



FPWA



# THE SELF-SUFFICIENCY STANDARD FOR NEW YORK 2021



## FPWA

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### **Mission**

FPWA promotes the social and economic well-being of greater New York's most vulnerable by advocating for just public policies and strengthening human services organizations.

### **Who We Are**

FPWA is an anti-poverty policy and advocacy organization committed to advancing economic opportunity and upward mobility for low-income New Yorkers.

Having a prominent New York presence for nearly 100 years, FPWA has long served New York City's human services sector, providing grants to help individuals and families meet their basic needs, and advocating for fair public policies on behalf of people in need and the agencies that serve them.

FPWA's member network of 170 human-service and faith-based organizations reach more than 1.5 million people in New York's communities each year. Join us at [fpwa.org](http://fpwa.org), [Facebook](#), [Twitter](#), [Instagram](#), and [YouTube](#).



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# The Self-Sufficiency Standard for New York 2021

**Annie Kucklick & Lisa Manzer • March 2021**

Center for Women's Welfare  
University of Washington School of Social Work

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Prepared for FPWA

## Preface

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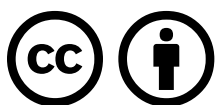
FPWA is publishing *The Self-Sufficiency Standard for New York 2021* in an effort to ensure that the best data and analyses are available to enable New York’s families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. The Self-Sufficiency Standard is a measure that calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live.

The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers evaluating program effectiveness, and by policymakers seeking to ensure that basic needs are affordable for New York families. Over the past 24 years the Standard has been calculated for 41 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one’s basic needs in the United States.

The Self-Sufficiency Standard was originally developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women. Recognized for coining the phrase “the feminization of poverty,” 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. The Ford Foundation provided funding for the Standard’s original development.

*The Self-Sufficiency Standard for New York 2021* was produced by the Center for Women’s Welfare at the University of Washington with the cooperation of staff at FPWA. This report, plus tables providing county-specific information for over 700 family types, is available at <http://selfsufficiencystandard.org/new-york> or <https://www.fpwa.org/>.

For further information about the Self-Sufficiency Standard project, including the latest reports, data, and related publications, 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).



2021 Center for Women’s Welfare and FPWA

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## Key Findings

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At the heart of this report is the Self-Sufficiency Standard itself. This measure describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in each county in New York. The Self-Sufficiency Standard is a measure of income adequacy that is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits. In addition, this report provides for each family type, in each county, the amount of emergency savings required to meet needs during a period of unemployment or other emergency.

The official poverty measure, developed half a century ago, is now methodologically out of date and no longer accurately measures the ability to provide for oneself and one's family. At best it measures "deprivation." Throughout New York, the Self-Sufficiency Standard shows that incomes well above the official federal poverty thresholds are nevertheless far below what is necessary to meet families' basic needs. Note that these budgets are "bare bones," with just enough allotted to meet basic needs, but no extras. For example, the food budget is only for groceries. It does not allow for any takeout or restaurant food, not even a pizza or an ice cream.

### Selected Findings from The Self-Sufficiency Standard for New York 2021

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- **The Standard varies by family type; that is, by how many adults and children are in a family and the age of each child.** One adult living in Albany County needs an hourly wage of \$13.27 (\$28,029 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the single adult has a preschooler and a school-age child, the amount necessary to be economically secure more than doubles, increasing to \$30.99 per hour (\$65,443 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. See [Table 1 on page 6](#).
- **In New York, the amount needed to be economically self-sufficient varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$17.71 per hour in Cattaraugus County to \$51.05 per hour in South Manhattan, or from 217% of the federal poverty guidelines to 625% of the federal poverty guidelines for a family of two. See [Figure A on page 7](#).

