
***The Self-Sufficiency Standard
for the City of New York***

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September 2000

**Women's Center for Education and Career
Advancement**

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ã 2000 Diana Pearce and Wider Opportunities for Women

Preface

The Self-Sufficiency Standard was originally developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency by Dr. Diana Pearce, who was at that time Director of The Women and Poverty Project at Wider Opportunities for Women. Funding for its original development was provided by the Ford Foundation. A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports. The Standard would not be what is without the contributions of Jennifer Brooks, Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Melanie Lavelle, Alesha Durfee, Nina Dunning, Merble Reagon and Seook Jeong.

The Women's Center for Education and Career Advancement would like to thank the following people and agencies for their assistance in the development of *The Self-Sufficiency Standard for the City of New York*: Mimi Abramovitz, Hunter College School of Social Work; Gail Aska, Community Voices Heard; Lilliam Barrios-Paoli/Elwanda Young; United Way of New York City; Barbara Blum, National Center for Children in Poverty; Jennifer Brooks, Wider Opportunities for Women; Greg Campbell, Human Services Council; Tim Casey/Christina DiMeo, Welfare Reform Network; Ron Deutsch, SENSES; Heidi Durrow, Urban Justice Center; Don Friedman/Liz Kreuger, Community Food Resource Center; William Gresham, NYC Private Industry Council; William Henning, Local #1180; Jennifer Light, Welfare Law Center; Joseph McDermott/Eric Shtob, Consortium for Worker Education; Megan McLaughlin, Federation of Protestant Welfare Agencies; Mary Murphee, Women's Bureau, US Department of Labor; Gail Nayowith, Citizens Committee for Children of New York; James Parrot, Fiscal Policy Institute; Glenn Pasanen, City Project; Bonnie Potter, Non-Traditional Employment for Women; Kathy Rogers, NOW Legal Defense and Education Fund; John Seley, InfoShare and CUNY Graduate Center; Cheryl Ward, New York State Department of Labor; Sandra Watson, LaGuardia Community College; Susan Wefald, Ms. Foundation for Women; Guida West, Welfare Made A Difference; Patricia White, New York Community Trust; Sandra Mancini, NYC Partnership & Chamber of Commerce; Rita Zimmer, Women In Need.

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The Self-Sufficiency Standard for the City of New York

How much money does it take for families to live and work without public or private assistance or subsidies?

Introduction

Due to a robust economy combined with recent changes in welfare and workforce development policy, the question of self-sufficiency has taken on new urgency. As many parents leave welfare and enter the labor market, they join a growing number of families who are unable to stretch their wages to meet the costs of basic necessities. Even though many of these families are not poor according to the official poverty measure, their incomes are inadequate. But what is adequate income—and how does this amount vary among different family types and different places? To answer that question we have a new measure of income adequacy, the Self-Sufficiency Standard.

The Self-Sufficiency Standard measures how much income is needed, for a family of a given composition in a given place, to adequately meet its basic needs—without public or private assistance. Below we will explain the origin of the Standard; how it differs from the official poverty standard; how it is calculated; what it looks like for New York City’s families; and how various public subsidies, public policies, child support and other available resources can help families move towards self-sufficiency. We conclude this report with a discussion of the varied ways that the Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

Measuring Income Adequacy: Problems with the Poverty Line

How much is enough for a family to meet their needs, on their own? Although we may have trouble

coming up with an exact dollar figure, most of us know what adequacy looks like when we see it. As one participant in a training program put it, when asked to define her progress towards economic self-sufficiency:

I wouldn’t say I’m economically self-sufficient yet. When it comes to a point where I don’t have to worry about the health care needs of my family, when I don’t have to worry about the light bill, when the light man isn’t knocking on the door saying “your bill is due.” Not that you have a lot of money, but you’re not worried about how your kid is going to get that next pair of shoes Just the simple things, that may not be all that simple because we don’t have them yet.¹

Obviously, however, we cannot interview every person for his or her own assessment of income adequacy, as quoted above. Besides, such assessments would be subjective and inconsistent. The need for an objective standard to assess income adequacy has thus led most of us to the official federal poverty measure. Using the federal poverty measure, we can determine that a family is “poor” if its income is below the appropriate threshold, and “not poor” if it is above that threshold. The poverty measure, however, has become increasingly problematic as a measure of income adequacy.

The most significant shortcoming of the federal poverty measure is that it is plainly too low: for most families, in most places, it is simply not high enough.

That is, there are many families with incomes above the federal poverty line who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty standard to measure need: for example, Medicaid is extended to families with incomes that are 150%, 185%, or 200% of the official poverty thresholds.

Not only government, but the general public also considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty standard, depending upon the family's composition and where the family lives.²

However, the official poverty measure has additional problems inherent in its structure. Simply raising

True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security over time.

the poverty line, or using a multiple of the threshold cannot solve these problems. Since the official poverty measure was first developed and implemented in the early 1960s, it has only been updated to reflect inflation, and has not and cannot incorporate new needs.

This inability to account for new or different needs results from two methodological problems. The first is that the federal poverty measure is based on the cost of a single item, food. The second is that it assumes a fixed ratio between food and all other needs (housing, clothing, etc.). This fixed ratio does not allow for some costs to rise faster than food, nor does it allow for the addition of new needs (such as child care). In fact, there is not even a way to increase the amount allotted for food to take into account new nutritional standards.

In addition to outdated nutrition standards on which the poverty measure was based and the limited basic needs package, the demographic model (the two-parent family with a stay-at-home wife) has also changed significantly since the measure's inception. Particularly for working single parents—of whom there are many more today than in the 1960s—there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

Not only are the poverty thresholds too low and outdated, they are also the same whether one lives in

Mississippi or Manhattan. That is, the poverty measure does not vary by geographic location. Although there was some geographic variation in costs three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about four times as much as the same size units in the least expensive areas.³

Once again, public programs have recognized the failure of the one-size-fits-all poverty measure to capture differences in need. Thus, instead of using the poverty measure, federal housing programs assess need using local area median income as a way to take into account the significant differences in the cost of living between localities. The Food Stamp program also takes into account variations in costs of housing and child care between different localities.

Finally, the poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time of the inception of the poverty measure, there was probably not a large difference between families in these situations: taxes were very low for low-income families with earned income, transportation was inexpensive. Most important, most workers with children had a non-working spouse who provided child care. Today, taxes even for low-income families are substantial, transportation can be costly, and many families do not have “free” child care available.

For these and other reasons, many researchers and analysts have proposed revising the poverty standard. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.⁴ Others have gone further, creating new measures of income adequacy, such as “Basic Needs Budgets” or Living Wages.⁵

The Concept of the Self-Sufficiency Standard—And How It Differs from the Federal Poverty Measure

While drawing on the critiques and analysis of the poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As the editors of the *Boston Globe* put it: “Ask not where poverty ends, but where economic independence begins.”⁶ That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income required to meet basic needs (including paying taxes) in the regular “marketplace” without public or private/informal subsidies. The Standard, therefore, determines the level of income necessary for a given family—whether working now or making the transition to work—to be independent of welfare and/or other public or private subsidies. By providing a measure that is customized to each family’s circumstances, i.e., taking account of where they live, and how old their children are, the Self-Sufficiency Standard makes it possible to determine if a family’s income is enough for them to meet their basic needs.

While both the Self-Sufficiency Standard and the official poverty measure assess income adequacy, the Standard differs from the official poverty measure in several important ways:

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,⁷ and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children. While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.*
- *The Standard incorporates regional and local variations in costs. This is particularly important for housing although regional variation also occurs for child care, health care and transportation, although to a lesser extent than for housing. Unlike some approaches suggested for a revised poverty standard, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although, in general, rural areas and small towns have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or*

second-home destinations are often as high, or higher, than in a state’s urban areas.

- *The Standard includes the net effect of taxes and tax credits. It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, and federal and state income taxes. Three credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.*
- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and non-food, *the Standard is based on the costs of each basic need, determined independently, which allows each cost to increase at its own rate. Thus, the Standard does not assume that food is always 33% of a family’s budget, or constrain housing to 30%.*

As a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, is not so low that it fails to adequately provide for a family. Rather, the Standard provides income sufficient to meet minimum nutrition standards, for example, and to obtain housing that would be neither substandard nor overcrowded.

The Standard does not, however, allow for longer-term needs, such as retirement, purchase of major items such as a car, or emergency expenses (except possibly under the “miscellaneous” cost category). Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family sustaining wages.

What the Self-Sufficiency Standard Is ... and Is Not

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the appropriate threshold (family type and location). However, we emphasize that, as with any measure or threshold, the exact amount is essentially arbitrary, i.e., if a family’s income falls a dollar above or below the monthly Self-Sufficiency Wage, it should not be interpreted in absolute terms as having, or not having, adequate income. Rather, we would urge users of the Standard to think in relative terms of “wage adequacy,” that is, one should ask how adequate is a given wage? How close is it to the Standard?

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$7.00 per hour, then the latter wage has a “wage adequacy” level of only 70%. At the same time, a penny above or below \$10.00 (\$9.99 versus \$10.01) is not a meaningful distinction.

Second, the use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, for many, the Self-Sufficiency Wage represents a larger goal toward which they are striving, and is a process that they are engaged in, not a one-time achievement. As one person put it, “Self-sufficiency is a road I’m on.”⁸

Central to these efforts are access to education and training, access to jobs that provide real potential for skill development, and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing their own small businesses as their sole or an adjunct source of income. For many, if not most, however, self-sufficiency is not achieved through stopgap measures or short-term solutions. Individuals moving from welfare to work cannot achieve a Self-Sufficiency Wage in a single step, but require strategies that create ladders out of poverty by providing the needed assistance, guidance, and the time necessary for families to become self-sufficient.

Although training and education do not have the same urgency as do basic needs such as food and shelter, true long-term self-sufficiency increasingly necessitates investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is in danger of being at best a fleeting accomplishment.

Finally, it is important to recognize that self-sufficiency does not imply that families should be completely self-reliant and independent of one another, or the community at large. Indeed, it is through interdependence between families and community institutions such as schools or churches, as well as informal networks of friends, family, and neighbors, that many families are able to meet their non-economic needs as well as economic necessities. Such support and help is essential to our well being, psychologically as well as materially, and should be strengthened.

Nothing about the Self-Sufficiency Standard should be taken to mean that such efforts to help each other should be discouraged. Nor should the Standard be understood as endorsing an ideal of self-dependence in complete isolation—we are not advocating a “Lone Ranger” model for families. The Standard is a measure of income adequacy, not of family functioning. Likewise, community, societal, and governmental response to families struggling to achieve family sustaining wages should be encouraged as supportive goal of the goal of self-sufficiency.

How the Self-Sufficiency Standard is Calculated

The goal of making the Standard as standardized and accurate as possible, yet varied geographically and age-wise, requires meeting several different criteria. As much as possible, given data limitations, the figures used here:

- are collected or calculated using standardized or equivalent methodology,
- come from scholarly or credible sources, such as the U.S. Bureau of the Census,
- are updated at least annually, and
- are age- and/or geographically-specific (where appropriate).

Thus, costs that rarely have regional variation (such as food) are usually standardized, while costs such as housing and child care, which vary substantially, are calculated at the most geographically specific level available.

For each borough in New York City, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging from a single 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 costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas may be found in the Appendix to this report.

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

Housing: The Standard uses the Fiscal Year 2000 Fair Market Rents for housing costs, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market and non-metropolitan county (totaling over 400 housing market areas). Fair market rents are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.⁹ The Fair

Market Rents (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. They reflect the cost of a given size unit at the 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than the Fair Market Rent, while 60% would cost more than the Fair Market Rent.)

Although the U.S. Department of Housing and Urban Development provides a single Fair Market Rent (for each size unit) for all housing in the New York City Primary Metropolitan Statistical Area (PMSA), the cost of housing in fact varies substantially within this area. Therefore, we used data from the 1999 New York City Housing and Vacancy Survey (conducted by the U.S. Census Bureau) to calculate rents for each borough within New York City.¹⁰

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;¹¹ families with one or two children require two bedrooms, and families with three children, three bedrooms.

Child Care: We use the most accurate information available that is recent, geographically-specific, and age- and setting- specific. In most states, this is the survey of child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75th percentile, by age of child and setting (family day care home, day care center, etc.).¹² For New York City, the Standard uses the rates set by the Market Rate Survey, conducted (in the spring and summer of 1999) and analyzed by the New York State Office of Children and Family Services as the source of child care cost data. This survey distinguishes costs by age and setting, and by the time period (daily, weekly, etc.). Unlike other costs such as housing, this data does not distinguish between the boroughs of New York City, and therefore the child care costs are the same for

all areas of New York City.

Because it is more common for very young children to be in day care homes rather than centers,¹³ the Standard assumes that children less than three years of age (infants and toddlers, called “infants” here) receive full-time care in day care homes. Preschoolers (three through five years old), in contrast, are assumed to go to day care centers full-time. However, in areas such as rural counties that have few or no day care centers, it is assumed that preschool children also receive care in family day care homes. School-age children (ages six to 12) are assumed to receive part-time care in before- and after-school programs.

Food: While the Thrifty Food Plan of the U.S. Department of Agriculture (USDA) is used as the basis of the federal poverty measure and to determine Food Stamp benefits, the Standard uses USDA Low-Cost Food Plan, which costs about 25% more, on the average, than the Thrifty Food Plan. While both diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns.

The Standard uses the Low-Cost Food Plan for June 1999 to calculate food costs. (Because USDA does not produce annual averages for food costs, we follow the Food Stamp Program and use the estimates for June as an annual average.) Although the Low-Cost Food Plan amounts are higher than the amounts used to calculate the official poverty thresholds, they are nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food eaten away from home. Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

The food costs in the Standard are varied according to the number and age of children and the number and gender of adults. Food in New York City is consistently higher than elsewhere in New York State or other states. Based on a study of the cost of buying the components of a minimally adequate diet in New York City, the food costs in New York City have been increased by 18%.¹⁴

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 population to get to work. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate-income population.¹⁵ In New York City, nearly half of all workers use public transportation. Therefore, we assume workers living in New York City use public transportation. Data for public transportation costs are based on the cost of a monthly pass (in New York City, the unlimited ride Metro card).

Health Care: Health care costs in the Standard include both the employee’s share of insurance premiums plus additional out-of-pocket expenses, such as co-payments, uncovered expenses (e.g., dental care and prescriptions), and insurance deductibles.

Although workers who do not have employer-provided health insurance often “do without,” families cannot be truly self-sufficient without health insurance. The Self-Sufficiency Standard assumes that the employer provides health insurance coverage. The Standard assumes that employees pay 24% of the premium for coverage for themselves only, or 36% for family coverage—which is the national average share of premium costs.¹⁶ The costs of health insurance were obtained from the State of New York Office of Health. In each borough, the median cost of a premium for health care coverage through a Health Maintenance Organization (HMO) provided by small employers was used.

Data for out-of-pocket health care costs (by age) were obtained from the National Medical Expenditure Survey, adjusted by state using the Families USA report, *Skyrocketing Health Inflation: 1980–1993–2000*, and adjusted for inflation using the Medical Consumer Price Index (Medical CPI).

Miscellaneous: This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items, and telephone. It does not include recreation, entertainment, or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.¹⁷

Taxes: Taxes include state sales tax, federal and state income taxes, and payroll taxes. The retail sales tax is 8.25% in New York City, with no tax on food, or on clothing items costing less than \$110. Sales taxes are calculated only on “miscellaneous” items, excluding clothing—as one does not ordinarily pay tax on rent, child care, and so forth. (As is the case in many states, New York does not tax services.) 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. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State taxes are calculated using the 1999 Commerce Clearinghouse State Tax Handbook as well as the tax form and other information from the New York State Department of Taxation and Finance. The state income tax calculation takes into account not only the standard deduction and exemptions for dependents, but also the available tax credits, both refundable and nonrefundable, including the household credit, the child care credit, the real property tax credit, and the school tax credit. (See below for discussion of the earned income credit.) Residents of New York City have additional taxes and tax credits as well.

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—15% of income for families in this range—federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate to 7% to 10% for most taxpayers.

Earned Income Tax Credit (EITC): The EITC, or as it is sometimes called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by working-poor and near-poor families. The EITC is a “refundable” tax credit; that is, working adults may receive the tax credit whether or

not they owe any federal taxes. Because it adds to income, the EITC sometimes makes it possible for even modest earnings to be enough for a family to be self-sufficient. In New York, eligible state residents may receive a state EITC that is 22.5% of the federal EITC.

Child Care Tax Credit (CCTC): The CCTC 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” tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes, receive little or no CCTC.

Child Tax Credit (CTC): The CTC is a federal tax credit that allows parents to deduct up to \$500 per child (for children less than 17 years old) from the federal income taxes they owe. If a family has one or two children, it is calculated like the CCTC, as a credit against federal taxes owed. If the family does not owe federal taxes, or has already taken the CCTC and there is no remaining liability (that is, no federal tax is owed after the CCTC is taken), then the family is not eligible for the CTC.

However, if there are three or more children, then the CTC becomes refundable (as with the EITC). In this case, the family may receive the credit (up to \$500 per child), even if they do not owe any federal taxes. However, the amount of CTC they receive is limited to the amount their payroll tax exceeds the EITC that they have or will receive.

In effect, given the high costs of child care, most families with young children who are paying market rate child care offset most or all of the federal taxes they owe with their child care tax credit. However, those with older children, or three or more children and higher incomes, are more likely to receive the Child Tax Credit.

Table 1
**The Self-Sufficiency Standard for Selected Family Types
in Bronx County (The Bronx), NY, 2000***
Monthly Expenses and Shares of Total Budgets

| Monthly Costs | One Adult | | One Adult, One Preschooler | | One Adult, One Preschooler, One Schoolage | | Two Adults, One Preschooler, One Schoolage | |
|--|------------------|-----------------------|---------------------------------------|-----------------------|--|-----------------------|---|-----------------------|
| | Costs | % of total | Costs | % of total | Costs | % of total | Costs | % of total |
| Housing | \$642 | 45 | \$740 | 26 | \$740 | 20 | \$740 | 18 |
| Child Care | \$0 | 0 | \$736 | 26 | \$1,234 | 33 | \$1,234 | 31 |
| Food | \$193 | 14 | \$294 | 10 | \$439 | 12 | \$603 | 15 |
| Transportation | \$63 | 4 | \$63 | 2 | \$63 | 2 | \$126 | 3 |
| Health Care | \$128 | 9 | \$273 | 10 | \$294 | 8 | \$348 | 9 |
| Miscellaneous | \$103 | 7 | \$211 | 7 | \$277 | 8 | \$305 | 8 |
| Taxes** | \$296 | 21 | \$618 | 22 | \$800 | 22 | \$814 | 20 |
| Earned Income Tax Credit (-) [†] | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 |
| Child Care Tax Credit (-) | \$0 | 0 | -\$40 | -1 | -\$80 | -2 | -\$80 | -2 |
| Child Tax Credit (-) | \$0 | 0 | -\$42 | -1 | -\$83 | -2 | -\$83 | -2 |
| Self-Sufficiency Wage - Monthly | \$1,424 | 100 | \$2,854 | 100 | \$3,684 | 100 | \$4,006 | 100 |
| Hourly ^{††} | \$8.09 | | \$16.21 | | \$20.93 | | \$11.38 per adult | |

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes (including state tax credits except state EITC), payroll taxes and sales taxes.

† EITC includes federal and New York State EITC.

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

Note: Totals may not add exactly due to rounding.

How Much Money Is Enough in New York City?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children,

and where they live. In this section we compare the cost of living for New York City's five boroughs. Because of the very different costs, we have split New York County (Manhattan) into North (or Upper)

Table 2
The Self-Sufficiency Standard for Selected Family Types
in Kings County (Brooklyn), NY, 2000*
Monthly Expenses and Shares of Total Budgets

| | One Adult | | One Adult, One Preschooler | | One Adult, One Preschooler, One Schoolage | | Two Adults, One Preschooler, One Schoolage | |
|--|------------------|-----------------------|---------------------------------------|-----------------------|--|-----------------------|---|-----------------------|
| Monthly Costs | Costs | % of total | Costs | % of total | Costs | % of total | Costs | % of total |
| Housing | \$705 | 46 | \$801 | 27 | \$801 | 22 | \$801 | 20 |
| Child Care | \$0 | 0 | \$736 | 25 | \$1,234 | 33 | \$1,234 | 30 |
| Food | \$193 | 13 | \$294 | 10 | \$439 | 12 | \$603 | 15 |
| Transportation | \$63 | 4 | \$63 | 2 | \$63 | 2 | \$126 | 3 |
| Health Care | \$128 | 8 | \$273 | 9 | \$294 | 8 | \$348 | 8 |
| Miscellaneous | \$103 | 7 | \$211 | 7 | \$277 | 7 | \$305 | 7 |
| Taxes** | \$325 | 21 | \$652 | 22 | \$765 | 21 | \$847 | 21 |
| Earned Income Tax Credit (-) [†] | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 |
| Child Care Tax Credit (-) | \$0 | 0 | -\$40 | -1 | -\$80 | -2 | -\$80 | -2 |
| Child Tax Credit (-) | \$0 | 0 | -\$42 | -1 | -\$83 | -2 | -\$83 | -2 |
| Self-Sufficiency Wage - Monthly | \$1,523 | 100 | \$2,955 | 100 | \$3,716 | 100 | \$4,107 | 100 |
| Hourly^{††} | \$8.65 | | \$16.79 | | \$21.11 | | \$11.67 per adult | |

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes (including state tax credits except state EITC), payroll taxes and sales taxes.

† EITC includes federal and New York State EITC.

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

Note: Totals may not add exactly due to rounding.

Manhattan and South (or Lower) Manhattan based on Census Bureau-defined neighborhoods.

