware Self-Sufficiency Standard to strategically fund grant applications in order to focus their resources on quality employment growth.

### CREATING GUIDELINES FOR WAGE-SETTING

*The Self-Sufficiency Standard has been used as a guideline for wage-setting.* By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards.

- **Example:** Vanderbilt University in Tennessee uses the Self-Sufficiency Standard to educate employees and administrators about the need to increase the take-home pay of service staff.

### TARGETING OF JOB TRAINING RESOURCES

*The Self-Sufficiency Standard has been used to target job training resources.* Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Sectoral Employment Intervention is one strategy for targeting training towards higher-wage jobs. This approach to job training determines the wage needed by a worker to sustain her or his family using the Self-Sufficiency Standard, identifies well-paying jobs in sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components to Sectoral Employment Intervention include engaging industry representatives and workforce development boards, analyzing regional labor markets, targeting training for specific jobs, and developing realistic outcome standards. Through this analysis it is possible to determine

the jobs and sectors on which to target training and education resources.

- **Example:** The Sacramento Employment and Training Agency (SETA) uses the Self-Sufficiency Standard to determine self-sufficient wages in Sacramento County. With this information SETA is able to identify growth industries paying Self-Sufficiency Wages and to direct clients and public resources towards those industries.

## EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

*The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs, from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness in reaching the goal of economic self-sufficiency. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.*

- **Example:** The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive training services.

## TARGETING EDUCATION RESOURCES

*The Self-Sufficiency Standard helps demonstrate the “pay off” for investing in various education resources such as post-secondary education and training, including training for occupations that are nontraditional for women and people of color.*

- **Example:** The Missouri Women’s Council of the Department of Economic Development used the Standard to begin a program to promote nontraditional career development among low-income women. The program encourages women and girls to explore nontraditional career options that will pay Self-Sufficiency Wages.

## DETERMINATION OF NEED FOR SERVICES

*The Self-Sufficiency Standard has been used to determine which individuals are eligible and/or most in need of specific support or training services.*

- **Example:** In Virginia, Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines.

## COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

*The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient.* Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for the Bay Area in California, Colorado, the District of Columbia, Illinois, New York City, Oregon, Pennsylvania, and Washington State. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- **Example:** In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at <http://www.thecalculator.org>.

## PUBLIC EDUCATION

*The Self-Sufficiency Standard has been used as a public education tool.* As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency; shows employers the importance of providing benefits, especially health care; and, demonstrates to service providers how various social service components fit together, facilitating the coordination of a range of services and supports. For policy makers and legislators, the Standard shows both the need for and impact of work support programs on low-wage workers’ family budgets.

- **Example:** Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and

candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah's Children's Health Insurance Program.

## SUPPORTING RESEARCH

***Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research.*** The Standard provides a means of estimating how income adequacy differs from place to place and among different family types. The Standard also provides a means to measure the adequacy of various work supports, such as child support or child care assistance, given a family's income, place of residence, and composition.

- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). Findings from these studies can be found in the

following reports and are available online at <http://www.selfsufficiencystandard.org/pubs.html#addpubs>:

- California: *Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California*
- Colorado: *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*
- Connecticut: *Overlooked and Undercounted: Where Connecticut Stands*
- Mississippi: *Overlooked and Undercounted: Struggling to Make Ends Meet in Mississippi*
- New Jersey: *Not Enough to Live on: Characteristics of Households Below the Real Cost of Living in New Jersey, 2008*
- Pennsylvania: *Overlooked and Undercounted: Struggling to Make Ends Meet in Pennsylvania*
- Washington State: *Overlooked and Undercounted: Wages, Work and Poverty in Washington State*

## Conclusion

New York is facing an important opportunity to make it possible for low-income households to become economically self-sufficient. The rising costs of housing, child care, and health care; the lack of education and skills; welfare time limits; and restrictions on training and education all add to the problems faced by many parents seeking self-sufficiency. In addition, there are thousands of families in New York who are trapped in low-wage jobs and struggling to make ends meet.

The Self-Sufficiency Standard documents the income required for families to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official Federal Poverty Level are nevertheless far below what is needed to meet their families' basic needs.

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to analyze policy, and to help individuals striving for self-sufficiency. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others, are using the Self-Sufficiency Standard.

In addition to New York, the Standard has been calculated for Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, Washington State, West Virginia, Wisconsin, Wyoming, and the Washington, D.C. metropolitan area.

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at [pearce@uw.edu](mailto:pearce@uw.edu) or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264, or visit <http://www.selfsufficiencystandard.org>.

To view *The Self-Sufficiency Standard for New York State 2010*, or the Standard wage tables for any of New York's counties, visit <http://www.nyscommunityaction.org> or <http://www.fiscalpolicy.org>. To order a printed version of this publication or to find out more about the New York State Community Action Association, contact Denise Harlow at (518) 690-0491 or [धारlow@nyscommunityaction.org](mailto:धारlow@nyscommunityaction.org), or visit <http://www.nyscommunityaction.org>.



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## TEXT BOX ENDNOTES

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## Appendix A: Methodology, Assumptions and Sources

This appendix explains the methodology, assumptions, and sources used to calculate the Standard. It begins with a discussion of the general approach, followed by the specifics of how each cost is calculated, ending with a list of data sources. Making the Self-Sufficiency Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in calculating the Standard are:

- collected or calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources such as the U.S. Census Bureau
- updated routinely
- geographically- and/or age-specific, as appropriate

Costs that vary substantially by place, such as housing and child care, are calculated at the most geographically specific level for which data is available. Other costs, such as health care, food, and transportation, are varied geographically to the extent there is variation and appropriate data available. In addition, as improved or standardized data sources become available, the methodology used by the Standard is refined accordingly, resulting in an improved Standard that is comparable across place as well as time.

The Self-Sufficiency Standard is calculated for each county in New York, including two tables for New York County split into a North Manhattan area and South Manhattan area and two tables for Westchester County split into Yonkers and Westchester County excluding Yonkers.

The Self-Sufficiency Standard is calculated for 70 family types in each county or geographic area, including different configurations of one and two adult families and families with no children, one child, two children, and three children. In addition, there are four age ranges for children: infant, preschooler, school-age, and teenager. The 70 family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, one adult with one school-age child, and so forth, up to two-adult families with three teenagers as can be seen in Table A-1. These 70 family types represent the majority of households. The Self-Sufficiency Standard can also be

calculated for a wider range of family types, including larger and multi-generational families. The cost of each basic need and the Self-Sufficiency Wages for ten selected family types for each county in New York are included in Appendix C of this report. (See <http://www.selfsufficiencystandard.org/pubs.html>, <http://www.nyscommunityaction.org>, or <http://fiscalfiscalpolicy.org> to view the full data tables.)

The Self-Sufficiency Standard assumes adult household members work full-time and *therefore includes all major costs associated with employment for every adult household member* (i.e., taxes, transportation, and child care for families with young children). The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members there are costs that the Standard does not account for, such as increased transportation and health care costs.

The Standard assumes adults work 8 hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months per year to obtain the annual wage. The Standard therefore assumes a full-time worker works a total of 2,112 hours per year.

The components of *The Self-Sufficiency Standard for New York State 2010* and the assumptions included in the calculations are described below.

**Housing.** For housing costs, the Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state's metropolitan and nonmetropolitan areas. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the 2010 New York City Self-Sufficiency

Table A-1. List of all 70 Family Types Calculated in the Self-Sufficiency Standard for New York State, 2010  
 Full data tables for each county can be downloaded at <http://www.selfsufficiencystandard.org/pubs.html>,  
<http://www.nyscommunityaction.org>, or <http://fiscalpolicy.org>.

FAMILY SIZE	ONE ADULT FAMILY TYPES				FAMILY SIZE	TWO ADULT FAMILY TYPES			
1	Adult				2	2 Adults			
2	Adult	infant			3	2 Adults +	infant		
	Adult	preschooler				2 Adults +	preschooler		
	Adult	school-age				2 Adults +	school-age		
	Adult	teenager				2 Adults +	teenager		
3	Adult	infant	infant		4	2 Adults +	infant	infant	
	Adult	infant	preschooler			2 Adults +	infant	preschooler	
	Adult	infant	school-age			2 Adults +	infant	school-age	
	Adult	infant	teenager			2 Adults +	infant	teenager	
	Adult	preschooler	preschooler			2 Adults +	preschooler	preschooler	
	Adult	preschooler	school-age			2 Adults +	preschooler	school-age	
	Adult	preschooler	teenager			2 Adults +	preschooler	teenager	
	Adult	school-age	school-age			2 Adults +	school-age	school-age	
	Adult	school-age	teenager			2 Adults +	school-age	teenager	
	Adult	teenager	teenager			2 Adults +	teenager	teenager	
4	Adult	infant	infant	infant	5	2 Adults +	infant	infant	infant
	Adult	infant	infant	preschooler		2 Adults +	infant	infant	preschooler
	Adult	infant	infant	school-age		2 Adults +	infant	infant	school-age
	Adult	infant	infant	teenager		2 Adults +	infant	infant	teenager
	Adult	infant	preschooler	preschooler		2 Adults +	infant	preschooler	preschooler
	Adult	infant	preschooler	school-age		2 Adults +	infant	preschooler	school-age
	Adult	infant	preschooler	teenager		2 Adults +	infant	preschooler	teenager
	Adult	infant	school-age	school-age		2 Adults +	infant	school-age	school-age
	Adult	infant	school-age	teenager		2 Adults +	infant	school-age	teenager
	Adult	infant	teenager	teenager		2 Adults +	infant	teenager	teenager
	Adult	preschooler	preschooler	preschooler		2 Adults +	preschooler	preschooler	preschooler
	Adult	preschooler	preschooler	school-age		2 Adults +	preschooler	preschooler	school-age
	Adult	preschooler	preschooler	teenager		2 Adults +	preschooler	preschooler	teenager
	Adult	preschooler	school-age	school-age		2 Adults +	preschooler	school-age	school-age
	Adult	preschooler	school-age	teenager		2 Adults +	preschooler	school-age	teenager
	Adult	preschooler	teenager	teenager		2 Adults +	preschooler	teenager	teenager
	Adult	school-age	school-age	school-age		2 Adults +	school-age	school-age	school-age
	Adult	school-age	school-age	teenager		2 Adults +	school-age	school-age	teenager
	Adult	school-age	teenager	teenager		2 Adults +	school-age	teenager	teenager
	Adult	teenager	teenager	teenager		2 Adults +	teenager	teenager	teenager

Note: These 70 family types represent the majority of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families.

Standard are calculated using the FY 2010 HUD Fair Market Rents, published October 1, 2009.

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.<sup>a</sup> All of New York's FMRs are set at the 40th percentile.

HUD calculates one set of FMRs for an entire metropolitan area. In New York there are 10 metropolitan areas with more than one county that share the same FMRs. In order to differentiate the cost of housing by county, the Standard used median gross rent ratios by county calculated from the U.S. Census Bureau's 2006-2008 American Community Survey (ACS) 3-Year Estimates.

In addition, housing costs in Manhattan (New York County) are further adjusted for variation between two geographic areas of Manhattan. The 2008 New York City Housing and Vacancy Survey median gross rents for sub-boroughs within Manhattan were used to adjust housing costs for what is referred to as "North Manhattan" and "South Manhattan" in this report. The North and South Manhattan areas were delineated to best reflect the difference in housing costs throughout sub-boroughs of Manhattan. The areas are consistent with the 2004 NYC Standard. Note that these areas do not necessarily align with the commonly understood geographic boundaries of Lower and Upper Manhattan. The two areas were determined by grouping together sub-boroughs with similar housing costs. The traditional border of 14th Street for Lower Manhattan left out high housing cost areas such as Chelsea, Clinton, Turtle Bay, and the Upper East and Upper West Side.

The geographic area of North Manhattan for this report includes the following sub-boroughs: Morningside Heights/

Hamilton Heights, Central Harlem, East Harlem, and Washington Heights/Inwood. The sub-boroughs included in the geographic area of South Manhattan are: Greenwich Village/Financial District, Lower East Side/Chinatown, Chelsea/Clinton/Midtown, Stuyvesant Town/Turtle Bay, Upper West Side, and Upper East Side.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, and families with three children require three bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

**Child Care.** The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.<sup>b</sup> Many states, including New York, have continued to conduct or commission the surveys as well as reimburse child care at or close to this level. Data for New York child care costs are from the New York Child Care and Development Fund Plan 2009 Child Care Market Rates, prepared by the New York State Office of Children and Family Services.<sup>c</sup>

Care by family relatives accounts for the largest proportion of care for children less than three years of age (30% compared to 15% in family day care and 18% in child care centers).<sup>d</sup> However, since one of the basic assumptions of the Standard is that it provides the costs of meeting needs without public or private subsidies, the "private subsidy" of free or low cost child care provided by relatives and others is assumed not to exist.

Thus the question becomes: which paid setting is most used for infants (defined as children under three), family day care or center care? Some proportion of relative care is paid care, with estimates ranging from one-fourth to more than half. In addition, a substantial proportion of relative caregivers



also provide care for non-relative children. As a result, relative care, when paid for, closely resembles the family day care home setting.

When even a minimal proportion of relative care is added to the paid family day care setting amount (e.g., it is assumed that just 20% of relative care is paid), then this combined grouping (family day care homes plus paid relative care) becomes the most common paid day care setting for infants. That is, 15% of children in family day care plus (at least) 6% who are in relative care (20% of the 30%) totals 21%, and thus is more than the 18% of infants who are in paid care in day care centers.<sup>c</sup>

For children three and four years old, however, clearly the most common child care arrangement is the child care center, accounting for 42% of the care (compared to 12% in family child care and 23% in relative care).<sup>f</sup>

For the 2010 New York State Standard, the cost of child care for infants was calculated as the cost of full-time child care at regulated group family day care facilities and registered family day care facilities for children under three years of age. Note that the New York Child Care Market Rates calculate children under one and a half years of age as one age category and children between one and a half and two years of age as another category. For the Standard, these two age categories have been combined into one ‘infant’ category by averaging the rates for both age groups. The cost of child care for preschoolers was calculated as full-time care at day care centers for children ages three through five. To calculate the monthly cost of child care for infant and preschooler aged children, the weekly New York Child Care Market Rates were multiplied by 4.3 weeks per month. Costs for school-age children in the Standard were calculated as part-day care at school age child care facilities for children between the ages of six and 12. The part-day rates for school-age children in the New York Child Care Market Rates we reported as daily rates; the daily rates were multiplied by five days per week and 4.3 weeks per month to calculate the monthly rates.

