

# Technical Appendix

## The Official Poverty Measure, the Self-Sufficiency Standard, Methodology, and Detailed Data Tables

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# Defining Income Adequacy

This report uses the 2023 Self-Sufficiency Standard to measure how much income is needed to meet families' basic necessities, without any public or private assistance. The Self-Sufficiency Standard is a bare-bones, basic needs budget. It does not take into account food eaten outside the home, recreational pursuits that can play a key role in maintaining quality of life, or other costs beyond housing, child care (if there are young children present), food, health care, transportation, miscellaneous costs (which include cell phone, broadband, and other necessities), and taxes and tax credits. Therefore, using the Standard as a definition of income adequacy may undercount need beyond what is minimally adequate. In the absence of a measure that includes opportunities for enrichment beyond the bare minimum, the Standard can provide a more accurate understanding of need that is not captured by the Official Poverty Measure.

This technical brief accompanies the brief series produced for FPWA. The briefs utilize the 2023 Self-Sufficiency Standard for the state of New York. Costs (housing, child care, health care, transportation, taxes and tax credits, and miscellaneous expenses) are representative of 2023 data.

This briefs and more are available online at [www.selfsufficiencystandard.org/NewYork](http://www.selfsufficiencystandard.org/NewYork) and <https://www.fpwa.org>. For further information about the Self-Sufficiency Standard, please visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org) or contact Self-Sufficiency Standard lead researcher and author, Annie Kucklick, at (206) 685-5264/[akuckl@uw.edu](mailto:akuckl@uw.edu).



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# Glossary of Key Terms

**American Community Survey (ACS).** The ACS is a sample survey of over three million households administered by the Census Bureau. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

**Capitalization of Race and Ethnicity.** This report follows the American Psychological Association (APA) and Chicago Manual Style convention of capitalizing all instances of race and ethnicity. The APA holds that racial and ethnic groups are designated by proper nouns and are capitalized.<sup>1</sup> Additionally, the ACS capitalizes each race/ethnicity descriptor, including “White,” so this practice maintains consistency with the original data source. However, the decision to capitalize White, specifically, was also influenced by designations set forth by issue-experts on the topic. As noted by The Center for the Study of Social Policy, “To not name ‘White’ as a race is, in fact, an anti-Black act which frames Whiteness as both neutral and the standard.”<sup>2</sup> This convention also recognizes Professor Kwame Anthony Appiah’s approach, which says, “Let’s try to remember that black and white are both historically created racial identities—and avoid conventions that encourage us to forget this.”<sup>3</sup> The authors of this report will continue to revisit this practice in consultation with our partners.

**Household.** The sample unit used in this study is the household, including any unrelated individuals living in the household. When appropriate, the characteristics of the householder are reported (e.g., race/ethnicity, citizenship, educational attainment). When a variable is reported based on the householder, it may not reflect the entire household. For example, in a household with a non-citizen householder, other members of the household may be citizens.

**Householder.** The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

**Income Inadequacy.** The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this report that refer to inadequate income include: “below the Standard,” “lacking sufficient (or adequate) income,” and “income that is not sufficient (or adequate) to meet basic needs.”

**Latine.** Latine refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this report are non-Hispanic/Latine. Latine is a gender-neutral and non-binary alternative to Latino or Latina for persons of Latin American origin. This analysis defines Latine groups as non-White people of color.

**Linguistic Isolation.** Households are identified as being linguistically isolated if all household members over 14 years of age speak a language other than English and speak English less than very well.

**Person of Color.** The text uses the term people of color (POC) to refer to households where the householder indicates that their race is Black or African American, American Indian or Alaska Native, Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Native Hawaiian, Guamanian or Chamorro, Samoan, Other Pacific Islander, Other Asian, or some other race. This also includes any households where the householder indicates Hispanic or Latin origin, regardless of race.

**Official Poverty Measure (OPM).** There are two versions of the OPM. The Census Bureau calculates poverty thresholds used to determine the number of people in poverty. The Department of Health and Human Services produces the federal poverty guidelines, used to determine income eligibility and calculate benefits. The poverty thresholds vary by the number of adults and the number of children, while the poverty guidelines vary by number of persons in the household.

**Self-Sufficiency Standard (Standard).** The Standard for New York measures how much income is needed for a household based on family composition in a given geography to adequately meet their basic needs without public or private assistance.

**Single Father/Single Mother.** A man maintaining a household with no spouse present, but with children, is referred to as a single father. Likewise, a woman maintaining a household with no spouse present, but with children, is referred to as a single mother. See “Limitations” on page 4. Note that the child may be related or unrelated (such as a foster child).

**Income Supports.** Income supports are money or monetary value given by a federal, state or local government agency for purposes of financial assistance.

**New York.** Unless otherwise state, New York refers to New York State.

# Limitations

*We rely on two datasets for this study, both of which are the most current and comprehensive sources of information on working-age households. Each dataset has its own set of limitations.*

## **American Community Survey (ACS) Public Use Microdata Sample (PUMS).**

As this analysis is based on the 2021 ACS 1-year PUMS, there are certain constraints on the scope of our examination due to the nature and depth of the survey questions. For instance, we have limited data on certain demographic groups and geographic areas in addition to the survey questions having a limited scope in certain variables highlighted below.

**American Indian Data Aggregation.** In the detailed race question, the American Community Survey limits its response options for American Indian to Apache, Blackfeet, Cherokee, Cheyenne, Chickasaw, Chippewa, Choctaw, Comanche, Creek, Crow, Hopi, Iroquois, Lumbee, Navajo, Pima, Potawatomi, Pueblo, Salish, Sioux, Tohono O’Odham, Yaqui, and Other specific American Indian tribes alone. Because of the small sample size of native New York peoples, the data presented in this report aggregates native peoples into one category: American Indian.

## **Native Hawaiian and Pacific Islander Data Aggregation.**

Due to low sample size of Native Hawaiian and Pacific Islander householders in New York (1,623 households in the dataset for the state), these separate groups are often aggregated with the “Asian Alone” category in the presentation of data. The Native Hawaiian and Pacific Islander communities in New York are immensely diverse. Lumping this range of groups within one category “Asian, Native Hawaiian, or Pacific Islander” masks significant intraracial disparities and promotes invisibility of these separate communities.<sup>4</sup>

**Sex and Gender Binary.** The ACS asks respondents to indicate if they are either male or female, thus excluding people who do not identify as either—limiting the analysis to a binary framework and reinforcing the gender binary by excluding non-binary communities. Additionally, while the survey question asks for a person’s sex, this report uses gender for an analysis framework with the assumption that inequities in income inadequacy rates are a result of the socially constructed characteristics and norms assigned to men and women, not their biological status.

## **Underreporting Access to Income Supports.**

Underreporting access to benefits or income supports has long plagued household surveys. Most evidence suggests that SNAP underreporting, in particular, stems from response error on the part of the survey respondent.<sup>5</sup> While the data presented here relies on the ACS responses, underreporting household benefit uptake should be noted as a potential limitation.

## **The New York Self-Sufficiency Standard.**

This study also relies on the Standard, a more accurate understanding of household costs by family type and geographic location. However, the Standard is also limited by the granularity of data sources and household exclusions.

**Exclusions.** As the cost assumptions in the Standard reflect work-related expenses for adult household members, this study does not include individuals who are over the age of 64 or who have a work-limiting disability. Income inadequacy likely impacts these groups at especially high levels and more research should be done that include these communities. It is important to recognize that individuals with disabilities and older adults may have unique transportation, housing, health care, taxes, and other expenses that are not fully captured by the assumptions made in the Standard. Therefore, the Standard does not adequately calculate their specific needs and circumstances. Furthermore, the Standard generates a household level income need. As a result, individuals who do not reside in a housing unit, such as those who are incarcerated, living in dormitories, shelters, or nursing homes, are not included in this analysis. These exclusions result in an incomplete understanding of the economic circumstances facing particular populations who are among the most vulnerable.

**Geographic Granularity.** Whenever possible, the Standard relies on geographically specific, up to date, government data to calculate the separate costs that determine a family’s basic needs budget. However, certain regions in New York have a wide range of costs within the county or borough area. Costs can often vary dramatically on a neighborhood or zip code level due to effects of gentrification or historical red-lining.

# Addressing the Inaccuracies of the Official Poverty Measure

*The Official Poverty Measure (OPM) is methodologically outdated and no longer informs an accurate understanding of poverty. The OPM's inaccuracies have a direct impact on low-income families because many government assistance programs use the OPM's threshold to determine eligibility for critical benefits and services. The OPM also overlooks a growing portion of the American populace: people who are in the workforce but still cannot cover their basic needs because of low wages. Using the New York State Self-Sufficiency Standard as a measure of basic needs provides a critical examination of which occupations have the most households struggling to cover costs, and the demographic characteristics of those households.*

For over three decades, many studies have critiqued the Official Poverty Measure.<sup>6</sup> Even an article published by the Census Bureau characterizes the OPM as “unacceptably flawed for its important uses with respect to government policies and programs, academic research, and public understanding.”<sup>7</sup> Others have offered alternatives, such as Renwick and Bergman’s article proposing a “basic needs budget” which defines poverty by taking into account families’ differing needs for child care, transportation, and regional differences in housing costs.<sup>8</sup> And recently, the National Academies of Sciences, Engineering, and Medicine published “An Updated Measure of Poverty, (Re)Drawing the Line,” which provides recommendations for updating the methodology to more accurately reflect the basic needs, and resources available to households; this new conceptualization of poverty would be titled, the Principal Poverty Measure.<sup>9</sup>

Despite substantial consensus on a wide range of methodological issues and the need for new measures, no changes have been made to the OPM itself. Taking into account the critiques of the OPM, and drawing on both the National Academy of Sciences analyses and alternative “basic needs” budget proposals, the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.<sup>10</sup> The Standard more substantially reflects the economic realities faced by today’s working parents, including child care and taxes, which are not addressed in the federal poverty measure.