The lowest cost borough in New York City is the Bronx. Nevertheless, a single person with no children needs to earn **\$8.09** per hour (**\$1,424** per month) to be able to meet her/his basic needs, as can be seen in the first column of Table 1. While these costs are high, a single parent with one preschooler needs to earn nearly twice as much at **\$16.21** per hour (**\$2,854** per month)

to meet the basic needs of her family.¹⁸ If she has two children, one preschooler and one schoolage child, she would need two and one-half times as much, **\$20.93** per hour (**\$3,684** per month) to meet her family's needs (see Table 1). Finally, if there are two adults supporting two children, a preschooler and a school-age child, costs are increased slightly for additional food, health care, and miscellaneous costs (the major costs of housing and child care stay the same), but the amount each would need to earn is less than two-thirds the

Table 3
**The Self-Sufficiency Standard for Selected Family Types
in New York County - North (Upper Manhattan), NY, 2000***
Monthly Expenses and Shares of Total Budgets

| | One Adult | | One Adult, One Preschooler | | One Adult, One Preschooler, One Schoolage | | Two Adults, One Preschooler, One Schoolage | |
|--|------------------|-----------------------|---------------------------------------|-----------------------|--|-----------------------|---|-----------------------|
| Monthly Costs | Costs | % of total | Costs | % of total | Costs | % of total | Costs | % of total |
| Housing | \$657 | 45 | \$686 | 21 | \$686 | 17 | \$686 | 16 |
| Child Care | \$0 | 0 | \$736 | 23 | \$1,234 | 31 | \$1,234 | 28 |
| Food | \$193 | 13 | \$294 | 9 | \$439 | 11 | \$603 | 14 |
| Transportation | \$63 | 4 | \$63 | 2 | \$63 | 2 | \$126 | 3 |
| Health Care | \$128 | 9 | \$550 | 17 | \$570 | 14 | \$624 | 14 |
| Miscellaneous | \$104 | 7 | \$233 | 7 | \$299 | 7 | \$327 | 7 |
| Taxes** | \$304 | 21 | \$743 | 23 | \$875 | 22 | \$935 | 21 |
| Earned Income Tax Credit (-) [†] | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 |
| Child Care Tax Credit (-) | \$0 | 0 | -\$40 | -1 | -\$80 | -2 | -\$80 | -2 |
| Child Tax Credit (-) | \$0 | 0 | -\$42 | -1 | -\$83 | -2 | -\$83 | -2 |
| Self-Sufficiency Wage - Monthly | \$1,449 | 100 | \$3,223 | 100 | \$4,004 | 100 | \$4,373 | 100 |
| Hourly ^{††} | \$8.23 | | \$18.31 | | \$22.75 | | \$12.42 per adult | |

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes (including state tax credits except state EITC), payroll taxes and sales taxes.

† EITC includes federal and New York State EITC.

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

Note: Totals may not add exactly due to rounding.

amount a single parent would need to earn: **\$11.38** per hour (**\$4,006** per month total).

In Brooklyn (Table 2), the cost of meeting basic needs for a single adult is only slightly higher than in the Bronx at **\$8.65** per hour. Again, the cost of meeting all of the family's basic needs doubles for the single parent compared to the single adult, to **\$16.79** per hour.

The costs for the single parent with two children, and the two-parent family with two children, are

similarly slightly higher in Brooklyn than in the Bronx (**\$21.11** per hour, and **\$11.67** per hour per adult, respectively).

In Upper Manhattan (see Table 3), a single adult must earn **\$8.23** per hour to meet his/her needs, similar to other boroughs. Again, the single parent with just one child must earn more than twice as much: **\$18.31** per hour (**\$3,223** per month). If she has two children—a preschooler and a schoolage child—she must earn

Table 4
**The Self-Sufficiency Standard for Selected Family Types
in New York County - South (Lower Manhattan), NY, 2000***
Monthly Expenses and Shares of Total Budgets

| Monthly Costs | One Adult | | One Adult, One Preschooler | | One Adult, One Preschooler, One Schoolage | | Two Adults, One Preschooler, One Schoolage | |
|--|----------------|---------------|-------------------------------|---------------|---|---------------|--|---------------|
| | Costs | % of total | Costs | % of total | Costs | % of total | Costs | % of total |
| Housing | \$1,257 | 53 | \$1,650 | 33 | \$1,650 | 27 | \$1,650 | 26 |
| Child Care | \$0 | 0 | \$736 | 15 | \$1,234 | 20 | \$1,234 | 19 |
| Food | \$193 | 8 | \$294 | 6 | \$439 | 7 | \$603 | 10 |
| Transportation | \$63 | 3 | \$63 | 1 | \$63 | 1 | \$126 | 2 |
| Health Care | \$128 | 5 | \$550 | 11 | \$570 | 9 | \$624 | 10 |
| Miscellaneous | \$164 | 7 | \$329 | 7 | \$396 | 6 | \$424 | 7 |
| Taxes** | \$587 | 25 | \$1,449 | 29 | \$1,997 | 32 | \$1,830 | 29 |
| Earned Income Tax Credit (-) [†] | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 |
| Child Care Tax Credit (-) | \$0 | 0 | -\$40 | -1 | -\$80 | -1 | -\$80 | -1 |
| Child Tax Credit (-) | \$0 | 0 | -\$42 | -1 | -\$83 | -1 | -\$83 | -1 |
| Self-Sufficiency Wage - Monthly | \$2,392 | 100 | \$4,990 | 100 | \$6,186 | 100 | \$6,328 | 100 |
| Hourly ^{††} | \$13.59 | | \$28.35 | | \$35.15 | | \$17.98 per adult | |

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes (including state tax credits except state EITC), payroll taxes and sales taxes.

† EITC includes federal and New York State EITC.

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

Note: Totals may not add exactly due to rounding.

\$22.75 per hour (**\$4,004** per month). As in the other places, when there are two adults, the amount that each must earn, is not quite two-thirds of what the single parent must earn, or **\$12.42** per hour (**\$4,373** per month) to meet their family's needs.

Lower Manhattan is by far the most expensive area to live in New York City (see Table 4). For example, a single adult must earn **\$13.59** per hour (**\$2,392** per month). With high housing and child care

costs, a single parent with just one child must earn **\$28.35** per hour (**\$4,990** per month) to meet her family's needs. If she has two children, the Self-Sufficiency Wage increases to **\$35.15** per hour. With two adults, each must earn **\$17.98** per hour, or a total of **\$6,328** per month.

Compared to Lower Manhattan, Queens is less expensive (see Table 5). Nevertheless, a single adult must earn **\$9.15** per hour, and a single parent with one

Table 5
**The Self-Sufficiency Standard for Selected Family Types
in Queens County (Queens), NY, 2000***
Monthly Expenses and Shares of Total Budgets

| <i>Monthly Costs</i> | <i>One Adult</i> | | <i>One Adult, One Preschooler</i> | | <i>One Adult, One Preschooler, One Schoolage</i> | | <i>Two Adults, One Preschooler, One Schoolage</i> | |
|---|------------------|-----------------------|---------------------------------------|-----------------------|--|-----------------------|---|-----------------------|
| | <i>Costs</i> | <i>% of total</i> | <i>Costs</i> | <i>% of total</i> | <i>Costs</i> | <i>% of total</i> | <i>Costs</i> | <i>% of total</i> |
| <i>Housing</i> | \$760 | 47 | \$900 | 29 | \$900 | 23 | \$900 | 21 |
| <i>Child Care</i> | \$0 | 0 | \$736 | 24 | \$1,234 | 32 | \$1,234 | 29 |
| <i>Food</i> | \$193 | 12 | \$294 | 9 | \$439 | 11 | \$603 | 14 |
| <i>Transportation</i> | \$63 | 4 | \$63 | 2 | \$63 | 2 | \$126 | 3 |
| <i>Health Care</i> | \$126 | 8 | \$275 | 9 | \$296 | 8 | \$350 | 8 |
| <i>Miscellaneous</i> | \$114 | 7 | \$227 | 7 | \$293 | 8 | \$321 | 8 |
| <i>Taxes**</i> | \$353 | 22 | \$709 | 23 | \$841 | 22 | \$902 | 21 |
| <i>Earned Income Tax Credit (-)†</i> | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 |
| <i>Child Care Tax Credit (-)</i> | \$0 | 0 | -\$40 | -1 | -\$80 | -2 | -\$80 | -2 |
| <i>Child Tax Credit (-)</i> | \$0 | 0 | -\$42 | -1 | -\$83 | -2 | -\$83 | -2 |
| <i>Self-Sufficiency Wage - Monthly</i> | \$1,610 | 100 | \$3,122 | 100 | \$3,903 | 100 | \$4,273 | 100 |
| <i>Hourly ††</i> | \$9.15 | | \$17.74 | | \$22.18 | | \$12.14 per adult | |

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes (including state tax credits except state EITC), payroll taxes and sales taxes.

† EITC includes federal and New York State EITC.

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

Note: Totals may not add exactly due to rounding.

child again close to twice that amount, or **\$17.74** per hour. If the single parent has two children, the Self-Sufficiency Wage increases to **\$22.18** per hour. If there are two adults supporting two children, they each must earn **\$12.14** per hour.

Costs of living in Staten Island are slightly less than Queens. The single adult must earn **\$8.92** per hour to meet his or her needs, while the single parent with one child has a Self-Sufficiency Wage almost double that at

\$17.59 per hour, and the single parent with two children, **\$22.13** per hour. Two adults on Staten Island can meet the needs of themselves and their children if they each earn **\$12.07** per hour.

In Figure 1 on page 14, we have shown the proportion of income spent on each basic need for a single-parent family with one preschooler and one schoolage child in the Bronx. Housing and child care are by far the greatest expenses for working families with chil-

Table 6
**The Self-Sufficiency Standard for Selected Family Types
in Richmond County (Staten Island), NY, 2000***
Monthly Expenses and Shares of Total Budgets

| | One Adult | | One Adult, One Preschooler | | One Adult, One Preschooler, One Schoolage | | Two Adults, One Preschooler, One Schoolage | |
|--|------------------|-----------------------|---------------------------------------|-----------------------|--|-----------------------|---|-----------------------|
| Monthly Costs | Costs | % of total | Costs | % of total | Costs | % of total | Costs | % of total |
| Housing | \$733 | 47 | \$883 | 29 | \$883 | 23 | \$883 | 21 |
| Child Care | \$0 | 0 | \$736 | 24 | \$1,234 | 32 | \$1,234 | 29 |
| Food | \$193 | 12 | \$294 | 9 | \$439 | 11 | \$603 | 14 |
| Transportation | \$63 | 4 | \$63 | 2 | \$63 | 2 | \$126 | 3 |
| Health Care | \$129 | 8 | \$277 | 9 | \$297 | 8 | \$351 | 8 |
| Miscellaneous | \$112 | 7 | \$225 | 7 | \$292 | 7 | \$320 | 8 |
| Taxes** | \$340 | 22 | \$700 | 23 | \$849 | 22 | \$894 | 21 |
| Earned Income | | | | | | | | |
| Tax Credit (-) [†] | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 |
| Child Care Tax Credit (-) | \$0 | 0 | -\$40 | -1 | -\$80 | -2 | -\$80 | -2 |
| Child Tax Credit (-) | \$0 | 0 | -\$42 | -1 | -\$83 | -2 | -\$83 | -2 |
| Self-Sufficiency Wage - Monthly | \$1,571 | 100 | \$3,096 | 100 | \$3,894 | 100 | \$4,248 | 100 |
| Hourly ^{††} | \$8.92 | | \$17.59 | | \$22.13 | | \$12.07 per adult | |

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes (including state tax credits except state EITC), payroll taxes and sales taxes.

† EITC includes federal and New York State EITC.

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

Note: Totals may not add exactly due to rounding.

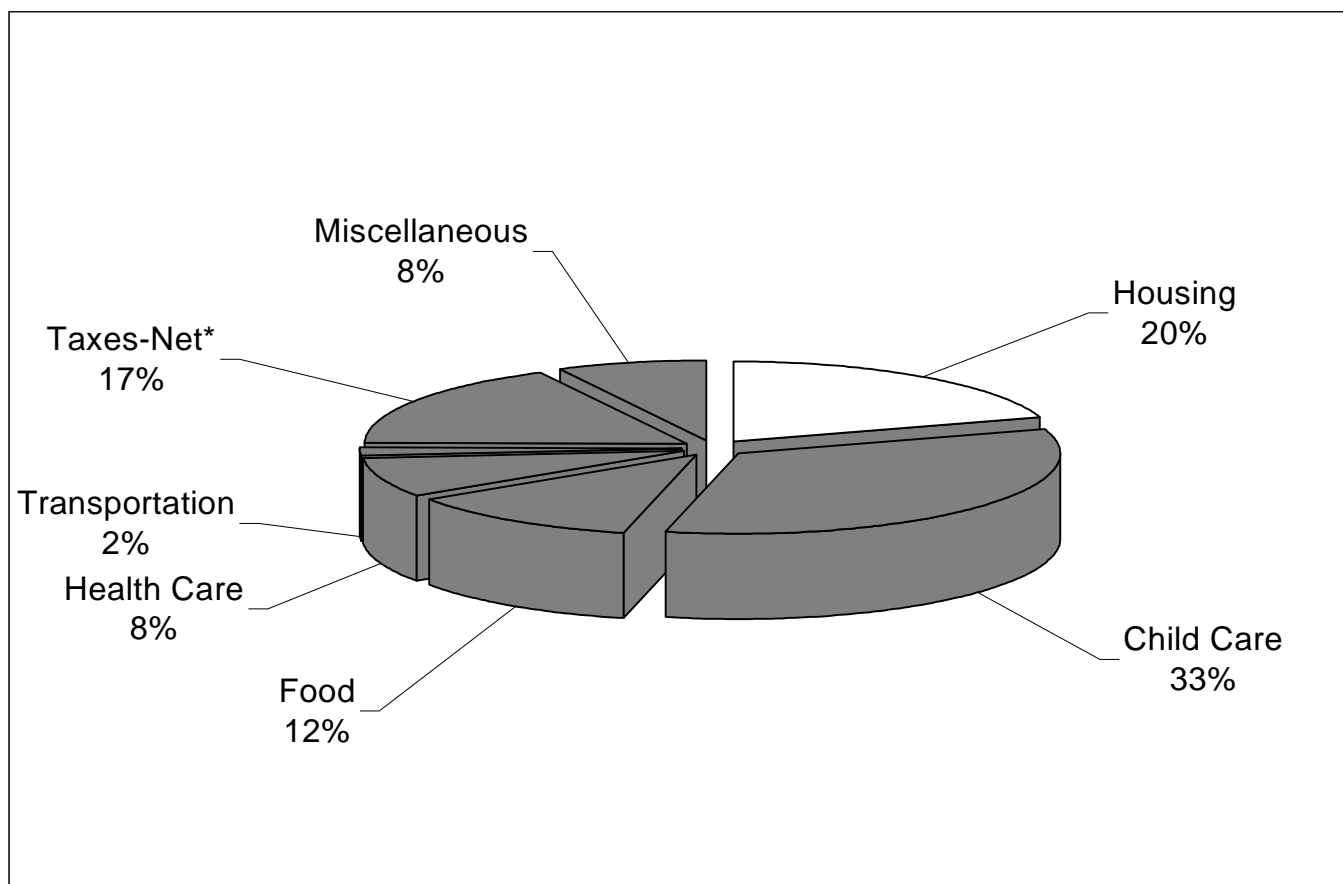
dren. Single-parent families with two children, one of whom is under school-age, generally spend more than half their incomes on these two expenses alone (see Figure 1). With two parents, housing and childcare also account for nearly half the family's expenses.

Because housing costs vary widely across boroughs in the City of New York, the proportion spent on housing varies greatly from borough to borough, ranging from 21 to 33% for families with just one infant or preschool-age child. Child care varies somewhat less,

from 23 to 26% of expenses (except in Lower Manhattan, where because of very high housing costs, child care only accounts for 15% of family's costs). For families with two children, however, child care costs often exceed housing costs, with child care costing from 31 to 33% of the family budget. Lower Manhattan is again the exception where it is just 20%. In these families, more than the 20 to 27% of family budgets goes to housing costs, depending upon the area. (See Tables 1 through 6 and Figure 1.)

A family with one parent, one preschool-age child and one school-age child spends more than half of its monthly budget on housing and child care.

Figure 1
Percentage of Income Needed to Meet Basic Needs
Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschool-age Child and One School-Age Child in Bronx County (The Bronx), NY, 2000



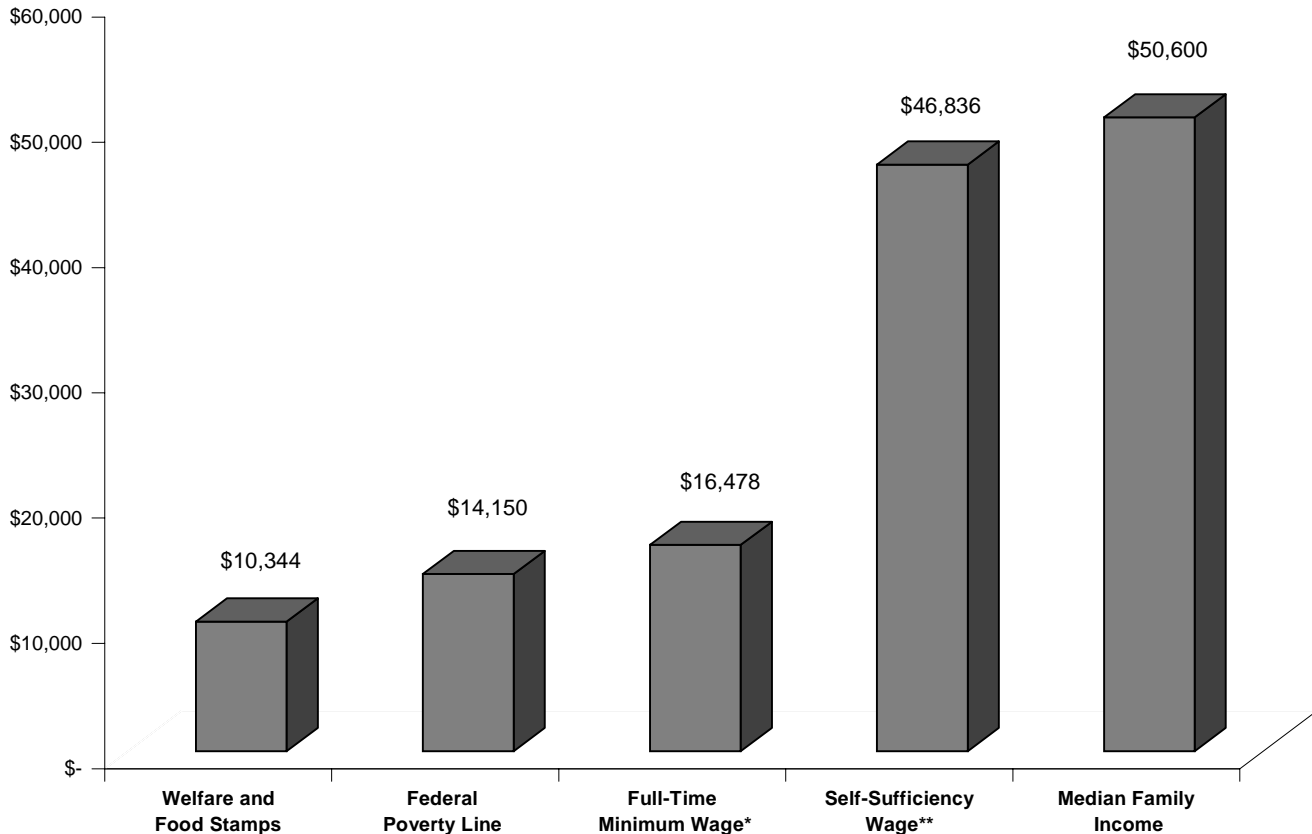
*Percentage includes the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 22%, but with tax credits, the amount owed in taxes is reduced to 17%.

These differences are driven by the difference in housing costs between boroughs: the rent for a two-bedroom housing unit varies from a low of \$740 per month (the Bronx) to a high of \$1,650 per month (Lower Manhattan). Unfortunately, data was not available to distinguish between boroughs in terms of child care costs.

The next largest expense for a family in New York City is taxes; even though taxes are reduced by tax credits, they still account for about one-fifth of expenses for most family types. This proportion is higher than most

other places. This is due to several interacting factors. Costs are very high in New York City, raising the level of income needed to adequately meet basic needs. This in turn puts New York City families in higher income tax brackets, both state and federal resulting in an unusually high proportion of the Self-Sufficiency Wage that goes to taxes, again compared to other places. Health care is a relatively small share, but this calculation assumes that the employer both provides health insurance as well as pays a portion of the premium.

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks
Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One School-Age Child in Queens County (Queens), NY, 2000



*Full-time minimum wage income includes the net effect of the addition of tax credits and the subtraction of taxes.

** Note that this is the Self-Sufficiency Wage for Queens; the Self-Sufficiency Wage for this family type in the Bronx is \$44,208; in Brooklyn, \$44,592; in Upper Manhattan, \$48,048, In Lower Manhattan, \$74,232; and in Staten Island, \$46,728. See below and the next section for a discussion of how this wage compares to other measures and other areas.

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 2 above we have compared the Standard to four other benchmarks: the welfare grant package, the federal poverty measure, the minimum wage, and median income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency.

Rather, the concept of self-sufficiency assumes a gradual progression, one that takes place over time. (Please see the discussion beginning on page 18 for a more detailed analysis of how New York City families can achieve Self-Sufficiency Wages).

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one

preschooler, and one school-age child living in Queens, which is cost-wise in the “middle” of New York City. (The other benchmarks presented are also for three-person families, where relevant; however none is as specific as the Standard in terms of age and number of children, and/or geographic location.) The Self-Sufficiency Standard for this family type, in Queens is **\$46,836**.