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**The Self-Sufficiency Standard is a measure of income adequacy that is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits.**

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- **For families with young children, the cost of housing and child care combined typically make up the most substantial portion of the family's budget.** For example, for a family with two adults, one infant, and one preschooler in Dutchess County, child care is 29% of the family's budget while housing is 20%. See *Figure B on page 8*.
- **The 2021 Self-Sufficiency Standard for Northwest Brooklyn is more expensive than many comparable cities.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Northwest Brooklyn (\$48.99 per hour) is most comparable to Boston, MA. See *Figure C on page 10*.
- **The amount needed to meet the costs of basic needs increased between 2000 and 2021 in all New York counties.** For a family with two adults, one preschooler, and one school-age child, the Standard increased on average by 72%, across the state. See *Figure G on page 15 and Table 2 on page 13*.
- **The federal poverty guidelines for three-person families (\$21,720 annually) is set at a level well below what is minimally needed to meet a family's basic needs.** For example, the federal poverty guideline is just 37% of the Standard for one adult, one preschooler, and one school-age child in Onondaga County (\$58,186 annually). See *Figure H on page 17*.
- **Even working full time, a parent earning the 2021 New York State minimum wage (\$12.50 per hour for all counties except the New York City and Long Island region and Westchester county) will fall short of meeting the Standard for a family with children.** If they have one preschooler and one school-age child and live in Onondaga County, the parent

### The Self-Sufficiency Standard for Select New York Places and Family Types, 2021

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Albany County	\$28,029	\$52,584	\$65,443	\$74,390
Allegany County	\$21,196	\$38,911	\$48,544	\$57,436
Northwest Brooklyn	\$53,679	\$88,891	\$103,464	\$105,204
Dutchess County	\$34,010	\$61,227	\$74,203	\$83,310
Erie County	\$24,879	\$47,069	\$57,718	\$66,745
Monroe County	\$24,982	\$48,021	\$58,744	\$67,062
Oswego County	\$22,187	\$41,706	\$49,687	\$57,967
Onondaga County	\$24,045	\$47,636	\$58,186	\$66,580
Chemung County	\$23,332	\$43,640	\$51,523	\$59,338
Orange County	\$32,232	\$59,784	\$72,082	\$81,550
Schenectady County	\$26,535	\$50,087	\$60,564	\$69,856
Suffolk County	\$41,612	\$76,244	\$95,799	\$102,682

An Excel file of all 700+ family types for each county can be downloaded at: [www.selfsufficiencystandard.org/new-york](http://www.selfsufficiencystandard.org/new-york)

would be able to cover only 62% of the family's basic needs (with their take-home pay after accounting for taxes). See [Figure H on page 17](#).

- **Only two of the top ten most common occupations in New York State have median wages above the Standard for a three-person family in Albany County.** Only registered nurses and operations managers have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Albany County, which is \$31.01 per hour, while the median wages for the other eight most common occupations are below this family type's Standard. See [Figure I on page 23](#).
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschooler living in Monroe County needs \$4,002 per month to be self-sufficient and an additional \$93 per month to save for emergencies. See [Table 7 on page 43](#).

## Getting to Self-Sufficiency in New York State

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Closing the gap between current wages and the Self-Sufficiency Standard requires both reducing costs and raising incomes.

**REDUCING COSTS** means ensuring families who are struggling to cover basic costs have access to work supports—such as child care assistance, food benefits, and the Earned Income Tax Credit—that offer stability and resources while they become self-sufficient. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step but instead require support through transitional work supports and programs. Removing structural barriers is also necessary to help families work towards self-sufficiency over time. This report finds that:

- **Work supports are crucial for helping families meet their basic needs.** A single parent in Albany County with one preschooler and one school-age child transitioning from welfare to work with the help of child care assistance, food assistance (SNAP/WIC), Medicaid, and housing assistance would be able to meet the family's needs on earnings of \$2,559 per month. This is significantly less than the full wage needed of \$4,869 per month without work supports. See [Table 6 on page 29](#).
- **Even at the minimum wage, work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one infant and one preschooler living in Suffolk County and working a job with a wage equivalent to 125% of the federal poverty guidelines, which is currently \$12.86 per hour in New York, earns only 31% of the income needed to meet the family's basic needs if they are not receiving any work supports. However, with the help of aid for housing, child care, food, and health care, this parent could meet 97% of the family's basic needs. See [Figure K on page 33](#).

**RAISING INCOMES** means enhancing skills as well as improving access to jobs that pay self-sufficient wages and have career potential. A strong economy will mean good jobs that pay self-sufficient wages, a workforce with the skills necessary to fill those jobs, and enhancing links and removing barriers between those jobs and the workers that need them. Key to raising incomes are public policies such as living/minimum wage policies and paid sick and family/medical leave, which increase wages directly. Likewise, access to education, training, and jobs that provide real potential for skill and career advancement over the long term is also important.