**The OPM is unacceptably flawed for its important uses with respect to government policies and programs, academic research, and public understanding.**

The major differences between the Standard and the Official Poverty Measure include:

	<b>SSS</b>	<b>OPM</b>
<b>Budget Items</b>	<p>All major costs faced by working adults (age 18-64).</p> <p>Including: housing, child care, food, health care, transportation, miscellaneous expenses, and taxes.</p>	<p>Assumes food is one third of total expenditures.</p> <p>Updated for inflation from the 1960's food budget.</p>
<b>Work Status</b>	<p>Assumes all adults work.</p> <p>Factors in work-related expenses, such as child care.</p>	<p>Implicitly reflects a demographic model with a two-parent family and a stay-at-home mother.</p>
<b>Geography</b>	<p>Varies on a local-specific basis, usually by county.</p>	<p>Not varied across the continental U.S.</p>
<b>Family Type</b>	<p>Varies by number of adults and age and number of children.</p>	<p>Varies by number of people in the household.</p>
<b>Taxes</b>	<p>Illuminates the impact of tax policy on net family income.</p>	<p>Does not include taxes or tax credits.</p>

# What is the Self-Sufficiency Standard in New York State?

*The New York State Self-Sufficiency Standard has been calculated four times as of 2023. The previous calculations were done in 2000, 2010, and 2021. The Standard provides a measure of basic needs that is geographic and family composition specific to determine whether an occupation's earnings are sufficient to meet the basic costs of a household. This section will briefly introduce the Standard, visualize the geographic variation by county, and illustrate the percentage breakdown of specific costs in the Standard's budget.*

The New York State Self-Sufficiency Standard is a measure of the cost of all basic needs, in a given county, for over 700 different family types, without any public or private assistance. The Self-Sufficiency Standard includes housing, child care, food, health care, transportation, broadband and cell phone costs, as well as taxes and tax credits. For the full methodology, *see page 13*.

**The New York State Self-Sufficiency Standard is a measure of the cost of all basic needs, in a given place, for over 700 different family types, without any public or private assistance.**

The measure is intended to identify a household's needs at a minimally adequate level by county. For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of 37% of their food budget on take-out and restaurant food.<sup>11</sup> Likewise, it does not include costs for socialization activities, like recreation, vacations, or entertainment expenses, which are important factors in improving quality of life. The Standard does not include retirement savings, education expenses, or debt repayment, nor does the Standard address "asset-building" strategies. It should be noted that due to the variation of costs within the city of New York, the Standard is calculated at a smaller geographic scope for Manhattan and Brooklyn (see appendix for precise geographic description of these regions).

While the Standard does not include public assistance, this exclusion does not imply that income supports are not critical policy tools. As shown by the data in this report, due to structural inequities that maintain the cycle of poverty, many families struggle to make ends meet on earnings alone. Income supports (subsidies or assistance) help families meet basic needs, however, many income supports are inadequate to achieving economic stability for families. The subsequent briefs in this series will be dedicated to modeling how adequate incomes and certain cost-reducing subsidies can dramatically impact a family's ability to make ends meet.

**The Standard Varies by Family Type.** Table 1 introduces the cost components of the Self-Sufficiency Standard for five family types living in Albany County. In comparison, the table also includes the yearly Official Poverty Measure. A single adult needs \$16.40 per hour or \$34,627 annually to make ends meet, but the Standard wage grows as the family grows. In this analysis, the highest Standard occurs when the household is composed of two adults, one preschooler, and one school-age child. This household requires \$22.30 per adult, or \$94,182 per year. The highest expense this family faces are the child care costs for both children (\$2,294 per month). When the children grow into a school-age child and teenager, costs decrease to \$72,607 annually due to the significantly decreased cost of child care.

**Table 1. The Self-Sufficiency Standard for select family types\* in Albany County, 2023**

	1 Adult	1 Adult + 1 Infant	1 Adult + 1 Preschooler	2 Adults + 1 Preschooler + 1 School-age	2 Adults + 1 School-age + 1 Teenager
<b>Monthly Costs</b>					
Housing	\$1,101	\$1,339	\$1,339	\$1,339	\$1,339
Child Care	\$0	\$1,478	\$1,393	\$2,294	\$901
Food	\$375	\$542	\$553	\$1,094	\$1,213
Transportation	\$336	\$347	\$347	\$659	\$659
Health Care	\$201	\$517	\$519	\$623	\$656
Miscellaneous	\$327	\$548	\$541	\$772	\$648
Broadband & Cell Phone	\$126	\$126	\$126	\$171	\$171
Other Necessities	\$201	\$422	\$415	\$601	\$477
Taxes	\$546	\$1,137	\$1,073	\$1,501	\$1,068
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$167)	(\$333)	(\$333)
<b>Self-Sufficiency Standard</b>					
Hourly (per adult)**	\$16.40	\$32.34	\$31.52	\$22.30	\$17.19
Monthly	\$2,886	\$5,692	\$5,548	\$7,849	\$6,051
Annual	\$34,627	\$68,303	\$66,571	\$94,182	\$72,607
Emergency Savings Fund	\$122	\$349	\$338	\$193	\$162
Official Poverty Measure (2023)	\$14,580	\$19,720	\$19,720	\$30,000	\$30,000
OPM % of Standard	42%	29%	30%	32%	41%

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

\*\* The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month). The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.

Note: Totals may not add exactly due to rounding.

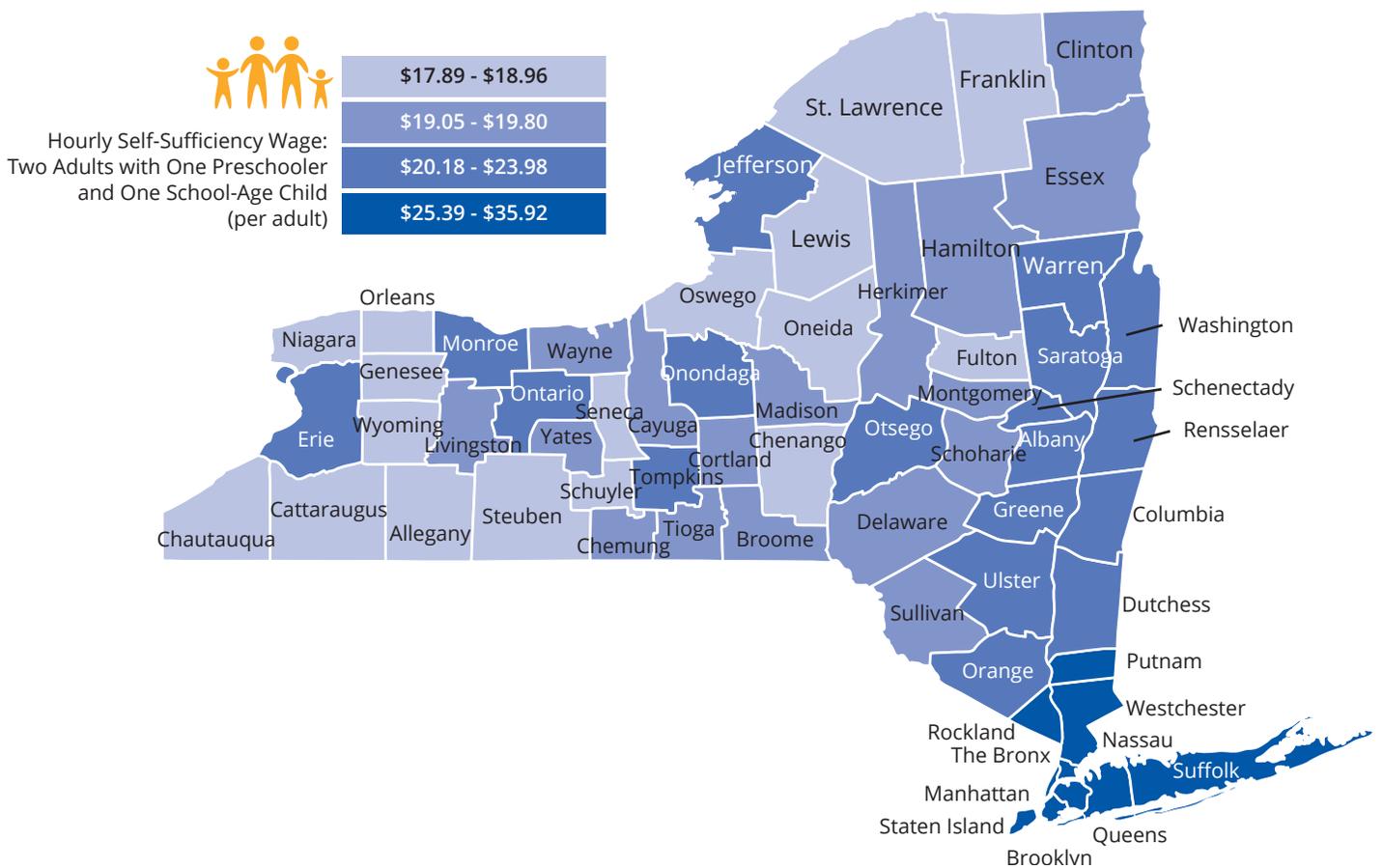
Source: U.S. Department of Health and Human Services, "Poverty Guidelines," <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>.