Welfare (TANF) Grant and Food Stamps:

Including the cash value of Food Stamps (\$285) as well as the cash TANF grant (\$577), the total welfare grant package is **\$862** per month in New York City or **\$10,344** per year (assuming no wage or other income). This amount is less than one-fourth (**22%**) of the Self-Sufficiency Standard for a three-person family in Queens.

Federal Poverty Line: Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal thresholds for the year 2000, if this family had a monthly income of **\$1,179 (\$14,150** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three- person family is less than one-third (**30%**) of the amount actually needed for a three-person family (with one adult, one preschooler and one school-age child) to be self-sufficient in Queens. Even in the least expensive borough in New York City, the Bronx, the official poverty threshold is only about 32% of the amount needed to meet family needs according to the Standard. And in the most expensive area, Lower Manhattan, the federal poverty level is less than one-fifth (19%) of the Self-Sufficiency Standard.

Minimum Wage: A full-time worker at the federal minimum wage of \$5.15 per hour earns about \$893 per month or \$10,712 per year. Subtracting taxes—payroll (Social Security), and federal and state income taxes—and adding tax credits—the child care, child, and federal and state Earned Income Tax Credits—this worker would have a cash income of **\$1,373** per month, or **\$16,478** per year. This amount is more than her earnings alone because the federal and state EITC benefit for which she qualifies is the maximum, and is more than the taxes she owes. (At this income level, this worker only has to pay sales and payroll taxes—her income is below the threshold for paying federal income taxes. Nevertheless, because she does not pay federal income taxes, she does not receive either the Child Care Tax Credit or the Child Tax Credit.)

Even with the help of the federal and state EITC, however, a full-time job with minimum wage provides just over one-third (**35%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive EITC during the year—as is true of most workers—she will only receive \$11,813, which is only one-fourth of the Self-Sufficiency Standard (25%). For all three of these benchmarks there is an unusually large gap (compared to other places) between each of them and the Self-Sufficiency Wage.

Median Family Income: 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 median income for a three-person family in New York City is **\$50,600**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one school-age child is thus **93%** of the median family income for New York City. If we had chosen a different borough, this percentage would have been lower (the Bronx, Brooklyn), higher (Upper or Lower Manhattan), or essentially the same (Staten Island). Thus the Self-Sufficiency Wage for a single parent with one preschooler and one schoolage child in the Bronx is \$44,208, or 88% of New York City’s median income; in Brooklyn it is \$44,592, also 88% of the median; in Upper Manhattan, it is \$48,048, or 95% of the median income; in Lower Manhattan, it is \$74,232, or 147% of the median; and in Staten Island it is \$46,728, or 92% of the median income.

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. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes below 80% of the median are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance.) In most states and localities, the Self-Sufficiency Standard falls between 50% and 80% of area median income. That at 93% of area median income it is considerably above the 80%-of-area-median-income “Low Income” standard used by HUD suggests both that a substantial portion of New York City families lack adequate income to meet their needs, and that using area median income as a benchmark of income inadequacy (in this case, inadequate income to meet housing needs) is at times an imperfect measure of need for support.

Comparing the Standard for New York City to Other Metropolitan Areas

With this report for New York City, the Self-Sufficiency Standard has now been completed for 13 states or cities. Because the Self-Sufficiency Standard uses a standardized methodology, the cost of meeting basic needs for a given family type can be directly compared. However, since the Standard has been done in different years in the various places, it is necessary to update the numbers to the year 2000. While over a long period of time, individual costs may increase at different rates in different places, for our purposes here, it is acceptable to use the overall Consumer Price Index (for the appropriate region or city) to update the Standards to make them comparable.

As can be seen in Table 7, we have chosen to compare the Standard for New York City (Queens) to two other New York metropolitan area communities—Middlesex, NJ and Stamford-Norwalk, CT—as well as five large American cities—Boston, MA; Chicago, IL; Philadelphia, PA; San Francisco, CA; and Washington, DC. Costs in New York City are generally higher than the Standard for the same family type in almost every other city. Only in San Francisco is the Self-Sufficiency Wage consistently higher across the four family types

shown. For a single adult, the costs in New York City (Queens) are higher than five of the other seven cities, requiring a Self-Sufficiency Wage of **\$9.15** per hour. Only in the Stamford-Norwalk region of Connecticut and in San Francisco is the Self-Sufficiency Wage higher for a single person. While the single adult with a preschooler has a relatively high Self-Sufficiency Wage of **\$17.74** per hour in New York City, again it is the third highest for this family type, surpassed only by the Stamford-Norwalk region and San Francisco.

The single adult with a preschooler and a schoolage child must earn **\$22.18** per hour in New York City (Queens) to be self-sufficient. Again, there are only two other places requiring a higher Self-Sufficiency Wage for this family type: San Francisco and Washington, DC. The required wage for a family with two adults, a schoolage child and a preschooler is **\$12.14** per hour/per adult in New York City (Queens). Only two other places have higher costs: San Francisco and Washington, DC. This comparison illustrates how very high one's wages must be to have an adequate income in New York City compared to other large American cities.

Table 7
**Comparing the Self-Sufficiency Standard for
New York City to Other Metropolitan Areas**

| City | Single Adult | Single Adult, Preschooler | Single Adult, Preschooler, Schoolage | Two Adults, Preschooler, Schoolage |
|-------------------------------|----------------|------------------------------|--|--|
| New York City (Queens) | \$9.15 | \$17.74 | \$22.18 | \$12.14* |
| Middlesex County, NJ | \$8.42 | \$15.37 | \$19.38 | \$10.57* |
| Stamford-Norwalk Region, CT | \$10.17 | \$18.47 | \$21.84 | \$12.07* |
| Boston, MA | \$8.08 | \$16.42 | \$19.92 | \$10.83* |
| Chicago, IL | \$7.87 | \$13.41 | \$15.93 | \$9.07* |
| Philadelphia, PA | \$7.43 | \$13.29 | \$16.07 | \$8.98* |
| San Francisco, CA | \$10.78 | \$20.79 | \$24.64 | \$13.00* |
| Washington, DC | \$8.33 | \$16.74 | \$23.66 | \$13.01* |

*per adult

Closing the Gap Between Incomes and the Self-Sufficiency Standard

Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce, or live in high-cost areas. They often cannot afford their housing *and* food *and* child care—much less their other basic needs—forcing them to choose between needs, or to accept substandard or inadequate child care, insufficient food, or substandard housing.

This wage gap presents states and localities with a challenge of how to aid families who are striving for self-sufficiency, especially families whose wages may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many have benefited from the opportunities produced by the expanding economy, helping families achieve self-sufficiency will be an even greater challenge in the future in the advent of economic downturns.

The two basic strategies to close this gap in income are to (1) **raise wages** and/or (2) **reduce costs through supports**—public and/or private, in cash or in kind. On the one hand, there are a number of strategies that may help individuals raise their wages. On the other hand, families may be provided with other resources, in cash or in kind, in the form of subsidies or other supports, that help fill the gap between their earnings and their families’ needs.

These two approaches are not mutually exclusive, but in fact can, and should, be used as appropriate, sequentially or in tandem. Thus, some parents may receive education and training, followed by jobs that are supplemented by supports (if necessary) until their wages reach the self-sufficiency level. Alternatively, individual parents may combine work and study from the outset. Whatever choices are made, parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education and family responsibilities.

Raising Wages

Training and Education: Adults who have language difficulties, inadequate education, or who lack

job skills or experience, cannot achieve Self-Sufficiency Wages without first addressing access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages. For increasing numbers, this may mean two- or four-year degrees. For some, this may mean ESL (English as a Second Language), Adult Basic Education (ABE) and/or the GED (General Education Degree).

The development of an educated workforce is necessary for many employers to remain competitive. Indeed, businesses have long invested heavily in education and training for their skilled workers in order to take advantage of new technology. Expanding incumbent worker training results in increased productivity as well as increased efficiency and higher wages.

Access to Nontraditional Jobs: For many women, nontraditional jobs (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet provide wages at self-sufficiency levels. To enhance women’s access to these jobs—or training leading to these jobs—requires addressing a range of barriers that prevent women from entering and remaining in nontraditional occupations. Similarly, problems of sexual and racial harassment must be addressed in order for women and/or minorities to fully realize their potential.

Labor Market Reforms: As can be seen in Tables 1 through 6, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore impacts workers’ earnings who are at or close to the minimum wage. Another way to raise workers’ wages are the Living Wage laws; these mandate that city contractors and economic subsidy recipients pay a “living wage.” Such an approach would directly affect over 100,000 people in New York City and also indirectly impact private sector wages as well. Higher

wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers.

Removing Barriers to Employment: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. Pay Equity laws would raise the wages of women and people of color who are subject to race and gender-based discrimination. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together 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.

Reducing Costs and Meeting Basic Needs Through Supports

There are a number of ways to address the gap between wages and family needs, thus helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives, and model in the next section, the effects on a family of adding these resources to their wages.

- **Public Subsidies:** While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without the assistance of temporary subsidies, many families cannot achieve self-sufficiency immediately. Subsidies or vouchers such as cash assistance (TANF), housing (including Section 8, vouchers, and public housing), child care, health care (Medicaid or other plan), and/or transportation (tokens or employer subsidies) all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such subsidies can help a family achieve stability, without scrimping on nutrition, living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is essential for improving wages.

- **Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. Nevertheless, whatever the amount, child support payments reduce the amount required for a family to meet its needs, while providing the support of both parents to meet children's needs.

- **Health Care Coverage:** While health care expenses are a relatively small cost item in most of these family type budgets (less than 10%), health care coverage is essential. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. Without health benefits, parents have to make the unattractive choice between (1) not working and retaining eligibility for health care coverage (through welfare/Medicaid), and (2) employment without health care coverage for their families.

However, with the expansions in Children's Medicaid and the state subsidized Child Health Insurance Program—Child Health Plus (CHP) in New York State—many families now have the

There are a number of ways to address the gap between wages and family needs, thus helping low-income families achieve self-sufficiency—including child support, health care coverage, and various public subsidies.

option of covering their children's health care needs when their employer does not offer family coverage.

Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for one full year. After that, and for other families not transitioning off welfare, children can be covered by Medicaid, if they remain income eligible, or by Child Health Plus. All children in families with incomes at or below 160% of poverty are eligible for free health insurance coverage either through Medicaid or the Child Health program. Children in families with incomes between 160-250% of poverty can be covered by the Child Health Plus program for a small premium copayment. (Above 250% of poverty, children are eligible for Child Health Plus,

but not for subsidized premiums). Parents in New York State with one or more dependents will be covered as well under Family Health Plus, up to 120% of poverty beginning January 2001, increasing to 150% of poverty as of January 2002. (Note that immigrants in New York State are eligible for CHP but not for Family Health Plus.)¹⁹

Subsidies or supports such as these greatly reduce the amount of wages needed to adequately meet a family's basic needs. For example, a single parent with two children would need about \$883 per month for housing in Staten Island. However, if that parent

received a housing subsidy equal to one-half of their housing costs, their housing costs would be reduced to \$442 per month, which would in turn, reduce the total amount of income needed to meet expenses.

Subsidies not only reduce the amount of income required to meet the basic need that has been subsidized, but also have the indirect effect of decreasing the amount of taxes that would be owed. By lowering income needed and therefore increasing eligibility, subsidies may also increase the Earned Income Tax Credit, the Child Care Tax Credit, and/or the Child Tax Credit.

Modeling the Impact of Supports on Wages Required to Meet Basic Needs

In Table 8, we examine the effect of adding subsidies and supports for a family consisting of a single parent and two children, an infant and a preschooler, living in Brooklyn. The basis for these numbers can be found in the section entitled How the Standard is Calculated, starting on page 4.

Treatment of Tax Credits. Although we include the Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact available to families. By law, a family can only receive part of the EITC to which they are entitled on a monthly basis. The maximum advance payment is \$116 per month (regardless of family size). The great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.²⁰ Frequently this money is then used for a security deposit for housing, to buy a car, to settle debts, pay tuition, or for savings.

In Table 8, we show the federal EITC as if it is received monthly, up to the allowed maximum of \$116 per month. At the bottom of the table, we show any *additional* amount for which this family would qualify when they file their taxes the following year, if they worked at this wage for the year. (See the third line from the bottom of Table 8; note that in some instances, all of the federal EITC has already been received on a monthly basis, so that this single parent would not receive any additional amount.) Besides the federal EITC, we also show two other New York State tax credits in this table. Because the state EITC in New York is refundable only at the end of the year, it appears only at the bottom of the table as an annual amount. Finally, note that in New York State, there is also a refundable Child Care Tax Credit: the total annual amount of this credit can also be seen at the bottom of Table 8.

The Self-Sufficiency Standard (Column #1): In the first column of Table 8, the Standard provides the full amount of the single parent's expenses, including taxes, without any subsidies or supports to reduce these

costs (except tax credits where applicable). With child care expenses of \$1,286 per month and housing costs of \$801 per month, it is not surprising that the Self-Sufficiency Wage is **\$21.38** per hour.

Private Subsidies:

Child Support (Column #2): In the second column of Table 8, the private "subsidy" of child support is added. The amount of \$313 is the average collection of child support per month in New York City, as reported by the state.²¹ Adding child support reduces by \$313 the amount that must be earned each month by this single parent to meet expenses. Because this income is not subject to taxes, it has a stronger impact on the family's income than additional earned income.

Adding child support also changes taxes, which decrease from \$793 in Column #1 (when all income is from earnings) to \$586 when some income is received as child support. Altogether, the addition of child support and its effects on taxes reduces the required Self-Sufficiency Wage by almost three dollars, to **\$18.43** per hour. It does so by lowering the income that must be earned directly, and also has an indirect effect of lowering the taxes that must be paid on earned income.

Public Subsidies:

Child Care (Column #3): In the third column, we show the effect of a child care subsidy available to low-income families, that is, families with incomes below about 225% of poverty. This subsidy substantially reduces child care costs for this family by almost \$1,000 per month, from \$1,286 to \$313 per month. This in turn reduces the Self-Sufficiency Wage by over one-third, from \$21.38 to **\$12.78** per hour (compare the first and third columns in Table 8).

It should be noted that in this and subsequent columns, the co-payment amounts (parent's fee) are from a co-payment table used in New York City that is based on the 1990 Federal Poverty Guidelines (at which time it covered families up to about 300% of

Table 8
Impact of Subsidies on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Infant and One Preschool-age Child
Kings County (Brooklyn), NY, 2000

| | #1 | SUBSIDIES | | | | | |
|---|----------------------------------|----------------------|-------------------|---|---|---|--|
| | | #2 | #3 | #4 | #5 | #6 | #7 |
| | Self-Sufficiency Standard | Child Support | Child Care | Child Care, Food Stamps & Medicaid | Child Care, (Food Stamps)* & Child Health Plus | Child Care, (Food Stamps)* & Child Health Plus, Without Employer Health Care Subsidy | Housing, Child Care and Food Stamps |
| Monthly Costs: | | | | | | | |
| Housing | \$801 | \$801 | \$801 | \$801 | \$801 | \$801 | \$440 |
| Child Care | \$1,286 | \$1,286 | \$313 | \$100 | \$224 | \$274 | \$118 |
| Food | \$383 | \$383 | \$383 | \$177 | \$383 | \$383 | \$270 |
| Transportation | \$63 | \$63 | \$63 | \$63 | \$63 | \$63 | \$63 |
| Health Care | \$315 | \$315 | \$315 | \$0 | \$128 | \$259 | \$315 |
| Miscellaneous | \$285 | \$285 | \$285 | \$285 | \$285 | \$285 | \$285 |
| Taxes | \$793 | \$586 | \$311 | \$131 | \$228 | \$278 | \$144 |
| Earned Income Tax Credit (Advanced) | \$0 | \$0 | -\$73 | -\$116 | -\$116 | -\$102 | -\$116 |
| Child Care Tax Credit (-) | -\$80 | -\$80 | -\$66 | -\$26 | -\$52 | -\$60 | -\$31 |
| Child Tax Credit (-) | -\$83 | -\$83 | -\$83 | -\$1 | -\$47 | -\$71 | -\$6 |
| Child Support | \$0 | -\$313 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Self-Sufficiency Wage- | | | | | | | |
| Monthly | \$3,763 | \$3,243 | \$2,249 | \$1,415 | \$1,897 | \$2,110 | \$1,482 |
| Hourly | \$21.38 | \$18.43 | \$12.78 | \$8.04 | \$10.78 | \$11.99 | \$8.42 |
| Annual Wage | \$45,155 | \$38,919 | \$26,987 | \$16,976 | \$22,768 | \$25,322 | \$17,787 |
| Additional Federal EITC (annual) | \$0 | \$0 | \$0 | \$1,593 | \$374 | \$0 | \$1,423 |
| Total State EITC (annual) | \$0 | \$0 | \$197 | \$672 | \$397 | \$276 | \$633 |
| NY State Refund-able Child Care Tax Credit (annual) | \$960 | \$953 | \$856 | \$343 | \$680 | \$794 | \$405 |

* Although we attempted to model all of these supports, Food Stamps are shown in parentheses because the family is ineligible, at this income level, and does not receive them.

poverty). If New York parents paid the same co-payment as in Albany, for example, this parent's fee would be just \$243 per month.

Child Care, Food Stamps, and Medicaid (Column #4): For adults who are moving from welfare to work, there is usually available a set of supports and

subsidies to help with that transition. In the fourth column of Table 8, we assume that this single parent is receiving a typical "package" of benefits available to those making the welfare-to-work transition. This package includes child care, Food Stamps, and Medicaid. (Note that to be eligible for Food Stamps, a family's

total income (including earnings, child support, and so forth) must be less than 130% of the federal poverty level—for her family size—and to receive Medicaid, a family’s income must be less than 185% of poverty.)

These supports greatly reduce a family’s costs for these three basic needs. In this example, the child care costs are almost fully subsidized at this income level, reducing a family’s monthly child care costs from \$1,286 to just \$100 (the monthly co-payment). Medicaid reduces her health care costs to zero, while her partial Food Stamps benefit of \$206 reduces her food costs by over one-half. Although this family receives less from both the Child Care Tax Credit and the Child Tax Credit, by substantially lowering the income that must be earned to pay for child care, food, and health care, these subsidies decrease the taxes owed by more than the credits lost. Altogether, these subsidies lower the wages required to meet basic needs to **\$8.04** per hour, less than 40% of the full Self-Sufficiency Wage. (It should be noted that the EITC to which she is entitled is substantial at this level, and if all of it were received on a monthly basis, this would further lower the required wage by almost two dollars an hour.)

It should be noted that we attempted to model these subsidies together with a partial TANF cash grant. We found that families would lose any cash benefit before their combined income was enough to meet their needs, *even with the help of subsidies*. That is, under New York State earned income disregard rules, families may keep (or have disregarded) 47% of their earnings. As their earnings increase, their cash grant decreases, until their earnings reach about double the grant, at which point the cash grant becomes zero. In our model, *even with the help of these subsidies (child care, Food Stamps and Medicaid)*, parent’s earnings must be more than double the cash grant in order to meet their needs.²²

Earlier research showing that parents could combine work and cash assistance was based on the experience of families under AFDC, prior to TANF. At that time, there were different rules regarding earnings, especially in the first few months, and cash benefits were generally higher relative to costs than is true today.²³ Also, some families combined welfare and work as sources of income, but not at the same time. They did so by alternating between periods of work and welfare. Of course, families may use this approach today as well, although this may not be as viable a strategy under TANF as it was under AFDC. Under

TANF, each month on welfare, no matter how small the cash grant, counts against their lifetime limit of five years in New York State, as well as creating other problems such as securing adequate child care for short periods of employment.

Child Care, Food Stamps, and Child Health Plus (Column #5): After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family, although she is eligible for the Child Health Plus (CHP) for health insurance coverage for her children. In the fifth column of Table 8, we model this change by assuming that the children’s health care costs (including both insurance and out-of-pocket costs) are covered by CHP, while the parent’s cost is not, so that the parent must pay for her share of the health insurance premium available through her employer, as well as out-of-pocket costs for herself.

This additional expense, to cover her health care costs, of \$128 per month, may not seem great. However, if her earnings are high enough to cover that cost, that increases her child care co-payment, and in turn, makes her ineligible for Food Stamps. In short, after one year, because of the loss of Medicaid coverage for herself, she must increase her earnings by almost two dollars an hour to **\$10.78** per hour just to be able to meet her needs at the same level as before she lost the coverage.

Child Care, Food Stamps, Child Health Plus Without Employer Subsidy (Column #6): The Self-Sufficiency Standard assumes that for a Self-Sufficiency Wage, the employer makes available group health insurance and pays the average portion of the premium. Unfortunately, some employers make health insurance available but require that employees pay the full premium. In the sixth column, we model this situation by assuming that the parent pays the full premium while her children are covered as above by CHP. This change substantially increases health care costs, which raises the child care co-payment and taxes. This increases the amount the parent must earn by another dollar plus an hour, to **\$11.99** per hour. Note that, if she earns enough to meet these higher costs (of health care and a higher child care co-payment, plus increased taxes), she is no longer eligible for Food Stamps.

Housing, Child Care and Food Stamps (Column #7): In the last column of the table, we model the combination of child care, Food Stamps, and

housing subsidies. Housing subsidies typically reduce the cost of housing so that families pay only 30% of their income for housing and utilities. This subsidy reduces housing costs by almost one-half. However, because the housing subsidy reduces housing costs by such a large amount, it decreases the Food Stamps benefit (which takes into account other costs such as housing and child care), thus raising food costs. The combination, however, still reduces the wage required to meet the family's needs to **\$8.42** per hour.

Table 8 provides figures for one family—a single parent with one infant and one preschool-age child, living in Brooklyn. The impact of various subsidies and taxes would vary in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient, assisting families receive the subsidies and supports for which they are eligible. By temporarily aiding families with subsidies until they are able to earn Self-Sufficiency-level Wages, families with entry-level wages are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet, and health care. This in turn helps support their achieving stable employment, depending on the state of the economy. Thus, carefully targeted programs and tax policies can play an important role in helping families become fully self-sufficient.