The New York Child Care Market Rates are established in five geographic groupings of counties that correspond to social service districts. The rates established for each group apply to all counties or districts in the group. For example, the Group Four region includes Albany, Dutchess, Orange,

and Ulster Counties; therefore these counties share the same child care rates. The New York Child Care Market Rates calculate the cost of child care at the 75th percentile for each group.

**Food.** Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.<sup>g</sup>

The Low-Cost Food Plan is 25% higher than the Thrifty Food Plan, and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 42% of their food budget on food prepared away from home.<sup>h</sup>

The USDA Low-Cost Food Plan varies by month and does not give an annual average food cost, so the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. The 2010 New York Standard uses data for June 2009.

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female.

Geographic differences in food costs within New York were varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research. The ACCRA grocery index is standardized to price budget grocery items regardless of the shopper’s socio-economic status. New York food costs range from 58% higher than the national average cost of food in Manhattan to 5% lower than the national average cost of food in the Rochester metropolitan area.<sup>i</sup>

**Public Transportation.** If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population. According to a study done by the Institute of Urban and Regional Development, University of California, if about 7% of the total public uses public transportation that “translates” to approximately 30% of the low- and moderate-income population.<sup>j</sup> The Standard assumes private transportation (a car) where public transportation use to commute to work is less than 7%. For New York, the Standard uses 2006-2008 American Community Survey 3-Yr Estimates data to calculate the percent of public transportation use to commute to work by county. The following places or counties in New York have over 7% public transportation use to commute to work: all New York City boroughs (30% to over 60% public transportation use depending on borough), Nassau (16.2%), Putnam (7.1%), Rockland (9.1%), Tompkins (7.2%), and Westchester (20.8%).<sup>k</sup> Therefore, the Standard uses public transportation to calculate transportation costs for each of these places or counties, with the exception of Putnam County. Due to inadequate public transportation for within county travel to and from work, coupled with public transportation costs for travel from Putnam to New York City that are higher than the cost of private transportation, the Standard for Putnam County is calculated using private transportation.

The cost of public transportation is calculated assuming monthly unlimited transit passes when available in a county. New York City public transportation costs are obtained from the Metropolitan Transit Authority and are calculated as the cost of an unlimited ride MetroCard per adult. Nassau County public transportation is calculated as the cost of a monthly long-island rail pass from Metropolitan Transit Authority. Rockland County public transportation is calculated as the cost of Supersaver Ticket books from Transportation of Rockland for commuting to and from work as well as extra trips for shopping and errands. Tompkins County public transportation is calculated as the cost of a monthly pass from Tompkins Consolidated Area Transit. Westchester County public transportation is calculated as the cost of a monthly metro-north rail pass from Metropolitan Transit Authority.

**Private Transportation.** For private transportation the Standard assumes that adults need a car to get to and from work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the most recent national data available, the 2009 National Household Travel Survey (NHTS). According to the 2009 NHTS, the New York State average round trip distance for commuting to work is 23 miles.

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2005-2006 State Averages Expenditures and Premiums for Personal Automobile Insurance. The statewide auto premium is updated for inflation to current dollars using the Consumer Price Index.

To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample insurance rates for geographic territories in New York. Insurance rates are obtained from the 2009 auto insurance price comparison tables from the New York State Insurance Department *Automobile Insurance Information For Consumers*.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are included. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not. To estimate private transportation fixed costs, the Standard uses 2008 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South region of the United States.

Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

**Health Care.** The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally and in New York, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance.<sup>1</sup> Nationally, the employer pays 81% of the insurance premium for the employee and 75% of the insurance premium for the family. In New York, the full-time worker's employer pays an average of 79% of the insurance premium for the employee and 78% for the family.<sup>m</sup>

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state's residents for a single adult and for a family. In New York, the average premium paid by the employee is \$78.92 for a single adult and \$281.33 for a family.<sup>n</sup> These costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

To vary the state premium costs for New York, the Standard uses data from the New York State Department of Insurance HMO rates by county. The state level MEPS data is adjusted by county using ratios calculated from premium rates for all available companies in each New York county.<sup>o</sup>

Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through their employers, and there are some indicators of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage. In New York State, the worker's share of health care premiums nearly doubled over the past decade, increasing by 92% (from \$7,090 to \$13,632 per year) between 2000 and 2009 while the average worker's earnings increased by just 14% between 2000 and 2009.<sup>p</sup> Those who

do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis. Likewise, a serious health condition can make it extremely expensive to purchase individual coverage.

**Miscellaneous.** This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

Miscellaneous expenses are calculated by taking 10% of all other costs before taxes and tax credits are calculated. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15%.<sup>q</sup>

**Taxes.** Taxes calculated in the Standard include federal and state income tax, payroll taxes, and state and local sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more, thus lowering the effective federal tax rate to about 7% for some family types. Income tax calculations for the Standard include state and local income tax. New York State income tax rates range from 4% to 6.85% depending on income level and filing status. In addition to state income tax, New York City has an income tax that varies from 2.907% to 3.648% depending on income and Yonkers has a 10% flat local income tax rate.<sup>r</sup>

Calculations for sales tax for New York include both state and local Sales and Use Tax. The state sales tax is 4%. In addition to the state sales tax most counties also have local jurisdiction sales tax, the majority of which are between 3% and 5%. For example, the total sales tax calculated for New York City is 8.875% (including a 4% state sales tax, a 4.5% New York City sales tax, and a 3/8% metro sales tax).<sup>s</sup>

Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant.

*The Self-Sufficiency Standard for New York State 2010* incorporates changes in federal tax credits resulting from the American Recovery and Reinvestment Act (ARRA). Tax credits calculated in the Standard that have been impacted by ARRA are: the Earned Income Tax Credit, the Child Tax Credit, and the Making Work Pay Tax Credit.<sup>1</sup> Note however that the ARRA changes to tax credits are currently only effective through the 2010 tax year. If using this edition of the Standard during or beyond 2011, the tax credits shown may be slightly lower.

**The Earned Income Tax Credit (EITC)**, or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes.

New York has a state EITC that is set at 30% of the federal EITC; in addition, New York City has a city EITC that is set at 5% of the federal EITC.

**The Child Care Tax Credit (CCTC)**, also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2009, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

New York has a state CCTC that is 20% to 110% of the federal CCTC, depending on income; and New York City has a city CCTC that is up to 75% of the state CCTC, depending on income.

**The Child Tax Credit (CTC)** is a partially refundable federal tax credit. In 2009, the CTC provided parents with

a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$3,000, whichever was less. For the Standard, the CTC is shown as received monthly.

New York State has a state CTC, known as the Empire State Child Credit, that is the greater of 33% of the federal CTC or \$100 multiplied by the number of qualifying children.

**The Making Work Pay Tax Credit (MWPTC)**, recently passed in the 2009 American Recovery and Reinvestment Act, is a refundable federal tax credit up to \$400 per year for single adults and \$800 per year for married couples. The credit is available to working adults with incomes up to \$75,000 per year for single adults and \$150,000 per year for married couples. For the Standard, the Making Work Pay Tax Credit is shown monthly. The Making Work Pay Tax Credit is currently effective through the 2010 tax year.

**The New York State and City Household Credits** are non-refundable tax credits that can be used as credits against income taxes owed. The New York State Household Credit is up to a \$75 credit for single taxpayers and a \$20 to \$90 credit plus \$5 to \$15 more per exemption claimed on federal tax returns for married or head of household with qualifying dependent taxpayers. The New York City Household Credit is up to a \$15 credit for single taxpayers and a \$10 to \$30 credit plus \$10 to \$30 more per exemption claimed on federal tax return for married or head of household with qualifying dependent taxpayers.

**The New York City School Tax Credit** is a refundable tax credit for New York City residents if the amount is more than the New York City income tax owed. The credit is up to \$290 for taxpayers who are married filing jointly or is a qualifying widower with a dependent child and is up to \$145 for all other taxpayers.

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## Appendix B: Examples of How the Standard Has Been Used

The Standard is a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we provide specific examples of some of these uses—with references and website addresses—so that the reader can explore these uses as well as contact programs and persons who have applied the Self-Sufficiency Standard in their work.

### ASSESSMENT OF PUBLIC POLICY OPTIONS

***The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes.*** As in the modeling tables in this report, the Standard can be used to evaluate the impact of a variety of work supports (SNAP/Food Stamp Program, Medicaid) or policy options (changes in child care co-payments, tax reform or tax credits) on family budgets.

- The Self-Sufficiency Standard for Massachusetts was used in the Crittenton Women’s Union 2007 report, *Unlocking the Doors to Higher Education and Training for Massachusetts’ Working Poor Families* to advocate for tuition-free community college education and other ways to address financial barriers to education in Massachusetts, citing the need for post-secondary education and training in order to acquire Self-Sufficiency Wage jobs (see [http://liveworkthrive.org/admin/Editor/assets/WPFR\\_Report\\_031108.pdf](http://liveworkthrive.org/admin/Editor/assets/WPFR_Report_031108.pdf)).
- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>). In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://www.dola.state.co.us/Doh/Documents/HousingColo02.pdf>).
- In Maryland, Advocates for Children and Youth used the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010. During the 2007 special session of the Maryland General

Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland’s 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families (see <http://www.acy.org>).

- In December 2005, the Human Services Coalition of Dade County in Florida issued a policy brief titled *Nonprofits, Government, and the New War on Poverty: Beating the Odds in a Global Economy*, which used the Standard to examine Florida’s human services sector from an economic and community perspective. For more information on the Human Services Coalition of Dade County, see <http://www.hscdade.org>.
- In Pennsylvania, many groups, including PathWays PA, have used the Self-Sufficiency Standard to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages (see <http://www.pathwayspa.org>).
- When the Oklahoma Department of Human Services proposed large increases in child care co-payments, the Oklahoma Community Action Project (CAP) of Tulsa County used analysis based on the Self-Sufficiency Standard in their report, *Increased Child Care Co-Payments Threaten Access to Care for Low Income Families*, resulting in the Department rescinding the proposed increases. For more information about the work of the Community Action Project of Tulsa County, see <http://www.captc.org>.

### EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

***The Self-Sufficiency Standard has been used to evaluate state and local level economic development proposals.***

Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay “living wages.” If the jobs to be created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” Economic development proposals can be evaluated for their net positive or negative effect on the

local economy, as well as on the well-being of the potential workers and their families.

- Colorado’s Fort Carson is one of the first military bases to consider reviewing its vendor contracts using the Self-Sufficiency Standard. Their sustainability plan would seek vendors who pay “livable wages” to their employees, as defined by the Standard.
- In Nebraska, the Nebraska Appleseed Center has developed a set of job quality standards that corporations should follow prior to receiving public funds (see <http://www.neappleseed.org>).
- The Delaware Economic Development Office has used the Delaware Self-Sufficiency Standard to evaluate strategic fund grant applications in order to focus its resources on quality employment growth.

## TARGETING OF JOB TRAINING RESOURCES

*The Self-Sufficiency Standard has been used to target job training resources.* Using a “targeted jobs strategy,” the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through an evaluation of the local labor market and available job training and education infrastructure, the skills and geographic location of current or potential workers are evaluated and job seekers are matched to employment with family-sustaining wages. Through this analysis it is possible to determine the jobs and sectors to target training and education resources.

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in “high growth” occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers. To see a more detailed description of the District of Columbia’s Workforce Investment Act go to <http://www.does.dc.gov/does/cwp/view,a,1233,q,538394.asp>.

## EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

*The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs,* from short-term job search and placement programs to programs providing extensive education or job training.

By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- In Washington State, the Workforce Development Council of Seattle-King County adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. Using data collected by caseworkers and the online Self-Sufficiency Calculator, the Council demonstrates the impact of its education and training programs on the achievement of self-sufficiency by its participants. For more information on the Seattle-King County Workforce Development Council, see <http://www.seakingwdc.org>.
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. For more information on Chicago’s Workforce Investment Act, see <http://www.cityofchicago.org>.
- The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive training services (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>).

## TARGETING EDUCATION RESOURCES

*The Self-Sufficiency Standard helps demonstrate the “pay off” for investing in education and training* such as post-secondary education and training, including training for occupations that are nontraditional for women and people of color.

- For example, the Missouri Women’s Council of the Department of Economic Development used the Standard to begin a program for low-income women that promotes nontraditional career development, leading to jobs paying Self-Sufficiency Wages. For more information on the Missouri Women’s Council see [http://www.womenscouncil.org/about\\_WC.htm](http://www.womenscouncil.org/about_WC.htm).
- In California’s Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention



analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs (see <http://www.insightcced.org>).

- Following the release of the Crittenton Women’s Union (CWU) 2005 report *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self Sufficiency*, CWU has established an online Hot Jobs for Women guide. Using the Self-Sufficiency Standard for Massachusetts, the online guide assists women in identifying jobs in high demand that pay Self-Sufficiency Wages, yet require two years or less in full-time education or training (see <http://www.liveworkthrive.org/hotjobs.php>).
- In North Carolina, the Wilford County working group for the NC State project developed a *Targeting Higher-Wage Jobs Resource Guide* for social services caseworkers. The project presented legislative testimony and made presentations at conferences and trainings (see <http://www.sixstrategies.org/states/statewhatdone.cfm?strStateProject=NC>).
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals seeking education, training, or employment. Connecticut’s Permanent Commission on the Status of Women regularly uses the Self-Sufficiency Standard in legislative testimony (see <http://www.cga.ct.gov/PCSW>).
- In New York, the Standard has been used in developing services for young adults in career education to demonstrate how their future career choices and educational paths might impact their ability to support a future family or to address family dynamics. The Standard has also been used in New York for job readiness planning for women seeking skilled employment.

- In Delaware, the Standard was used to train people from the developmental disability community on how to retain their benefits when returning to the workforce.