The Official Poverty Measure is a dire underestimation of household needs. The OPM captures only 29% to 42% of the total household needs represented in the table. Note that the OPM does not change by the age of the children, despite costs being very different. The OPM remains static across geography as well. While the OPM covers 30% of an adult with a preschooler's basic needs costs in Albany, it drops to only 17% for the same family living in Northwest Brooklyn (Kings County).

**The Standard Varies Geographically.** Figure A illustrates the geographic variation for the hourly Self-Sufficiency Standard for a family of two adults, one preschooler, and one school-age child across the state of New York. The hourly wage per adult needed to meet basic needs in 2023 ranges from \$17.89 in Cattaraugus County to \$35.92 in South Manhattan. The median hourly wage per adult in New York State is \$19.72 (or \$39.43 combined for two adults). For regions other than Long Island, Westchester and New York City, which have a higher minimum wage, the median wage needed to meet basic costs is \$5.52 more per hour than the state's minimum wage (\$14.20 per hour).

**Figure A. Map of counties by level of hourly Self-Sufficiency Standard Wage per adult**

The cost of basic needs in 2023 varies across New York State, ranging from \$17.89 to \$35.92 per hour, per adult for a family of two adults, one preschooler, and one school-age child.



Across the state, the two primary costs of this family's budget are child care and housing expenses. However, food costs are also a substantial portion of a family's budget. In 27 New York counties, the monthly cost to feed this family of four is actually higher than the cost to rent a two bedroom unit (the median cost of a two bedroom in New York State is \$1,035 per month). Regardless, food costs remain less than 30% of a household's total budget, the amount assumed by the Official Poverty Measure. For this family type, the cost of child care exceeds the cost of housing in all but South Manhattan, Queens, and Northwest Brooklyn. Across the state, the cost of child care ranges from \$2,019 to \$2,348 per month for a preschooler and school-age child.

The most expensive region of the state is New York City and the neighboring counties of Dutchess, Putnam, Westchester, Rockland, Nassau, and Suffolk. These counties require a yearly Standard that is over six figures (\$101,310 in Dutchess County up to \$151,723 in South Manhattan). The Western portion of the state hosts less expensive counties, including Cattaraugus, Chautauqua, and Steuben which all have a yearly Standard that is less than \$77,592 for a family of four with two working adults.

What the Self-Sufficiency Standard tells us is how much it takes for people to meet their basic needs and thus acts as a baseline against which to measure the effectiveness of mitigating policies and benefits. The associated brief series highlights how difficult it is for far too many families in New York State to meet their basic needs, without resorting to private strategies (such as doubling up) or public income supports (such as child care assistance). The pandemic-related economic shutdown exposed what the Self-Sufficiency Standard documents, which is that many of the jobs in New York State's economy leave too many families on the economic margins, a paycheck away from being unable to meet their basic needs, or worse.

# Endnotes

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# Methodology, Assumptions, & Sources

This section refers to the methodology of the Self-Sufficiency Standard that are used in the brief series produced for FPWA. The Self-Sufficiency Standard is calculated for 45 states.

## Data and Sample

This study uses data from the 2021 1-Year American Community Survey by the U.S. Census Bureau. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

The 2021 Public Use Microdata Sample (PUMS) is a set of data files that contains records of a one-percent sample of all housing units surveyed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. In New York State, the 2021 ACS one-percent sample size is housing units (representing a housing unit estimate of 8,530,561).

The most detailed geographic level in the ACS available to the public with records at the household and individual level is the Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. Each PUMA, drawn using the 2010 Census population count, contains a population of about 100,000. New York State has 62 counties partitioned into 187 PUMAs, with 2021 ACS estimates reported for each.

**Exclusions.** As the Self-Sufficiency Standard assumes that all adults within a household are employed, the population sample in this report is restricted to households that have at least one adult aged between 18 and 64, without any disability that limits their ability to work. Adults are identified as having a work-limiting disability if they are disabled and receive Supplemental Security Income or Social Security income, or if they are disabled and are not in the labor force. Although the ACS sample includes households that have disabled or elderly members, this report excludes elderly adults and adults with work-limiting disabilities and their income when determining household composition and income. It is important to recognize that individuals with disabilities and older adults may have unique transportation, housing, health care, taxes, and other expenses that are not fully captured by the assumptions made in the Standard. Therefore, the Standard does not adequately address their specific needs and circumstances. Individuals living in group quarters, such as prisons, shelters, dormitories, and nursing homes, are also excluded from the analysis.

This demographic study of New York State includes a total of 5,901,419 households. It's worth noting that this year's study utilized a new methodology that expanded the number of households included in the dataset compared to previous years. In the past, households with a reference person that met the exclusion criteria were dropped entirely from the dataset. However, this year we kept those households in the dataset if there was another non-disabled, non-elderly adult available to serve as the reference person. As a result, we were able to add 2,434 unweighted households or 325,196 weighted households to the dataset. This change in reference person definition increased the number of households with inadequate income, increasing the percentage of households below the Self-Sufficiency Standard by 3.13% compared to the previous methodology.

**Household Sample.** We examine the number of households that are above and below the Self-Sufficiency Standard rather than the number of families. Households include all people occupying a housing unit, regardless of relationship; a household can therefore be comprised of none, one, or more than one family. This sampling practice is based on the assumption that resource sharing in non-family households leads to lower rates of economic insecurity. For example, in New York State the income inadequacy rate for a single adult, non-family household is 40%, while a non-family household with more than one adult has a lower income inadequacy rate of 30%. This assumption may result in an underestimate of the extent of income insufficiency because if some non-relative members of households do not share their resources, more rather than less households lack sufficient incomes.

## Measures Used: Household Income, Census Poverty Threshold, and the Self-Sufficiency Standard

**Income.** Income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages or salary; farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds, dividends, income from estates or trusts, and net rental income; veterans' payments or unemployment and worker's compensation; public assistance or welfare payments; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income.

It is assumed that all income in a household is equally available to pay all expenses. Not included in income are: capital gains; money received from the sale of property; the value of in-kind income such as food stamps or public housing subsidies; tax refunds; money borrowed; or gifts or lump-sum inheritances. The Employment Cost Index from the United States Department of Labor Bureau of Labor Statistics is used to inflate 2021 income in the American Community Survey.

**The Poverty Threshold.** This study uses the U.S. Census Bureau poverty thresholds, which vary by family composition (number of adults and number of children) but not place, with each household coded with its appropriate poverty threshold.

**The Self-Sufficiency Standard.** The Self-Sufficiency Standard for New York State 2023 was used as the income benchmark. The Self-Sufficiency Standard calculates a unique income threshold for over 700 family compositions in every county in the state. However, in some instances a single PUMA (the lowest geographic area included in the ACS PUMS dataset) contains more than one county. In those instances, a weighted Self-Sufficiency Standard was calculated to apply a single Self-Sufficiency Standard as the income threshold for that PUMA. Therefore, the income inadequacy rate for each county in a given PUMA will be the same. If there are multiple PUMAs in a single county, each PUMA in the county is assigned the county's Self-Sufficiency Standard.

Households are categorized by whether household income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard.

## 2023 Methodology and Source List for the 2021 American Community Survey Dataset

The following describes the data sources for the Self-Sufficiency Standard.

### Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Assistant Secretary for Policy Development and Research to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year.

The FMRs are based on data from the 1-year and 5-year American Community Survey and are updated for inflation using the Consumer Price Index. The survey selects renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.<sup>15</sup>

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area.

In addition, housing costs in Manhattan (New York County) and Brooklyn (Kings County) are further adjusted for variation between two geographic areas of Manhattan and Brooklyn. The 2021 American Community Survey median gross rents for sub-boroughs within Manhattan were used to adjust housing costs for what is referred to as "North Manhattan" and "South Manhattan" in this report. Note that these areas do not necessarily align with the commonly understood geographic boundaries of Lower and Upper Manhattan. The two areas were determined by grouping together sub-boroughs with similar housing costs. The traditional border of 14th Street for Lower Manhattan left out high housing cost areas such as Chelsea, Clinton, Turtle Bay, and the Upper East and Upper West Side.

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

Northwest Brooklyn includes the following sub-boroughs: Williamsburg/Greenpoint, Brooklyn Heights/Fort Greene, and Park Slope/Carroll Gardens. The sub-boroughs included in the remainder of Brooklyn include: Brownsville/Ocean Hill, Bedford-Stuyvesant, East New York/Starrett City, Coney Island, North Crown Heights/Prospect Heights, Flatlands/Canarsie, East Flatbush, South Crown Heights, Sheepshead Bay/Gravesend, Bensonhurst, Bushwick, Bay Ridge, Sunset Park, Borough Park, and Flatbush.

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

## DATA SOURCES

**Housing Costs:** U.S. Department of Housing and Urban Development, “County Level Data,” Fair Market Rents, Data, 2023 Data, [https://www.huduser.gov/portal/datasets/fmr/fmr2023/FY23\\_4050\\_FMRs.xlsx](https://www.huduser.gov/portal/datasets/fmr/fmr2023/FY23_4050_FMRs.xlsx) (accessed October 19, 2022).

**County-Level Housing Costs:** U.S. Department of Housing and Urban Development, “FY2023 Small Area FMRs,” Datasets, Fair Market Rents, [https://www.huduser.gov/portal/datasets/fmr/fmr2023/fy2023\\_safmrs.xlsx](https://www.huduser.gov/portal/datasets/fmr/fmr2023/fy2023_safmrs.xlsx) (accessed November 23, 2022).

**Population Weights:** U.S. Census Bureau, “2010 ZCTA to County Relationship File,” Geography, Maps and Data, [https://www.census.gov/geo/maps-data/data/zcta\\_rel\\_download.html](https://www.census.gov/geo/maps-data/data/zcta_rel_download.html) (accessed March 17, 2016).