Unfortunately, the various subsidies modeled here are not available to all who need them:

- Nationwide, only about 12% of eligible families receive housing subsidies or live in public housing.²⁴ In New York City alone, nearly 213,000 families are on the waiting list for housing subsidies.²⁵

- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators, and the Urban Institute reported that about two-thirds of those that left the Food Stamps program as they left welfare, remained eligible.²⁶
- Only 10% of about 15 million eligible children are receiving child care subsidies nationwide; in New York state, the percentage is 18%. In New York City, about 100,000 eligible children do not receive child care subsidies.²⁷
- Families USA reports that in the 12 states with the largest numbers of uninsured children, Medicaid enrollment declined by nearly a million children. Some, but not all of that loss, was recouped with expanded CHIP enrollment, but this number includes pre-existing state programs, as in New York, which were “converted” to be CHIP programs. Also, because eligibility under CHIP has been extended to children not eligible for Medicaid, the number of children covered by both Medicaid and CHIP programs combined should have increased. Thus the continuing high numbers of uninsured children indicates unmet need.²⁸
- Although 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed them, and less than 20% received the full amount owed. Not surprisingly, the average monthly child support payment of \$309 represents just 17% of a single mother's, and 11% of a single father's income.²⁹

How the Self-Sufficiency Standard Can Be Used

The Self-Sufficiency Standard is relevant to a range of issues and arenas, providing crucial information about wage adequacy to help design strategies for self-sufficiency. The Standard can be used in a variety of settings: from the welfare client choosing the best route out of poverty for herself and her family, to organizations weighing investment in various education and training opportunities, to state-level policymakers facing critical policy choices on tax policy, subsidies, welfare-to-work programs, economic development plans, education and training.

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate many different options. The discussion below should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

The Self-Sufficiency Standard as a Policy Tool

The Self-Sufficiency Standard has a number of uses in the development and evaluation of policy in different areas. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy uses the Standard to assess the ability of various jobs, occupations, and sectors to provide self-sufficient wages for workers. The Standard is used together with analysis of the current local labor market supply and demand (to determine jobs that have expanding but unfilled openings), an assessment of the available job training and education infrastructure, and an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to assess the jobs and sectors on which to target training and counseling resources.

The Standard has also been used to *evaluate economic development proposals*. By using the Standard to determine if the wages paid by new businesses seeking tax breaks and other government supports are at or above self-sufficiency, it can be determined if these proposed enterprises will require subsidies to the workers as well. Thus, such proposals can be evaluated as to their net positive or negative

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

The Standard has also been used to *evaluate impact of proposed policy changes*. As shown in this report (see Table 8), the Standard can be used to evaluate the impact of restructuring subsidy programs, changing co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible to not only show the direct impact on family incomes, but to model the interaction effects of taxes, tax credits, and, where applicable, subsidies. It can similarly be used to look at the impact of changing program rules^{3/4} such as requiring parents to enter employment when their youngest child reaches the age of three months instead of the current 12 months^{3/4} on both individual families and state budgets.

The Standard can be used to *target education and job training investments*. Given the Self-Sufficiency Wages for most family types, the Standard can help make the case for investing in various types of post-secondary education. Education and training beyond high school provides access to a wide range of jobs paying Self-Sufficiency Wages, and the broad range of skills that enable workers to move into jobs created by rapidly developing new technologies.

The Self-Sufficiency Standard as a Guideline for Wage-Setting

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers' salaries. It has also been used by private agencies, such as Community Action Agencies, to evaluate the adequacy of their own salary schedules.

The Self-Sufficiency Standard as a Benchmark for Evaluation

The Standard can be used to evaluate outcomes for a wide range of programs that result in employment,

from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating outcomes in terms of self-sufficiency, programs are using a measure of true effectiveness. That is, for each participant, the question asked is how close are the wages achieved to the family's Self-Sufficiency Wage and thus how does the program impact the ability of these adults to meet their families' needs adequately. Thus, such evaluations can help redirect resources to the types of approaches that result in improved outcomes for participants.

The Self-Sufficiency Standard as a Counseling Tool

The Standard can be used as a counseling tool, to help participants in work and training programs make choices among various occupations and jobs. The Standard has also been used to develop the Self-Sufficiency Standard Budget worksheet, which is a tool that counselors and clients can use to "test" the ability of various wages to meet a family's self-sufficiency needs. With the information provided by the Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages and/or which jobs would best provide the resources they need. Alternatively, the Standard can help participants determine in what ways microenterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families.

The Budget Worksheet also provides both counselors and clients with information on available subsidies and supports, integrating in one place a wide range of possibilities not usually brought together—even though clients often must coordinate these various programs in their lives.

The Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. It helps not only counselors, but the public at large, understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against

health crises becoming economic crises. By demonstrating how the various components, and each basic need, fit together, it helps in the understanding of how each is necessary. Thus, it helps facilitate the coordination of various providers of services and supports, both public and private, such as Food Stamps, child care providers, and education and training organizations.

The Self-Sufficiency Standard as a Needs Analysis Tool

The Standard provides for families of all different types and compositions a detailed, yet standardized, analysis of what their cost of living is, and what it costs for working parents to meet, at a minimally adequate level, their basic needs for food, shelter, health care, and so forth. As such, it is being used in two court cases in order to document the minimum amount families need to meet their needs, and their ability to pay (or not pay) additional amounts for non-essentials. The Standard thus provides a specific benchmark that demonstrates the problematic nature of requiring additional payments (in one case, for housing refinancing, and the other, for loan repayments) on the ability of the family to meet their basic needs—without sacrificing nutrition, living in substandard or overcrowded housing, or using inadequate child care.

The Self-Sufficiency Standard in Research

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically, and in terms of the age of children) measure of income adequacy, it is finding increasing use in research on income adequacy and poverty. Since it has long been known that living costs differ greatly between different localities, the Self-Sufficiency Standard provides a means of estimating the true level of "poverty," or income inadequacy, and how this differs from place to place, and among different family types. In addition, the Standard provides a means to measure the adequacy of various supports and subsidies, such as child support or child care subsidies—given a family's income, place of residence, and composition. As a modeling tool, it can be used to research the impact of various subsidies, tax credits, and/or child support—and their interactions—on families at various wage levels of earners, with different compositions, and with varied costs of living.

Conclusion

With the passage of the 1996 welfare legislation—particularly with the advent of work requirements and time limits—helping participants become self-sufficient has become a top priority. The Self-Sufficiency Standard documents the cost of living that families of different sizes must meet to live independently, without public or private subsidies. The Standard demonstrates that, for most families, earnings that are above the official poverty level or earnings that are high enough to disqualify them from welfare are nevertheless far below what they need to meet their families' basic needs.

The 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 Standard.

The Standard has been calculated for a number of other states, including California, Connecticut, Illinois, Indiana, Iowa, Massachusetts, New Jersey, North Carolina, Pennsylvania, Texas, Wisconsin, and the Washington, DC metropolitan area. This report is being released at the same time as the report for New York State. It is anticipated that reports will be completed shortly for California (updated) and South Dakota. For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at Wider Opportunities for Women at (202) 638-3143 or jbrooks@wowonline.org, or Dr. Diana Pearce at (206) 616-2850 or pearce@u.washington.edu. For further information on the findings and implications of the Self-Sufficiency Standard for the City of New York, contact Merble Reagan at The Women's Center for Career Advancement at (212) 964-8934, or for New York State, contact SENSES at 518/463-5576.

Endnotes

¹ Anonymous quote in Elizabeth A. Gowdy and Susan R. Pearlmutter, “Economic Self-Sufficiency is a Road I’m On: The Results of Focus Group Research with Low-Income Women,” in Liane V. Davis, ed., *Building on Women’s Strengths: A Social Work Agenda for the Twenty-First Century* (New York: The Haworth Press, 1994), p. 93.

² See for example, William O’Hare, Taynia Mann, Kathryn Porter and Robert Greenstein, *Real Life Poverty in America: Where the American Public Would Set the Poverty Line*, Center on Budget and Policy Priorities, July 1990.

³ Using the Fair Market Rents for two-bedroom units, which is the cost of housing including utilities at the 40th percentile (see below for further explanation) housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, costs \$1,362. This is almost four times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$347 per month.

⁴ One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles’ work and the analyses of many others are summarized in Constance Citro and Robert Michael, eds., *Measuring Poverty: A New Approach*, Washington, DC: National Academy Press, 1995.

⁵ The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Barbara Bergmann and Trudi Renwick, “A Budget-Based Definition of Poverty: With an Application to Single-Parent Families,” *The Journal of Human Resources*, Vol.28, No.1, p.1-24, Winter 1993. Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state.

⁶ *Boston Globe*, 9/25/98.

⁷ While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.

⁸ Quoted in Gowdy and Pearlmutter, *op.cit.*, p. 91.

⁹ These costs are based on a survey of units that have been on the market within the last two years, and exclude both new housing (two years old or less), and substandard and public housing.

¹⁰ The housing costs reflect the combined monthly gross rent and the cost of utilities for 1, 2, and 3 bedroom units in each county, for occupied units moved into during 1994-1999. The larger time-span was used because the sample size numbers were too small in some instances for shorter span of years; however, the difference in costs was extremely small between the two-year and five-year span.

¹¹ Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

¹² Under the 1988 Family Support Act (which was superceded by the Personal Responsibility and Work Opportunity Reconciliation Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75th percentile, for the age of child, setting, and location. Most states conducted surveys of costs, or commissioned child care referral networks or researchers to do these studies.

¹³ Child care centers are used more frequently for older children (two to four years old) than for infants (J.R. Veum and P. M. Gleason. October, 1991. “Child Care Arrangements and Costs,” *Monthly Labor Review*. p. 10-17.) However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative’s home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care.) See J. Capizzano, G. Adams, and F. Sonenstein. March 2000. *Child Care Arrangements for Children under Five: Variation across States*. Washington, DC: The Urban Institute. National Survey of America’s Families, Series B, No. b-7.

¹⁴ Community Food Resource Center, Inc. July 1998. *A Comparison of Income and Basic Family Living Costs in New York City: 1998*.

¹⁵ See C. Porter and E. Deakin. December 1995. *Socio-economic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas*. Berkely, CA: Institute of Urban and Regional Development, University of California at Berkeley.

¹⁶ According to the Bureau of Labor Statistics, 83% of non-temporary workers have health insurance, the majority of which is employer-provided.

¹⁷ See Citro and Michael, *op.cit.*

¹⁸ In the report, single parents are referred to as “she” because over 90% of single parents are women.

¹⁹ Under Medicaid, children from birth through their first birthday are covered up to 185% of poverty; children from age one through age six, up to 133% of poverty, and children age six through 19, up to 100% of poverty. Under Child Health Plus, health care coverage is free up to 160% of poverty, and a small premium (ranging from \$9 to \$15 per child, up to a maximum of \$27 to \$45 per family) is charged families with incomes between 160% and 250% of poverty. Children in families with incomes over 250% of poverty are also eligible for Child Health Plus, but their parents must pay the full premium.

²⁰ Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EIC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section is “Monthly Operational Review of Earned Income Credit.”) Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a “lump sum” is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See J. L. Romich and T. Weisner. October 1999. *How Families View and Use the EITC: The Case for Lump-sum Delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

²¹ New York State Office of Child Support Enforcement, “Statistics for Calendar Year 1999”. The amount of \$313 per month is slightly above the average amount of child support paid by absent parents nationally (per family, not per child) which is about \$309 per month. Lydia Scoon-Rogers, Child Support for Custodial Mothers and Fathers: 1995. U.S. Bureau of the Census, Current Population Reports (P60-196, March 1999).

²² This approach was also tested for a larger family, a single parent with five children, and again, earnings that are high enough to meet the family’s needs, even with the help of subsidies reducing costs, were too high to maintain eligibility for a partial grant.

²³ Roberta Spalter-Roth, Beverly Burr, Heidi Hartmann, and Lois Shaw, with Jill Braunstein and Robin Dennis. (1995). *Welfare that Works: The Working Lives of AFDC Recipients*. Washington, D.C.: Institute for Women’s Policy Research. Also, Roberta Spalter-Roth, *Income Packages Among Low-Income Single-Mother Families: Economic Well-Being and Income Security*, presented at the Coalition on Human Needs, 3/29/96.

²⁴ U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

²⁵ The Coalition for the Homeless calculates that it would take approximately 50 years to meet the needs of the current waiting list if the housing turnover rates remain constant and no new families apply to the program. Coalition for the Homeless. 2000. *Housing a Growing City: New York’s Bust in Boom Times*.

²⁶ “Current News and Analysis: 8.6 Million Fewer Food Stamp Participants in March 2000 than March 1996, Yet Studies Show Persistent Need”, <http://www.frac.org/html/news/fsmar00nos.html>. Also see Sheila R. zedlewski and Sarah Brauner, “Are the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads?” The Urban Institute: Assessing the New Federalism, National survey of America’s Families (NSAF). Series B, No. B-3, November 1999.

²⁷ U.S. Department of Health and Human Services, Administration for Children and Families, Access to Child Care for Low-Income Working Families. October, 1999.<http://www.acf.dhhs.gov/news>. Citizens’ Committee for Children of New York, Inc. Child Care: the Family Life Issue in New York City. May, 2000.

²⁸ Families USA, One Step Forward, One Step Back: Children’s Health Coverage after CHIP and Welfare Reform. October 1999.

²⁹ Lydia Scoon-Rogers, Child Support for Custodial Mothers and Fathers: 1995. U.S. Bureau of the Census, Current Population Reports (P60-196, March 1999).

Data Sources

| Date Type | Source | Assumptions |
|----------------|---|---|
| Child Care | <p>Child Care, Inc. 275 Seventh Avenue 15th Floor NY, NY 10001 (212) 929-7604 Marilyn Torres, ext. 3011 Email CCINYC@AOL.COM</p> | <p>Market rates for child care: there are 5 groups of counties for New York State. New York City's five counties/boroughs make up one group.</p> <p><u>Infants</u>: Registered Family Day Cares (0-2 years old). <u>Preschoolers</u>: Day Care Centers (3-5 years old). <u>School-age</u>: #s are the costs for part-day, school-age child care (6-12 years old)</p> |
| Food | <p>USDA Low-Cost Food Plan, June 1999, from U.S. Department of Agriculture. 1999. "Cost of Food at Home Estimated for Food Plans at Four Cost Levels, June 1999, U.S. Average."</p> <p>Community Food Resource Center, Inc., July 1998. A Comparison of Income and Basic Family Living Costs in New York City: 1998. Liz Kreuger, Director</p> | <p>Low-Cost Food Plan is the second lowest cost of the USDA's four food plans</p> <p>For NYC counties (NY, Queens, Bronx, Richmond, and Kings), food costs were multiplied by 1.18 (based on findings of Community Food Resource Center, Inc. report)</p> |
| Health Care | <p><u>Health Insurance</u>: New York State Insurance Department</p> <p><u>Out of Pocket Costs</u>: U.S. Department of Health and Human Services. 1987. National Expenditure Survey, age-specific costs reported in The Future of Children. Winter 1992.</p> <p>Families USA. 1993. Skyrocketing Health Inflation 1980-1993-2000; The Burden on Families and Businesses.</p> | <p>County Cost of Small Group Insurance for HMOs, 1/1/2000. Cost is for least expensive HMO plan offered in county of residence.</p> <p>Updated using the Medical CPI.</p> <p>Employees contribute 24% of the premium for individual coverage and 36% for family coverage William M. Mercer, Inc., Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998.</p> |
| Housing | <p>Department of Housing and Urban Development; Fair Market Rents for the Section 8 Housing Assistance Payments Program – Fiscal Year 2000. (10/01/99). (www.huduser.org).</p> <p><u>New York City only</u>: 1999 New York City Housing and Vacancy Survey (NYCHVS), U.S. Census Bureau (www.census.gov/hhes/www/nychvs.html)</p> | <p>All City of New York counties/boroughs (New York, Bronx, Queens, Richmond, and Kings) use numbers from the 1999 NYCHVS. The numbers reflect the combined monthly gross rent and the cost of utilities for 1, 2, and 3 bedroom units in each county for occupied units in which the respondent moved into between 1994-1999. (The 5-year range necessary due to small sample size of the survey.)</p> |
| Taxes | <p>U. S. Department of Treasury – IRS. 1999. 1999 1040 Instructions. Year 2000 EITC parameters</p> <p>New York State Department of Taxation and Finance, Resident Income Tax Forms</p> | |
| Transportation | <p><u>Public</u>: New York City Transit website (www.mta.nyc.ny.us.gov)</p> | <p>Public transportation (MetroCard) assumed for all City of New York counties/boroughs.</p> |

About the Authors

Diana M. Pearce, Ph.D. teaches at the School of Social Work, University of Washington in Seattle, Washington. Recognized for coining the phrase “the feminization of poverty,” Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women. 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 on 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 Ph.D. degree in Sociology from the University of Michigan.

Jennifer Brooks is the Director of Self-Sufficiency Programs and Policy for Wider Opportunities for Women (WOW). Ms. Brooks has worked on the Self-Sufficiency Standards for seven states through her work on WOW’s State Organizing Project for Family Economic Self-Sufficiency. Ms. Brooks oversees the development and implementation of the Standard in the states; oversees WOW’s local, state and federal legislative involvement; assists in formulation of WOW’s policy positions; works to build coalitions of advocates at the local and regional levels; and provides technical assistance to WOW’s state and local partners on issues related to women, work and poverty. Ms. Brooks received a Master’s Degree in Public Policy with a Concentration in Women’s Studies from The George Washington University.

Map of New York City

Appendix:
***The Self-Sufficiency Standard for All
Family Types, City of New York,
by Borough***

The City of New York

Bronx County (The Bronx)

Table 1
The Self-Sufficiency Standard for the City of New York, NY, 2000
Bronx County (The Bronx)

| <i>Monthly Costs</i> | <i>1 Adult</i> | <i>1 Adult, 1 Child</i> | | | | <i>1 Adult, 2 Children</i> | |
|--------------------------------------|----------------|-------------------------|----------------------------|--------------------------|-------------------------|----------------------------|-----------------------------------|
| | <i>Adult</i> | <i>Adult + infant</i> | <i>Adult + preschooler</i> | <i>Adult + schoolage</i> | <i>Adult + teenager</i> | <i>Adult + infant</i> | <i>Adult + infant preschooler</i> |
| <i>Housing</i> | 642 | 740 | 740 | 740 | 740 | 740 | 740 |
| <i>Child Care</i> | 0 | 550 | 736 | 498 | 0 | 1,100 | 1,286 |
| <i>Food</i> | 193 | 285 | 294 | 343 | 364 | 374 | 383 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 128 | 294 | 273 | 273 | 299 | 336 | 315 |
| <i>Miscellaneous</i> | 103 | 193 | 211 | 192 | 147 | 261 | 279 |
| <i>Taxes</i> | 296 | 522 | 618 | 514 | 375 | 733 | 758 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | -80 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | 0 | -40 | -40 | -40 | 0 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | 0 | -42 | -42 | -42 | -42 | -83 | -83 |
| <i>Monthly Self-Sufficiency Wage</i> | \$1,424 | \$2,565 | \$2,854 | \$2,541 | \$1,866 | \$3,444 | \$3,661 |
| <i>Hourly Self-Sufficiency Wage</i> | \$8.09 | \$14.57 | \$16.21 | \$14.44 | \$10.60 | \$19.57 | \$20.80 |

Table 1-continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Bronx County (The Bronx)

| <i>Monthly Costs</i> | <i>1 Adult, 2 Children, continued</i> | | | | | | |
|--------------------------------------|---------------------------------------|--------------------------------|--|--------------------------------------|-------------------------------------|------------------------------------|-----------------------------------|
| | <i>Adult + schoolage</i> | <i>Adult + infant teenager</i> | <i>Adult + preschooler preschooler</i> | <i>Adult + preschooler schoolage</i> | <i>Adult + preschooler teenager</i> | <i>Adult + schoolage schoolage</i> | <i>Adult + schoolage teenager</i> |
| <i>Housing</i> | 740 | 740 | 740 | 740 | 740 | 740 | 740 |
| <i>Child Care</i> | 1,048 | 550 | 1,472 | 1,234 | 736 | 996 | 498 |
| <i>Food</i> | 430 | 450 | 392 | 439 | 459 | 486 | 506 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 315 | 341 | 294 | 294 | 320 | 294 | 320 |
| <i>Miscellaneous</i> | 260 | 214 | 296 | 277 | 232 | 258 | 213 |
| <i>Taxes</i> | 723 | 552 | 857 | 800 | 649 | 713 | 544 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | -80 | -40 | -80 | -80 | -40 | -80 | -40 |
| <i>Child Tax Credit (-)</i> | -83 | -83 | -83 | -83 | -83 | -83 | -83 |
| <i>Monthly Self-Sufficiency Wage</i> | \$3,416 | \$2,787 | \$3,952 | \$3,684 | \$3,076 | \$3,387 | \$2,760 |
| <i>Hourly Self-Sufficiency Wage</i> | \$19.41 | \$15.84 | \$22.45 | \$20.93 | \$17.47 | \$19.25 | \$15.68 |

Table 1-continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Bronx County (The Bronx)

| | 1 Adult, 2 Children | 1 Adult, 3 Children | | | | | |
|-------------------------------|---------------------|---------------------|----------------|----------------|----------------|---------------------|---------------------|
| | Adult + teenager | Adult + infant | Adult + infant | Adult + infant | Adult + infant | Adult + preschooler | Adult + preschooler |
| Monthly Costs | teenager | infant | preschooler | schoolage | teenager | preschooler | schoolage |
| Housing | 740 | 875 | 875 | 875 | 875 | 875 | 875 |
| Child Care | 0 | 1,650 | 1,836 | 1,598 | 1,100 | 2,022 | 1,784 |
| Food | 525 | 454 | 463 | 508 | 526 | 471 | 516 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 346 | 378 | 357 | 357 | 383 | 336 | 336 |
| Miscellaneous | 167 | 342 | 359 | 340 | 295 | 377 | 357 |
| Taxes | 322 | 1,131 | 1,308 | 1,107 | 761 | 1,634 | 1,285 |
| Earned Income Tax Credit (-) | -174 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | 0 | -80 | -80 | -80 | -80 | -80 | -80 |
| Child Tax Credit (-) | -83 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$1,906 | \$4,688 | \$5,056 | \$4,643 | \$3,798 | \$5,573 | \$5,011 |
| Hourly Self-Sufficiency Wage | \$10.83 | \$26.64 | \$28.73 | \$26.38 | \$21.58 | \$31.66 | \$28.47 |