## DETERMINATION OF NEED FOR SERVICES

*The Self-Sufficiency Standard has been used to determine which individuals are eligible and/or most in need of specific support or training services.*

- For example, in Virginia, Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines. For more information on the programs of Voices for Virginia’s Children go to <http://www.vakids.org/work/fes.htm>
- The Connecticut Legislature enacted a state statute that identified “the under-employed worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers (see [http://www.larcc.org/documents/mapping\\_change\\_2002.pdf](http://www.larcc.org/documents/mapping_change_2002.pdf)).
- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada’s 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads.

## COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

*The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient.* Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for the Bay Area in California, Colorado, the District of Columbia, Illinois, New York City, Oregon, Pennsylvania, and Washington State. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards

self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- For example, in Pennsylvania, PathWays PA offers *The Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2008 Pennsylvania Self-Sufficiency Standard. The online counseling tool can be used by counselors and clients to “test” the ability of various wages to meet a family’s self-sufficiency needs, as well as what training programs they might be eligible for at their current wage. This tool also allows clients to apply for benefits immediately or for counselors to do so on a client’s behalf. *The Pennsylvania Online Training and Benefits Eligibility Tool* can be found at <http://www.pathwayspa.org>.
- The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them towards economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in to many work support programs. The Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at <http://www.Coloradoselfsufficiencystandardcalculator.org>.
- In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at <http://www.thecalculator.org>. Additionally, the Snohomish Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g., employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of “in crisis” to “thriving.” The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix, please visit <http://www.worksourceonline.com/js/documents/Instructions.pdf>.
- Virginia Kids developed *The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise* as a counseling tool (see [http://www.vakids.org/Publications/budget\\_exercise.htm](http://www.vakids.org/Publications/budget_exercise.htm)).
- Women Work! (National Network for Women’s Employment) used the Standard as a career-counseling tool in South Dakota. For more information on Women Work!, see <http://www.womenwork.org>.
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see <http://www.sixstrategies.org>). Additionally, the Washington, D.C. Metro Area Self-Sufficiency Calculator can be found at <http://www.dcmassc.org>.
- In New York the Women’s Center for Education and Career Advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility. The Women’s Center for Education and Career Advancement also hosts an online Self-Sufficiency Calculator for the City of New York. The Calculator for the City of New York can be accessed at <http://www.wceca.org/index.html>.
- The Oregon *Prosperity Planner*, a calculator based on the 2008 Oregon Self-Sufficiency Standard, can be found at <http://www.prosperityplanner.org>.
- The Chicago, Illinois Mayor’s Office of Workforce Development hosts the Illinois Self-Sufficiency Calculator at <http://www.ides.state.il.us/calculator/default.asp>.
- The Bay Area Self-Sufficiency Calculator in California can be found at <http://www.insightcced.org/index.php/insight-communities/cfess/calculator>.

## PUBLIC EDUCATION

*The Self-Sufficiency Standard has been used as a public education tool.* As an education tool, the Standard: helps the public at large understand what is involved in making



the transition to self-sufficiency; shows employers the importance of providing benefits, especially health care, which help families meet their needs; and, demonstrates to service providers how various social service components fit together, facilitating the coordination of a range of services and supports. For policy makers and legislators, the Standard shows both the need for and impact of work support programs on low-wage workers' family budgets.

- For example, Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah's Children's Health Insurance Program. For more information on Voices for Utah Children go to <http://www.utahchildren.org>.
- In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
- MassFESS (hosted by the Crittenton Women's Union) developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. For information on the Crittenton Women's Union, see <http://www.liveworkthrive.org>.
- In an initiative started at the University of Washington School of Social Work, policymakers participate in the "Walk-A-Mile" program, where they "walk" in the shoes of welfare recipients by living on a SNAP budget for one month. The Washington Standard was used to develop educational tools used by policymakers about the impact of benefits on family budgets.
- The Wisconsin Women's Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women's coalition members, many of whom continue to find a use for the Standard in their advocacy work. The Wisconsin Women's Network website can be accessed at <http://www.wiwomensnetwork.org>.

## CREATING GUIDELINES FOR WAGE-SETTING

*The Self-Sufficiency Standard has been used as a guideline for wage-setting.* By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards.

- For example, Vanderbilt University in Tennessee uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff. For more information go to <http://studentorgs.vanderbilt.edu/students4livingwage/info.php>.
- Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Hawaii, Illinois, Nebraska, New Jersey, New York, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see <http://www.ncsl.org/programs/employ/livingwage2005.htm>).
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see <http://www.ccw.org/data.html>).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified Self-Sufficiency Standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the Self-Sufficiency Standard receive a specified pay increase. For more information on Advocates for Children and Youth, see <http://www.acy.org>.
- In California, the National Economic Development and Law Center (now the Insight Center for Community Economic Development, or Insight CCED) used the Self-Sufficiency Standard in a wage analysis of University of California service workers, entitled *High Ideals, Low Pay*. The Standard was used to assess the degree to

which University of California service workers' wages are sufficient to provide the basic needs for employees and their families. Insight CCED recommends the University of California consider using the Standard to determine and adopt living wage policies (see <http://www.insightcced.org>).

- The Self-Sufficiency Standard was an integral tool for increasing Hawaii's minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a nine day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.

## SUPPORTING RESEARCH

***Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research.*** The Standard provides a means of estimating how poverty differs from place to place and among different family types. The Standard also provides a means to measure the adequacy of various work supports, such as child support or child care assistance, given a family's income, place of residence, and composition.

- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* used the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see <http://www.ofm.wa.gov/healthcare/spg/affordability/default.asp> and <http://www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf>).
- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania's Families: Economic Opportunities for All*, a recent policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level. PathWays PA also uses the Standard as a measure against which to base tax credits, healthcare reform, and other needs.
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). Findings from these studies can be found in the following reports available online at <http://www.selfsufficiencystandard.org/pubs.html#addpubs>:
  - » California: *Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California*
  - » Colorado: *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*
  - » Connecticut: *Overlooked and Undercounted: Where Connecticut Stands*
  - » Mississippi: *Overlooked and Undercounted: Struggling to Make Ends Meet in Mississippi*
  - » New Jersey: *Not Enough to Live on: Characteristics of Households Beneath the Real Cost of Living*
  - » Pennsylvania: *Overlooked and Undercounted: Struggling to Make Ends Meet in Pennsylvania*
  - » Washington State: *Overlooked and Undercounted: Wages, Work and Poverty in Washington State*

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## **Appendix C: The Self-Sufficiency Standard for Select Family Types in New York State**

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Table 1  
The Self-Sufficiency Standard for Albany County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	735	897	897	897	897	897	1073	897	897	1073
Child Care	0	872	882	1753	1419	538	2291	1753	1419	1419
Food	236	350	358	469	536	622	632	673	737	900
Transportation	263	269	269	269	269	269	269	517	517	517
Health Care	150	364	363	378	388	421	403	451	461	508
Miscellaneous	138	275	277	377	351	275	467	429	403	442
Taxes	318	645	614	946	741	426	1336	1025	819	892
Earned Income Tax Credit (-)	0	0	0	0	0	-64	0	0	0	0
Child Care Tax Credit (-)	0	-53	-53	-100	-100	-58	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$10.26	\$19.90	\$19.83	\$27.21	\$24.44	\$17.76	\$34.59	\$15.38 per adult	\$13.97 per adult	\$15.16 per adult
MONTHLY	\$1,806	\$3,503	\$3,489	\$4,789	\$4,301	\$3,126	\$6,088	\$5,412	\$4,919	\$5,335
ANNUAL	\$21,673	\$42,031	\$41,872	\$57,473	\$51,617	\$37,512	\$73,061	\$64,946	\$59,027	\$64,021

Table 2  
The Self-Sufficiency Standard for Allegany County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	576	690	690	690	690	690	860	690	690	860
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	144	340	339	355	364	397	380	427	437	485
Miscellaneous	122	226	234	308	300	243	389	361	351	390
Taxes	243	361	376	570	481	190	860	606	519	572
Earned Income Tax Credit (-)	0	-76	-50	0	0	-290	0	0	0	0
Child Care Tax Credit (-)	0	-65	-65	-100	-105	-69	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.79	\$14.74	\$15.46	\$20.81	\$19.72	\$13.08	\$27.05	\$12.04 per adult	\$11.51 per adult	\$12.61 per adult
MONTHLY	\$1,547	\$2,594	\$2,720	\$3,663	\$3,472	\$2,301	\$4,760	\$4,239	\$4,051	\$4,440
ANNUAL	\$18,561	\$31,126	\$32,643	\$43,960	\$41,658	\$27,616	\$57,125	\$50,870	\$48,614	\$53,275

Table 3  
The Self-Sufficiency Standard for Bronx County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	1027	1142	1142	1142	1142	1142	1405	1142	1142	1405
Child Care	0	736	933	1669	1428	495	2164	1669	1428	1428
Food	326	483	494	648	741	860	873	930	1019	1244
Transportation	89	89	89	89	89	89	89	178	178	178
Health Care	166	420	419	435	444	477	460	507	517	565
Miscellaneous	161	287	308	398	384	306	499	443	428	482
Taxes	476	825	899	1297	1150	727	1894	1265	1144	1279
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$12.56	\$21.68	\$23.39	\$30.56	\$28.85	\$21.85	\$39.77	\$16.48 per adult	\$15.69 per adult	\$17.51 per adult
MONTHLY	\$2,211	\$3,816	\$4,117	\$5,379	\$5,078	\$3,846	\$7,000	\$5,802	\$5,522	\$6,164
ANNUAL	\$26,536	\$45,798	\$49,409	\$64,544	\$60,934	\$46,155	\$84,005	\$69,622	\$66,268	\$73,969

Table 4  
The Self-Sufficiency Standard for Broome County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	608	728	728	728	728	728	950	728	728	950
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	255	262	262	262	262	262	262	502	502	502
Health Care	160	398	397	413	422	456	438	486	495	543
Miscellaneous	126	236	243	318	309	252	404	369	360	403
Taxes	262	433	445	611	530	241	948	656	558	655
Earned Income Tax Credit (-)	0	-30	-4	0	0	-232	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.17	\$15.99	\$16.71	\$21.62	\$20.61	\$14.28	\$28.45	\$12.46 per adult	\$11.89 per adult	\$13.29 per adult
MONTHLY	\$1,614	\$2,814	\$2,941	\$3,805	\$3,627	\$2,513	\$5,007	\$4,385	\$4,186	\$4,676
ANNUAL	\$19,364	\$33,770	\$35,292	\$45,665	\$43,522	\$30,156	\$60,080	\$52,623	\$50,236	\$56,117



Table 5  
The Self-Sufficiency Standard for Cattaraugus County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	583	702	702	702	702	702	922	702	702	922
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	144	340	339	355	364	397	380	427	437	485
Miscellaneous	122	228	235	310	301	244	396	362	353	396
Taxes	246	372	388	574	484	195	896	610	522	608
Earned Income Tax Credit (-)	0	-70	-42	0	0	-284	0	0	0	0
Child Care Tax Credit (-)	0	-65	-63	-100	-105	-70	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.84	\$14.91	\$15.65	\$20.91	\$19.82	\$13.21	\$27.64	\$12.09 per adult	\$11.55 per adult	\$12.91 per adult
MONTHLY	\$1,557	\$2,623	\$2,755	\$3,680	\$3,488	\$2,324	\$4,865	\$4,257	\$4,067	\$4,544
ANNUAL	\$18,680	\$31,481	\$33,055	\$44,161	\$41,857	\$27,890	\$58,374	\$51,082	\$48,808	\$54,525

Table 6  
The Self-Sufficiency Standard for Cayuga County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	626	750	750	750	750	750	998	750	750	998
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	159	396	395	410	420	453	435	483	493	540
Miscellaneous	128	238	246	320	311	254	409	372	363	409
Taxes	271	448	458	622	542	249	979	673	575	687
Earned Income Tax Credit (-)	0	-19	0	0	0	-219	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.36	\$16.29	\$16.95	\$21.83	\$20.82	\$14.54	\$28.93	\$12.59 per adult	\$12.03 per adult	\$13.55 per adult
MONTHLY	\$1,647	\$2,867	\$2,984	\$3,843	\$3,664	\$2,559	\$5,092	\$4,433	\$4,234	\$4,768
ANNUAL	\$19,761	\$34,404	\$35,803	\$46,115	\$43,973	\$30,713	\$61,104	\$53,200	\$50,814	\$57,215

Table 7  
The Self-Sufficiency Standard for Chautauqua County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	592	710	710	710	710	710	916	710	710	916
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	144	340	339	355	364	397	380	427	437	485
Miscellaneous	123	228	236	310	302	245	395	363	353	395
Taxes	249	376	392	576	487	198	891	614	524	602
Earned Income Tax Credit (-)	0	-66	-39	0	0	-279	0	0	0	0
Child Care Tax Credit (-)	0	-65	-63	-100	-105	-70	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.92	\$15.00	\$15.74	\$20.97	\$19.88	\$13.30	\$27.57	\$12.13 per adult	\$11.59 per adult	\$12.88 per adult
MONTHLY	\$1,570	\$2,640	\$2,771	\$3,692	\$3,499	\$2,341	\$4,853	\$4,269	\$4,078	\$4,532
ANNUAL	\$18,841	\$31,680	\$33,253	\$44,298	\$41,993	\$28,094	\$58,231	\$51,229	\$48,942	\$54,384

Table 8  
The Self-Sufficiency Standard for Chemung County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	661	793	793	793	793	793	1019	793	793	1019
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	259	265	265	265	265	265	265	509	509	509
Health Care	154	378	376	392	401	435	417	465	474	522
Miscellaneous	131	240	248	322	314	257	409	374	365	409
Taxes	284	469	469	634	553	265	980	686	589	687
Earned Income Tax Credit (-)	0	-6	0	0	0	-203	0	0	0	0
Child Care Tax Credit (-)	0	-60	-60	-100	-100	-65	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.61	\$16.65	\$17.16	\$22.05	\$21.03	\$14.89	\$28.95	\$12.70 per adult	\$12.14 per adult	\$13.55 per adult
MONTHLY	\$1,692	\$2,930	\$3,021	\$3,880	\$3,702	\$2,621	\$5,095	\$4,472	\$4,273	\$4,769
ANNUAL	\$20,300	\$35,156	\$36,249	\$46,564	\$44,421	\$31,448	\$61,141	\$53,665	\$51,278	\$57,230