**Within County Housing Index.** U.S. Census Bureau, 2021 1-Year American Community Survey Public Use Microdata Sample (accessed August 1, 2020).

## Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.<sup>16</sup> The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile unless the state sets a higher definition of market rate.

Child care costs for the 2023 New York State Standard were calculated using 75th percentile data from the New York Office of Children and Family Services. The study provided rates for infant and preschool center-based care for all counties in 2022. Child care costs are updated for inflation to January 2023 using the Consumer Price Index from December 2021, the data collection period. Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time care during the summer. Costs were calculated based on a weighted average of family child care and center child care: 43% of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74%, respectively, for preschoolers, and 46% and 54% for school-age children.<sup>17</sup> Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the “private subsidy” of free or low-cost child care provided by older children, relatives, and others is not assumed.

## DATA SOURCES

**Child Care Rates:** New York Office of Children and Family Services, “New York State Child Care Market Rate Survey Report,” <https://ocfs.ny.gov/main/reports/2022-Child-Care-Market-Rate-Survey.pdf> (accessed November 8, 2022).

**Inflation:** U.S. Department of Labor, Bureau of Labor Statistics, “Child care and nursery school in U.S. city average, all urban consumers, not seasonally adjusted,” CUUR0000SEEB03, <https://data.bls.gov/cgi-bin/srgate> (accessed December 22, 2022).

## Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 78% of the insurance premium for the employee and 66% of the insurance premium for the family.<sup>18</sup>

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution paid by a state’s residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas.<sup>19</sup> To vary the state premium by the rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state or federal marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates. In New York City, rates were acquired through the state marketplace.

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace.

## DATA SOURCES

**Premiums:** U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “2021 Medical Expenditure Panel Survey-Insurance Component: Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single Coverage at Private- Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2020,” Medical Expenditure Panel Survey-Insurance Component, [https://meps.ahrq.gov/data\\_stats/summ\\_tables/insr/state/series\\_2/2020/tiic2.htm](https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_2/2020/tiic2.htm) (accessed November 5, 2021).

**Inflation:** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers, U.S. City Average,” Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), <http://www.bls.gov/cpi/> (accessed October 22, 2022).

**Out-of-Pocket Costs:** U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, MEPS HC-216, 2020 Full Year Consolidated Data File,” August 2021, [https://meps.ahrq.gov/mepsweb/data\\_stats/download\\_data\\_files\\_detail.jsp?cboPufNumber=HC-216](https://meps.ahrq.gov/mepsweb/data_stats/download_data_files_detail.jsp?cboPufNumber=HC-216) (accessed September 14, 2022).

**Geographic Rating Areas:** Centers for Medicare & Medicaid Services, The Center for Consumer Information & Insurance Oversight, “State Specific Geographic Rating Areas,” <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/state-gra> (accessed November 5, 2022).

**County Index:** NY State of Health: The Official Health Plan Marketplace. “Compare Plans and Estimate Costs,” <https://nystateofhealth.ny.gov/> (accessed November 29, 2022).

## Transportation

**Public Transportation.** If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate- income population use public transit.<sup>20</sup> The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

Some counties have rates over 7% due to special circumstances, such as resort-focused areas where workers are bussed in due to limited parking. These counties do not assume public transportation to access the grocery store and child care facilities are adequate, and private transportation costs should be utilized instead.

For New York State, the Standard uses the 2016-2020 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. In New York City, more than 7% of the working population over the age of 16 use public transportation according to the American Community Survey: Bronx (39%), Kings (37%), New York (54%), Queens (30%), Richmond (14%). The cost of public transportation is obtained from the Metropolitan Transit Authority and is calculated using the cost of a 30-day unlimited ride MetroCard.

**Private Transportation.** For private transportation, the Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day-care site. Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2017 National Household Travel Survey (NHTS).

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2021 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile of the appropriate Census region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area- specific Consumer Price index.

The average expenditure for auto insurance in New York State was \$77.72 per month in 2023 based on data from the 2019 National Association of Insurance Commissioners (NAIC). The average commute was 21.78 miles.

## DATA SOURCES

**Public Transportation Use:** U.S. Census Bureau, "Table B08101: Means of Transportation to Work," 2016-2020 American Community Survey 5-year estimates, <https://www.census.gov/programs-surveys/acs/technical-documentation/table-and-geography-changes/2020/5-year.html> (accessed October 15, 2022).

**Public Transportation Cost:** MTA Fares and Tolls, <https://new.mta.info/fares> (accessed September 22, 2022).

**Auto Insurance Premium:** National Association of Insurance Commissioners, "Average Expenditures for Auto insurance by State, 2019," Insurance Information Institute, <https://www.iii.org/table-archive/21247> (accessed April 14, 2022).

**Fixed Auto Costs:** Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, "Other Vehicle expenses," Consumer Expenditure Survey 2021, CE Databases, <https://data.bls.gov/cgi-bin/srgate> (accessed September 22, 2022).

**Inflation:** U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Price Index--All Urban Consumers, U.S. City Average," Consumer Price Index, CPI Databases, <https://www.bls.gov/news.release/cpi.t01.htm> (accessed December 22, 2022).

**Per-Mile Costs:** American Automobile Association, "Your Driving Costs: How Much are you Really Paying to Drive?" 2019 edition, AAA Association Communication, <https://newsroom.aaa.com/wp-content/uploads/2022/08/2022-YourDrivingCosts-FactSheet-7-1.pdf> (accessed September 22, 2022).

**County Index:** Personal Communication, [TheZebra.com](https://www.thezebra.com), October 14, 2022.

## Food

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.<sup>21</sup>

The Low-Cost Food Plan costs approximately 25% more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. Neither food plan allows for any take-out, fast food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 28% of their food budget on food prepared away from home.<sup>22</sup> That is, it covers groceries only.

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the most recent year to represent the annual average. In this case, data from June 2021 is utilized to provide more accurate costs, without needing to update for inflation.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number of adults. The Standard assumes that the cost of food for all numbers of adults is the average between the male and female cost as designated by the USDA Low-Cost Food Plan. Geographic differences in food costs within the state are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.<sup>23</sup>

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is used to geographically vary the Low-Cost Food Plan.

## DATA SOURCES

**Food Costs:** U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, "Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2022," <https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2022.pdf> (accessed August 10, 2022).

**County Index:** Gunderson, C., Strayer, M., Dewey, A., Hake, M., & Engelhard, E. Map the Meal Gap 2022: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2020. Feeding America, 2022, received from [research@feedingamerica.org](mailto:research@feedingamerica.org) (June 20, 2022).

## Miscellaneous

This category consists of broadband and cell phone expenses as well as all other essentials.

**Other Necessities.** The other necessities component of miscellaneous costs are calculated by taking 10% of the sum of the cost of housing, child care, food, transportation, and health care. Other necessities provides a minimum estimate to cover the cost of clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.

**Broadband.** The Standard utilizes the annual Federal Communications Commission (FCC) Urban Rate Survey Data to calculate a monthly broadband cost. In order to calculate an average that represents minimally adequate broadband service for families, the Standard assumes a download bandwidth range of 12 - 100 Mbps and creates an average monthly cost from the total monthly charges from the range of internet service providers (ISP) in the surveyed area.<sup>24</sup> Recognizing that families need to pay for equipment in order to establish connectivity in a household, the Standard also adds a monthly fee that includes the cost of a modem and router.

**Cell Phone.** The Standard assumes that each adult in a household needs access to a cell phone with up to 5 GB of data per month. Averaging the cost per gigabyte with nine United States cell phone plans having widespread coverage, the Standard assumes an average monthly service cost of \$24.52.<sup>25</sup>

Assuming that an adult will also need to purchase a cell phone, Standard researchers found the average cost for five smartphones and then divided that total average cost by two years of monthly payments which is the typical amount of time that service providers finance cell phones. Local fees and taxes were added onto the monthly service fee charge and local sales tax was added to the cost of the phone.

## DATA SOURCES

**Broadband Rate.** Federal Communications Commission, "Urban Rate Survey Data & Resources: 2022," <https://www.fcc.gov/economics-analytics/industry-analysis-division/urban-rate-survey-data-resources> (accessed July 5, 2022).

**Federal Communications Commission.** Federal Communications Commission, "Household Broadband Guide," <https://www.fcc.gov/consumers/guides/household-broadband-guide> (accessed August 20, 2021).

**Wireless Taxes.** Mackey, S. and Boesen, U. "Wireless Tax Burden Remains High due to Federal Surcharge Increase," <https://taxfoundation.org/wireless-taxes-cell-phone-tax-rates-by-state-2020/> (accessed August 21, 2021).

## Federal Taxes

Federal taxes calculated in the Standard include income tax and payroll taxes. The first two adults in a family are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as adult dependents.

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. Taxes on gasoline and automobiles are included in the calculated cost of owning and running a car.

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes. The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe.

Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. Up to \$3,000 in child care costs are deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up to \$2,000 for each child under 17 years old and up to \$1,400 as a refundable credit. For the Standard, the CTC is shown as received monthly.

## DATA SOURCES

**Federal Tax Updates (2023):** Internal Revenue Service, Revenue Procedure 2023-18, <https://www.irs.gov/pub/irs-drop/n-23-18.pdf> (accessed November 6, 2019).

**Federal Income Tax:** Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed November 6, 2019).

**Federal Child Tax Credit:** Internal Revenue Service, “Publication 972. Child Tax Credit,” <http://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed November 6, 2019).

**Federal Earned Income Tax Credit:** Internal Revenue Service, “Publication 596. Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed November 6, 2019).