Table 1-continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Bronx County (The Bronx)

| | 1 Adult, 3 Children, continued | | | | | | |
|-------------------------------|--------------------------------|-------------------|-------------------|------------------|---------------------|---------------------|---------------------|
| | Adult + preschooler | Adult + schoolage | Adult + schoolage | Adult + teenager | Adult + preschooler | Adult + preschooler | Adult + preschooler |
| Monthly Costs | teenager | schoolage | teenager | teenager | preschooler | schoolage | teenager |
| Housing | 875 | 875 | 875 | 875 | 875 | 875 | 875 |
| Child Care | 1,286 | 1,546 | 1,048 | 550 | 2,208 | 1,970 | 1,472 |
| Food | 535 | 561 | 580 | 598 | 480 | 525 | 543 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 362 | 336 | 362 | 388 | 315 | 315 | 341 |
| Miscellaneous | 312 | 338 | 293 | 247 | 394 | 375 | 329 |
| Taxes | 860 | 1,084 | 750 | 651 | 1,803 | 1,614 | 966 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -80 | -40 | -80 | -80 | -80 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$4,088 | \$4,597 | \$3,765 | \$3,207 | \$5,933 | \$5,531 | \$4,385 |
| Hourly Self-Sufficiency Wage | \$23.23 | \$26.12 | \$21.39 | \$18.22 | \$33.71 | \$31.43 | \$24.92 |

Table 1-continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Bronx County (The Bronx)

| 1 Adult, 3 Children, continued | | | | | | | |
|---------------------------------------|--------------------------------------|---|-------------------------------------|------------------------------------|---|-----------------------------------|----------------------------------|
| Monthly Costs | Adult + preschooler schoolage | Adult + preschooler schoolage teenager | Adult + preschooler teenager | Adult + schoolage schoolage | Adult + schoolage schoolage teenager | Adult + schoolage teenager | Adult + teenager teenager |
| Housing | 875 | 875 | 875 | 875 | 875 | 875 | 875 |
| Child Care | 1,732 | 1,234 | 736 | 1,494 | 996 | 498 | 0 |
| Food | 570 | 588 | 607 | 614 | 633 | 651 | 670 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 315 | 341 | 367 | 315 | 341 | 367 | 393 |
| Miscellaneous | 355 | 310 | 265 | 336 | 291 | 245 | 200 |
| Taxes | 1,262 | 849 | 746 | 1,060 | 726 | 639 | 462 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | -20 |
| Child Care Tax Credit (-) | -80 | -80 | -40 | -80 | -80 | -40 | 0 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$4,967 | \$4,055 | \$3,494 | \$4,552 | \$3,720 | \$3,174 | \$2,518 |
| Hourly Self-Sufficiency Wage | \$28.22 | \$23.04 | \$19.85 | \$25.86 | \$21.13 | \$18.03 | \$14.31 |

Table 1-continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Bronx County (The Bronx)

| Monthly Costs | 2 Adults | 2 Adults, 1 Child | | | | 2 Adults, 2 Children | |
|--------------------------------------|------------------|--------------------------|-------------------------------|-----------------------------|----------------------------|-----------------------------|--------------------------------------|
| | 2 Adults | 2 Adults + infant | 2 Adults + preschooler | 2 Adults + schoolage | 2 Adults + teenager | 2 Adults + infant | 2 Adults + infant preschooler |
| Housing | 642 | 740 | 740 | 740 | 740 | 740 | 740 |
| Child Care | 0 | 550 | 736 | 498 | 0 | 1,100 | 1,286 |
| Food | 380 | 465 | 475 | 522 | 541 | 541 | 550 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 306 | 348 | 327 | 327 | 353 | 390 | 369 |
| Miscellaneous | 145 | 223 | 240 | 221 | 176 | 290 | 307 |
| Taxes | 218 | 542 | 661 | 533 | 302 | 730 | 824 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | -21 | 0 | 0 |
| Child Care Tax Credit (-) | 0 | -40 | -40 | -40 | 0 | -80 | -80 |
| Child Tax Credit (-) | 0 | -42 | -42 | -42 | -42 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$1,818 | \$2,913 | \$3,224 | \$2,885 | \$2,176 | \$3,753 | \$4,039 |
| Hourly Self-Sufficiency Wage | \$5.16 | \$8.27 | \$9.16 | \$8.20 | \$6.18 | \$10.66 | \$11.47 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 1-continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Bronx County (The Bronx)

| <i>2 Adults, 2 Children, continued</i> | | | | | | | |
|--|------------------------------------|-----------------------------------|---|---|--|---------------------------------------|--------------------------------------|
| <i>Monthly Costs</i> | <i>2 Adults + infant schoolage</i> | <i>2 Adults + infant teenager</i> | <i>2 Adults + preschooler preschooler</i> | <i>2 Adults + preschooler schoolage</i> | <i>2 Adults + preschooler teenager</i> | <i>2 Adults + schoolage schoolage</i> | <i>2 Adults + schoolage teenager</i> |
| <i>Housing</i> | 740 | 740 | 740 | 740 | 740 | 740 | 740 |
| <i>Child Care</i> | 1,048 | 550 | 1,472 | 1,234 | 736 | 996 | 498 |
| <i>Food</i> | 594 | 613 | 558 | 603 | 622 | 648 | 666 |
| <i>Transportation</i> | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| <i>Health Care</i> | 369 | 395 | 348 | 348 | 374 | 348 | 374 |
| <i>Miscellaneous</i> | 288 | 242 | 324 | 305 | 260 | 286 | 240 |
| <i>Taxes</i> | 732 | 588 | 919 | 814 | 680 | 721 | 578 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | -80 | -40 | -80 | -80 | -40 | -80 | -40 |
| <i>Child Tax Credit (-)</i> | -83 | -83 | -83 | -83 | -83 | -83 | -83 |
| <i>Monthly Self-Sufficiency Wage</i> | \$3,734 | \$3,132 | \$4,325 | \$4,006 | \$3,415 | \$3,701 | \$3,099 |
| <i>Hourly Self-Sufficiency Wage</i> | \$10.61 | \$8.90 | \$12.29 | \$11.38 | \$9.70 | \$10.51 | \$8.80 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 1-continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Bronx County (The Bronx)

| <i>Monthly Costs</i> | <i>2 Adults, 2 Children</i> | <i>2 Adults, 3 Children</i> | | | | | |
|--------------------------------------|-----------------------------------|-------------------------------|--------------------------------------|------------------------------------|-----------------------------------|--------------------------------------|------------------------------------|
| | <i>2 Adults teenager teenager</i> | <i>2 Adults infant infant</i> | <i>2 Adults + infant preschooler</i> | <i>2 Adults + infant schoolage</i> | <i>2 Adults + infant teenager</i> | <i>2 Adults + infant preschooler</i> | <i>2 Adults + infant schoolage</i> |
| <i>Housing</i> | 740 | 875 | 875 | 875 | 875 | 875 | 875 |
| <i>Child Care</i> | 0 | 1,650 | 1,836 | 1,598 | 1,100 | 2,022 | 1,784 |
| <i>Food</i> | 685 | 607 | 615 | 658 | 675 | 623 | 666 |
| <i>Transportation</i> | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| <i>Health Care</i> | 400 | 432 | 411 | 411 | 437 | 390 | 390 |
| <i>Miscellaneous</i> | 195 | 369 | 386 | 367 | 321 | 404 | 384 |
| <i>Taxes</i> | 338 | 1,107 | 1,229 | 1,091 | 817 | 1,456 | 1,213 |
| <i>Earned Income Tax Credit (-)</i> | -66 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | 0 | -80 | -80 | -80 | -80 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | -83 | -125 | -125 | -125 | -125 | -125 | -125 |
| <i>Monthly Self-Sufficiency Wage</i> | \$2,336 | \$4,960 | \$5,274 | \$4,920 | \$4,147 | \$5,690 | \$5,233 |
| <i>Hourly Self-Sufficiency Wage</i> | \$6.64 | \$14.09 | \$14.98 | \$13.98 | \$11.78 | \$16.17 | \$14.87 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 1-continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Bronx County (The Bronx)

| 2 Adults, 3 Children, continued | | | | | | | |
|--|---|--|---|---|---|---|--|
| Monthly Costs | 2 Adults + infant preschooler teenager | 2 Adults + infant schoolage schoolage | 2 Adults + infant schoolage teenager | 2 Adults + infant teenager | 2 Adults + preschooler preschooler preschooler | 2 Adults + preschooler preschooler schoolage | 2 Adults + preschooler preschooler teenager |
| Housing | 875 | 875 | 875 | 875 | 875 | 875 | 875 |
| Child Care | 1,286 | 1,546 | 1,048 | 550 | 2,208 | 1,970 | 1,472 |
| Food | 683 | 708 | 726 | 744 | 631 | 674 | 692 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 416 | 390 | 416 | 442 | 369 | 369 | 395 |
| Miscellaneous | 339 | 364 | 319 | 274 | 421 | 401 | 356 |
| Taxes | 912 | 1,075 | 805 | 671 | 1,625 | 1,434 | 1,039 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -80 | -40 | -80 | -80 | -80 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$4,432 | \$4,879 | \$4,110 | \$3,516 | \$6,050 | \$5,644 | \$4,749 |
| Hourly Self-Sufficiency Wage | \$12.59 | \$13.86 | \$11.67 | \$9.99 | \$17.19 | \$16.03 | \$13.49 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 1-continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Bronx County (The Bronx)

| 2 Adults, 3 Children, continued | | | | | | | |
|--|---|--|---|---|--|---|--|
| Monthly Costs | 2 Adults preschooler schoolage schoolage | 2 Adults preschooler schoolage teenager | 2 Adults + preschooler teenager teenager | 2 Adults + schoolage schoolage schoolage | 2 Adults + schoolage schoolage teenager | 2 Adults + schoolage teenager teenager | 2 Adults + teenager teenager teenager |
| Housing | 875 | 875 | 875 | 875 | 875 | 875 | 875 |
| Child Care | 1,732 | 1,234 | 736 | 1,494 | 996 | 498 | 0 |
| Food | 716 | 734 | 752 | 759 | 777 | 794 | 812 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 369 | 395 | 421 | 369 | 395 | 421 | 447 |
| Miscellaneous | 382 | 336 | 291 | 362 | 317 | 271 | 226 |
| Taxes | 1,191 | 912 | 744 | 1,059 | 792 | 643 | 481 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -40 | -80 | -80 | -40 | 0 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$5,186 | \$4,407 | \$3,779 | \$4,838 | \$4,073 | \$3,463 | \$2,842 |
| Hourly Self-Sufficiency Wage | \$14.73 | \$12.52 | \$10.74 | \$13.75 | \$11.57 | \$9.84 | \$8.08 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

The City of New York

Kings County (Brooklyn)

Table 2
The Self-Sufficiency Standard for the City of New York, NY, 2000
Kings County (Brooklyn)

| <i>Monthly Costs</i> | <i>1 Adult</i> | <i>1 Adult, 1 Child</i> | | | | <i>1 Adult, 2 Children</i> | |
|--------------------------------------|----------------|-------------------------|----------------------------|--------------------------|-------------------------|----------------------------|----------------------------|
| | <i>Adult</i> | <i>Adult + infant</i> | <i>Adult + preschooler</i> | <i>Adult + schoolage</i> | <i>Adult + teenager</i> | <i>Adult + infant</i> | <i>Adult + preschooler</i> |
| <i>Housing</i> | 705 | 801 | 801 | 801 | 801 | 801 | 801 |
| <i>Child Care</i> | 0 | 550 | 736 | 498 | 0 | 1,100 | 1,286 |
| <i>Food</i> | 193 | 285 | 294 | 343 | 364 | 374 | 383 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 128 | 294 | 273 | 273 | 299 | 336 | 315 |
| <i>Miscellaneous</i> | 109 | 199 | 217 | 198 | 153 | 267 | 285 |
| <i>Taxes</i> | 325 | 555 | 652 | 547 | 366 | 763 | 793 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | -66 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | 0 | -40 | -40 | -40 | 0 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | 0 | -42 | -42 | -42 | -42 | -83 | -83 |
| <i>Monthly Self-Sufficiency Wage</i> | \$1,523 | \$2,666 | \$2,955 | \$2,642 | \$1,938 | \$3,542 | \$3,763 |
| <i>Hourly Self-Sufficiency Wage</i> | \$8.65 | \$15.15 | \$16.79 | \$15.01 | \$11.01 | \$20.12 | \$21.38 |

Table 2- continued
The Self-Sufficiency Standard for the City of New York, NY 2000
Kings County (Brooklyn)

| <i>1 Adult, 2 Children, continued</i> | | | | | | | |
|---------------------------------------|---------------------------------|--------------------------------|--|--------------------------------------|-------------------------------------|------------------------------------|-----------------------------------|
| <i>Monthly Costs</i> | <i>Adult + infant schoolage</i> | <i>Adult + infant teenager</i> | <i>Adult + preschooler preschooler</i> | <i>Adult + preschooler schoolage</i> | <i>Adult + preschooler teenager</i> | <i>Adult + schoolage schoolage</i> | <i>Adult + schoolage teenager</i> |
| <i>Housing</i> | 801 | 801 | 801 | 801 | 801 | 801 | 801 |
| <i>Child Care</i> | 1,048 | 550 | 1,472 | 1,234 | 736 | 996 | 498 |
| <i>Food</i> | 430 | 450 | 392 | 439 | 459 | 486 | 506 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 315 | 341 | 294 | 294 | 320 | 294 | 320 |
| <i>Miscellaneous</i> | 266 | 221 | 302 | 283 | 238 | 264 | 219 |
| <i>Taxes</i> | 758 | 586 | 892 | 765 | 684 | 748 | 577 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | -80 | -40 | -80 | -80 | -40 | -80 | -40 |
| <i>Child Tax Credit (-)</i> | -83 | -83 | -83 | -83 | -83 | -83 | -83 |
| <i>Monthly Self-Sufficiency Wage</i> | \$3,518 | \$2,888 | \$4,054 | \$3,716 | \$3,177 | \$3,489 | \$2,860 |
| <i>Hourly Self-Sufficiency Wage</i> | \$19.99 | \$16.41 | \$23.03 | \$21.11 | \$18.05 | \$19.82 | \$16.25 |

Table 2- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Kings County (Brooklyn)

| <i>Monthly Costs</i> | <i>1 Adult, 2 Children</i> | <i>1 Adult, 3 Children</i> | | | | | |
|--------------------------------------|----------------------------------|-------------------------------------|--|--|---------------------------------------|---|---|
| | <i>Adult + teenager teenager</i> | <i>Adult + infant infant infant</i> | <i>Adult + infant infant preschooler</i> | <i>Adult + infant infant schoolage</i> | <i>Adult + infant infant teenager</i> | <i>Adult + infant preschooler preschooler</i> | <i>Adult + infant preschooler schoolage</i> |
| <i>Housing</i> | 801 | 889 | 889 | 889 | 889 | 889 | 889 |
| <i>Child Care</i> | 0 | 1,650 | 1,836 | 1,598 | 1,100 | 2,022 | 1,784 |
| <i>Food</i> | 525 | 454 | 463 | 508 | 526 | 471 | 516 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 346 | 378 | 357 | 357 | 383 | 336 | 336 |
| <i>Miscellaneous</i> | 174 | 343 | 361 | 341 | 296 | 378 | 359 |
| <i>Taxes</i> | 358 | 1,148 | 1,324 | 1,124 | 769 | 1,647 | 1,301 |
| <i>Earned Income Tax Credit (-)</i> | -139 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | 0 | -80 | -80 | -80 | -80 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | -83 | -125 | -125 | -125 | -125 | -125 | -125 |
| <i>Monthly Self-Sufficiency Wage</i> | \$2,044 | \$4,720 | \$5,087 | \$4,675 | \$3,821 | \$5,602 | \$5,043 |
| <i>Hourly Self-Sufficiency Wage</i> | \$11.62 | \$26.82 | \$28.91 | \$26.56 | \$21.71 | \$31.83 | \$28.65 |

Table 2- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Kings County (Brooklyn)

| <i>Monthly Costs</i> | <i>1 Adult, 3 Children, continued</i> | | | | | | |
|--------------------------------------|---------------------------------------|---|--|---|--|--|---|
| | <i>Adult + preschooler teenager</i> | <i>Adult + infant schoolage schoolage</i> | <i>Adult + infant schoolage teenager</i> | <i>Adult + infant teenager teenager</i> | <i>Adult + preschooler preschooler preschooler</i> | <i>Adult + preschooler preschooler schoolage</i> | <i>Adult + preschooler preschooler teenager</i> |
| <i>Housing</i> | 889 | 889 | 889 | 889 | 889 | 889 | 889 |
| <i>Child Care</i> | 1,286 | 1,546 | 1,048 | 550 | 2,208 | 1,970 | 1,472 |
| <i>Food</i> | 535 | 561 | 580 | 598 | 480 | 525 | 543 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 362 | 336 | 362 | 388 | 315 | 315 | 341 |
| <i>Miscellaneous</i> | 313 | 339 | 294 | 249 | 395 | 376 | 331 |
| <i>Taxes</i> | 868 | 1,100 | 758 | 658 | 1,817 | 1,628 | 976 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | -80 | -80 | -80 | -40 | -80 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| <i>Monthly Self-Sufficiency Wage</i> | \$4,111 | \$4,629 | \$3,788 | \$3,230 | \$5,963 | \$5,561 | \$4,411 |
| <i>Hourly Self-Sufficiency Wage</i> | \$23.36 | \$26.30 | \$21.52 | \$18.35 | \$33.88 | \$31.59 | \$25.06 |

Table 2- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Kings County (Brooklyn)

| Monthly Costs | 1 Adult, 3 Children, continued | | | | | | |
|--------------------------------------|---------------------------------------|---|-------------------------------------|------------------------------------|---|-----------------------------------|----------------------------------|
| | Adult + preschooler schoolage | Adult + preschooler schoolage teenager | Adult + preschooler teenager | Adult + schoolage schoolage | Adult + schoolage schoolage teenager | Adult + schoolage teenager | Adult + teenager teenager |
| | Housing | 889 | 889 | 889 | 889 | 889 | 889 |
| Child Care | 1,732 | 1,234 | 736 | 1,494 | 996 | 498 | 0 |
| Food | 570 | 588 | 607 | 614 | 633 | 651 | 670 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 315 | 341 | 367 | 315 | 341 | 367 | 393 |
| Miscellaneous | 357 | 311 | 266 | 337 | 292 | 247 | 202 |
| Taxes | 1,278 | 857 | 753 | 1,077 | 734 | 647 | 479 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -40 | -80 | -80 | -40 | 0 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$4,998 | \$4,078 | \$3,516 | \$4,584 | \$3,743 | \$3,198 | \$2,571 |
| Hourly Self-Sufficiency Wage | \$28.40 | \$23.17 | \$19.98 | \$26.04 | \$21.27 | \$18.17 | \$14.61 |