Table 9  
The Self-Sufficiency Standard for Chenango County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	590	707	707	707	707	707	891	707	707	891
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	155	382	381	396	406	439	421	469	478	526
Miscellaneous	124	232	240	314	305	249	397	366	357	397
Taxes	254	410	418	596	505	222	902	638	543	614
Earned Income Tax Credit (-)	0	-46	-21	0	0	-253	0	0	0	0
Child Care Tax Credit (-)	0	-65	-63	-100	-105	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.01	\$15.54	\$16.24	\$21.32	\$20.23	\$13.84	\$27.74	\$12.32 per adult	\$11.76 per adult	\$12.96 per adult
MONTHLY	\$1,585	\$2,736	\$2,857	\$3,753	\$3,560	\$2,436	\$4,883	\$4,336	\$4,139	\$4,562
ANNUAL	\$19,024	\$32,829	\$34,290	\$45,038	\$42,726	\$29,232	\$58,593	\$52,033	\$49,674	\$54,740

Table 10  
The Self-Sufficiency Standard for Clinton County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	665	797	797	797	797	797	1012	797	797	1012
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	235	348	356	466	533	619	629	669	733	895
Transportation	254	261	261	261	261	261	261	500	500	500
Health Care	152	369	368	384	393	427	409	457	466	514
Miscellaneous	131	239	247	321	312	255	407	373	364	406
Taxes	283	457	464	628	547	257	965	676	578	670
Earned Income Tax Credit (-)	0	-13	0	0	0	-211	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-65	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.58	\$16.46	\$17.07	\$21.95	\$20.93	\$14.72	\$28.72	\$12.62 per adult	\$12.06 per adult	\$13.41 per adult
MONTHLY	\$1,685	\$2,896	\$3,004	\$3,863	\$3,683	\$2,591	\$5,055	\$4,443	\$4,244	\$4,720
ANNUAL	\$20,225	\$34,754	\$36,049	\$46,351	\$44,202	\$31,096	\$60,661	\$53,320	\$50,926	\$56,636

Table 11  
The Self-Sufficiency Standard for Columbia County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	737	869	869	869	869	869	1050	869	869	1050
Child Care	0	737	843	1580	1337	495	2075	1580	1337	1337
Food	236	350	358	469	536	622	632	673	737	900
Transportation	270	277	277	277	277	277	277	532	532	532
Health Care	150	364	363	378	388	421	403	451	461	508
Miscellaneous	139	260	271	357	341	268	444	411	394	433
Taxes	322	571	582	825	681	373	1172	909	760	836
Earned Income Tax Credit (-)	0	0	0	0	0	-112	0	0	0	0
Child Care Tax Credit (-)	0	-55	-55	-100	-100	-60	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$10.35	\$18.50	\$19.26	\$25.31	\$23.46	\$16.78	\$32.21	\$14.46 per adult	\$13.51 per adult	\$14.72 per adult
MONTHLY	\$1,821	\$3,256	\$3,391	\$4,455	\$4,129	\$2,954	\$5,670	\$5,091	\$4,756	\$5,180
ANNUAL	\$21,857	\$39,071	\$40,686	\$53,464	\$49,545	\$35,443	\$68,035	\$61,095	\$57,069	\$62,157

Table 12  
The Self-Sufficiency Standard for Cortland County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	631	771	771	771	771	771	980	771	771	980
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	155	383	382	397	407	440	422	470	479	527
Miscellaneous	128	239	246	321	312	255	406	373	364	406
Taxes	272	453	461	626	545	257	959	677	580	668
Earned Income Tax Credit (-)	0	-15	0	0	0	-213	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.37	\$16.39	\$17.02	\$21.91	\$20.89	\$14.67	\$28.63	\$12.63 per adult	\$12.07 per adult	\$13.39 per adult
MONTHLY	\$1,649	\$2,885	\$2,996	\$3,855	\$3,677	\$2,583	\$5,038	\$4,447	\$4,248	\$4,715
ANNUAL	\$19,786	\$34,614	\$35,951	\$46,264	\$44,122	\$30,992	\$60,459	\$53,362	\$50,975	\$56,580

Table 13  
The Self-Sufficiency Standard for Delaware County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	596	715	715	715	715	715	884	715	715	884
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	264	271	271	271	271	271	271	520	520	520
Health Care	155	383	382	397	407	440	422	470	479	527
Miscellaneous	125	234	241	316	307	250	397	368	359	397
Taxes	259	420	427	602	521	223	902	649	551	616
Earned Income Tax Credit (-)	0	-39	-15	0	0	-247	0	0	0	0
Child Care Tax Credit (-)	0	-63	-63	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.10	\$15.75	\$16.41	\$21.45	\$20.43	\$13.96	\$27.73	\$12.41 per adult	\$11.84 per adult	\$12.98 per adult
MONTHLY	\$1,602	\$2,771	\$2,888	\$3,775	\$3,596	\$2,458	\$4,881	\$4,368	\$4,168	\$4,568
ANNUAL	\$19,228	\$33,254	\$34,656	\$45,298	\$43,155	\$29,492	\$58,567	\$52,412	\$50,020	\$54,812

Table 14  
The Self-Sufficiency Standard for Dutchess County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	931	1139	1139	1139	1139	1139	1396	1139	1139	1396
Child Care	0	872	882	1753	1419	538	2291	1753	1419	1419
Food	236	350	358	469	536	622	632	673	737	900
Transportation	312	319	319	319	319	319	319	612	612	612
Health Care	167	423	422	437	447	480	462	510	520	568
Miscellaneous	165	310	312	412	386	310	510	469	443	490
Taxes	438	815	784	1169	962	627	1653	1214	1052	1126
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$12.59	\$23.07	\$23.00	\$30.67	\$27.89	\$21.50	\$39.09	\$17.15 per adult	\$15.88 per adult	\$17.31 per adult
MONTHLY	\$2,215	\$4,061	\$4,048	\$5,397	\$4,908	\$3,785	\$6,880	\$6,038	\$5,589	\$6,095
ANNUAL	\$26,580	\$48,732	\$48,572	\$64,768	\$58,893	\$45,415	\$82,555	\$72,450	\$67,064	\$73,137



Table 15  
The Self-Sufficiency Standard for Erie County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	616	740	740	740	740	740	916	740	740	916
Child Care	0	737	843	1580	1337	495	2075	1580	1337	1337
Food	238	352	360	472	540	627	636	678	742	907
Transportation	301	308	308	308	308	308	308	594	594	594
Health Care	144	340	339	355	364	397	380	427	437	485
Miscellaneous	130	248	259	345	329	257	431	402	385	424
Taxes	281	509	527	754	629	268	1119	859	712	785
Earned Income Tax Credit (-)	0	0	0	0	0	-202	0	0	0	0
Child Care Tax Credit (-)	0	-60	-58	-100	-100	-65	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.52	\$17.38	\$18.19	\$24.17	\$22.43	\$14.91	\$31.15	\$14.05 per adult	\$13.11 per adult	\$14.29 per adult
MONTHLY	\$1,676	\$3,058	\$3,202	\$4,255	\$3,947	\$2,624	\$5,482	\$4,947	\$4,614	\$5,030
ANNUAL	\$20,108	\$36,697	\$38,419	\$51,056	\$47,362	\$31,486	\$65,781	\$59,366	\$55,369	\$60,358

Table 16  
The Self-Sufficiency Standard for Essex County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	625	750	750	750	750	750	998	750	750	998
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	254	261	261	261	261	261	261	500	500	500
Health Care	153	376	374	390	399	433	415	463	472	520
Miscellaneous	127	235	243	317	309	252	406	369	360	406
Taxes	265	430	443	609	528	235	961	652	555	666
Earned Income Tax Credit (-)	0	-31	-5	0	0	-236	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.25	\$15.96	\$16.68	\$21.60	\$20.58	\$14.21	\$28.67	\$12.44 per adult	\$11.87 per adult	\$13.39 per adult
MONTHLY	\$1,627	\$2,809	\$2,935	\$3,801	\$3,623	\$2,501	\$5,046	\$4,378	\$4,180	\$4,713
ANNUAL	\$19,530	\$33,703	\$35,225	\$45,614	\$43,472	\$30,009	\$60,549	\$52,540	\$50,154	\$56,554

Table 17  
The Self-Sufficiency Standard for Franklin County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	573	684	684	684	684	684	878	684	684	878
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	254	261	261	261	261	261	261	500	500	500
Health Care	154	377	376	392	401	435	417	465	474	522
Miscellaneous	122	229	237	311	302	245	394	363	353	394
Taxes	243	381	397	580	490	202	888	615	525	597
Earned Income Tax Credit (-)	0	-63	-36	0	0	-275	0	0	0	0
Child Care Tax Credit (-)	0	-65	-63	-100	-105	-70	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.80	\$15.08	\$15.82	\$21.03	\$19.94	\$13.38	\$27.52	\$12.13 per adult	\$11.59 per adult	\$12.82 per adult
MONTHLY	\$1,549	\$2,653	\$2,784	\$3,701	\$3,509	\$2,355	\$4,843	\$4,270	\$4,080	\$4,513
ANNUAL	\$18,585	\$31,841	\$33,414	\$44,416	\$42,108	\$28,261	\$58,116	\$51,244	\$48,956	\$54,156

Table 18  
The Self-Sufficiency Standard for Fulton County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	597	755	755	755	755	755	904	755	755	904
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	254	261	261	261	261	261	261	500	500	500
Health Care	150	363	362	377	387	420	402	450	460	507
Miscellaneous	124	235	242	317	308	251	396	368	359	395
Taxes	252	426	439	607	526	230	895	649	551	604
Earned Income Tax Credit (-)	0	-34	-8	0	0	-240	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.97	\$15.87	\$16.59	\$21.54	\$20.52	\$14.11	\$27.63	\$12.41 per adult	\$11.84 per adult	\$12.88 per adult
MONTHLY	\$1,579	\$2,793	\$2,920	\$3,790	\$3,612	\$2,483	\$4,863	\$4,367	\$4,168	\$4,533
ANNUAL	\$18,954	\$33,517	\$35,040	\$45,485	\$43,343	\$29,795	\$58,358	\$52,403	\$50,012	\$54,395

Table 19  
The Self-Sufficiency Standard for Genesee County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	684	822	822	822	822	822	1019	822	822	1019
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	146	348	347	362	372	405	388	435	445	493
Miscellaneous	133	240	248	322	314	257	406	375	365	406
Taxes	291	470	469	634	553	265	962	687	590	671
Earned Income Tax Credit (-)	0	-6	0	0	0	-202	0	0	0	0
Child Care Tax Credit (-)	0	-60	-60	-100	-100	-65	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.75	\$16.65	\$17.17	\$22.05	\$21.04	\$14.90	\$28.67	\$12.71 per adult	\$12.15 per adult	\$13.42 per adult
MONTHLY	\$1,716	\$2,931	\$3,022	\$3,881	\$3,703	\$2,622	\$5,046	\$4,475	\$4,276	\$4,723
ANNUAL	\$20,592	\$35,171	\$36,260	\$46,574	\$44,432	\$31,465	\$60,552	\$53,698	\$51,311	\$56,671

Table 20  
The Self-Sufficiency Standard for Greene County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	675	822	822	822	822	822	1069	822	822	1069
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	267	274	274	274	274	274	274	526	526	526
Health Care	150	364	363	378	388	421	403	451	461	508
Miscellaneous	133	243	250	325	316	259	413	378	369	414
Taxes	293	483	480	645	564	287	1008	706	608	720
Earned Income Tax Credit (-)	0	0	0	0	0	-184	0	0	0	0
Child Care Tax Credit (-)	0	-60	-60	-100	-100	-65	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.78	\$16.91	\$17.38	\$22.26	\$21.25	\$15.27	\$29.39	\$12.86 per adult	\$12.30 per adult	\$13.81 per adult
MONTHLY	\$1,721	\$2,976	\$3,058	\$3,918	\$3,739	\$2,687	\$5,173	\$4,528	\$4,329	\$4,861
ANNUAL	\$20,649	\$35,709	\$36,699	\$47,016	\$44,874	\$32,249	\$62,074	\$54,333	\$51,946	\$58,332

Table 21  
The Self-Sufficiency Standard for Hamilton County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	631	757	757	757	757	757	943	757	757	943
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	254	261	261	261	261	261	261	500	500	500
Health Care	153	373	372	388	397	431	413	461	470	518
Miscellaneous	127	236	244	318	309	252	400	370	360	400
Taxes	266	431	443	608	527	239	920	651	553	627
Earned Income Tax Credit (-)	0	-30	-3	0	0	-232	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.29	\$16.00	\$16.72	\$21.62	\$20.61	\$14.29	\$28.08	\$12.45 per adult	\$11.89 per adult	\$13.10 per adult
MONTHLY	\$1,634	\$2,816	\$2,943	\$3,805	\$3,627	\$2,514	\$4,942	\$4,382	\$4,184	\$4,611
ANNUAL	\$19,613	\$33,790	\$35,310	\$45,665	\$43,524	\$30,174	\$59,308	\$52,588	\$50,203	\$55,331

Table 22  
The Self-Sufficiency Standard for Herkimer County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	587	706	706	706	706	706	866	706	706	866
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	259	266	266	266	266	266	266	510	510	510
Health Care	155	382	381	396	406	439	421	469	478	526
Miscellaneous	124	232	240	314	305	248	394	366	357	394
Taxes	253	410	418	596	506	222	888	639	543	600
Earned Income Tax Credit (-)	0	-47	-21	0	0	-254	0	0	0	0
Child Care Tax Credit (-)	0	-65	-63	-100	-105	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.98	\$15.54	\$16.23	\$21.32	\$20.23	\$13.83	\$27.51	\$12.32 per adult	\$11.76 per adult	\$12.84 per adult
MONTHLY	\$1,580	\$2,735	\$2,856	\$3,753	\$3,560	\$2,435	\$4,841	\$4,335	\$4,138	\$4,520
ANNUAL	\$18,961	\$32,814	\$34,275	\$45,031	\$42,718	\$29,217	\$58,093	\$52,019	\$49,661	\$54,239