## State Taxes

State taxes calculated in the Standard include income tax, payroll taxes, and state sales tax where applicable. State sales taxes are assumed to apply to the miscellaneous amount plus groceries where it is taxed.

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter's credits and other tax credits that would be applicable to the population as a whole are included as well.

## DATA SOURCES

**Income Tax and Credits:** New York State Department of Taxation and Finance, "Individual Income Tax Form and Instructions," [https://www.tax.ny.gov/pdf/current\\_forms/it/it201i.pdf](https://www.tax.ny.gov/pdf/current_forms/it/it201i.pdf) (accessed September 15, 2020).

**Sales Tax:** Tax Foundation, Janelle Fritts, State and Local Sales Tax Rates, 2022, <https://taxfoundation.org/publications/state-and-local-sales-tax-rates/> (accessed July 5, 2022).

**Grocery Tax:** Tax Foundation, Jared Walczak, "The Surprising Regressivity of Grocery Tax Exemptions" <https://taxfoundation.org/sales-tax-grocery-tax-exemptions/> (accessed July 5, 2022) AND Center on Budget and Policy Priorities, Eric Figueroa and Juliette Legendre, "States that Still Impose Sales Taxes on Groceries Should Consider Reducing or Eliminating Them," [https://www.cbpp.org/research/state-budget-and-tax/states-that-still-impose-sales-taxes-on-groceries-should-consider#\\_ftn12](https://www.cbpp.org/research/state-budget-and-tax/states-that-still-impose-sales-taxes-on-groceries-should-consider#_ftn12) (Accessed April 13, 2021).

# Detailed Data Tables

**USER GUIDE.** Detailed data tables are provided in Appendix B. Generally, figures in the text section provide only the percentage of the population who fall below the Self-Sufficiency Standard. The corresponding appendix tables are more detailed, providing the raw numbers for each group as well as percentages. Note that if there is no data in the cell, the counts are zero. [Table 1](#) shows an example of the data included in the appendix tables. Each column details the following data:

- A.** The total number of households in New York within the row group and the total percentage in the row group are of all New York households. When appropriate, the characteristics of the householder are reported. For example, women head 3,067,191 households and are 52% of all householders in New York. Note that the total percentage of *persons* in New York who are women may be different than percentage of who are *householders*.
- B.** The number and percentage of households whose incomes are below both the poverty threshold and the Standard (because the poverty threshold is so low, families below the poverty threshold are always below the Standard). In New York, there are 442,646 households headed by women in poverty and 14% of all households headed by women are in poverty.
- C.** The number and percentage of households whose incomes are above the poverty threshold, but below the Standard. In New York, there are 848,933 households headed by women and 28% who are not considered poor by the poverty threshold yet are still below the Standard.
- D.** The total number and percentage of households below the Standard (columns B + C). This report focuses on the results of column D. In New York, there are 1,291,579 households headed by women with inadequate income representing a total of 42% of households headed by women.
- E.** The number and percentage of households whose incomes are above the Standard (which is always above the poverty threshold).

In addition to looking at the income inadequacy rate of groups (column D in Table 4), throughout the report we also discuss the characteristics of households living below the Standard. For example, there are 2,329,991 households below the Standard in New York and 1,291,579 of those households are headed by women (55%).

**Table 1. Example Appendix Table**

	A		B				C		D		E	
	Total	Percent of Households	Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Above Self-Sufficiency Standard			
			Number	%	Number	%	Number	%	Number	%		
<b>Total Households</b>	5,901,419	100%	768,123	13%	1,561,868	26%	2,329,991	39%	3,571,428	61%		
<b>Gender of Householder</b>												
<b>Men</b>	2,834,228	48%	325,477	11%	712,935	25%	1,038,412	37%	1,795,816	63%		
<b>Women</b>	3,067,191	52%	442,646	14%	848,933	28%	1,291,579	42%	1,775,612	58%		

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 2.** The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard				Above Self-Sufficiency Standard			
			Below Standard & Below Poverty	Below Standard & Above Poverty	Total Below Standard	Number	%			
			Number	%	Number	%	Number	%	Number	%
<b>Total Households</b>	5,901,419	100%	768,123	13%	1,561,868	26%	2,329,991	39%	3,571,428	61%
<b>Gender of Householder</b>										
Men	2,834,228	48%	325,477	11%	712,935	25%	1,038,412	37%	1,795,816	63%
Women	3,067,191	52%	442,646	14%	848,933	28%	1,291,579	42%	1,775,612	58%
<b>Race/Ethnicity of Householder</b>										
Latine	1,064,875	18%	194,472	18%	428,047	40%	622,519	58%	442,356	42%
American Indian or Native Hawaiian or Pacific Islander	10,090	0%	1,723	17%	4,353	43%	6,076	60%	4,014	40%
Black	790,021	13%	161,875	20%	266,035	34%	427,910	54%	362,111	46%
White	3,273,812	55%	304,981	9%	625,789	19%	930,770	28%	2,343,042	72%
Other or Multiracial	251,597	4%	36,921	15%	68,226	27%	105,147	42%	146,450	58%
<b>Country of Origin</b>										
<b>Asian Country of Origin</b>										
Asian Indian	109,339	2%	10,995	10%	30,031	27%	41,026	38%	68,313	62%
Bangladeshi Alone	26,192	0%	3,220	12%	15,863	61%	19,083	73%	7,109	27%
Chinese, except Taiwanese	201,346	3%	30,013	15%	72,011	36%	102,024	51%	99,322	49%
Filipino	38,013	1%	5,113	13%	9,831	26%	14,944	39%	23,069	61%
Korean	41,371	1%	5,783	14%	10,480	25%	16,263	39%	25,108	61%
Pakistani	21,102	0%	3,712	18%	8,598	41%	12,310	58%	8,792	42%
<b>Latine Origin</b>										
Mexican	121,176	2%	21,107	17%	59,241	49%	80,348	66%	40,828	34%
Puerto Rican	289,962	5%	66,257	23%	91,751	32%	158,008	54%	131,954	46%
Dominican	265,472	4%	56,186	21%	119,250	45%	175,436	66%	90,036	34%
Central American	110,507	2%	13,375	12%	54,576	49%	67,951	61%	42,556	39%
South American	182,918	3%	20,178	11%	76,048	42%	96,226	53%	86,692	47%
All other Latine	94,840	2%	17,369	18%	27,181	29%	44,550	47%	50,290	53%
<b>Citizenship Status of Householder</b>										
Native	4,315,370	73%	543,942	13%	964,168	22%	1,508,110	35%	2,807,260	65%
Naturalized	1,002,260	17%	120,658	12%	348,144	35%	468,802	47%	533,458	53%
Not a citizen	583,789	10%	103,523	18%	249,556	43%	353,079	60%	230,710	40%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 2.** The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard				Above Self-Sufficiency Standard			
			Below Standard & Below Poverty	Below Standard & Above Poverty	Total Below Standard		Number	%		
		Number	%	Number	%	Number	%	Number	%	
<b>Householder Speaks English less than Very Well</b>										
Yes, householder speaks English less than very well	716,600	12%	141,066	20%	339,895	47%	480,961	67%	235,639	33%
No, householder speaks English well	5,184,819	88%	627,057	12%	1,221,973	24%	1,849,030	36%	3,335,789	64%
<b>Linguistic Isolation of Household</b>										
Yes, household is linguistically isolated	356,820	6%	80,785	23%	178,853	50%	259,638	73%	97,182	27%
No, not linguistically isolated	5,544,599	94%	687,338	12%	1,383,015	25%	2,070,353	37%	3,474,246	63%
<b>Household Language</b>										
English only	3,890,246	66%	457,084	12%	842,170	22%	1,299,254	33%	2,590,992	67%
Spanish	960,149	16%	166,300	17%	389,710	41%	556,010	58%	404,139	42%
Other Indo-European languages	588,305	10%	75,858	13%	179,038	30%	254,896	43%	333,409	57%
Asian and Pacific Island languages	341,069	6%	48,793	14%	108,002	32%	156,795	46%	184,274	54%
Other language	121,650	2%	20,088	17%	42,948	35%	63,036	52%	58,614	48%
<b>Family Type</b>										
No children in household	3,860,626	65%	488,870	13%	845,982	22%	1,334,852	35%	2,525,774	65%
Single mother with children	534,123	9%	148,363	28%	241,272	45%	389,635	73%	144,488	27%
Single father with children	195,875	3%	27,908	14%	84,544	43%	112,452	57%	83,423	43%
Married with children	1,310,795	22%	102,982	8%	390,070	30%	493,052	38%	817,743	62%
<b>Children Present</b>										
No children present	3,860,626	65%	488,870	13%	845,982	22%	1,334,852	35%	2,525,774	65%
Yes, children present	2,040,793	35%	279,253	14%	715,886	35%	995,139	49%	1,045,654	51%
<b>Young Child Present in Household</b>										
Youngest child younger than 5	804,979	14%	121,352	15%	323,718	40%	445,070	55%	359,909	45%
Youngest child older than 5	1,235,814	21%	157,901	13%	392,168	32%	550,069	45%	685,745	55%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 2.** The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard				Above Self-Sufficiency Standard			
			Below Standard & Below Poverty	Below Standard & Above Poverty	Total Below Standard		Number	%		
		Number	%	Number	%	Number	%	Number	%	
<b>Educational Attainment of Householder</b>										
Less than high school diploma	483,642	8%	138,977	29%	213,495	44%	352,472	73%	131,170	27%
High school diploma or equivalent	1,197,355	20%	242,078	20%	443,852	37%	685,930	57%	511,425	43%
Some college	1,508,867	26%	223,215	15%	445,583	30%	668,798	44%	840,069	56%
College graduate and above	2,711,555	46%	163,853	6%	458,938	17%	622,791	23%	2,088,764	77%
<b>Highest Educational Attainment of Adults in Household</b>										
Adult with less than high school diploma	245,816	4%	101,270	41%	103,116	42%	204,386	83%	41,430	17%
Adult with high school diploma or equivalent	914,653	15%	224,870	25%	359,537	39%	584,407	64%	330,246	36%
Adult with some college	1,511,632	26%	255,444	17%	508,385	34%	763,829	51%	747,803	49%
Adult college graduate or above	3,229,318	55%	186,539	6%	590,830	18%	777,369	24%	2,451,949	76%
<b>Number of Workers in Household</b>										
No workers	522,885	9%	352,821	67%	109,007	21%	461,828	88%	61,057	12%
One worker full-time year-round	1,742,896	30%	58,122	3%	522,525	30%	580,647	33%	1,162,249	67%
One worker, part-time or part-year	827,245	14%	278,749	34%	335,002	40%	613,751	74%	213,494	26%
Two or more workers	2,808,393	48%	78,431	3%	595,334	21%	673,765	24%	2,134,628	76%
<b>Number of Working Adults in Household</b>										
No working adult	526,389	9%	355,682	68%	109,460	21%	465,142	88%	61,247	12%
1 working adult	2,598,379	44%	338,783	13%	867,167	33%	1,205,950	46%	1,392,429	54%
2 or more working adults	2,776,651	47%	73,658	3%	585,241	21%	658,899	24%	2,117,752	76%
<b>Health Coverage Status</b>										
Employment-based	3,583,289	61%	136,325	4%	639,337	18%	775,662	22%	2,807,627	78%
Direct-purchase	593,219	10%	83,956	14%	178,142	30%	262,098	44%	331,121	56%
Medicaid	1,267,214	21%	441,758	35%	560,545	44%	1,002,303	79%	264,911	21%
Uninsured	387,509	7%	90,729	23%	160,604	41%	251,333	65%	136,176	35%
Other	70,188	1%	15,355	22%	23,240	33%	38,595	55%	31,593	45%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 2. The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household**