## Using the Self-Sufficiency Standard

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The Self-Sufficiency Standard can be used as a tool to:

- Evaluate proposed policy changes
- Assist grant-makers with needs analyses of their communities to assess the impacts of their grants
- Target resources toward job training for fields that pay self-sufficiency wages
- Serve as a counseling tool in work training programs
- Evaluate outcomes for clients in employment programs

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

## The 2021 Report in Brief

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The 2021 report begins by putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, and comparing and contrasting it with official poverty measures. The report then describes what a self-sufficient wage is for New York families and how it differs depending on family type and geographic area. The report compares New York to other places in the United States, examines how costs have increased over time, and contrasts the New York Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency and a sampling of the various ways the Standard is used.

The appendices provide a more detailed explanation of the methodology and data sources used to calculate the New York Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. This report represents costs, policies, and eligibility limits in effect at one point in time, that of the Fall of 2021. Eligibility levels and benefits for work supports and tax policies, which also change periodically, are those currently in effect at the time of writing.

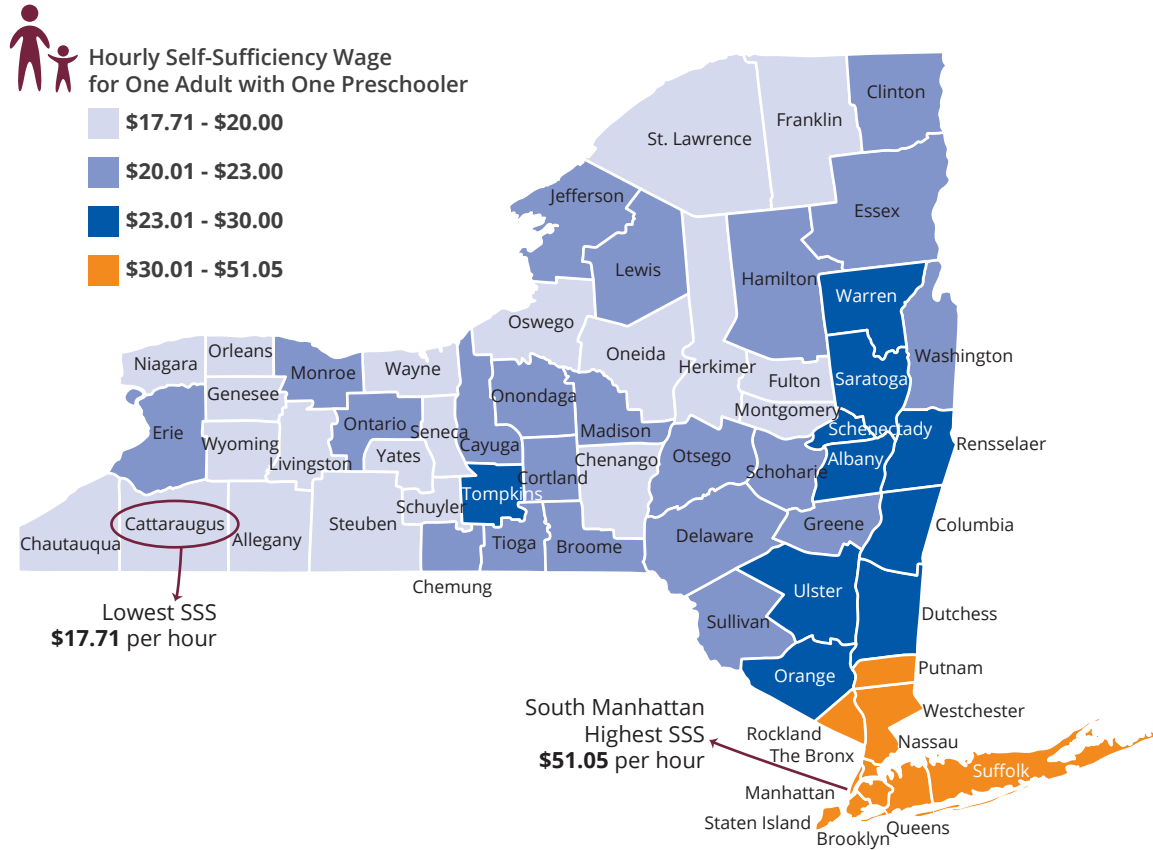
Note that the Standard is calculated for over 700 family types in New York. The family types cover all one, two, and three adult families with up to six children, plus weighted averages of costs for families with seven to ten children. To download an Excel file with Self-Sufficiency Standard data for all family types in every New York county, visit [www.selfsufficiencystandard.org/New-York](http://www.selfsufficiencystandard.org/New-York).