Table 23  
The Self-Sufficiency Standard for Jefferson County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	651	783	783	783	783	783	1009	783	783	1009
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	254	261	261	261	261	261	261	500	500	500
Health Care	153	373	371	387	396	430	412	460	469	517
Miscellaneous	129	238	246	320	312	255	407	372	363	407
Taxes	276	450	459	623	542	250	966	670	573	671
Earned Income Tax Credit (-)	0	-17	0	0	0	-217	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.47	\$16.34	\$16.98	\$21.87	\$20.85	\$14.59	\$28.75	\$12.58 per adult	\$12.02 per adult	\$13.43 per adult
MONTHLY	\$1,666	\$2,875	\$2,989	\$3,848	\$3,670	\$2,568	\$5,060	\$4,430	\$4,231	\$4,727
ANNUAL	\$19,994	\$34,500	\$35,871	\$46,180	\$44,038	\$30,811	\$60,716	\$53,154	\$50,768	\$56,718

Table 24  
The Self-Sufficiency Standard for Kings County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	1118	1244	1244	1244	1244	1244	1530	1244	1244	1530
Child Care	0	736	933	1669	1428	495	2164	1669	1428	1428
Food	326	483	494	648	741	860	873	930	1019	1244
Transportation	89	89	89	89	89	89	89	178	178	178
Health Care	166	420	419	435	444	477	460	507	517	565
Miscellaneous	170	297	318	408	395	316	512	453	438	494
Taxes	528	882	961	1384	1224	784	2000	1322	1201	1349
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$13.43	\$22.64	\$24.38	\$31.69	\$29.91	\$22.81	\$41.16	\$16.96 per adult	\$16.17 per adult	\$18.10 per adult
MONTHLY	\$2,364	\$3,985	\$4,292	\$5,577	\$5,264	\$4,015	\$7,244	\$5,970	\$5,691	\$6,371
ANNUAL	\$28,367	\$47,817	\$51,500	\$66,926	\$63,166	\$48,175	\$86,929	\$71,642	\$68,288	\$76,454



Table 25  
The Self-Sufficiency Standard for Lewis County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	583	699	699	699	699	699	874	699	699	874
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	254	261	261	261	261	261	261	500	500	500
Health Care	153	373	371	387	396	430	412	460	469	517
Miscellaneous	123	230	238	312	303	246	394	364	354	393
Taxes	247	390	402	584	494	207	881	620	529	590
Earned Income Tax Credit (-)	0	-58	-32	0	0	-269	0	0	0	0
Child Care Tax Credit (-)	0	-65	-63	-100	-105	-70	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.87	\$15.22	\$15.94	\$21.12	\$20.02	\$13.51	\$27.42	\$12.18 per adult	\$11.63 per adult	\$12.77 per adult
MONTHLY	\$1,562	\$2,679	\$2,806	\$3,716	\$3,524	\$2,377	\$4,826	\$4,286	\$4,094	\$4,497
ANNUAL	\$18,740	\$32,150	\$33,672	\$44,596	\$42,287	\$28,528	\$57,917	\$51,438	\$49,132	\$53,960

Table 26  
The Self-Sufficiency Standard for Livingston County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	600	734	734	734	734	734	881	734	734	881
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	215	319	326	428	489	568	577	614	673	821
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	144	342	341	356	366	399	381	429	439	486
Miscellaneous	122	228	236	309	299	242	386	359	350	384
Taxes	244	374	389	570	478	181	836	595	508	535
Earned Income Tax Credit (-)	0	-68	-41	0	0	-296	0	0	0	0
Child Care Tax Credit (-)	0	-65	-63	-100	-105	-67	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.82	\$14.94	\$15.68	\$20.84	\$19.70	\$12.95	\$26.71	\$11.97 per adult	\$11.42 per adult	\$12.33 per adult
MONTHLY	\$1,552	\$2,630	\$2,759	\$3,668	\$3,467	\$2,278	\$4,701	\$4,213	\$4,019	\$4,341
ANNUAL	\$18,628	\$31,555	\$33,110	\$44,016	\$41,605	\$27,341	\$56,409	\$50,560	\$48,229	\$52,091

Table 27  
The Self-Sufficiency Standard for Madison County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	615	741	741	741	741	741	949	741	741	949
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	224	333	340	446	510	592	601	640	701	856
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	155	382	381	396	406	439	421	469	478	526
Miscellaneous	125	234	242	315	306	249	399	367	357	398
Taxes	260	422	429	601	518	228	920	639	542	623
Earned Income Tax Credit (-)	0	-37	-13	0	0	-249	0	0	0	0
Child Care Tax Credit (-)	0	-63	-63	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.13	\$15.79	\$16.45	\$21.43	\$20.38	\$13.92	\$28.01	\$12.32 per adult	\$11.75 per adult	\$13.03 per adult
MONTHLY	\$1,607	\$2,779	\$2,895	\$3,771	\$3,587	\$2,450	\$4,930	\$4,338	\$4,137	\$4,586
ANNUAL	\$19,278	\$33,345	\$34,736	\$45,252	\$43,047	\$29,397	\$59,161	\$52,059	\$49,639	\$55,030

Table 28  
The Self-Sufficiency Standard for Monroe County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	672	822	822	822	822	822	986	822	822	986
Child Care	0	737	843	1580	1337	495	2075	1580	1337	1337
Food	215	319	326	428	489	568	577	614	673	821
Transportation	261	268	268	268	268	268	268	513	513	513
Health Care	147	353	352	368	377	411	393	441	450	498
Miscellaneous	130	250	261	346	329	256	430	397	379	416
Taxes	278	521	534	757	627	261	1107	824	674	728
Earned Income Tax Credit (-)	0	0	0	0	0	-206	0	0	0	0
Child Care Tax Credit (-)	0	-58	-58	-100	-100	-65	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.49	\$17.59	\$18.36	\$24.25	\$22.44	\$14.82	\$30.97	\$13.80 per adult	\$12.83 per adult	\$13.87 per adult
MONTHLY	\$1,670	\$3,096	\$3,231	\$4,268	\$3,949	\$2,608	\$5,451	\$4,857	\$4,515	\$4,883
ANNUAL	\$20,042	\$37,151	\$38,773	\$51,218	\$47,391	\$31,299	\$65,417	\$58,284	\$54,182	\$58,598

Table 29  
The Self-Sufficiency Standard for Montgomery County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	623	699	699	699	699	699	884	699	699	884
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	262	269	269	269	269	269	269	515	515	515
Health Care	150	363	362	377	387	420	402	450	460	507
Miscellaneous	127	230	237	312	303	246	394	364	355	395
Taxes	267	389	402	584	494	207	888	625	533	601
Earned Income Tax Credit (-)	0	-59	-32	0	0	-270	0	0	0	0
Child Care Tax Credit (-)	0	-65	-63	-100	-105	-70	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.27	\$15.20	\$15.93	\$21.10	\$20.01	\$13.49	\$27.51	\$12.21 per adult	\$11.66 per adult	\$12.86 per adult
MONTHLY	\$1,631	\$2,676	\$2,803	\$3,714	\$3,522	\$2,374	\$4,842	\$4,298	\$4,105	\$4,525
ANNUAL	\$19,574	\$32,113	\$33,636	\$44,573	\$42,264	\$28,491	\$58,103	\$51,572	\$49,254	\$54,300

Table 30  
The Self-Sufficiency Standard for Nassau County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	1337	1579	1579	1579	1579	1579	2096	1579	1579	2096
Child Care	0	1164	1140	2304	1720	581	2884	2304	1720	1720
Food	284	420	430	564	644	748	760	809	886	1082
Transportation	200	200	200	200	200	200	200	400	400	400
Health Care	166	422	420	436	445	479	461	509	518	566
Miscellaneous	199	379	377	508	459	359	640	560	510	586
Taxes	602	1201	1140	1879	1472	879	2609	1648	1374	1587
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$15.65	\$29.54	\$29.08	\$40.73	\$35.34	\$25.99	\$52.65	\$21.24 per adult	\$18.90 per adult	\$21.65 per adult
MONTHLY	\$2,754	\$5,198	\$5,119	\$7,169	\$6,220	\$4,574	\$9,266	\$7,475	\$6,654	\$7,620
ANNUAL	\$33,052	\$62,382	\$61,424	\$86,028	\$74,634	\$54,882	\$111,196	\$89,704	\$79,853	\$91,444

Table 31

The Self-Sufficiency Standard for New York County-North Manhattan\*, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	837	931	931	931	931	931	1146	931	931	1146
Child Care	0	736	933	1669	1428	495	2164	1669	1428	1428
Food	357	529	541	709	810	941	955	1017	1114	1361
Transportation	89	89	89	89	89	89	89	178	178	178
Health Care	166	420	419	435	444	477	460	507	517	565
Miscellaneous	145	271	291	383	370	293	481	430	417	468
Taxes	389	728	807	1188	1047	655	1743	1197	1071	1200
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-53	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$11.08	\$20.09	\$21.85	\$29.00	\$27.38	\$20.63	\$37.81	\$15.90 per adult	\$15.12 per adult	\$16.84 per adult
MONTHLY	\$1,950	\$3,535	\$3,845	\$5,104	\$4,819	\$3,631	\$6,655	\$5,597	\$5,323	\$5,928
ANNUAL	\$23,394	\$42,420	\$46,141	\$61,249	\$57,831	\$43,571	\$79,856	\$67,169	\$63,873	\$71,138

Table 32

The Self-Sufficiency Standard for New York County-South Manhattan\*, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	2150	2391	2391	2391	2391	2391	2941	2391	2391	2941
Child Care	0	736	933	1669	1428	495	2164	1669	1428	1428
Food	357	529	541	709	810	941	955	1017	1114	1361
Transportation	89	89	89	89	89	89	89	178	178	178
Health Care	166	420	419	435	444	477	460	507	517	565
Miscellaneous	276	417	437	529	516	439	661	576	563	647
Taxes	1210	1769	1897	2411	2252	1653	3270	2043	1893	2337
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$23.94	\$35.13	\$37.16	\$45.07	\$43.35	\$35.42	\$57.71	\$22.87 per adult	\$22.02 per adult	\$25.68 per adult
MONTHLY	\$4,214	\$6,183	\$6,540	\$7,933	\$7,629	\$6,234	\$10,157	\$8,049	\$7,750	\$9,040
ANNUAL	\$50,570	\$74,201	\$78,476	\$95,191	\$91,552	\$74,808	\$121,878	\$96,594	\$93,002	\$108,477

\* North Manhattan includes the following sub-boroughs: Morningside Heights/Hamilton Heights, Central Harlem, East Harlem, and Washington Heights/Inwood.

South Manhattan sub-boroughs: Greenwich Village/Financial District, Lower East Side/Chinatown, Chelsea/Clinton/Midtown, Stuyvesant Town/Turtle Bay, Upper West Side, and Upper East Side.

Table 33  
The Self-Sufficiency Standard for Niagara County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	557	670	670	670	670	670	829	670	670	829
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	238	352	360	472	540	627	636	678	742	907
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	144	340	339	355	364	397	380	427	437	485
Miscellaneous	120	225	232	307	298	241	387	359	350	387
Taxes	235	342	363	560	471	168	840	593	510	554
Earned Income Tax Credit (-)	0	-87	-58	0	0	-304	0	0	0	0
Child Care Tax Credit (-)	0	-68	-65	-100	-105	-64	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.64	\$14.44	\$15.22	\$20.65	\$19.57	\$12.80	\$26.77	\$11.96 per adult	\$11.44 per adult	\$12.48 per adult
MONTHLY	\$1,520	\$2,542	\$2,678	\$3,634	\$3,444	\$2,252	\$4,711	\$4,210	\$4,025	\$4,394
ANNUAL	\$18,242	\$30,500	\$32,141	\$43,612	\$41,324	\$27,027	\$56,533	\$50,517	\$48,302	\$52,731

Table 34  
The Self-Sufficiency Standard for Oneida County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	634	764	764	764	764	764	937	764	764	937
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	264	271	271	271	271	271	271	520	520	520
Health Care	155	382	381	396	406	439	421	469	478	526
Miscellaneous	129	238	246	320	312	255	402	373	364	402
Taxes	276	454	462	628	547	254	939	682	584	652
Earned Income Tax Credit (-)	0	-16	0	0	0	-216	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.44	\$16.36	\$17.00	\$21.89	\$20.88	\$14.62	\$28.26	\$12.65 per adult	\$12.08 per adult	\$13.24 per adult
MONTHLY	\$1,662	\$2,880	\$2,993	\$3,853	\$3,674	\$2,573	\$4,974	\$4,452	\$4,253	\$4,659
ANNUAL	\$19,941	\$34,555	\$35,910	\$46,232	\$44,089	\$30,871	\$59,691	\$53,425	\$51,037	\$55,913



Table 35  
The Self-Sufficiency Standard for Onondaga County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	638	769	769	769	769	769	985	769	769	985
Child Care	0	737	843	1580	1337	495	2075	1580	1337	1337
Food	224	333	340	446	510	592	601	640	701	856
Transportation	264	271	271	271	271	271	271	519	519	519
Health Care	163	409	408	423	433	466	448	496	506	553
Miscellaneous	129	252	263	349	332	259	438	400	383	425
Taxes	275	530	547	772	639	287	1145	845	697	787
Earned Income Tax Credit (-)	0	0	0	0	0	-184	0	0	0	0
Child Care Tax Credit (-)	0	-58	-55	-100	-100	-65	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.43	\$17.76	\$18.57	\$24.48	\$22.67	\$15.28	\$31.70	\$13.97 per adult	\$13.01 per adult	\$14.34 per adult
MONTHLY	\$1,660	\$3,126	\$3,269	\$4,309	\$3,991	\$2,689	\$5,579	\$4,917	\$4,578	\$5,046
ANNUAL	\$19,918	\$37,512	\$39,224	\$51,711	\$47,888	\$32,274	\$66,946	\$59,004	\$54,942	\$60,556