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard				Above Self-Sufficiency Standard			
			Below Standard & Below Poverty	Below Standard & Above Poverty	Total Below Standard	Above Self-Sufficiency Standard				
		Number	%	Number	%	Number	%	Number	%	
<b>Receives Public Assistance</b>										
No, not on public assistance	5,724,852	97%	701,904	12%	1,497,287	26%	2,199,191	38%	3,525,661	62%
Yes, on public assistance	176,567	3%	66,219	38%	64,581	37%	130,800	74%	45,767	26%
<b>Yearly Food Stamp/Supplemental Nutrition Assistance Program (SNAP) Recipient</b>										
Yes	795,217	13%	300,803	38%	326,045	41%	626,848	79%	168,369	21%
No	5,106,202	87%	467,320	9%	1,235,823	24%	1,703,143	33%	3,403,059	67%
<b>Severe Housing Burden</b>										
No cash rent	78,163	1%	16,707	21%	26,733	34%	43,440	56%	34,723	44%
Housing cost is > 50% of income	1,361,957	23%	684,549	50%	568,710	42%	1,253,259	92%	108,698	8%
Housing cost is > 30% and <= 50% of income	1,032,114	17%	39,497	4%	506,086	49%	545,583	53%	486,531	47%
Housing cost is <= 30% of income	3,429,185	58%	27,370	1%	460,339	13%	487,709	14%	2,941,476	86%
<b>Access to Internet</b>										
Yes, by paying a cell phone company or Internet service provider	5,582,627	95%	673,363	12%	1,457,414	26%	2,130,777	38%	3,451,850	62%
Yes, without paying a cell phone company or Internet service provider	100,851	2%	22,950	23%	27,129	27%	50,079	50%	50,772	50%
No access to the Internet at this house, apartment, or mobile home	217,941	4%	71,810	33%	77,325	35%	149,135	68%	68,806	32%
<b>Age Cohorts</b>										
18-24	241,700	4%	79,658	33%	83,424	35%	163,082	67%	78,618	33%
25-34	1,202,110	20%	158,593	13%	343,500	29%	502,093	42%	700,017	58%
35-44	1,410,192	24%	176,997	13%	422,668	30%	599,665	43%	810,527	57%
45-54	1,415,157	24%	156,248	11%	335,935	24%	492,183	35%	922,974	65%
55-64	1,632,260	28%	196,627	12%	376,341	23%	572,968	35%	1,059,292	65%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 2.** The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household

County	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard				Above Self-Sufficiency Standard			
			Below Standard & Below Poverty	Below Standard & Above Poverty	Total Below Standard		Number	%		
		Number	%	Number	%	Number	%	Number	%	
Albany	99,504	2%	10,590	11%	20,955	21%	31,545	32%	67,959	68%
Allegany	12,425	0%	1,620	13%	2,199	18%	3,819	31%	8,606	69%
Bronx	419,479	7%	98,369	23%	175,066	42%	273,435	65%	146,044	35%
Broome	60,797	1%	7,728	13%	12,528	21%	20,256	33%	40,542	67%
Cattaraugus	21,269	0%	2,773	13%	3,764	18%	6,537	31%	14,732	69%
Cayuga	22,628	0%	2,967	13%	4,067	18%	7,034	31%	15,594	69%
Chautauqua	35,821	1%	6,199	17%	7,137	20%	13,335	37%	22,486	63%
Chemung	24,461	0%	3,108	13%	4,374	18%	7,482	31%	16,979	69%
Chenango	12,813	0%	1,758	14%	2,496	19%	4,254	33%	8,559	67%
Clinton	20,070	0%	2,573	13%	4,130	21%	6,703	33%	13,367	67%
Columbia	15,666	0%	2,074	13%	3,185	20%	5,259	34%	10,407	66%
Cortland	13,036	0%	1,674	13%	2,098	16%	3,772	29%	9,264	71%
Delaware	15,853	0%	2,175	14%	3,088	19%	5,263	33%	10,590	67%
Dutchess	88,167	1%	8,109	9%	17,269	20%	25,378	29%	62,789	71%
Erie	303,759	5%	42,163	14%	53,593	18%	95,756	32%	208,003	68%
Essex	13,510	0%	1,732	13%	2,780	21%	4,512	33%	8,998	67%
Franklin	13,618	0%	1,746	13%	2,802	21%	4,548	33%	9,070	67%
Fulton	16,854	0%	2,226	13%	3,298	20%	5,525	33%	11,329	67%
Genesee	17,031	0%	1,998	12%	2,969	17%	4,967	29%	12,064	71%
Greene	13,639	0%	1,806	13%	2,773	20%	4,579	34%	9,060	66%
Hamilton	4,210	0%	540	13%	866	21%	1,406	33%	2,804	67%
Herkimer	18,054	0%	1,695	9%	3,310	18%	5,005	28%	13,049	72%
Jefferson	36,753	1%	3,707	10%	8,753	24%	12,460	34%	24,293	66%
Kings	814,274	14%	130,396	16%	268,790	33%	399,186	49%	415,088	51%
Lewis	9,228	0%	931	10%	2,198	24%	3,128	34%	6,099	66%
Livingston	17,026	0%	1,531	9%	3,207	19%	4,738	28%	12,288	72%
Madison	19,136	0%	2,458	13%	3,080	16%	5,537	29%	13,599	71%
Monroe	236,084	4%	30,631	13%	41,778	18%	72,409	31%	163,675	69%
Montgomery	13,717	0%	1,812	13%	2,685	20%	4,496	33%	9,221	67%
Nassau	357,472	6%	22,588	6%	97,962	27%	120,551	34%	236,921	66%
New York	578,545	10%	85,289	15%	162,150	28%	247,439	43%	331,106	57%
Niagara	64,564	1%	7,355	11%	10,755	17%	18,110	28%	46,454	72%
Oneida	66,046	1%	8,736	13%	11,675	18%	20,411	31%	45,635	69%
Onondaga	146,431	2%	20,013	14%	29,609	20%	49,622	34%	96,809	66%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 2.** The Self-Sufficiency Standard and Official Poverty Threshold by Select Characteristics of Householder and Household