Table 2- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Kings County (Brooklyn)

| Monthly Costs | 2 Adults | 2 Adults, 1 Child | | | | 2 Adults, 2 Children | |
|--------------------------------------|------------------|--------------------------|-------------------------------|-----------------------------|----------------------------|-----------------------------|--------------------------------------|
| | 2 Adults | 2 Adults + infant | 2 Adults + preschooler | 2 Adults + schoolage | 2 Adults + teenager | 2 Adults + infant | 2 Adults + infant preschooler |
| | | Housing | 705 | 801 | 801 | 801 | 801 |
| Child Care | 0 | 550 | 736 | 498 | 0 | 1,100 | 1,286 |
| Food | 380 | 465 | 475 | 522 | 541 | 541 | 550 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 306 | 348 | 327 | 327 | 353 | 390 | 369 |
| Miscellaneous | 152 | 229 | 246 | 227 | 182 | 296 | 313 |
| Taxes | 261 | 600 | 671 | 591 | 381 | 763 | 858 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | 0 | -40 | -40 | -40 | 0 | -80 | -80 |
| Child Tax Credit (-) | 0 | -42 | -42 | -42 | -42 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$1,931 | \$3,039 | \$3,301 | \$3,010 | \$2,343 | \$3,854 | \$4,139 |
| Hourly Self-Sufficiency Wage | \$5.48 | \$8.63 | \$9.38 | \$8.55 | \$6.66 | \$10.95 | \$11.76 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 2- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Kings County (Brooklyn)

| 2 Adults, 2 Children, continued | | | | | | | |
|--|--|---|---|---|--|---|--|
| Monthly Costs | 2 Adults + infant schoolage | 2 Adults + infant teenager | 2 Adults + preschooler preschooler | 2 Adults + preschooler schoolage | 2 Adults + preschooler teenager | 2 Adults + schoolage schoolage | 2 Adults + schoolage teenager |
| Housing | 801 | 801 | 801 | 801 | 801 | 801 | 801 |
| Child Care | 1,048 | 550 | 1,472 | 1,234 | 736 | 996 | 498 |
| Food | 594 | 613 | 558 | 603 | 622 | 648 | 666 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 369 | 395 | 348 | 348 | 374 | 348 | 374 |
| Miscellaneous | 294 | 249 | 331 | 311 | 266 | 292 | 247 |
| Taxes | 752 | 621 | 953 | 847 | 692 | 741 | 610 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -40 | -80 | -80 | -40 | -80 | -40 |
| Child Tax Credit (-) | -83 | -83 | -83 | -83 | -83 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$3,821 | \$3,232 | \$4,426 | \$4,107 | \$3,493 | \$3,788 | \$3,199 |
| Hourly Self-Sufficiency Wage | \$10.86 | \$9.18 | \$12.57 | \$11.67 | \$9.92 | \$10.76 | \$9.09 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 2- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Kings County (Brooklyn)

| Monthly Costs | 2 Adults, 2 Children | 2 Adults, 3 Children | | | | | |
|--------------------------------------|---|---------------------------------------|---|---|--|--|--|
| | 2 Adults teenager teenager | 2 Adults infant infant | 2 Adults + infant infant preschooler | 2 Adults + infant infant schoolage | 2 Adults + infant infant teenager | 2 Adults + infant preschooler preschooler | 2 Adults + infant preschooler schoolage |
| Housing | 801 | 889 | 889 | 889 | 889 | 889 | 889 |
| Child Care | 0 | 1,650 | 1,836 | 1,598 | 1,100 | 2,022 | 1,784 |
| Food | 685 | 607 | 615 | 658 | 675 | 623 | 666 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 400 | 432 | 411 | 411 | 437 | 390 | 390 |
| Miscellaneous | 201 | 370 | 388 | 368 | 323 | 405 | 385 |
| Taxes | 450 | 1,116 | 1,239 | 1,101 | 826 | 1,469 | 1,223 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | 0 | -80 | -80 | -80 | -80 | -80 | -80 |
| Child Tax Credit (-) | -83 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$2,580 | \$4,986 | \$5,299 | \$4,945 | \$4,171 | \$5,720 | \$5,258 |
| Hourly Self-Sufficiency Wage | \$7.33 | \$14.16 | \$15.05 | \$14.05 | \$11.85 | \$16.25 | \$14.94 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 2- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Kings County (Brooklyn)

| Monthly Costs | 2 Adults, 3 Children, continued | | | | | | |
|--------------------------------------|---|--|---|--|---|---|--|
| | 2 Adults + infant preschooler teenager | 2 Adults + infant schoolage schoolage | 2 Adults + infant schoolage teenager | 2 Adults + infant teenager teenager | 2 Adults + preschooler preschooler preschooler | 2 Adults + preschooler preschooler schoolage | 2 Adults + preschooler preschooler teenager |
| | Housing | 889 | 889 | 889 | 889 | 889 | 889 |
| Child Care | 1,286 | 1,546 | 1,048 | 550 | 2,208 | 1,970 | 1,472 |
| Food | 683 | 708 | 726 | 744 | 631 | 674 | 692 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 416 | 390 | 416 | 442 | 369 | 369 | 395 |
| Miscellaneous | 340 | 366 | 320 | 275 | 422 | 403 | 357 |
| Taxes | 920 | 1,085 | 812 | 657 | 1,639 | 1,447 | 1,048 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -80 | -40 | -80 | -80 | -80 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$4,455 | \$4,904 | \$4,133 | \$3,518 | \$6,080 | \$5,673 | \$4,774 |
| Hourly Self-Sufficiency Wage | \$12.66 | \$13.93 | \$11.74 | \$9.99 | \$17.27 | \$16.12 | \$13.56 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 2- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Kings County (Brooklyn)

| Monthly Costs | 2 Adults, 3 Children, continued | | | | | | |
|--------------------------------------|---|--|---|---|--|---|--|
| | 2 Adults preschooler schoolage schoolage | 2 Adults preschooler schoolage teenager | 2 Adults + preschooler teenager teenager | 2 Adults + schoolage schoolage schoolage | 2 Adults + schoolage schoolage teenager | 2 Adults + schoolage teenager teenager | 2 Adults + teenager teenager teenager |
| | Housing | 889 | 889 | 889 | 889 | 889 | 889 |
| Child Care | 1,732 | 1,234 | 736 | 1,494 | 996 | 498 | 0 |
| Food | 716 | 734 | 752 | 759 | 777 | 794 | 812 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 369 | 395 | 421 | 369 | 395 | 421 | 447 |
| Miscellaneous | 383 | 338 | 292 | 364 | 318 | 273 | 227 |
| Taxes | 1,201 | 907 | 751 | 1,069 | 800 | 650 | 485 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -40 | -80 | -80 | -40 | 0 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$5,212 | \$4,418 | \$3,802 | \$4,864 | \$4,096 | \$3,486 | \$2,862 |
| Hourly Self-Sufficiency Wage | \$14.81 | \$12.55 | \$10.80 | \$13.82 | \$11.64 | \$9.90 | \$8.13 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

The City of New York

New York County - North (Upper Manhattan)

Table 3
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - North (Upper Manhattan)

| Monthly Costs | 1 Adult | 1 Adult, 1 Child | | | | 1 Adult, 2 Children | |
|--------------------------------------|----------------|------------------|---------------------|-------------------|------------------|---------------------|---------------------|
| | Adult | Adult + infant | Adult + preschooler | Adult + schoolage | Adult + teenager | Adult + infant | Adult + preschooler |
| Housing | 657 | 686 | 686 | 686 | 686 | 686 | 686 |
| Child Care | 0 | 550 | 736 | 498 | 0 | 1,100 | 1,286 |
| Food | 193 | 285 | 294 | 343 | 364 | 374 | 383 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 128 | 571 | 550 | 550 | 576 | 613 | 592 |
| Miscellaneous | 104 | 215 | 233 | 214 | 169 | 284 | 301 |
| Taxes | 304 | 644 | 743 | 637 | 471 | 786 | 885 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | 0 | -40 | -40 | -40 | 0 | -80 | -80 |
| Child Tax Credit (-) | 0 | -42 | -42 | -42 | -42 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$1,449 | \$2,933 | \$3,223 | \$2,910 | \$2,287 | \$3,742 | \$4,033 |
| Hourly Self-Sufficiency Wage | \$8.23 | \$16.66 | \$18.31 | \$16.53 | \$12.99 | \$21.26 | \$22.91 |

Table 3- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - North (Upper Manhattan)

| Monthly Costs | 1 Adult, 2 Children, continued | | | | | | |
|--------------------------------------|--------------------------------|-------------------------|---------------------------------|-------------------------------|------------------------------|-----------------------------|----------------------------|
| | Adult + infant schoolage | Adult + infant teenager | Adult + preschooler preschooler | Adult + preschooler schoolage | Adult + preschooler teenager | Adult + schoolage schoolage | Adult + schoolage teenager |
| Housing | 686 | 686 | 686 | 686 | 686 | 686 | 686 |
| Child Care | 1,048 | 550 | 1,472 | 1,234 | 736 | 996 | 498 |
| Food | 430 | 450 | 392 | 439 | 459 | 486 | 506 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 592 | 618 | 570 | 570 | 597 | 570 | 597 |
| Miscellaneous | 282 | 237 | 318 | 299 | 254 | 280 | 235 |
| Taxes | 776 | 676 | 984 | 875 | 772 | 766 | 666 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -40 | -80 | -80 | -40 | -80 | -40 |
| Child Tax Credit (-) | -83 | -83 | -83 | -83 | -83 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$3,714 | \$3,156 | \$4,323 | \$4,004 | \$3,444 | \$3,685 | \$3,128 |
| Hourly Self-Sufficiency Wage | \$21.10 | \$17.93 | \$24.57 | \$22.75 | \$19.57 | \$20.94 | \$17.77 |

Table 3- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - North (Upper Manhattan)

| <i>Monthly Costs</i> | <i>1 Adult, 2 Children</i> | <i>1 Adult, 3 Children</i> | | | | | |
|--------------------------------------|----------------------------|----------------------------|--------------------|------------------|-----------------|--------------------|--------------------|
| | <i>Adult + teenager</i> | <i>infant</i> | <i>infant</i> | <i>infant</i> | <i>infant</i> | <i>infant</i> | <i>infant</i> |
| | <i>teenager</i> | <i>infant</i> | <i>preschooler</i> | <i>schoolage</i> | <i>teenager</i> | <i>preschooler</i> | <i>preschooler</i> |
| <i>Housing</i> | 686 | 704 | 704 | 704 | 704 | 704 | 704 |
| <i>Child Care</i> | 0 | 1,650 | 1,836 | 1,598 | 1,100 | 2,022 | 1,784 |
| <i>Food</i> | 525 | 454 | 463 | 508 | 526 | 471 | 516 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 623 | 655 | 634 | 634 | 660 | 612 | 612 |
| <i>Miscellaneous</i> | 190 | 353 | 370 | 351 | 305 | 387 | 368 |
| <i>Taxes</i> | 481 | 1,220 | 1,561 | 1,197 | 821 | 1,737 | 1,538 |
| <i>Earned Income Tax Credit (-)</i> | -37 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | 0 | -80 | -80 | -80 | -80 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | -83 | -125 | -125 | -125 | -125 | -125 | -125 |
| <i>Monthly Self-Sufficiency Wage</i> | \$2,448 | \$4,894 | \$5,425 | \$4,848 | \$3,974 | \$5,792 | \$5,381 |
| <i>Hourly Self-Sufficiency Wage</i> | \$13.91 | \$27.81 | \$30.83 | \$27.55 | \$22.58 | \$32.91 | \$30.57 |

Table 3- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - North (Upper Manhattan)

| <i>Monthly Costs</i> | <i>1 Adult, 3 Children, continued</i> | | | | | | |
|--------------------------------------|---------------------------------------|------------------|------------------|-----------------|--------------------|--------------------|--------------------|
| | <i>infant</i> | <i>infant</i> | <i>infant</i> | <i>infant</i> | <i>preschooler</i> | <i>preschooler</i> | <i>preschooler</i> |
| | <i>preschooler</i> | <i>schoolage</i> | <i>schoolage</i> | <i>teenager</i> | <i>preschooler</i> | <i>preschooler</i> | <i>preschooler</i> |
| <i>Housing</i> | 704 | 704 | 704 | 704 | 704 | 704 | 704 |
| <i>Child Care</i> | 1,286 | 1,546 | 1,048 | 550 | 2,208 | 1,970 | 1,472 |
| <i>Food</i> | 535 | 561 | 580 | 598 | 480 | 525 | 543 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 639 | 612 | 639 | 665 | 591 | 591 | 617 |
| <i>Miscellaneous</i> | 323 | 349 | 303 | 258 | 405 | 385 | 340 |
| <i>Taxes</i> | 920 | 1,173 | 810 | 708 | 1,907 | 1,718 | 1,084 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | -80 | -80 | -80 | -40 | -80 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| <i>Monthly Self-Sufficiency Wage</i> | \$4,264 | \$4,803 | \$3,941 | \$3,381 | \$6,153 | \$5,751 | \$4,619 |
| <i>Hourly Self-Sufficiency Wage</i> | \$24.23 | \$27.29 | \$22.39 | \$19.21 | \$34.96 | \$32.68 | \$26.25 |

Table 3- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - North (Upper Manhattan)

| Monthly Costs | <i>1 Adult, 3 Children, continued</i> | | | | | | |
|--------------------------------------|---------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | preschooler | preschooler | preschooler | schoolage | schoolage | schoolage | teenager |
| | schoolage | schoolage | teenager | schoolage | schoolage | teenager | teenager |
| | schoolage | teenager | teenager | schoolage | teenager | teenager | teenager |
| Housing | 704 | 704 | 704 | 704 | 704 | 704 | 704 |
| Child Care | 1,732 | 1,234 | 736 | 1,494 | 996 | 498 | 0 |
| Food | 570 | 588 | 607 | 614 | 633 | 651 | 670 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 591 | 617 | 644 | 591 | 617 | 644 | 670 |
| Miscellaneous | 366 | 321 | 275 | 347 | 301 | 256 | 211 |
| Taxes | 1,419 | 909 | 763 | 1,230 | 798 | 697 | 529 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -40 | -80 | -80 | -40 | 0 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$5,239 | \$4,231 | \$3,627 | \$4,838 | \$3,908 | \$3,348 | \$2,722 |
| Hourly Self-Sufficiency Wage | \$29.77 | \$24.04 | \$20.61 | \$27.49 | \$22.20 | \$19.02 | \$15.46 |

Table 3- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - North (Upper Manhattan)

| Monthly Costs | 2 Adults | 2 Adults, 1 Child | | | | 2 Adults, 2 Children | |
|--------------------------------------|------------------|-------------------|------------------|------------------|------------------|----------------------|------------------|
| | 2 Adults | 2 Adults + | 2 Adults + | 2 Adults + | 2 Adults + | 2 Adults + | 2 Adults + |
| | | infant | preschooler | schoolage | teenager | infant | infant |
| | | infant | preschooler | schoolage | teenager | infant | preschooler |
| Housing | 657 | 686 | 686 | 686 | 686 | 686 | 686 |
| Child Care | 0 | 550 | 736 | 498 | 0 | 1,100 | 1,286 |
| Food | 380 | 465 | 475 | 522 | 541 | 541 | 550 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 583 | 625 | 604 | 604 | 630 | 667 | 646 |
| Miscellaneous | 175 | 245 | 263 | 244 | 198 | 312 | 329 |
| Taxes | 477 | 687 | 760 | 678 | 512 | 851 | 946 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | 0 | -40 | -40 | -40 | 0 | -80 | -80 |
| Child Tax Credit (-) | 0 | -42 | -42 | -42 | -42 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$2,397 | \$3,303 | \$3,567 | \$3,275 | \$2,652 | \$4,120 | \$4,406 |
| Hourly Self-Sufficiency Wage | \$6.81 | \$9.38 | \$10.13 | \$9.31 | \$7.53 | \$11.70 | \$12.52 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 3- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - North (Upper Manhattan)

| <i>Monthly Costs</i> | <i>2 Adults, 2 Children, continued</i> | | | | | | |
|--------------------------------------|--|---|---|---|--|---|--|
| | <i>2 Adults + infant schoolage</i> | <i>2 Adults + infant teenager</i> | <i>2 Adults + preschooler preschooler</i> | <i>2 Adults + preschooler schoolage</i> | <i>2 Adults + preschooler teenager</i> | <i>2 Adults + schoolage schoolage</i> | <i>2 Adults + schoolage teenager</i> |
| <i>Housing</i> | 686 | 686 | 686 | 686 | 686 | 686 | 686 |
| <i>Child Care</i> | 1,048 | 550 | 1,472 | 1,234 | 736 | 996 | 498 |
| <i>Food</i> | 594 | 613 | 558 | 603 | 622 | 648 | 666 |
| <i>Transportation</i> | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| <i>Health Care</i> | 646 | 672 | 624 | 624 | 651 | 624 | 651 |
| <i>Miscellaneous</i> | 310 | 265 | 347 | 327 | 282 | 308 | 263 |
| <i>Taxes</i> | 840 | 685 | 1,050 | 935 | 767 | 830 | 675 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | -80 | -40 | -80 | -80 | -40 | -80 | -40 |
| <i>Child Tax Credit (-)</i> | -83 | -83 | -83 | -83 | -83 | -83 | -83 |
| <i>Monthly Self-Sufficiency Wage</i> | \$4,087 | \$3,474 | \$4,701 | \$4,373 | \$3,746 | \$4,055 | \$3,441 |
| <i>Hourly Self-Sufficiency Wage</i> | \$11.61 | \$9.87 | \$13.35 | \$12.42 | \$10.64 | \$11.52 | \$9.78 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 3- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - North (Upper Manhattan)

| <i>Monthly Costs</i> | <i>2 Adults, 2 Children</i> | <i>2 Adults, 3 Children</i> | | | | | |
|--------------------------------------|---|-------------------------------------|--|--|---------------------------------------|---|---|
| | <i>2 Adults teenager teenager</i> | <i>infant infant infant</i> | <i>infant infant preschooler</i> | <i>infant infant schoolage</i> | <i>infant infant teenager</i> | <i>infant preschooler preschooler</i> | <i>infant preschooler schoolage</i> |
| <i>Housing</i> | 686 | 704 | 704 | 704 | 704 | 704 | 704 |
| <i>Child Care</i> | 0 | 1,650 | 1,836 | 1,598 | 1,100 | 2,022 | 1,784 |
| <i>Food</i> | 685 | 607 | 615 | 658 | 675 | 623 | 666 |
| <i>Transportation</i> | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| <i>Health Care</i> | 677 | 709 | 688 | 688 | 714 | 666 | 666 |
| <i>Miscellaneous</i> | 217 | 380 | 397 | 377 | 332 | 414 | 395 |
| <i>Taxes</i> | 528 | 1,181 | 1,390 | 1,166 | 888 | 1,559 | 1,288 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | 0 | -80 | -80 | -80 | -80 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | -83 | -125 | -125 | -125 | -125 | -125 | -125 |
| <i>Monthly Self-Sufficiency Wage</i> | \$2,836 | \$5,151 | \$5,550 | \$5,111 | \$4,334 | \$5,910 | \$5,424 |
| <i>Hourly Self-Sufficiency Wage</i> | \$8.06 | \$14.63 | \$15.77 | \$14.52 | \$12.31 | \$16.79 | \$15.41 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 3- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - North (Upper Manhattan)

| 2 Adults, 3 Children, continued | | | | | | | |
|--|------------------------------------|-----------------------------------|----------------------------------|---------------------------------|--|--|---|
| Monthly Costs | <i>infant preschooler teenager</i> | <i>infant schoolage schoolage</i> | <i>infant schoolage teenager</i> | <i>infant teenager teenager</i> | <i>preschooler preschooler preschooler</i> | <i>preschooler preschooler schoolage</i> | <i>preschooler preschooler teenager</i> |
| Housing | 704 | 704 | 704 | 704 | 704 | 704 | 704 |
| Child Care | 1,286 | 1,546 | 1,048 | 550 | 2,208 | 1,970 | 1,472 |
| Food | 683 | 708 | 726 | 744 | 631 | 674 | 692 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 693 | 666 | 693 | 719 | 645 | 645 | 671 |
| Miscellaneous | 349 | 375 | 330 | 284 | 431 | 412 | 367 |
| Taxes | 990 | 1,150 | 873 | 707 | 1,729 | 1,537 | 1,089 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -80 | -40 | -80 | -80 | -80 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$4,626 | \$5,070 | \$4,294 | \$3,668 | \$6,270 | \$5,863 | \$4,916 |
| Hourly Self-Sufficiency Wage | \$13.14 | \$14.40 | \$12.20 | \$10.42 | \$17.81 | \$16.66 | \$13.97 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 3- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - North (Upper Manhattan)

| 2 Adults, 3 Children, continued | | | | | | | |
|--|--|---------------------------------------|--------------------------------------|--------------------------------------|-------------------------------------|------------------------------------|-----------------------------------|
| Monthly Costs | <i>preschooler schoolage schoolage</i> | <i>preschooler schoolage teenager</i> | <i>preschooler teenager teenager</i> | <i>schoolage schoolage schoolage</i> | <i>schoolage schoolage teenager</i> | <i>schoolage teenager teenager</i> | <i>teenager teenager teenager</i> |
| Housing | 704 | 704 | 704 | 704 | 704 | 704 | 704 |
| Child Care | 1,732 | 1,234 | 736 | 1,494 | 996 | 498 | 0 |
| Food | 716 | 734 | 752 | 759 | 777 | 794 | 812 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 645 | 671 | 698 | 645 | 671 | 698 | 724 |
| Miscellaneous | 392 | 347 | 302 | 373 | 327 | 282 | 237 |
| Taxes | 1,270 | 957 | 801 | 1,134 | 850 | 678 | 530 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -40 | -80 | -80 | -40 | 0 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$5,381 | \$4,568 | \$3,953 | \$5,029 | \$4,246 | \$3,615 | \$3,008 |
| Hourly Self-Sufficiency Wage | \$15.29 | \$12.98 | \$11.23 | \$14.29 | \$12.06 | \$10.27 | \$8.54 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

The City of New York

New York County - South (Lower Manhattan)

Table 4
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - South (Lower Manhattan)

| Monthly Costs | 1 Adult | 1 Adult, 1 Child | | | | 1 Adult, 2 Children | |
|--------------------------------------|----------------|-------------------------|----------------------------|--------------------------|-------------------------|----------------------------|-----------------------------------|
| | Adult | Adult + infant | Adult + preschooler | Adult + schoolage | Adult + teenager | Adult + infant | Adult + infant preschooler |
| <i>Housing</i> | 1,257 | 1,650 | 1,650 | 1,650 | 1,650 | 1,650 | 1,650 |
| <i>Child Care</i> | 0 | 550 | 736 | 498 | 0 | 1,100 | 1,286 |
| <i>Food</i> | 193 | 285 | 294 | 343 | 364 | 374 | 383 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 128 | 571 | 550 | 550 | 576 | 613 | 592 |
| <i>Miscellaneous</i> | 164 | 312 | 329 | 310 | 265 | 380 | 397 |
| <i>Taxes</i> | 587 | 1,247 | 1,449 | 1,254 | 932 | 1,843 | 2,013 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | 0 | -40 | -40 | -40 | 0 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | 0 | -42 | -42 | -42 | -42 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$2,392 | \$4,595 | \$4,990 | \$4,587 | \$3,808 | \$5,860 | \$6,222 |
| Hourly Self-Sufficiency Wage | \$13.59 | \$26.11 | \$28.35 | \$26.06 | \$21.64 | \$33.29 | \$35.35 |