Table 36  
The Self-Sufficiency Standard for Ontario County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	617	755	755	755	755	755	906	755	755	906
Child Care	0	737	843	1580	1337	495	2075	1580	1337	1337
Food	215	319	326	428	489	568	577	614	673	821
Transportation	260	267	267	267	267	267	267	511	511	511
Health Care	144	342	341	356	366	399	381	429	439	486
Miscellaneous	124	242	253	339	321	248	421	389	371	406
Taxes	251	478	495	707	587	218	1049	771	623	668
Earned Income Tax Credit (-)	0	0	0	0	0	-256	0	0	0	0
Child Care Tax Credit (-)	0	-60	-58	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.97	\$16.84	\$17.64	\$23.47	\$21.72	\$13.78	\$30.06	\$13.40 per adult	\$12.43 per adult	\$13.41 per adult
MONTHLY	\$1,578	\$2,963	\$3,105	\$4,131	\$3,822	\$2,426	\$5,291	\$4,716	\$4,376	\$4,720
ANNUAL	\$18,939	\$35,556	\$37,263	\$49,577	\$45,866	\$29,108	\$63,493	\$56,588	\$52,507	\$56,638

Table 37  
The Self-Sufficiency Standard for Orange County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	915	1119	1119	1119	1119	1119	1372	1119	1119	1372
Child Care	0	872	882	1753	1419	538	2291	1753	1419	1419
Food	236	350	358	469	536	622	632	673	737	900
Transportation	321	328	328	328	328	328	328	631	631	631
Health Care	166	422	421	436	446	479	461	509	519	566
Miscellaneous	164	309	311	411	385	309	508	469	442	489
Taxes	435	810	778	1159	955	622	1641	1213	1051	1123
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$12.52	\$22.97	\$22.89	\$30.54	\$27.77	\$21.40	\$38.92	\$17.14 per adult	\$15.86 per adult	\$17.28 per adult
MONTHLY	\$2,203	\$4,042	\$4,029	\$5,375	\$4,887	\$3,766	\$6,850	\$6,033	\$5,584	\$6,083
ANNUAL	\$26,441	\$48,508	\$48,348	\$64,496	\$58,647	\$45,190	\$82,196	\$72,397	\$67,011	\$72,999

Table 38  
The Self-Sufficiency Standard for Orleans County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	571	698	698	698	698	698	837	698	698	837
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	215	319	326	428	489	568	577	614	673	821
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	146	348	347	362	372	405	388	435	445	493
Miscellaneous	119	225	233	306	296	239	382	356	347	380
Taxes	233	344	364	556	465	150	813	577	494	513
Earned Income Tax Credit (-)	0	-85	-57	0	0	-318	0	0	0	0
Child Care Tax Credit (-)	0	-68	-65	-100	-105	-59	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.58	\$14.48	\$15.24	\$20.57	\$19.44	\$12.50	\$26.34	\$11.83 per adult	\$11.29 per adult	\$12.15 per adult
MONTHLY	\$1,510	\$2,548	\$2,683	\$3,621	\$3,421	\$2,200	\$4,637	\$4,163	\$3,973	\$4,278
ANNUAL	\$18,118	\$30,576	\$32,196	\$43,453	\$41,049	\$26,406	\$55,638	\$49,951	\$47,673	\$51,333

Table 39  
The Self-Sufficiency Standard for Oswego County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	599	722	722	722	722	722	924	722	722	924
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	224	333	340	446	510	592	601	640	701	856
Transportation	254	261	261	261	261	261	261	500	500	500
Health Care	163	409	408	423	433	466	448	496	506	553
Miscellaneous	124	234	242	316	306	249	399	366	357	397
Taxes	254	423	434	602	519	229	917	637	540	617
Earned Income Tax Credit (-)	0	-37	-11	0	0	-248	0	0	0	0
Child Care Tax Credit (-)	0	-63	-63	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.00	\$15.81	\$16.50	\$21.44	\$20.40	\$13.94	\$27.97	\$12.31 per adult	\$11.73 per adult	\$12.98 per adult
MONTHLY	\$1,584	\$2,783	\$2,904	\$3,774	\$3,590	\$2,454	\$4,923	\$4,332	\$4,131	\$4,570
ANNUAL	\$19,013	\$33,391	\$34,844	\$45,285	\$43,080	\$29,445	\$59,082	\$51,981	\$49,568	\$54,838

Table 40  
The Self-Sufficiency Standard for Otsego County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	629	739	739	739	739	739	982	739	739	982
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	264	271	271	271	271	271	271	520	520	520
Health Care	156	385	384	399	409	442	424	472	482	530
Miscellaneous	129	236	244	318	309	253	407	371	362	407
Taxes	273	437	450	614	534	247	965	665	568	677
Earned Income Tax Credit (-)	0	-27	-1	0	0	-227	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.40	\$16.08	\$16.80	\$21.68	\$20.67	\$14.38	\$28.72	\$12.54 per adult	\$11.97 per adult	\$13.46 per adult
MONTHLY	\$1,654	\$2,829	\$2,956	\$3,816	\$3,638	\$2,531	\$5,054	\$4,413	\$4,214	\$4,739
ANNUAL	\$19,849	\$33,953	\$35,476	\$45,795	\$43,652	\$30,367	\$60,648	\$52,950	\$50,564	\$56,863

Table 41  
The Self-Sufficiency Standard for Putnam County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	1353	1504	1504	1504	1504	1504	1851	1504	1504	1851
Child Care	0	1164	1140	2304	1720	581	2884	2304	1720	1720
Food	236	350	358	469	536	622	632	673	737	900
Transportation	312	319	319	319	319	319	319	612	612	612
Health Care	168	429	428	443	453	486	468	516	526	573
Miscellaneous	207	377	375	504	453	351	615	561	510	566
Taxes	640	1184	1124	1845	1429	837	2426	1651	1371	1487
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$16.38	\$29.32	\$28.86	\$40.27	\$34.74	\$25.28	\$50.07	\$21.27 per adult	\$18.88 per adult	\$20.72 per adult
MONTHLY	\$2,883	\$5,160	\$5,080	\$7,088	\$6,114	\$4,450	\$8,812	\$7,488	\$6,647	\$7,294
ANNUAL	\$34,592	\$61,918	\$60,957	\$85,054	\$73,364	\$53,401	\$105,748	\$89,861	\$79,769	\$87,523

Table 42  
The Self-Sufficiency Standard for Queens County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	1291	1435	1435	1435	1435	1435	1766	1435	1435	1766
Child Care	0	736	933	1669	1428	495	2164	1669	1428	1428
Food	295	438	448	587	671	779	791	843	923	1127
Transportation	89	89	89	89	89	89	89	178	178	178
Health Care	166	420	419	435	444	477	460	507	517	565
Miscellaneous	184	312	332	422	407	328	527	463	448	506
Taxes	607	966	1055	1495	1321	847	2131	1380	1254	1415
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$14.77	\$24.04	\$25.82	\$33.14	\$31.22	\$23.86	\$42.86	\$17.45 per adult	\$16.62 per adult	\$18.66 per adult
MONTHLY	\$2,599	\$4,230	\$4,545	\$5,832	\$5,495	\$4,200	\$7,544	\$6,143	\$5,850	\$6,568
ANNUAL	\$31,185	\$50,764	\$54,536	\$69,987	\$65,943	\$50,401	\$90,531	\$73,717	\$70,198	\$78,821

Table 43  
The Self-Sufficiency Standard for Rensselaer County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	673	822	822	822	822	822	984	822	822	984
Child Care	0	737	843	1580	1337	495	2075	1580	1337	1337
Food	236	350	358	469	536	622	632	673	737	900
Transportation	264	270	270	270	270	270	270	519	519	519
Health Care	150	364	363	378	388	421	403	451	461	508
Miscellaneous	132	254	266	352	335	263	436	405	388	425
Taxes	290	541	559	791	656	327	1138	871	723	786
Earned Income Tax Credit (-)	0	0	0	0	0	-152	0	0	0	0
Child Care Tax Credit (-)	0	-58	-55	-100	-100	-63	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.73	\$17.98	\$18.80	\$24.79	\$22.98	\$15.94	\$31.56	\$14.17 per adult	\$13.22 per adult	\$14.33 per adult
MONTHLY	\$1,713	\$3,165	\$3,308	\$4,363	\$4,044	\$2,805	\$5,555	\$4,987	\$4,653	\$5,042
ANNUAL	\$20,550	\$37,981	\$39,700	\$52,352	\$48,534	\$33,664	\$66,661	\$59,846	\$55,836	\$60,510

Table 44  
The Self-Sufficiency Standard for Richmond County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	1219	1355	1355	1355	1355	1355	1667	1355	1355	1667
Child Care	0	736	933	1669	1428	495	2164	1669	1428	1428
Food	326	483	494	648	741	860	873	930	1019	1244
Transportation	89	89	89	89	89	89	89	178	178	178
Health Care	166	420	419	435	444	477	460	507	517	565
Miscellaneous	180	308	329	420	406	328	525	464	450	508
Taxes	584	944	1033	1479	1312	848	2117	1384	1263	1426
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$14.38	\$23.69	\$25.49	\$32.92	\$31.11	\$23.87	\$42.68	\$17.49 per adult	\$16.69 per adult	\$18.75 per adult
MONTHLY	\$2,530	\$4,170	\$4,486	\$5,795	\$5,475	\$4,201	\$7,512	\$6,155	\$5,876	\$6,599
ANNUAL	\$30,361	\$50,038	\$53,831	\$69,535	\$65,695	\$50,414	\$90,142	\$73,861	\$70,507	\$79,184



Table 45  
The Self-Sufficiency Standard for Rockland County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	1392	1548	1548	1548	1548	1548	1905	1548	1548	1905
Child Care	0	1164	1140	2304	1720	581	2884	2304	1720	1720
Food	236	350	358	469	536	622	632	673	737	900
Transportation	47	47	47	47	47	47	47	94	94	94
Health Care	168	429	428	443	453	486	468	516	526	573
Miscellaneous	184	354	352	481	430	328	594	514	463	519
Taxes	534	1050	999	1678	1262	717	2267	1427	1147	1268
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$14.37	\$27.13	\$26.73	\$37.90	\$32.37	\$23.18	\$47.80	\$19.15 per adult	\$16.76 per adult	\$18.65 per adult
MONTHLY	\$2,528	\$4,775	\$4,705	\$6,671	\$5,696	\$4,079	\$8,414	\$6,742	\$5,901	\$6,563
ANNUAL	\$30,341	\$57,304	\$56,457	\$80,048	\$68,357	\$48,950	\$100,964	\$80,905	\$70,813	\$78,757

Table 46  
The Self-Sufficiency Standard for Saratoga County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	767	936	936	936	936	936	1120	936	936	1120
Child Care	0	737	843	1580	1337	495	2075	1580	1337	1337
Food	236	350	358	469	536	622	632	673	737	900
Transportation	262	269	269	269	269	269	269	515	515	515
Health Care	150	364	363	378	388	421	403	451	461	508
Miscellaneous	141	266	277	363	347	274	450	416	399	438
Taxes	330	593	609	856	709	418	1204	934	785	862
Earned Income Tax Credit (-)	0	0	0	0	0	-70	0	0	0	0
Child Care Tax Credit (-)	0	-55	-53	-100	-100	-58	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$10.52	\$18.99	\$19.80	\$25.85	\$23.98	\$17.65	\$32.78	\$14.69 per adult	\$13.74 per adult	\$14.96 per adult
MONTHLY	\$1,852	\$3,342	\$3,484	\$4,550	\$4,221	\$3,107	\$5,769	\$5,171	\$4,836	\$5,264
ANNUAL	\$22,226	\$40,103	\$41,812	\$54,604	\$50,647	\$37,285	\$69,227	\$62,050	\$58,027	\$63,173

Table 47  
The Self-Sufficiency Standard for Schenectady County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	673	821	821	821	821	821	982	821	821	982
Child Care	0	737	843	1580	1337	495	2075	1580	1337	1337
Food	236	350	358	469	536	622	632	673	737	900
Transportation	262	269	269	269	269	269	269	515	515	515
Health Care	150	364	363	378	388	421	403	451	461	508
Miscellaneous	132	254	265	352	335	263	436	404	387	424
Taxes	289	540	558	789	654	325	1137	868	720	783
Earned Income Tax Credit (-)	0	0	0	0	0	-154	0	0	0	0
Child Care Tax Credit (-)	0	-58	-55	-100	-100	-63	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.71	\$17.96	\$18.77	\$24.76	\$22.95	\$15.90	\$31.54	\$14.14 per adult	\$13.20 per adult	\$14.30 per adult
MONTHLY	\$1,708	\$3,161	\$3,304	\$4,358	\$4,040	\$2,798	\$5,550	\$4,979	\$4,645	\$5,034
ANNUAL	\$20,500	\$37,927	\$39,646	\$52,292	\$48,479	\$33,575	\$66,602	\$59,748	\$55,739	\$60,407

Table 48  
The Self-Sufficiency Standard for Schoharie County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	578	706	706	706	706	706	845	706	706	845
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	264	271	271	271	271	271	271	520	520	520
Health Care	151	365	364	379	389	422	404	452	462	510
Miscellaneous	123	231	239	313	304	247	391	366	356	391
Taxes	249	397	410	590	499	214	866	633	539	582
Earned Income Tax Credit (-)	0	-53	-27	0	0	-263	0	0	0	0
Child Care Tax Credit (-)	0	-65	-63	-100	-105	-70	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.91	\$15.36	\$16.08	\$21.21	\$20.12	\$13.65	\$27.18	\$12.28 per adult	\$11.72 per adult	\$12.70 per adult
MONTHLY	\$1,568	\$2,703	\$2,829	\$3,733	\$3,541	\$2,402	\$4,783	\$4,323	\$4,127	\$4,471
ANNUAL	\$18,814	\$32,430	\$33,953	\$44,799	\$42,486	\$28,819	\$57,396	\$51,871	\$49,526	\$53,658

Table 49  
The Self-Sufficiency Standard for Schuyler County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	636	762	762	762	762	762	1016	762	762	1016
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	154	379	377	393	402	436	418	466	475	523
Miscellaneous	129	237	245	320	311	254	409	372	362	409
Taxes	274	445	455	620	539	242	979	669	572	687
Earned Income Tax Credit (-)	0	-22	0	0	0	-224	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.40	\$16.22	\$16.91	\$21.79	\$20.77	\$14.44	\$28.94	\$12.57 per adult	\$12.00 per adult	\$13.55 per adult
MONTHLY	\$1,655	\$2,855	\$2,975	\$3,835	\$3,656	\$2,542	\$5,093	\$4,424	\$4,225	\$4,769
ANNUAL	\$19,856	\$34,263	\$35,704	\$46,015	\$43,873	\$30,502	\$61,119	\$53,092	\$50,705	\$57,229