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard				Above Self-Sufficiency Standard			
			Below Standard & Below Poverty	Below Standard & Above Poverty	Total Below Standard	Number	%			
		Number	%	Number	%	Number	%	Number	%	
Ontario	33,058	1%	2,485	8%	6,592	20%	9,077	27%	23,981	73%
Orange	110,447	2%	12,343	11%	19,627	18%	31,970	29%	78,477	71%
Orleans	11,923	0%	1,398	12%	2,079	17%	3,477	29%	8,446	71%
Oswego	34,836	1%	4,779	14%	8,214	24%	12,993	37%	21,843	63%
Otsego	16,384	0%	2,484	15%	3,445	21%	5,929	36%	10,455	64%
Putnam	27,984	0%	1,819	7%	7,644	27%	9,463	34%	18,520	66%
Queens	668,702	11%	88,932	13%	238,634	36%	327,566	49%	341,136	51%
Rensselaer	49,398	1%	5,470	11%	8,096	16%	13,566	27%	35,832	73%
Richmond	136,512	2%	13,432	10%	36,844	27%	50,276	37%	86,236	63%
Rockland	78,928	1%	11,865	15%	23,820	30%	35,685	45%	43,243	55%
Saratoga	75,606	1%	6,288	8%	13,641	18%	19,929	26%	55,677	74%
Schenectady	50,643	1%	6,972	14%	7,396	15%	14,368	28%	36,275	72%
Schoharie	9,030	0%	1,369	15%	1,899	21%	3,268	36%	5,761	64%
Schuyler	5,640	0%	705	12%	798	14%	1,502	27%	4,137	73%
Seneca	10,610	0%	1,140	11%	1,993	19%	3,133	30%	7,478	70%
St. Lawrence	30,528	1%	4,150	14%	8,624	28%	12,774	42%	17,754	58%
Steuben	28,297	0%	3,553	13%	4,317	15%	7,870	28%	20,426	72%
Suffolk	402,214	7%	26,486	7%	94,273	23%	120,759	30%	281,454	70%
Sullivan	25,836	0%	3,903	15%	6,132	24%	10,035	39%	15,801	61%
Tioga	14,585	0%	1,648	11%	2,480	17%	4,128	28%	10,457	72%
Tompkins	34,609	1%	4,789	14%	9,219	27%	14,008	40%	20,601	60%
Ulster	53,834	1%	6,127	11%	10,263	19%	16,390	30%	37,444	70%
Warren	22,360	0%	2,256	10%	4,647	21%	6,903	31%	15,457	69%
Washington	16,239	0%	1,639	10%	3,374	21%	5,013	31%	11,226	69%
Wayne	27,861	0%	2,993	11%	5,232	19%	8,225	30%	19,635	70%
Westchester	283,792	5%	26,386	9%	51,408	18%	77,794	27%	205,999	73%
Wyoming	11,422	0%	1,027	9%	2,152	19%	3,179	28%	8,243	72%
Yates	8,198	0%	616	8%	1,635	20%	2,251	27%	5,947	73%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 3. The Self-Sufficiency Standard and Official Poverty Threshold by Two Select Characteristics of Householder**

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard				Above Self-Sufficiency Standard			
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Number	%
		Number	%	Number	%	Number	%	Number		
<b>Total Households</b>	5,901,419	100%	768,123	13%	1,561,868	26%	2,329,991	39%	3,571,428	61%
<b>Citizenship of Householder</b>										
<b>U.S. Born</b>										
American Indian	8,528	0%	1,626	19%	3,914	46%	5,540	65%	2,988	35%
Asian	104,230	2%	11,781	11%	23,834	23%	35,615	34%	68,615	66%
Black	517,376	9%	122,895	24%	167,485	32%	290,380	56%	226,996	44%
Latine	556,475	9%	110,236	20%	180,486	32%	290,722	52%	265,753	48%
Native Hawaiian or Pacific Islander	1,440	0%	135	9%	49	3%	184	13%	1,256	87%
Other or Multiracial	171,559	3%	24,154	14%	44,134	26%	68,288	40%	103,271	60%
White	2,955,762	50%	273,115	9%	544,266	18%	817,381	28%	2,138,381	72%
<b>Naturalized</b>										
American Indian	1,028	0%	97	9%	363	35%	460	45%	568	55%
Asian	256,715	4%	30,818	12%	89,804	35%	120,622	47%	136,093	53%
Black	202,994	3%	22,218	11%	69,427	34%	91,645	45%	111,349	55%
Latine	275,658	5%	40,345	15%	120,289	44%	160,634	58%	115,024	42%
Native Hawaiian or Pacific Islander	183	0%	110	60%					73	40%
Other or Multiracial	54,647	1%	7,042	13%	14,856	27%	21,898	40%	32,749	60%
White	211,035	4%	20,028	9%	53,405	25%	73,433	35%	137,602	65%
<b>Not a Citizen</b>										
Asian	148,456	3%	25,307	17%	55,731	38%	81,038	55%	67,418	45%
Black	69,651	1%	16,762	24%	29,123	42%	45,885	66%	23,766	34%
Latine	232,742	4%	43,891	19%	127,272	55%	171,163	74%	61,579	26%
Other or Multiracial	25,391	0%	5,725	23%	9,236	36%	14,961	59%	10,430	41%
White	107,015	2%	11,838	11%	28,118	26%	39,956	37%	67,059	63%
<b>Linguistic Isolation</b>										
<b>Not Linguistically Isolated</b>										
English only	3,890,246	66%	457,084	12%	842,170	22%	1,299,254	33%	2,590,992	67%
Spanish	793,759	13%	127,804	16%	299,258	38%	427,062	54%	366,697	46%
Other Indo-European languages	503,251	9%	58,654	12%	139,587	28%	198,241	39%	305,010	61%
Asian and Pacific Island languages	249,139	4%	26,939	11%	66,200	27%	93,139	37%	156,000	63%
Other language	108,204	2%	16,857	16%	35,800	33%	52,657	49%	55,547	51%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 3. The Self-Sufficiency Standard and Official Poverty Threshold by Two Select Characteristics of Householder**

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard				Above Self-Sufficiency Standard			
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
<b>Linguistically Isolated</b>										
Spanish	166,390	3%	38,496	23%	90,452	54%	128,948	77%	37,442	23%
Other Indo-European languages	85,054	1%	17,204	20%	39,451	46%	56,655	67%	28,399	33%
Asian and Pacific Island languages	91,930	2%	21,854	24%	41,802	45%	63,656	69%	28,274	31%
Other language	13,446	0%	3,231	24%	7,148	53%	10,379	77%	3,067	23%
<b>Presence of Children</b>										
<b>Children Present</b>										
American Indian	2,820	0%	968	34%	1,151	41%	2,119	75%	701	25%
Asian	178,657	3%	21,924	12%	75,303	42%	97,227	54%	81,430	46%
Black	280,790	5%	62,636	22%	117,131	42%	179,767	64%	101,023	36%
Latine	458,466	8%	92,112	20%	224,578	49%	316,690	69%	141,776	31%
Native Hawaiian or Pacific Islander	907	0%	79	9%					828	91%
Other or Multiracial	93,369	2%	16,593	18%	32,616	35%	49,209	53%	44,160	47%
White	1,025,784	17%	84,941	8%	265,107	26%	350,048	34%	675,736	66%
<b>No Children Present</b>										
American Indian	7,270	0%	755	10%	3,202	44%	3,957	54%	3,313	46%
Asian	330,744	6%	45,982	14%	94,066	28%	140,048	42%	190,696	58%
Black	509,231	9%	99,239	19%	148,904	29%	248,143	49%	261,088	51%
Latine	606,409	10%	102,360	17%	203,469	34%	305,829	50%	300,580	50%
Native Hawaiian or Pacific Islander	716	0%	166	23%	49	7%	215	30%	501	70%
Other or Multiracial	158,228	3%	20,328	13%	35,610	23%	55,938	35%	102,290	65%
White	2,248,028	38%	220,040	10%	360,682	16%	580,722	26%	1,667,306	74%
<b>Young Child Present</b>										
<b>Child Less than Five in New York City and Less than Six Elsewhere Present in Household</b>										
American Indian	1,412	0%	513	36%	870	62%	1,383	98%	29	2%
Asian	67,396	1%	7,000	10%	30,997	46%	37,997	56%	29,399	44%
Black	101,494	2%	28,644	28%	45,430	45%	74,074	73%	27,420	27%
Latine	173,250	3%	35,537	21%	90,626	52%	126,163	73%	47,087	27%
Native Hawaiian or Pacific Islander	587	0%							587	100%
Other or Multiracial	41,410	1%	7,627	18%	16,917	41%	24,544	59%	16,866	41%
White	419,430	7%	42,031	10%	138,878	33%	180,909	43%	238,521	57%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 3. The Self-Sufficiency Standard and Official Poverty Threshold by Two Select Characteristics of Householder**

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard				Above Self-Sufficiency Standard			
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard		Number	%
	Number	%	Number	%	Number	%	Number	%		
<b>Child Older than Five in New York City and Older than Six Elsewhere Present in Household</b>										
American Indian	1,408	0%	455	32%	281	20%	736	52%	672	48%
Asian	111,261	2%	14,924	13%	44,306	40%	59,230	53%	52,031	47%
Black	179,296	3%	33,992	19%	71,701	40%	105,693	59%	73,603	41%
Latine	285,216	5%	56,575	20%	133,952	47%	190,527	67%	94,689	33%
Native Hawaiian or Pacific Islander	320	0%	79	25%					241	75%
Other or Multiracial	51,959	1%	8,966	17%	15,699	30%	24,665	47%	27,294	53%
White	606,354	10%	42,910	7%	126,229	21%	169,139	28%	437,215	72%
<b>Education</b>										
<b>Female</b>										
Less than high school	219,225	4%	76,030	35%	94,066	43%	170,096	78%	49,129	22%
High school graduate	578,161	10%	135,080	23%	230,286	40%	365,366	63%	212,795	37%
Some college	793,248	13%	133,452	17%	260,469	33%	393,921	50%	399,327	50%
College graduate and above	1,476,557	25%	98,084	7%	264,112	18%	362,196	25%	1,114,361	75%
<b>Male</b>										
Less than high school	264,417	4%	62,947	24%	119,429	45%	182,376	69%	82,041	31%
High school graduate	619,194	10%	106,998	17%	213,566	34%	320,564	52%	298,630	48%
Some college	715,619	12%	89,763	13%	185,114	26%	274,877	38%	440,742	62%
College graduate and above	1,234,998	21%	65,769	5%	194,826	16%	260,595	21%	974,403	79%
<b>Less than High School Diploma</b>										
American Indian	902	0%	59	7%	284	31%	343	38%	559	62%
Asian	68,744	1%	17,478	25%	33,571	49%	51,049	74%	17,695	26%
Black	66,043	1%	28,673	43%	22,288	34%	50,961	77%	15,082	23%
Latine	215,955	4%	53,873	25%	113,445	53%	167,318	77%	48,637	23%
Native Hawaiian or Pacific Islander										
Other or Multiracial	19,811	0%	5,646	28%	7,260	37%	12,906	65%	6,905	35%
White	112,187	2%	33,248	30%	36,647	33%	69,895	62%	42,292	38%
POC Female	178,876	3%	60,708	34%	80,843	45%	141,551	79%	37,325	21%
POC Male	192,579	3%	45,021	23%	96,005	50%	141,026	73%	51,553	27%
White Female	40,349	1%	15,322	38%	13,223	33%	28,545	71%	11,804	29%
White Male	71,838	1%	17,926	25%	23,424	33%	41,350	58%	30,488	42%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 3. The Self-Sufficiency Standard and Official Poverty Threshold by Two Select Characteristics of Householder**