Table 4- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - South (Lower Manhattan)

| 1 Adult, 2 Children, continued | | | | | | | |
|---------------------------------------|---------------------------------|--------------------------------|--|--------------------------------------|-------------------------------------|------------------------------------|-----------------------------------|
| Monthly Costs | Adult + infant schoolage | Adult + infant teenager | Adult + preschooler preschooler | Adult + preschooler schoolage | Adult + preschooler teenager | Adult + schoolage schoolage | Adult + schoolage teenager |
| <i>Housing</i> | 1,650 | 1,650 | 1,650 | 1,650 | 1,650 | 1,650 | 1,650 |
| <i>Child Care</i> | 1,048 | 550 | 1,472 | 1,234 | 736 | 996 | 498 |
| <i>Food</i> | 430 | 450 | 392 | 439 | 459 | 486 | 506 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 592 | 618 | 570 | 570 | 597 | 570 | 597 |
| <i>Miscellaneous</i> | 378 | 333 | 415 | 396 | 350 | 377 | 331 |
| <i>Taxes</i> | 1,826 | 1,293 | 2,184 | 1,997 | 1,604 | 1,810 | 1,275 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | -80 | -40 | -80 | -80 | -40 | -80 | -40 |
| <i>Child Tax Credit (-)</i> | -83 | -83 | -83 | -83 | -83 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$5,824 | \$4,834 | \$6,583 | \$6,186 | \$5,336 | \$5,789 | \$4,796 |
| Hourly Self-Sufficiency Wage | \$33.09 | \$27.46 | \$37.41 | \$35.15 | \$30.32 | \$32.89 | \$27.25 |

Table 4- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - South (Lower Manhattan)

| Monthly Costs | 1 Adult, 2 Children | 1 Adult, 3 Children | | | | | |
|--------------------------------------|----------------------------------|-------------------------------------|--|--|---------------------------------------|---|---|
| | Adult + teenager teenager | Adult + infant infant infant | Adult + infant infant preschooler | Adult + infant infant schoolage | Adult + infant infant teenager | Adult + infant preschooler preschooler | Adult + infant preschooler schoolage |
| Housing | 1,650 | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 |
| Child Care | 0 | 1,650 | 1,836 | 1,598 | 1,100 | 2,022 | 1,784 |
| Food | 525 | 454 | 463 | 508 | 526 | 471 | 516 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 623 | 655 | 634 | 634 | 660 | 612 | 612 |
| Miscellaneous | 286 | 468 | 485 | 466 | 421 | 503 | 483 |
| Taxes | 962 | 2,526 | 2,696 | 2,507 | 2,063 | 2,866 | 2,677 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | 0 | -80 | -80 | -80 | -80 | -80 | -80 |
| Child Tax Credit (-) | -83 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$4,027 | \$7,468 | \$7,828 | \$7,426 | \$6,484 | \$8,189 | \$7,787 |
| Hourly Self-Sufficiency Wage | \$22.88 | \$42.43 | \$44.48 | \$42.20 | \$36.84 | \$46.53 | \$44.25 |

Table 4- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - South (Lower Manhattan)

| Monthly Costs | 1 Adult, 3 Children, continued | | | | | | |
|--------------------------------------|---------------------------------------|---|--|--------------------------------|--|--------------------------------------|-------------------------------------|
| | Adult + preschooler teenager | Adult + infant schoolage schoolage | Adult + infant schoolage teenager | Adult + infant teenager | Adult + preschooler preschooler | Adult + preschooler schoolage | Adult + preschooler teenager |
| Housing | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 |
| Child Care | 1,286 | 1,546 | 1,048 | 550 | 2,208 | 1,970 | 1,472 |
| Food | 535 | 561 | 580 | 598 | 480 | 525 | 543 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 639 | 612 | 639 | 665 | 591 | 591 | 617 |
| Miscellaneous | 438 | 464 | 419 | 373 | 520 | 501 | 455 |
| Taxes | 2,233 | 2,487 | 2,044 | 1,650 | 3,036 | 2,846 | 2,403 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -80 | -40 | -80 | -80 | -80 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$6,845 | \$7,385 | \$6,443 | \$5,591 | \$8,550 | \$8,148 | \$7,206 |
| Hourly Self-Sufficiency Wage | \$38.89 | \$41.96 | \$36.61 | \$31.77 | \$48.58 | \$46.30 | \$40.94 |

Table 4- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - South (Lower Manhattan)

| Monthly Costs | 1 Adult, 3 Children, continued | | | | | | |
|--------------------------------------|---------------------------------------|--------------------|--------------------|------------------|------------------|------------------|-----------------|
| | Adult + | Adult + | Adult + | Adult + | Adult + | Adult + | Adult + |
| | preschooler | preschooler | preschooler | schoolage | schoolage | schoolage | teenager |
| | schoolage | schoolage | teenager | schoolage | schoolage | teenager | teenager |
| Housing | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 |
| Child Care | 1,732 | 1,234 | 736 | 1,494 | 996 | 498 | 0 |
| Food | 570 | 588 | 607 | 614 | 633 | 651 | 670 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 591 | 617 | 644 | 591 | 617 | 644 | 670 |
| Miscellaneous | 481 | 436 | 391 | 462 | 417 | 371 | 326 |
| Taxes | 2,657 | 2,213 | 1,820 | 2,468 | 2,024 | 1,631 | 1,101 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -40 | -80 | -80 | -40 | 0 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$7,746 | \$6,804 | \$5,952 | \$7,344 | \$6,402 | \$5,550 | \$4,562 |
| Hourly Self-Sufficiency Wage | \$44.01 | \$38.66 | \$33.82 | \$41.73 | \$36.37 | \$31.54 | \$25.92 |

Table 4- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - South (Lower Manhattan)

| Monthly Costs | 2 Adults | 2 Adults, 1 Child | | | | 2 Adults, 2 Children | |
|--------------------------------------|------------------|--------------------------|--------------------|-------------------|-------------------|-----------------------------|---------------------------|
| | 2 Adults | 2 Adults + | 2 Adults + | 2 Adults + | 2 Adults + | 2 Adults + | 2 Adults + |
| | | infant | preschooler | schoolage | teenager | infant | infant preschooler |
| Housing | 1,257 | 1,650 | 1,650 | 1,650 | 1,650 | 1,650 | 1,650 |
| Child Care | 0 | 550 | 736 | 498 | 0 | 1,100 | 1,286 |
| Food | 380 | 465 | 475 | 522 | 541 | 541 | 550 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 583 | 625 | 604 | 604 | 630 | 667 | 646 |
| Miscellaneous | 235 | 342 | 359 | 340 | 295 | 408 | 426 |
| Taxes | 771 | 1,185 | 1,344 | 1,174 | 1,001 | 1,680 | 1,850 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | 0 | -40 | -40 | -40 | 0 | -80 | -80 |
| Child Tax Credit (-) | 0 | -42 | -42 | -42 | -42 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$3,352 | \$4,861 | \$5,211 | \$4,831 | \$4,201 | \$6,009 | \$6,370 |
| Hourly Self-Sufficiency Wage | \$9.52 | \$13.81 | \$14.80 | \$13.72 | \$11.93 | \$17.07 | \$18.10 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 4- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - South (Lower Manhattan)

| <i>2 Adults, 2 Children, continued</i> | | | | | | | |
|--|------------------------------------|-----------------------------------|---|---|--|---------------------------------------|--------------------------------------|
| <i>Monthly Costs</i> | <i>2 Adults + infant schoolage</i> | <i>2 Adults + infant teenager</i> | <i>2 Adults + preschooler preschooler</i> | <i>2 Adults + preschooler schoolage</i> | <i>2 Adults + preschooler teenager</i> | <i>2 Adults + schoolage schoolage</i> | <i>2 Adults + schoolage teenager</i> |
| <i>Housing</i> | 1,650 | 1,650 | 1,650 | 1,650 | 1,650 | 1,650 | 1,650 |
| <i>Child Care</i> | 1,048 | 550 | 1,472 | 1,234 | 736 | 996 | 498 |
| <i>Food</i> | 594 | 613 | 558 | 603 | 622 | 648 | 666 |
| <i>Transportation</i> | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| <i>Health Care</i> | 646 | 672 | 624 | 624 | 651 | 624 | 651 |
| <i>Miscellaneous</i> | 406 | 361 | 443 | 424 | 378 | 404 | 359 |
| <i>Taxes</i> | 1,661 | 1,210 | 2,020 | 1,830 | 1,437 | 1,641 | 1,197 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | -80 | -40 | -80 | -80 | -40 | -80 | -40 |
| <i>Child Tax Credit (-)</i> | -83 | -83 | -83 | -83 | -83 | -83 | -83 |
| <i>Monthly Self-Sufficiency Wage</i> | \$5,968 | \$5,059 | \$6,731 | \$6,328 | \$5,477 | \$5,926 | \$5,024 |
| <i>Hourly Self-Sufficiency Wage</i> | \$16.95 | \$14.37 | \$19.12 | \$17.98 | \$15.56 | \$16.84 | \$14.27 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 4- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - South (Lower Manhattan)

| <i>Monthly Costs</i> | <i>2 Adults, 2 Children</i> | <i>2 Adults, 3 Children</i> | | | | | |
|--------------------------------------|-----------------------------------|--------------------------------------|--------------------------------------|------------------------------------|-----------------------------------|--------------------------------------|------------------------------------|
| | <i>2 Adults teenager teenager</i> | <i>2 Adults infant infant infant</i> | <i>2 Adults + infant preschooler</i> | <i>2 Adults + infant schoolage</i> | <i>2 Adults + infant teenager</i> | <i>2 Adults + infant preschooler</i> | <i>2 Adults + infant schoolage</i> |
| <i>Housing</i> | 1,650 | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 |
| <i>Child Care</i> | 0 | 1,650 | 1,836 | 1,598 | 1,100 | 2,022 | 1,784 |
| <i>Food</i> | 685 | 607 | 615 | 658 | 675 | 623 | 666 |
| <i>Transportation</i> | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| <i>Health Care</i> | 677 | 709 | 688 | 688 | 714 | 666 | 666 |
| <i>Miscellaneous</i> | 314 | 495 | 512 | 493 | 447 | 529 | 510 |
| <i>Taxes</i> | 1,020 | 2,349 | 2,518 | 2,327 | 1,882 | 2,688 | 2,496 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | 0 | -80 | -80 | -80 | -80 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | -83 | -125 | -125 | -125 | -125 | -125 | -125 |
| <i>Monthly Self-Sufficiency Wage</i> | \$4,388 | \$7,587 | \$7,947 | \$7,541 | \$6,597 | \$8,307 | \$7,901 |
| <i>Hourly Self-Sufficiency Wage</i> | \$12.47 | \$21.55 | \$22.58 | \$21.42 | \$18.74 | \$23.60 | \$22.44 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 4- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - South (Lower Manhattan)

| Monthly Costs | 2 Adults, 3 Children, continued | | | | | | |
|--------------------------------------|---|--|---|---|---|---|--|
| | 2 Adults + infant preschooler teenager | 2 Adults + infant schoolage schoolage | 2 Adults + infant schoolage teenager | 2 Adults + infant teenager | 2 Adults + preschooler preschooler preschooler | 2 Adults + preschooler preschooler schoolage | 2 Adults + preschooler preschooler teenager |
| Housing | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 |
| Child Care | 1,286 | 1,546 | 1,048 | 550 | 2,208 | 1,970 | 1,472 |
| Food | 683 | 708 | 726 | 744 | 631 | 674 | 692 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 693 | 666 | 693 | 719 | 645 | 645 | 671 |
| Miscellaneous | 465 | 490 | 445 | 400 | 547 | 527 | 482 |
| Taxes | 2,052 | 2,305 | 1,860 | 1,466 | 2,858 | 2,666 | 2,221 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -80 | -40 | -80 | -80 | -80 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$6,956 | \$7,494 | \$6,550 | \$5,696 | \$8,667 | \$8,261 | \$7,316 |
| Hourly Self-Sufficiency Wage | \$19.76 | \$21.29 | \$18.61 | \$16.18 | \$24.62 | \$23.47 | \$20.79 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 4- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
New York County - South (Lower Manhattan)

| Monthly Costs | 2 Adults, 3 Children, continued | | | | | | |
|--------------------------------------|---|--|---|---|--|---|--|
| | 2 Adults preschooler schoolage schoolage | 2 Adults preschooler schoolage teenager | 2 Adults + preschooler teenager teenager | 2 Adults + schoolage schoolage schoolage | 2 Adults + schoolage schoolage teenager | 2 Adults + schoolage teenager teenager | 2 Adults + teenager teenager teenager |
| Housing | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 | 1,857 |
| Child Care | 1,732 | 1,234 | 736 | 1,494 | 996 | 498 | 0 |
| Food | 716 | 734 | 752 | 759 | 777 | 794 | 812 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 645 | 671 | 698 | 645 | 671 | 698 | 724 |
| Miscellaneous | 508 | 462 | 417 | 488 | 443 | 397 | 352 |
| Taxes | 2,474 | 2,030 | 1,636 | 2,283 | 1,838 | 1,414 | 1,122 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -40 | -80 | -80 | -40 | 0 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$7,854 | \$6,910 | \$6,056 | \$7,447 | \$6,503 | \$5,619 | \$4,867 |
| Hourly Self-Sufficiency Wage | \$22.31 | \$19.63 | \$17.20 | \$21.16 | \$18.47 | \$15.96 | \$13.83 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

The City of New York

Queens County (Queens)

Table 5
The Self-Sufficiency Standard for the City of New York, NY, 2000
Queens County (Queens)

| <i>Monthly Costs</i> | <i>1 Adult</i> | <i>1 Adult, 1 Child</i> | | | | <i>1 Adult, 2 Children</i> | |
|--------------------------------------|----------------|-------------------------|----------------------------|--------------------------|-------------------------|----------------------------|-----------------------------------|
| | <i>Adult</i> | <i>Adult + infant</i> | <i>Adult + preschooler</i> | <i>Adult + schoolage</i> | <i>Adult + teenager</i> | <i>Adult + infant</i> | <i>Adult + infant preschooler</i> |
| <i>Housing</i> | 760 | 900 | 900 | 900 | 900 | 900 | 900 |
| <i>Child Care</i> | 0 | 550 | 736 | 498 | 0 | 1,100 | 1,286 |
| <i>Food</i> | 193 | 285 | 294 | 343 | 364 | 374 | 383 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 126 | 297 | 275 | 275 | 302 | 338 | 317 |
| <i>Miscellaneous</i> | 114 | 209 | 227 | 208 | 163 | 278 | 295 |
| <i>Taxes</i> | 353 | 612 | 709 | 604 | 438 | 751 | 851 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | -23 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | 0 | -40 | -40 | -40 | 0 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | 0 | -42 | -42 | -42 | -42 | -83 | -83 |
| <i>Monthly Self-Sufficiency Wage</i> | \$1,610 | \$2,833 | \$3,122 | \$2,810 | \$2,165 | \$3,641 | \$3,932 |
| <i>Hourly Self-Sufficiency Wage</i> | \$9.15 | \$16.10 | \$17.74 | \$15.96 | \$12.30 | \$20.69 | \$22.34 |

Table 5- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Queens County (Queens)

| <i>1 Adult, 2 Children, continued</i> | | | | | | | |
|---------------------------------------|--------------------------|--------------------------------|--|------------------------------------|-------------------------------------|------------------------------------|-----------------------------------|
| <i>Monthly Costs</i> | <i>Adult + schoolage</i> | <i>Adult + infant teenager</i> | <i>Adult + preschooler preschooler</i> | <i>Adult + schoolage schoolage</i> | <i>Adult + preschooler teenager</i> | <i>Adult + schoolage schoolage</i> | <i>Adult + schoolage teenager</i> |
| <i>Housing</i> | 900 | 900 | 900 | 900 | 900 | 900 | 900 |
| <i>Child Care</i> | 1,048 | 550 | 1,472 | 1,234 | 736 | 996 | 498 |
| <i>Food</i> | 430 | 450 | 392 | 439 | 459 | 486 | 506 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 317 | 344 | 296 | 296 | 322 | 296 | 322 |
| <i>Miscellaneous</i> | 276 | 231 | 312 | 293 | 248 | 274 | 229 |
| <i>Taxes</i> | 742 | 642 | 950 | 841 | 739 | 732 | 633 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | -80 | -40 | -80 | -80 | -40 | -80 | -40 |
| <i>Child Tax Credit (-)</i> | -83 | -83 | -83 | -83 | -83 | -83 | -83 |
| <i>Monthly Self-Sufficiency Wage</i> | \$3,613 | \$3,056 | \$4,223 | \$3,903 | \$3,344 | \$3,584 | \$3,028 |
| <i>Hourly Self-Sufficiency Wage</i> | \$20.53 | \$17.36 | \$23.99 | \$22.18 | \$19.00 | \$20.36 | \$17.20 |

Table 5- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Queens County (Queens)

| Monthly Costs | 1 Adult, 2 Children | 1 Adult, 3 Children | | | | | |
|--------------------------------------|----------------------------------|-------------------------------------|--|--|--------------------------------|---|---|
| | Adult + teenager teenager | Adult + infant infant infant | Adult + infant infant preschooler | Adult + infant infant schoolage | Adult + infant teenager | Adult + infant preschooler preschooler | Adult + infant preschooler schoolage |
| Housing | 900 | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 |
| Child Care | 0 | 1,650 | 1,836 | 1,598 | 1,100 | 2,022 | 1,784 |
| Food | 525 | 454 | 463 | 508 | 526 | 471 | 516 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 349 | 380 | 359 | 359 | 385 | 338 | 338 |
| Miscellaneous | 184 | 359 | 376 | 357 | 312 | 394 | 375 |
| Taxes | 437 | 1,299 | 1,631 | 1,275 | 858 | 1,801 | 1,612 |
| Earned Income Tax Credit (-) | -75 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | 0 | -80 | -80 | -80 | -80 | -80 | -80 |
| Child Tax Credit (-) | -83 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$2,299 | \$5,045 | \$5,568 | \$4,999 | \$4,084 | \$5,929 | \$5,526 |
| Hourly Self-Sufficiency Wage | \$13.06 | \$28.66 | \$31.63 | \$28.40 | \$23.20 | \$33.68 | \$31.40 |

Table 5- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Queens County (Queens)

| Monthly Costs | 1 Adult, 3 Children, continued | | | | | | |
|--------------------------------------|---------------------------------------|---|--|--------------------------------|--|--------------------------------------|-------------------------------------|
| | Adult + preschooler teenager | Adult + infant schoolage schoolage | Adult + infant schoolage teenager | Adult + infant teenager | Adult + preschooler preschooler | Adult + preschooler schoolage | Adult + preschooler teenager |
| Housing | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 |
| Child Care | 1,286 | 1,546 | 1,048 | 550 | 2,208 | 1,970 | 1,472 |
| Food | 535 | 561 | 580 | 598 | 480 | 525 | 543 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 364 | 338 | 364 | 390 | 317 | 317 | 343 |
| Miscellaneous | 329 | 355 | 310 | 265 | 411 | 392 | 347 |
| Taxes | 965 | 1,423 | 847 | 744 | 1,971 | 1,782 | 1,160 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -80 | -40 | -80 | -80 | -80 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$4,381 | \$5,124 | \$4,051 | \$3,489 | \$6,289 | \$5,887 | \$4,767 |
| Hourly Self-Sufficiency Wage | \$24.89 | \$29.12 | \$23.02 | \$19.82 | \$35.74 | \$33.45 | \$27.09 |

Table 5- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Queens County (Queens)

| <i>Monthly Costs</i> | <i>1 Adult, 3 Children, continued</i> | | | | | | |
|--------------------------------------|---------------------------------------|---|-------------------------------------|------------------------------------|---|-----------------------------------|-------------------------|
| | <i>Adult + preschooler schoolage</i> | <i>Adult + preschooler schoolage teenager</i> | <i>Adult + preschooler teenager</i> | <i>Adult + schoolage schoolage</i> | <i>Adult + schoolage schoolage teenager</i> | <i>Adult + schoolage teenager</i> | <i>Adult + teenager</i> |
| <i>Housing</i> | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 |
| <i>Child Care</i> | 1,732 | 1,234 | 736 | 1,494 | 996 | 498 | 0 |
| <i>Food</i> | 570 | 588 | 607 | 614 | 633 | 651 | 670 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 317 | 343 | 369 | 317 | 343 | 369 | 395 |
| <i>Miscellaneous</i> | 373 | 327 | 282 | 353 | 308 | 263 | 217 |
| <i>Taxes</i> | 1,592 | 951 | 769 | 1,228 | 836 | 733 | 565 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | -80 | -80 | -40 | -80 | -80 | -40 | 0 |
| <i>Child Tax Credit (-)</i> | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| <i>Monthly Self-Sufficiency Wage</i> | \$5,485 | \$4,345 | \$3,705 | \$4,908 | \$4,018 | \$3,456 | \$2,830 |
| <i>Hourly Self-Sufficiency Wage</i> | \$31.17 | \$24.69 | \$21.05 | \$27.89 | \$22.83 | \$19.64 | \$16.08 |