Table 50  
The Self-Sufficiency Standard for Seneca County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	671	805	805	805	805	805	1059	805	805	1059
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	144	342	341	356	366	399	381	429	439	486
Miscellaneous	131	238	246	320	311	254	409	372	363	410
Taxes	285	449	458	623	542	249	983	673	575	691
Earned Income Tax Credit (-)	0	-19	0	0	0	-219	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.62	\$16.30	\$16.96	\$21.84	\$20.83	\$14.55	\$29.00	\$12.60 per adult	\$12.03 per adult	\$13.58 per adult
MONTHLY	\$1,693	\$2,869	\$2,985	\$3,844	\$3,666	\$2,562	\$5,104	\$4,435	\$4,236	\$4,780
ANNUAL	\$20,318	\$34,430	\$35,821	\$46,133	\$43,991	\$30,739	\$61,249	\$53,220	\$50,833	\$57,357

Table 51  
The Self-Sufficiency Standard for St. Lawrence County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	582	700	700	700	700	700	886	700	700	886
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	254	261	261	261	261	261	261	500	500	500
Health Care	154	377	376	392	401	435	417	465	474	522
Miscellaneous	123	231	238	313	304	247	395	364	355	395
Taxes	246	391	403	583	493	207	887	619	528	595
Earned Income Tax Credit (-)	0	-56	-30	0	0	-267	0	0	0	0
Child Care Tax Credit (-)	0	-65	-63	-100	-105	-70	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.87	\$15.27	\$15.99	\$21.15	\$20.05	\$13.56	\$27.56	\$12.19 per adult	\$11.65 per adult	\$12.84 per adult
MONTHLY	\$1,561	\$2,688	\$2,815	\$3,722	\$3,530	\$2,387	\$4,851	\$4,292	\$4,099	\$4,521
ANNUAL	\$18,731	\$32,260	\$33,781	\$44,664	\$42,355	\$28,639	\$58,208	\$51,504	\$49,194	\$54,247

Table 52  
The Self-Sufficiency Standard for Steuben County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	619	744	744	744	744	744	955	744	744	955
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	154	379	377	393	402	436	418	466	475	523
Miscellaneous	127	236	243	318	309	252	403	370	361	403
Taxes	266	433	446	611	531	242	941	659	561	651
Earned Income Tax Credit (-)	0	-30	-3	0	0	-232	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.25	\$16.00	\$16.72	\$21.63	\$20.61	\$14.29	\$28.34	\$12.48 per adult	\$11.92 per adult	\$13.25 per adult
MONTHLY	\$1,629	\$2,815	\$2,942	\$3,806	\$3,628	\$2,514	\$4,988	\$4,394	\$4,195	\$4,665
ANNUAL	\$19,543	\$33,785	\$35,308	\$45,676	\$43,533	\$30,173	\$59,854	\$52,724	\$50,337	\$55,983

Table 53  
The Self-Sufficiency Standard for Suffolk County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	1359	1605	1605	1605	1605	1605	2130	1605	1605	2130
Child Care	0	1164	1140	2304	1720	581	2884	2304	1720	1720
Food	284	420	430	564	644	748	760	809	886	1082
Transportation	362	368	368	368	368	368	368	712	712	712
Health Care	166	422	420	436	445	479	461	509	518	566
Miscellaneous	217	398	396	528	478	378	660	594	544	621
Taxes	689	1356	1298	2021	1615	985	2758	1839	1534	1757
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$17.29	\$31.63	\$31.20	\$42.76	\$37.37	\$27.81	\$54.77	\$22.84 per adult	\$20.42 per adult	\$23.22 per adult
MONTHLY	\$3,044	\$5,567	\$5,491	\$7,526	\$6,576	\$4,894	\$9,639	\$8,038	\$7,187	\$8,173
ANNUAL	\$36,522	\$66,803	\$65,895	\$90,310	\$78,916	\$58,731	\$115,665	\$96,458	\$86,245	\$98,071

Table 54  
The Self-Sufficiency Standard for Sullivan County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	707	907	907	907	907	907	1086	907	907	1086
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	312	319	319	319	319	319	319	615	615	615
Health Care	162	405	404	420	429	463	445	493	502	550
Miscellaneous	142	260	268	342	333	276	424	399	390	429
Taxes	333	571	567	728	645	437	1073	838	739	813
Earned Income Tax Credit (-)	0	0	0	0	0	-54	0	0	0	0
Child Care Tax Credit (-)	0	-55	-55	-100	-100	-58	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$10.56	\$18.51	\$18.97	\$23.80	\$22.78	\$17.98	\$30.40	\$13.91 per adult	\$13.34 per adult	\$14.54 per adult
MONTHLY	\$1,858	\$3,257	\$3,338	\$4,189	\$4,008	\$3,164	\$5,351	\$4,898	\$4,697	\$5,116
ANNUAL	\$22,293	\$39,087	\$40,062	\$50,272	\$48,102	\$37,972	\$64,212	\$58,771	\$56,358	\$61,397



Table 55  
The Self-Sufficiency Standard for Tioga County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	585	700	700	700	700	700	914	700	700	914
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	159	397	396	411	421	454	436	484	494	541
Miscellaneous	124	233	241	315	306	249	400	367	358	401
Taxes	253	416	423	599	518	230	926	643	546	637
Earned Income Tax Credit (-)	0	-42	-17	0	0	-247	0	0	0	0
Child Care Tax Credit (-)	0	-63	-63	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.00	\$15.67	\$16.34	\$21.40	\$20.38	\$13.97	\$28.12	\$12.36 per adult	\$11.80 per adult	\$13.14 per adult
MONTHLY	\$1,584	\$2,758	\$2,875	\$3,766	\$3,587	\$2,459	\$4,948	\$4,350	\$4,152	\$4,626
ANNUAL	\$19,004	\$33,100	\$34,502	\$45,189	\$43,046	\$29,512	\$59,379	\$52,196	\$49,823	\$55,515

Table 56  
The Self-Sufficiency Standard for Tompkins County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	818	958	958	958	958	958	1159	958	958	1159
Child Care	0	737	843	1580	1337	495	2075	1580	1337	1337
Food	232	344	351	460	526	611	621	661	724	884
Transportation	45	45	45	45	45	45	45	90	90	90
Health Care	154	379	377	393	402	436	418	466	475	523
Miscellaneous	125	246	257	344	327	254	432	375	358	399
Taxes	257	499	517	739	616	250	1116	693	548	629
Earned Income Tax Credit (-)	0	0	0	0	0	-219	0	0	0	0
Child Care Tax Credit (-)	0	-60	-58	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.08	\$17.22	\$18.04	\$23.97	\$22.23	\$14.56	\$31.14	\$12.75 per adult	\$11.81 per adult	\$13.08 per adult
MONTHLY	\$1,598	\$3,031	\$3,175	\$4,219	\$3,912	\$2,562	\$5,481	\$4,490	\$4,158	\$4,606
ANNUAL	\$19,176	\$36,377	\$38,094	\$50,627	\$46,942	\$30,744	\$65,777	\$53,877	\$49,891	\$55,266

Table 57  
The Self-Sufficiency Standard for Ulster County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	836	1001	1001	1001	1001	1001	1268	1001	1001	1268
Child Care	0	872	882	1753	1419	538	2291	1753	1419	1419
Food	236	350	358	469	536	622	632	673	737	900
Transportation	264	271	271	271	271	271	271	520	520	520
Health Care	160	399	397	413	422	456	438	486	495	543
Miscellaneous	150	289	291	391	365	289	490	443	417	465
Taxes	368	716	684	1034	830	524	1505	1093	908	1010
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-53	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$11.26	\$21.20	\$21.12	\$28.59	\$25.82	\$19.59	\$37.00	\$16.01 per adult	\$14.67 per adult	\$16.22 per adult
MONTHLY	\$1,981	\$3,731	\$3,717	\$5,033	\$4,545	\$3,449	\$6,512	\$5,636	\$5,165	\$5,709
ANNUAL	\$23,773	\$44,770	\$44,610	\$60,390	\$54,535	\$41,382	\$78,142	\$67,637	\$61,979	\$68,503

Table 58  
The Self-Sufficiency Standard for Warren County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	680	856	856	856	856	856	1080	856	856	1080
Child Care	0	737	843	1580	1337	495	2075	1580	1337	1337
Food	224	333	340	446	510	592	601	640	701	856
Transportation	254	261	261	261	261	261	261	500	500	500
Health Care	150	364	363	378	388	421	403	451	461	508
Miscellaneous	131	255	266	352	335	262	442	403	385	428
Taxes	282	541	558	786	650	318	1158	853	704	800
Earned Income Tax Credit (-)	0	0	0	0	0	-158	0	0	0	0
Child Care Tax Credit (-)	0	-58	-55	-100	-100	-63	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.60	\$18.03	\$18.84	\$24.77	\$22.94	\$15.82	\$32.03	\$14.06 per adult	\$13.10 per adult	\$14.47 per adult
MONTHLY	\$1,689	\$3,173	\$3,315	\$4,360	\$4,037	\$2,784	\$5,636	\$4,950	\$4,611	\$5,093
ANNUAL	\$20,266	\$38,076	\$39,786	\$52,317	\$48,443	\$33,407	\$67,637	\$59,397	\$55,332	\$61,115

Table 59  
The Self-Sufficiency Standard for Washington County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	625	786	786	786	786	786	992	786	786	992
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	224	333	340	446	510	592	601	640	701	856
Transportation	254	261	261	261	261	261	261	500	500	500
Health Care	150	364	363	378	388	421	403	451	461	508
Miscellaneous	125	236	244	318	308	251	401	368	359	400
Taxes	257	432	444	606	524	227	925	643	544	624
Earned Income Tax Credit (-)	0	-29	-3	0	0	-241	0	0	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.11	\$16.03	\$16.74	\$21.59	\$20.55	\$14.09	\$28.16	\$12.38 per adult	\$11.81 per adult	\$13.07 per adult
MONTHLY	\$1,603	\$2,821	\$2,947	\$3,800	\$3,616	\$2,480	\$4,956	\$4,359	\$4,156	\$4,602
ANNUAL	\$19,232	\$33,849	\$35,360	\$45,597	\$43,394	\$29,765	\$59,475	\$52,310	\$49,869	\$55,226

Table 60  
The Self-Sufficiency Standard for Wayne County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant + Preschooler School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	586	716	716	716	716	716	860	716	716	860
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	215	319	326	428	489	568	577	614	673	821
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	147	353	352	368	377	411	393	441	450	498
Miscellaneous	121	227	235	308	299	241	385	359	349	383
Taxes	240	370	384	567	475	168	830	591	505	529
Earned Income Tax Credit (-)	0	-71	-45	0	0	-303	0	0	0	0
Child Care Tax Credit (-)	0	-65	-65	-100	-105	-65	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$8.72	\$14.87	\$15.57	\$20.79	\$19.65	\$12.81	\$26.62	\$11.94 per adult	\$11.39 per adult	\$12.29 per adult
MONTHLY	\$1,535	\$2,616	\$2,741	\$3,659	\$3,458	\$2,254	\$4,684	\$4,203	\$4,010	\$4,325
ANNUAL	\$18,424	\$31,396	\$32,892	\$43,904	\$41,493	\$27,053	\$56,211	\$50,438	\$48,117	\$51,897

Table 61  
The Self-Sufficiency Standard for Westchester County-Excluding Yonkers, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	1394	1621	1621	1621	1621	1621	1955	1621	1621	1955
Child Care	0	1164	1140	2304	1720	581	2884	2304	1720	1720
Food	236	350	358	469	536	622	632	673	737	900
Transportation	112	112	112	112	112	112	112	224	224	224
Health Care	171	440	438	454	463	497	479	527	536	584
Miscellaneous	191	369	367	496	445	343	606	535	484	538
Taxes	564	1126	1075	1779	1363	789	2349	1520	1241	1351
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$14.98	\$28.49	\$28.09	\$39.40	\$33.87	\$24.51	\$49.06	\$20.09 per adult	\$17.70 per adult	\$19.48 per adult
MONTHLY	\$2,636	\$5,014	\$4,944	\$6,934	\$5,961	\$4,314	\$8,634	\$7,071	\$6,230	\$6,856
ANNUAL	\$31,629	\$60,173	\$59,326	\$83,214	\$71,533	\$51,774	\$103,611	\$84,846	\$74,762	\$82,271

Table 62  
The Self-Sufficiency Standard for Westchester County-Yonkers, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	1238	1440	1440	1440	1440	1440	1737	1440	1440	1737
Child Care	0	1164	1140	2304	1720	581	2884	2304	1720	1720
Food	236	350	358	469	536	622	632	673	737	900
Transportation	112	112	112	112	112	112	112	224	224	224
Health Care	171	440	438	454	463	497	479	527	536	584
Miscellaneous	176	351	349	478	427	325	584	517	466	517
Taxes	506	1064	1012	1710	1283	724	2273	1485	1197	1295
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-100	-100	-50	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$13.67	\$27.01	\$26.60	\$37.88	\$32.28	\$23.01	\$47.26	\$19.42 per adult	\$17.01 per adult	\$18.64 per adult
MONTHLY	\$2,406	\$4,753	\$4,682	\$6,667	\$5,681	\$4,050	\$8,318	\$6,837	\$5,987	\$6,560
ANNUAL	\$28,873	\$57,038	\$56,182	\$80,000	\$68,176	\$48,604	\$99,812	\$82,038	\$71,847	\$78,718

Table 63  
The Self-Sufficiency Standard for Wyoming County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	616	723	723	723	723	723	1053	723	723	1053
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	146	348	347	362	372	405	388	435	445	493
Miscellaneous	126	230	238	313	304	247	410	365	356	410
Taxes	261	394	407	587	497	211	983	628	535	691
Earned Income Tax Credit (-)	0	-55	-29	0	0	-266	0	0	0	0
Child Care Tax Credit (-)	0	-65	-63	-100	-105	-70	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.15	\$15.29	\$16.02	\$21.17	\$20.07	\$13.58	\$29.00	\$12.23 per adult	\$11.68 per adult	\$13.58 per adult
MONTHLY	\$1,611	\$2,692	\$2,819	\$3,726	\$3,533	\$2,390	\$5,105	\$4,306	\$4,112	\$4,780
ANNUAL	\$19,330	\$32,301	\$33,824	\$44,707	\$42,396	\$28,686	\$61,257	\$51,675	\$49,347	\$57,365