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard				Above Self-Sufficiency Standard			
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
		Number	%	Number	%	Number	%	Number	%	
<b>High School Diploma</b>										
American Indian	3,663	0%	1,037	28%	1,720	47%	2,757	75%	906	25%
Asian	73,561	1%	14,780	20%	37,432	51%	52,212	71%	21,349	29%
Black	205,640	3%	56,375	27%	89,441	43%	145,816	71%	59,824	29%
Latine	264,095	4%	63,717	24%	127,173	48%	190,890	72%	73,205	28%
Native Hawaiian or Pacific Islander	1,048	0%	166	16%					882	84%
Other or Multiracial	53,261	1%	10,953	21%	19,497	37%	30,450	57%	22,811	43%
White	596,087	10%	95,050	16%	168,589	28%	263,639	44%	332,448	56%
POC Female	302,066	5%	81,847	27%	143,080	47%	224,927	74%	77,139	26%
POC Male	299,202	5%	65,181	22%	132,183	44%	197,364	66%	101,838	34%
White Female	276,095	5%	53,233	19%	87,206	32%	140,439	51%	135,656	49%
White Male	319,992	5%	41,817	13%	81,383	25%	123,200	39%	196,792	61%
<b>Some College</b>										
American Indian	2,928	0%	618	21%	1,354	46%	1,972	67%	956	33%
Asian	67,459	1%	10,976	16%	31,866	47%	42,842	64%	24,617	36%
Black	251,199	4%	52,639	21%	93,431	37%	146,070	58%	105,129	42%
Latine	288,511	5%	53,824	19%	111,526	39%	165,350	57%	123,161	43%
Native Hawaiian or Pacific Islander	374	0%							374	100%
Other or Multiracial	65,311	1%	10,941	17%	20,106	31%	31,047	48%	34,264	52%
White	833,085	14%	94,217	11%	187,300	22%	281,517	34%	551,568	66%
POC Female	371,811	6%	82,075	22%	153,453	41%	235,528	63%	136,283	37%
POC Male	303,971	5%	46,923	15%	104,830	34%	151,753	50%	152,218	50%
White Female	421,437	7%	51,377	12%	107,016	25%	158,393	38%	263,044	62%
White Male	411,648	7%	42,840	10%	80,284	20%	123,124	30%	288,524	70%
<b>College Graduate and Above</b>										
American Indian	2,597	0%	9	0%	995	38%	1,004	39%	1,593	61%
Asian	299,637	5%	24,672	8%	66,500	22%	91,172	30%	208,465	70%
Black	267,139	5%	24,188	9%	60,875	23%	85,063	32%	182,076	68%
Latine	296,314	5%	23,058	8%	75,903	26%	98,961	33%	197,353	67%
Native Hawaiian or Pacific Islander	201	0%	79	39%	49	24%	128	64%	73	36%
Other or Multiracial	113,214	2%	9,381	8%	21,363	19%	30,744	27%	82,470	73%
White	1,732,453	29%	82,466	5%	233,253	13%	315,719	18%	1,416,734	82%
POC Female	549,101	9%	50,765	9%	130,959	24%	181,724	33%	367,377	67%
POC Male	430,001	7%	30,622	7%	94,726	22%	125,348	29%	304,653	71%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 3.** The Self-Sufficiency Standard and Official Poverty Threshold by Two Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard				Above Self-Sufficiency Standard			
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
			Number	%	Number	%	Number	%	Number	%
White Female	927,456	16%	47,319	5%	133,153	14%	180,472	19%	746,984	81%
White Male	804,997	14%	35,147	4%	100,100	12%	135,247	17%	669,750	83%
<b>Work Status</b>										
<b>No Workers</b>										
American Indian	1,699	0%	1,037	61%	656	39%	1,693	100%	6	0%
Asian	38,211	1%	28,181	74%	8,251	22%	36,432	95%	1,779	5%
Black	109,206	2%	86,331	79%	19,300	18%	105,631	97%	3,575	3%
Latine	103,595	2%	81,646	79%	17,972	17%	99,618	96%	3,977	4%
Native Hawaiian or Pacific Islander										
Other or Multiracial	19,148	0%	12,844	67%	4,297	22%	17,141	90%	2,007	10%
White	251,026	4%	142,782	57%	58,531	23%	201,313	80%	49,713	20%
Married with children	30,506	1%	23,373	77%	6,576	22%	29,949	98%	557	2%
No children in household	415,966	7%	266,030	64%	91,032	22%	357,062	86%	58,904	14%
Single father with children	10,228	0.2%	8,011	78%	1,397	14%	9,408	92%	820	8%
Single mother with children	66,185	1%	55,407	84%	10,002	15%	65,409	99%	776	1%
<b>One Worker Part-Time or Part-Year</b>										
American Indian	1,589	0%	686	43%	685	43%	1,371	86%	218	14%
Asian	70,832	1%	23,448	33%	35,334	50%	58,782	83%	12,050	17%
Black	128,750	2%	52,873	41%	56,921	44%	109,794	85%	18,956	15%
Latine	171,851	3%	72,845	42%	80,104	47%	152,949	89%	18,902	11%
Native Hawaiian or Pacific Islander	159	0%	110	69%	49	31%	159	100%		
Other or Multiracial	39,731	1%	17,322	44%	15,641	39%	32,963	83%	6,768	17%
White	414,333	7%	111,465	27%	146,268	35%	257,733	62%	156,600	38%
Married with children	82,810	1%	37,012	45%	34,329	41%	71,341	86%	11,469	14%
No children in household	595,282	10%	166,144	28%	239,021	40%	405,165	68%	190,117	32%
Single father with children	25,660	0%	10,685	42%	11,118	43%	21,803	85%	3,857	15%
Single mother with children	123,493	2%	64,908	53%	50,534	41%	115,442	93%	8,051	7%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

**Table 3.** The Self-Sufficiency Standard and Official Poverty Threshold by Two Select Characteristics of Householder

	A		B		C		D		E	
	Total	Percent of Households	Below Self-Sufficiency Standard				Above Self-Sufficiency Standard			
			Below Standard & Below Poverty		Below Standard & Above Poverty		Total Below Standard			
		Number	%	Number	%	Number	%	Number	%	
<b>One Worker Full-Time, Year-Round</b>										
American Indian	2,786	0%			847	30%			1,939	70%
Asian	143,687	2%	5,305	4%	47,652	33%	52,957	37%	90,730	63%
Black	253,404	4%	9,662	4%	106,413	42%	116,075	46%	137,329	54%
Latine	277,945	5%	15,967	6%	133,610	48%	149,577	54%	128,368	46%
Native Hawaiian or Pacific Islander	208	0%	135	65%					73	35%
Other or Multiracial	76,364	1%	3,745	5%	25,341	33%	29,086	38%	47,278	62%
White	988,502	17%	23,308	2%	208,662	21%	231,970	23%	756,532	77%
Married with children	233,464	4%	13,671	6%	114,980	49%	128,651	55%	104,813	45%
No children in household	1,297,192	22%	27,458	2%	284,918	22%	312,376	24%	984,816	76%
Single father with children	54,424	1%	3,251	6%	28,524	52%	31,775	58%	22,649	42%
Single mother with children	157,816	3%	13,742	9%	94,103	60%	107,845	68%	49,971	32%
<b>Two or More Workers</b>										
American Indian	4,016	0%			2,165	54%			1,851	46%
Asian	256,671	4%	10,972	4%	78,132	30%	89,104	35%	167,567	65%
Black	298,661	5%	13,009	4%	83,401	28%	96,410	32%	202,251	68%
Latine	511,484	9%	24,014	5%	196,361	38%	220,375	43%	291,109	57%
Native Hawaiian or Pacific Islander	1,256	0%							1,256	100%
Other or Multiracial	116,354	2%	3,010	3%	22,947	20%	25,957	22%	90,397	78%
White	1,619,951	27%	27,426	2%	212,328	13%	239,754	15%	1,380,197	85%
Married with children	964,015	16%	28,926	3%	234,185	24%	263,111	27%	700,904	73%
No children in household	1,552,186	26%	29,238	2%	231,011	15%	260,249	17%	1,291,937	83%
Single father with children	105,563	2%	5,961	6%	43,505	41%	49,466	47%	56,097	53%
Single mother with children	186,629	3%	14,306	8%	86,633	46%	100,939	54%	85,690	46%

Source: U.S. Census Bureau, 2021 ACS 1-Year Public Use Microdata Sample.

## The Center for Women’s Welfare

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

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

Learn more about the Center and the Self-Sufficiency Standard research project at [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

## Acknowledgments

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## History

In 2000, Merble Reagon, Executive Director at the Women’s Center for Education and Career Advancement (WCECA), initiated the development of the first New York Self-Sufficiency Standard report, after realizing that the thousands of women they had trained and placed in jobs were not earning enough to sustain their families’ basic needs. Since then, numerous updates have occurred through sponsorship across many organizations: FPWA, WCECA, Fund for the City of New York, United Way of New York City, Empire Justice Center, and New York State Community Action Association.

FPWA

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