Table 5- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Queens County (Queens)

| <i>Monthly Costs</i> | <i>2 Adults</i> | <i>2 Adults, 1 Child</i> | | | | <i>2 Adults, 2 Children</i> | |
|--------------------------------------|------------------|--------------------------|-------------------------------|-----------------------------|----------------------------|-----------------------------|--------------------------------------|
| | <i>2 Adults</i> | <i>2 Adults + infant</i> | <i>2 Adults + preschooler</i> | <i>2 Adults + schoolage</i> | <i>2 Adults + teenager</i> | <i>2 Adults + infant</i> | <i>2 Adults + infant preschooler</i> |
| <i>Housing</i> | 760 | 900 | 900 | 900 | 900 | 900 | 900 |
| <i>Child Care</i> | 0 | 550 | 736 | 498 | 0 | 1,100 | 1,286 |
| <i>Food</i> | 380 | 465 | 475 | 522 | 541 | 541 | 550 |
| <i>Transportation</i> | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| <i>Health Care</i> | 309 | 351 | 329 | 329 | 356 | 393 | 371 |
| <i>Miscellaneous</i> | 157 | 239 | 257 | 237 | 192 | 306 | 323 |
| <i>Taxes</i> | 294 | 655 | 727 | 646 | 484 | 818 | 913 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | 0 | -40 | -40 | -40 | 0 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | 0 | -42 | -42 | -42 | -42 | -83 | -83 |
| <i>Monthly Self-Sufficiency Wage</i> | \$2,027 | \$3,205 | \$3,468 | \$3,176 | \$2,557 | \$4,020 | \$4,306 |
| <i>Hourly Self-Sufficiency Wage</i> | \$5.76 | \$9.10 | \$9.85 | \$9.02 | \$7.26 | \$11.42 | \$12.23 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 5- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Queens County (Queens)

| <i>Monthly Costs</i> | <i>2 Adults, 2 Children, continued</i> | | | | | | |
|--------------------------------------|--|-----------------------------------|---|---|--|---------------------------------------|--------------------------------------|
| | <i>2 Adults + infant schoolage</i> | <i>2 Adults + infant teenager</i> | <i>2 Adults + preschooler preschooler</i> | <i>2 Adults + preschooler schoolage</i> | <i>2 Adults + preschooler teenager</i> | <i>2 Adults + schoolage schoolage</i> | <i>2 Adults + schoolage teenager</i> |
| <i>Housing</i> | 900 | 900 | 900 | 900 | 900 | 900 | 900 |
| <i>Child Care</i> | 1,048 | 550 | 1,472 | 1,234 | 736 | 996 | 498 |
| <i>Food</i> | 594 | 613 | 558 | 603 | 622 | 648 | 666 |
| <i>Transportation</i> | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| <i>Health Care</i> | 371 | 398 | 350 | 350 | 376 | 350 | 376 |
| <i>Miscellaneous</i> | 304 | 259 | 341 | 321 | 276 | 302 | 257 |
| <i>Taxes</i> | 807 | 674 | 1,030 | 902 | 747 | 797 | 664 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | -80 | -40 | -80 | -80 | -40 | -80 | -40 |
| <i>Child Tax Credit (-)</i> | -83 | -83 | -83 | -83 | -83 | -83 | -83 |
| <i>Monthly Self-Sufficiency Wage</i> | \$3,988 | \$3,396 | \$4,614 | \$4,273 | \$3,660 | \$3,955 | \$3,364 |
| <i>Hourly Self-Sufficiency Wage</i> | \$11.33 | \$9.65 | \$13.11 | \$12.14 | \$10.40 | \$11.24 | \$9.56 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 5- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Queens County (Queens)

| <i>Monthly Costs</i> | <i>2 Adults, 2 Children</i> | <i>2 Adults, 3 Children</i> | | | | | |
|--------------------------------------|-----------------------------------|--------------------------------------|--------------------------------------|------------------------------------|-----------------------------------|--------------------------------------|------------------------------------|
| | <i>2 Adults teenager teenager</i> | <i>2 Adults infant infant infant</i> | <i>2 Adults + infant preschooler</i> | <i>2 Adults + infant schoolage</i> | <i>2 Adults + infant teenager</i> | <i>2 Adults + infant preschooler</i> | <i>2 Adults + infant schoolage</i> |
| <i>Housing</i> | 900 | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 |
| <i>Child Care</i> | 0 | 1,650 | 1,836 | 1,598 | 1,100 | 2,022 | 1,784 |
| <i>Food</i> | 685 | 607 | 615 | 658 | 675 | 623 | 666 |
| <i>Transportation</i> | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| <i>Health Care</i> | 403 | 435 | 413 | 413 | 440 | 392 | 392 |
| <i>Miscellaneous</i> | 211 | 386 | 403 | 384 | 338 | 421 | 401 |
| <i>Taxes</i> | 498 | 1,228 | 1,454 | 1,212 | 910 | 1,623 | 1,432 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | 0 | -80 | -80 | -80 | -80 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | -83 | -125 | -125 | -125 | -125 | -125 | -125 |
| <i>Monthly Self-Sufficiency Wage</i> | \$2,739 | \$5,270 | \$5,686 | \$5,229 | \$4,428 | \$6,046 | \$5,640 |
| <i>Hourly Self-Sufficiency Wage</i> | \$7.78 | \$14.97 | \$16.15 | \$14.86 | \$12.58 | \$17.18 | \$16.02 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 5- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Queens County (Queens)

| 2 Adults, 3 Children, continued | | | | | | | |
|--|---|--|---|---|---|---|--|
| Monthly Costs | 2 Adults + infant preschooler teenager | 2 Adults + infant schoolage schoolage | 2 Adults + infant schoolage teenager | 2 Adults + infant teenager | 2 Adults + preschooler preschooler preschooler | 2 Adults + preschooler preschooler schoolage | 2 Adults + preschooler preschooler teenager |
| Housing | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 |
| Child Care | 1,286 | 1,546 | 1,048 | 550 | 2,208 | 1,970 | 1,472 |
| Food | 683 | 708 | 726 | 744 | 631 | 674 | 692 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 418 | 392 | 418 | 445 | 371 | 371 | 397 |
| Miscellaneous | 356 | 382 | 336 | 291 | 438 | 418 | 373 |
| Taxes | 1,037 | 1,196 | 898 | 742 | 1,793 | 1,601 | 1,136 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -80 | -40 | -80 | -80 | -80 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$4,746 | \$5,189 | \$4,391 | \$3,776 | \$6,406 | \$6,000 | \$5,034 |
| Hourly Self-Sufficiency Wage | \$13.48 | \$14.74 | \$12.48 | \$10.73 | \$18.20 | \$17.04 | \$14.30 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 5- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Queens County (Queens)

| 2 Adults, 3 Children, continued | | | | | | | |
|--|---|--|---|---|--|---|--|
| Monthly Costs | 2 Adults preschooler schoolage schoolage | 2 Adults preschooler schoolage teenager | 2 Adults + preschooler teenager teenager | 2 Adults + schoolage schoolage schoolage | 2 Adults + schoolage schoolage teenager | 2 Adults + schoolage teenager teenager | 2 Adults + teenager teenager teenager |
| Housing | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 | 1,044 |
| Child Care | 1,732 | 1,234 | 736 | 1,494 | 996 | 498 | 0 |
| Food | 716 | 734 | 752 | 759 | 777 | 794 | 812 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 371 | 397 | 423 | 371 | 397 | 423 | 450 |
| Miscellaneous | 399 | 354 | 308 | 379 | 334 | 289 | 243 |
| Taxes | 1,410 | 995 | 824 | 1,180 | 899 | 713 | 562 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -40 | -80 | -80 | -40 | 0 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$5,593 | \$4,679 | \$4,048 | \$5,148 | \$4,367 | \$3,722 | \$3,112 |
| Hourly Self-Sufficiency Wage | \$15.89 | \$13.29 | \$11.50 | \$14.63 | \$12.41 | \$10.57 | \$8.84 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

The City of New York

Richmond County (Staten Island)

Table 6
The Self-Sufficiency Standard for the City of New York, NY, 2000
Richmond County (Staten Island)

| | 1 Adult | 1 Adult, 1 Child | | | | 1 Adult, 2 Children | |
|--------------------------------------|----------------|------------------|---------------------|-------------------|------------------|---------------------|----------------------------|
| | Adult | Adult + infant | Adult + preschooler | Adult + schoolage | Adult + teenager | Adult + infant | Adult + infant preschooler |
| Monthly Costs | | | | | | | |
| Housing | 733 | 883 | 883 | 883 | 883 | 883 | 883 |
| Child Care | 0 | 550 | 736 | 498 | 0 | 1,100 | 1,286 |
| Food | 193 | 285 | 294 | 343 | 364 | 374 | 383 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 129 | 298 | 277 | 277 | 303 | 340 | 319 |
| Miscellaneous | 112 | 208 | 225 | 206 | 161 | 276 | 293 |
| Taxes | 340 | 603 | 700 | 595 | 427 | 743 | 842 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | -30 | 0 | 0 |
| Child Care Tax Credit (-) | 0 | -40 | -40 | -40 | 0 | -80 | -80 |
| Child Tax Credit (-) | 0 | -42 | -42 | -42 | -42 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$1,571 | \$2,808 | \$3,096 | \$2,784 | \$2,130 | \$3,615 | \$3,906 |
| Hourly Self-Sufficiency Wage | \$8.92 | \$15.95 | \$17.59 | \$15.82 | \$12.10 | \$20.54 | \$22.19 |

Table 6- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Richmond County (Staten Island)

| 1 Adult, 2 Children, continued | | | | | | | |
|---------------------------------------|-------------------|-------------------------|---------------------------------|-------------------------------|------------------------------|-----------------------------|----------------------------|
| Monthly Costs | Adult + schoolage | Adult + infant teenager | Adult + preschooler preschooler | Adult + preschooler schoolage | Adult + preschooler teenager | Adult + schoolage schoolage | Adult + schoolage teenager |
| Housing | 883 | 883 | 883 | 883 | 883 | 883 | 883 |
| Child Care | 1,048 | 550 | 1,472 | 1,234 | 736 | 996 | 498 |
| Food | 430 | 450 | 392 | 439 | 459 | 486 | 506 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 319 | 345 | 297 | 297 | 324 | 297 | 324 |
| Miscellaneous | 274 | 229 | 311 | 292 | 246 | 273 | 227 |
| Taxes | 733 | 634 | 941 | 849 | 731 | 723 | 624 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -40 | -80 | -80 | -40 | -80 | -40 |
| Child Tax Credit (-) | -83 | -83 | -83 | -83 | -83 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$3,587 | \$3,030 | \$4,196 | \$3,894 | \$3,319 | \$3,558 | \$3,002 |
| Hourly Self-Sufficiency Wage | \$20.38 | \$17.22 | \$23.84 | \$22.13 | \$18.86 | \$20.22 | \$17.05 |

Table 6- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Richmond County (Staten Island)

| <i>Monthly Costs</i> | <i>1 Adult, 2 Children</i> | <i>1 Adult, 3 Children</i> | | | | | |
|--------------------------------------|----------------------------------|-------------------------------------|--|--|---------------------------------------|---|---|
| | <i>Adult + teenager teenager</i> | <i>Adult + infant infant infant</i> | <i>Adult + infant infant preschooler</i> | <i>Adult + infant infant schoolage</i> | <i>Adult + infant infant teenager</i> | <i>Adult + infant preschooler preschooler</i> | <i>Adult + infant preschooler schoolage</i> |
| <i>Housing</i> | 883 | 1,203 | 1,203 | 1,203 | 1,203 | 1,203 | 1,203 |
| <i>Child Care</i> | 0 | 1,650 | 1,836 | 1,598 | 1,100 | 2,022 | 1,784 |
| <i>Food</i> | 525 | 454 | 463 | 508 | 526 | 471 | 516 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 350 | 382 | 361 | 361 | 387 | 339 | 339 |
| <i>Miscellaneous</i> | 182 | 375 | 393 | 373 | 328 | 410 | 391 |
| <i>Taxes</i> | 425 | 1,618 | 1,788 | 1,599 | 951 | 1,958 | 1,769 |
| <i>Earned Income Tax Credit (-)</i> | -85 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | 0 | -80 | -80 | -80 | -80 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | -83 | -125 | -125 | -125 | -125 | -125 | -125 |
| <i>Monthly Self-Sufficiency Wage</i> | \$2,260 | \$5,540 | \$5,901 | \$5,499 | \$4,353 | \$6,262 | \$5,860 |
| <i>Hourly Self-Sufficiency Wage</i> | \$12.84 | \$31.48 | \$33.53 | \$31.24 | \$24.73 | \$35.58 | \$33.29 |

Table 6- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Richmond County (Staten Island)

| <i>Monthly Costs</i> | <i>1 Adult, 3 Children, continued</i> | | | | | | |
|--------------------------------------|---------------------------------------|---|--|--------------------------------|--|--------------------------------------|--|
| | <i>Adult + preschooler teenager</i> | <i>Adult + infant schoolage schoolage</i> | <i>Adult + infant schoolage teenager</i> | <i>Adult + infant teenager</i> | <i>Adult + preschooler preschooler</i> | <i>Adult + preschooler schoolage</i> | <i>Adult + preschooler preschooler</i> |
| <i>Housing</i> | 1,203 | 1,203 | 1,203 | 1,203 | 1,203 | 1,203 | 1,203 |
| <i>Child Care</i> | 1,286 | 1,546 | 1,048 | 550 | 2,208 | 1,970 | 1,472 |
| <i>Food</i> | 535 | 561 | 580 | 598 | 480 | 525 | 543 |
| <i>Transportation</i> | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| <i>Health Care</i> | 366 | 339 | 366 | 392 | 318 | 318 | 344 |
| <i>Miscellaneous</i> | 345 | 371 | 326 | 281 | 427 | 408 | 363 |
| <i>Taxes</i> | 1,170 | 1,579 | 939 | 761 | 2,128 | 1,939 | 1,340 |
| <i>Earned Income Tax Credit (-)</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| <i>Child Care Tax Credit (-)</i> | -80 | -80 | -80 | -40 | -80 | -80 | -80 |
| <i>Child Tax Credit (-)</i> | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| <i>Monthly Self-Sufficiency Wage</i> | \$4,762 | \$5,458 | \$4,318 | \$3,683 | \$6,623 | \$6,221 | \$5,124 |
| <i>Hourly Self-Sufficiency Wage</i> | \$27.06 | \$31.01 | \$24.54 | \$20.92 | \$37.63 | \$35.34 | \$29.11 |

Table 6- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Richmond County (Staten Island)

| Monthly Costs | 1 Adult, 3 Children, continued | | | | | | |
|--------------------------------------|--|---|--|--|---|--|---|
| | Adult + preschooler schoolage schoolage | Adult + preschooler schoolage teenager | Adult + preschooler teenager teenager | Adult + schoolage schoolage schoolage | Adult + schoolage schoolage teenager | Adult + schoolage teenager teenager | Adult + teenager teenager teenager |
| Housing | 1,203 | 1,203 | 1,203 | 1,203 | 1,203 | 1,203 | 1,203 |
| Child Care | 1,732 | 1,234 | 736 | 1,494 | 996 | 498 | 0 |
| Food | 570 | 588 | 607 | 614 | 633 | 651 | 670 |
| Transportation | 63 | 63 | 63 | 63 | 63 | 63 | 63 |
| Health Care | 318 | 344 | 371 | 318 | 344 | 371 | 397 |
| Miscellaneous | 389 | 343 | 298 | 369 | 324 | 279 | 233 |
| Taxes | 1,749 | 1,146 | 860 | 1,560 | 944 | 750 | 652 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -40 | -80 | -80 | -40 | 0 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$5,819 | \$4,717 | \$3,973 | \$5,417 | \$4,302 | \$3,650 | \$3,093 |
| Hourly Self-Sufficiency Wage | \$33.06 | \$26.80 | \$22.57 | \$30.78 | \$24.44 | \$20.74 | \$17.58 |

Table 6- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Richmond County (Staten Island)

| Monthly Costs | 2 Adults | 2 Adults, 1 Child | | | | 2 Adults, 2 Children | |
|--------------------------------------|------------------|--------------------------|-------------------------------|-----------------------------|----------------------------|-----------------------------|--------------------------------------|
| | 2 Adults | 2 Adults + infant | 2 Adults + preschooler | 2 Adults + schoolage | 2 Adults + teenager | 2 Adults + infant | 2 Adults + infant preschooler |
| Housing | 733 | 883 | 883 | 883 | 883 | 883 | 883 |
| Child Care | 0 | 550 | 736 | 498 | 0 | 1,100 | 1,286 |
| Food | 380 | 465 | 475 | 522 | 541 | 541 | 550 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 310 | 352 | 331 | 331 | 357 | 394 | 373 |
| Miscellaneous | 155 | 238 | 255 | 236 | 191 | 304 | 322 |
| Taxes | 281 | 647 | 718 | 637 | 476 | 810 | 905 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | 0 | -40 | -40 | -40 | 0 | -80 | -80 |
| Child Tax Credit (-) | 0 | -42 | -42 | -42 | -42 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$1,985 | \$3,179 | \$3,442 | \$3,151 | \$2,532 | \$3,994 | \$4,280 |
| Hourly Self-Sufficiency Wage | \$5.64 | \$9.03 | \$9.78 | \$8.95 | \$7.19 | \$11.35 | \$12.16 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 6- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Richmond County (Staten Island)

| 2 Adults, 2 Children, continued | | | | | | | |
|--|--|---|---|---|--|---|--|
| Monthly Costs | 2 Adults + infant schoolage | 2 Adults + infant teenager | 2 Adults + preschooler preschooler | 2 Adults + preschooler schoolage | 2 Adults + preschooler teenager | 2 Adults + schoolage schoolage | 2 Adults + schoolage teenager |
| Housing | 883 | 883 | 883 | 883 | 883 | 883 | 883 |
| Child Care | 1,048 | 550 | 1,472 | 1,234 | 736 | 996 | 498 |
| Food | 594 | 613 | 558 | 603 | 622 | 648 | 666 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 373 | 399 | 351 | 351 | 378 | 351 | 378 |
| Miscellaneous | 302 | 257 | 339 | 320 | 274 | 300 | 255 |
| Taxes | 799 | 666 | 1,019 | 894 | 739 | 788 | 655 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -40 | -80 | -80 | -40 | -80 | -40 |
| Child Tax Credit (-) | -83 | -83 | -83 | -83 | -83 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$3,962 | \$3,371 | \$4,586 | \$4,248 | \$3,634 | \$3,929 | \$3,338 |
| Hourly Self-Sufficiency Wage | \$11.26 | \$9.58 | \$13.03 | \$12.07 | \$10.32 | \$11.16 | \$9.48 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 6- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Richmond County (Staten Island)

| Monthly Costs | 2 Adults, 2 Children | 2 Adults, 3 Children | | | | | |
|--------------------------------------|---|--|---|---|--|--|--|
| | 2 Adults teenager teenager | 2 Adults infant infant infant | 2 Adults + infant infant preschooler | 2 Adults + infant infant schoolage | 2 Adults + infant infant teenager | 2 Adults + infant preschooler preschooler | 2 Adults + infant preschooler schoolage |
| Housing | 883 | 1,203 | 1,203 | 1,203 | 1,203 | 1,203 | 1,203 |
| Child Care | 0 | 1,650 | 1,836 | 1,598 | 1,100 | 2,022 | 1,784 |
| Food | 685 | 607 | 615 | 658 | 675 | 623 | 666 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 404 | 436 | 415 | 415 | 441 | 393 | 393 |
| Miscellaneous | 210 | 402 | 419 | 400 | 354 | 437 | 417 |
| Taxes | 490 | 1,441 | 1,611 | 1,419 | 1,029 | 1,780 | 1,589 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | 0 | -80 | -80 | -80 | -80 | -80 | -80 |
| Child Tax Credit (-) | -83 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$2,714 | \$5,660 | \$6,020 | \$5,613 | \$4,723 | \$6,380 | \$5,973 |
| Hourly Self-Sufficiency Wage | \$7.71 | \$16.08 | \$17.10 | \$15.95 | \$13.42 | \$18.12 | \$16.97 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 6- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Richmond County (Staten Island)

| 2 Adults, 2 Children, continued | | | | | | | |
|--|--|---|---|---|--|---|--|
| Monthly Costs | 2 Adults + infant schoolage | 2 Adults + infant teenager | 2 Adults + preschooler preschooler | 2 Adults + preschooler schoolage | 2 Adults + preschooler teenager | 2 Adults + schoolage schoolage | 2 Adults + schoolage teenager |
| Housing | 883 | 883 | 883 | 883 | 883 | 883 | 883 |
| Child Care | 1,048 | 550 | 1,472 | 1,234 | 736 | 996 | 498 |
| Food | 594 | 613 | 558 | 603 | 622 | 648 | 666 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 373 | 399 | 351 | 351 | 378 | 351 | 378 |
| Miscellaneous | 302 | 257 | 339 | 320 | 274 | 300 | 255 |
| Taxes | 799 | 666 | 1,019 | 894 | 739 | 788 | 655 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -40 | -80 | -80 | -40 | -80 | -40 |
| Child Tax Credit (-) | -83 | -83 | -83 | -83 | -83 | -83 | -83 |
| Monthly Self-Sufficiency Wage | \$3,962 | \$3,371 | \$4,586 | \$4,248 | \$3,634 | \$3,929 | \$3,338 |
| Hourly Self-Sufficiency Wage | \$11.26 | \$9.58 | \$13.03 | \$12.07 | \$10.32 | \$11.16 | \$9.48 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

Table 6- continued
The Self-Sufficiency Standard for the City of New York, NY, 2000
Richmond County (Staten Island)

| 2 Adults, 3 Children, continued | | | | | | | |
|--|---|---|--|---|--|--|---|
| Monthly Costs | 2 Adults preschooler schoolage | 2 Adults preschooler schoolage | 2 Adults + preschooler teenager | 2 Adults + schoolage schoolage | 2 Adults + schoolage teenager | 2 Adults + schoolage teenager | 2 Adults + teenager teenager |
| Housing | 1,203 | 1,203 | 1,203 | 1,203 | 1,203 | 1,203 | 1,203 |
| Child Care | 1,732 | 1,234 | 736 | 1,494 | 996 | 498 | 0 |
| Food | 716 | 734 | 752 | 759 | 777 | 794 | 812 |
| Transportation | 126 | 126 | 126 | 126 | 126 | 126 | 126 |
| Health Care | 372 | 398 | 425 | 372 | 398 | 425 | 451 |
| Miscellaneous | 415 | 370 | 324 | 395 | 350 | 305 | 259 |
| Taxes | 1,567 | 1,100 | 912 | 1,293 | 974 | 799 | 657 |
| Earned Income Tax Credit (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child Care Tax Credit (-) | -80 | -80 | -40 | -80 | -80 | -40 | 0 |
| Child Tax Credit (-) | -125 | -125 | -125 | -125 | -125 | -125 | -125 |
| Monthly Self-Sufficiency Wage | \$5,926 | \$4,960 | \$4,313 | \$5,438 | \$4,618 | \$3,985 | \$3,382 |
| Hourly Self-Sufficiency Wage | \$18.53 | \$15.84 | \$13.62 | \$17.37 | \$14.56 | \$12.62 | \$10.88 |
| | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> | <i>per adult</i> |