Table 64  
The Self-Sufficiency Standard for Yates County, NY 2010

MONTHLY COSTS	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age	2 Adults + Preschooler School-age Teenager
Housing	624	741	741	741	741	741	960	741	741	960
Child Care	0	617	688	1305	1140	452	1757	1305	1140	1140
Food	236	350	358	469	536	622	632	673	737	900
Transportation	260	266	266	266	266	266	266	511	511	511
Health Care	144	342	341	356	366	399	381	429	439	486
Miscellaneous	126	232	239	314	305	248	400	366	357	400
Taxes	264	402	414	593	503	219	921	635	540	632
Earned Income Tax Credit (-)	0	-50	-24	0	0	-257	0	0	0	0
Child Care Tax Credit (-)	0	-65	-63	-100	-105	-68	-100	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	-167	-250
Making Work Pay Credit (-)	-33	-33	-33	-33	-33	-33	-33	-67	-67	-67
SELF-SUFFICIENCY WAGE										
HOURLY	\$9.21	\$15.44	\$16.16	\$21.27	\$20.18	\$13.76	\$28.03	\$12.29 per adult	\$11.73 per adult	\$13.10 per adult
MONTHLY	\$1,620	\$2,717	\$2,844	\$3,744	\$3,551	\$2,422	\$4,933	\$4,326	\$4,130	\$4,611
ANNUAL	\$19,445	\$32,610	\$34,132	\$44,926	\$42,614	\$29,070	\$59,196	\$51,912	\$49,564	\$55,334





**Appendix D. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2010**  
*Three Family Types, All New York Counties*

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Albany County	\$41,872	287%	\$51,617	282%	\$59,027	268%
Allegany County	\$32,643	224%	\$41,658	228%	\$48,614	220%
Bronx County	\$49,409	339%	\$60,934	333%	\$66,268	301%
Broome County	\$35,292	242%	\$43,522	238%	\$50,236	228%
Cattaraugus County	\$33,055	227%	\$41,857	229%	\$48,808	221%
Cayuga County	\$35,803	246%	\$43,973	240%	\$50,814	230%
Chautauqua County	\$33,253	228%	\$41,993	229%	\$48,942	222%
Chemung County	\$36,249	249%	\$44,421	243%	\$51,278	233%
Chenango County	\$34,290	235%	\$42,726	233%	\$49,674	225%
Clinton County	\$36,049	247%	\$44,202	241%	\$50,926	231%
Columbia County	\$40,686	279%	\$49,545	271%	\$57,069	259%
Cortland County	\$35,951	247%	\$44,122	241%	\$50,975	231%
Delaware County	\$34,656	238%	\$43,155	236%	\$50,020	227%
Dutchess County	\$48,572	333%	\$58,893	322%	\$67,064	304%
Erie County	\$38,419	264%	\$47,362	259%	\$55,369	251%
Essex County	\$35,225	242%	\$43,472	237%	\$50,154	227%
Franklin County	\$33,414	229%	\$42,108	230%	\$48,956	222%
Fulton County	\$35,040	240%	\$43,343	237%	\$50,012	227%
Genesee County	\$36,260	249%	\$44,432	243%	\$51,311	233%
Greene County	\$36,699	252%	\$44,874	245%	\$51,946	236%
Hamilton County	\$35,310	242%	\$43,524	238%	\$50,203	228%
Herkimer County	\$34,275	235%	\$42,718	233%	\$49,661	225%
Jefferson County	\$35,871	246%	\$44,038	241%	\$50,768	230%
Kings County	\$51,500	353%	\$63,166	345%	\$68,288	310%
Lewis County	\$33,672	231%	\$42,287	231%	\$49,132	223%
Livingston County	\$33,110	227%	\$41,605	227%	\$48,229	219%
Madison County	\$34,736	238%	\$43,047	235%	\$49,639	225%
Monroe County	\$38,773	266%	\$47,391	259%	\$54,182	246%
Montgomery County	\$33,636	231%	\$42,264	231%	\$49,254	223%
Nassau County	\$61,424	422%	\$74,634	408%	\$79,853	362%
North Manhattan*	\$46,141	317%	\$57,831	316%	\$63,873	290%
South Manhattan*	\$78,476	539%	\$91,552	500%	\$93,002	422%
Niagara County	\$32,141	221%	\$41,324	226%	\$48,302	219%
Oneida County	\$35,910	246%	\$44,089	241%	\$51,037	231%
Onondaga County	\$39,224	269%	\$47,888	262%	\$54,942	249%
Ontario County	\$37,263	256%	\$45,866	250%	\$52,507	238%
Orange County	\$48,348	332%	\$58,647	320%	\$67,011	304%
Orleans County	\$32,196	221%	\$41,049	224%	\$47,673	216%
Oswego County	\$34,844	239%	\$43,080	235%	\$49,568	225%

The 2009 FPL is: \$14,570 for a family of two, \$18,310 for a family of three, and \$22,050 for a family of four. The 2009 FPL is effective at least through May 31, 2010. See <http://aspe.hhs.gov/poverty/09poverty.shtml>.

\* North and South Manhattan are mutually exclusive areas of New York County, see *Appendix A: Methodology, Assumptions, and Sources* for a full description.

Appendix D, Continued. **The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2010**  
*Three Family Types, All New York Counties*

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Otsego County	\$35,476	243%	\$43,652	238%	\$50,564	229%
Putnam County	\$60,957	418%	\$73,364	401%	\$79,769	362%
Queens County	\$54,536	374%	\$65,943	360%	\$70,198	318%
Rensselaer County	\$39,700	272%	\$48,534	265%	\$55,836	253%
Richmond County	\$53,831	369%	\$65,695	359%	\$70,507	320%
Rockland County	\$56,457	387%	\$68,357	373%	\$70,813	321%
Saratoga County	\$41,812	287%	\$50,647	277%	\$58,027	263%
Schenectady County	\$39,646	272%	\$48,479	265%	\$55,739	253%
Schoharie County	\$33,953	233%	\$42,486	232%	\$49,526	225%
Schuyler County	\$35,704	245%	\$43,873	240%	\$50,705	230%
Seneca County	\$35,821	246%	\$43,991	240%	\$50,833	231%
St. Lawrence County	\$33,781	232%	\$42,355	231%	\$49,194	223%
Steuben County	\$35,308	242%	\$43,533	238%	\$50,337	228%
Suffolk County	\$65,895	452%	\$78,916	431%	\$86,245	391%
Sullivan County	\$40,062	275%	\$48,102	263%	\$56,358	256%
Tioga County	\$34,502	237%	\$43,046	235%	\$49,823	226%
Tompkins County	\$38,094	261%	\$46,942	256%	\$49,891	226%
Ulster County	\$44,610	306%	\$54,535	298%	\$61,979	281%
Warren County	\$39,786	273%	\$48,443	265%	\$55,332	251%
Washington County	\$35,360	243%	\$43,394	237%	\$49,869	226%
Wayne County	\$32,892	226%	\$41,493	227%	\$48,117	218%
Westchester County, Excluding Yonkers	\$59,326	407%	\$71,533	391%	\$74,762	339%
Westchester County, Yonkers	\$56,182	386%	\$68,176	372%	\$71,847	326%
Wyoming County	\$33,824	232%	\$42,396	232%	\$49,347	224%
Yates County	\$34,132	234%	\$42,614	233%	\$49,564	225%

The 2009 FPL is: \$14,570 for a family of two, \$18,310 for a family of three, and \$22,050 for a family of four. The 2009 FPL is effective at least through May 31, 2010. See <http://aspe.hhs.gov/poverty/09poverty.shtml>.

## Appendix E. Impact of Work Supports on Wage Adequacy

One Adult, One Preschooler, and One School-age Child, Ulster County, NY 2010

	#1	#2	#3	#4
	New York State Minimum Wage	2013 Minimum Wage with 1970 Peak Purchasing Power	MEDIAN HOURLY WAGE OF SELECT HUDSON VALLEY OCCUPATIONS*	
			Home Health Aides	Industrial Truck and Tractor Operators
HOURLY WAGE:	\$7.25	\$9.46	\$11.71	\$15.74
TOTAL MONTHLY INCOME:	\$1,276	\$1,665	\$2,061	\$2,770
<b>PANEL A: NO WORK SUPPORTS</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$1,001	\$1,001	\$1,001	\$1,001
Child Care	\$1,419	\$1,419	\$1,419	\$1,419
Food	\$536	\$536	\$536	\$536
Transportation	\$271	\$271	\$271	\$271
Health Care	\$422	\$422	\$422	\$422
Miscellaneous	\$365	\$365	\$365	\$365
Taxes	(\$36)	\$15	\$103	\$286
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	(\$6)	(\$45)	(\$124)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
May Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$3,978	\$4,024	\$4,072	\$4,176
SHORTFALL (-) OR SURPLUS	(\$2,702)	(\$2,359)	(\$2,011)	(\$1,406)
WAGE ADEQUACY Total Income/Total Expenses	32%	41%	51%	66%
<b>PANEL B: CHILD CARE</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$1,001	\$1,001	\$1,001	\$1,001
Child Care	\$4	\$35	\$134	\$311
Food	\$536	\$536	\$536	\$536
Transportation	\$271	\$271	\$271	\$271
Health Care	\$422	\$422	\$422	\$422
Miscellaneous	\$365	\$365	\$365	\$365
Taxes	(\$36)	\$15	\$103	\$286
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	(\$6)	(\$45)	(\$124)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
Making Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,563	\$2,639	\$2,787	\$3,068
SHORTFALL (-) OR SURPLUS	(\$1,287)	(\$975)	(\$726)	(\$298)
WAGE ADEQUACY Total Income/Total Expenses	50%	63%	74%	90%
<b>ANNUAL REFUNDABLE TAX CREDITS**:</b>				
Federal EITC	\$5,036	\$4,286	\$3,286	\$1,493
State EITC	\$1,511	\$1,286	\$986	\$448
Federal CTC	\$1,847	\$2,000	\$2,000	\$2,000
Making Work Pay Tax Credit	\$400	\$400	\$400	\$400

\* New York State Department of Labor. *Occupational wages in Hudson Valley*. Data is from the Occupational Employment Statistics Survey, May 2008. Retrieved April 19, 2010, from <http://www.labor.ny.gov/stats/lswage2.asp/>. Wages adjusted for inflation using the Employment Cost Index.

\*\* Tax credits that are available as a refund on annual taxes are shown at the bottom of the table. EITC is shown only as an annual tax credit. The nonrefundable portions of the Child Tax Credit and Making Work Pay Tax Credit (which are credits against federal taxes) are shown as available to offset monthly costs, and the refundable portions are shown in the bottom shaded rows of the table. The Child Care Tax Credit on the other hand is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

Appendix E Continued. **Impact of Work Supports on Wage Adequacy**  
*One Adult, One Preschooler, and One School-age Child, Ulster County, NY 2010*

	#1	#2	#3	#4
	New York State Minimum Wage	2013 Minimum Wage with 1970 Peak Purchasing Power	MEDIAN HOURLY WAGE OF SELECT HUDSON VALLEY OCCUPATIONS*	
			Home Health Aides	Industrial Truck and Tractor Operators
HOURLY WAGE:	\$7.25	\$9.46	\$11.71	\$15.74
TOTAL MONTHLY INCOME:	\$1,276	\$1,665	\$2,061	\$2,770
<b>PANEL C: CHILD CARE, SNAP/ WIC*, CHILD HEALTH PLUS, &amp; FAMILY HEALTH PLUS</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$1,001	\$1,001	\$1,001	\$1,001
Child Care	\$4	\$35	\$134	\$311
Food	\$85	\$180	\$278	\$487
Transportation	\$271	\$271	\$271	\$271
Health Care	\$0	\$0	\$0	\$178
Miscellaneous	\$365	\$365	\$365	\$365
Taxes	(\$36)	\$15	\$103	\$286
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	(\$6)	(\$45)	(\$124)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
May Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,690	\$1,861	\$2,106	\$2,775
SHORTFALL (-) OR SURPLUS	(\$414)	(\$196)	(\$45)	(\$4)
WAGE ADEQUACY Total Income/Total Expenses	76%	89%	98%	100%
<b>PANEL D: HOUSING, CHILD CARE, SNAP/ WIC*, CHILD HEALTH PLUS, &amp; FAMILY HEALTH PLUS</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$383	\$499	\$618	\$831
Child Care	\$4	\$35	\$134	\$311
Food	\$85	\$180	\$278	\$487
Transportation	\$271	\$271	\$271	\$271
Health Care	\$0	\$0	\$0	\$178
Miscellaneous	\$365	\$365	\$365	\$365
Taxes	(\$36)	\$15	\$103	\$286
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	(\$6)	(\$45)	(\$124)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
Making Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,072	\$1,359	\$1,723	\$2,605
SHORTFALL (-) OR SURPLUS	\$204	\$306	\$338	\$166
WAGE ADEQUACY Total Income/Total Expenses	119%	123%	120%	106%
<b>ANNUAL REFUNDABLE TAX CREDITS**:</b>				
Total Federal EITC	\$5,036	\$4,286	\$3,286	\$1,493
Total State EITC	\$1,511	\$1,286	\$986	\$448
Total Federal CTC	\$1,847	\$2,000	\$2,000	\$2,000
Total Making Work Pay Tax Credit	\$400	\$400	\$400	\$400

\* New York State Department of Labor. *Occupational wages in Hudson Valley*. Data is from the Occupational Employment Statistics Survey, May 2008. Retrieved April 19, 2010, from <http://www.labor.ny.gov/stats/lswage2.asp/>. Wages adjusted for inflation using the Employment Cost Index.

\*\* Tax credits that are available as a refund on annual taxes are shown at the bottom of the table. EITC is shown only as an annual tax credit. The nonrefundable portions of the Child Tax Credit and Making Work Pay Tax Credit (which are credits against federal taxes) are shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit on the other hand is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.