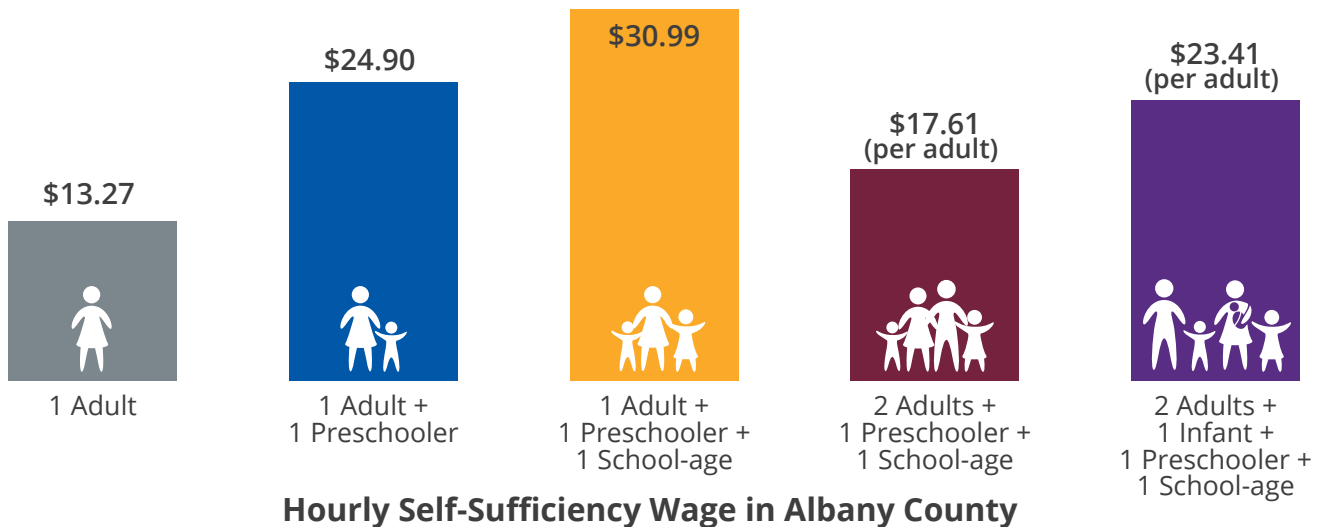
# How Much is Enough in New York?

The Self-Sufficiency Standard calculates how much income families of various compositions need to make ends meet without public or private assistance, varied by county.

## The Self-Sufficiency Standard Varies By County



## The Self-Sufficiency Standard Varies By Family Type



To download the full report and data for all 700+ family types visit [www.selfsufficiencystandard.org/New-York](http://www.selfsufficiencystandard.org/New-York)

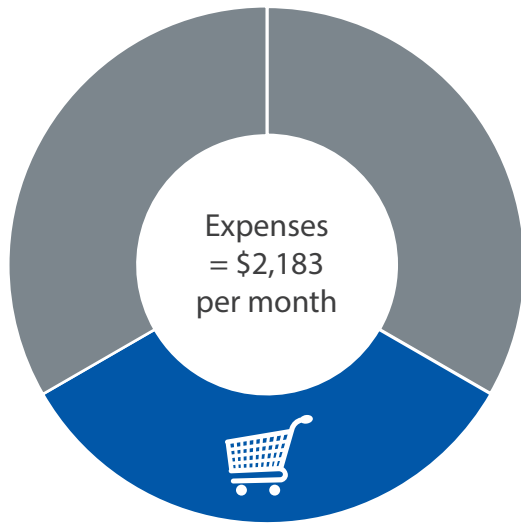
# How Does the Standard Compare?

The Self-Sufficiency Standard calculates the real costs of meeting all basic needs. In contrast, the official poverty measure is based only on the cost of food.

## The Standard Calculates the Real Costs of Meeting Each of the Major Budget Items

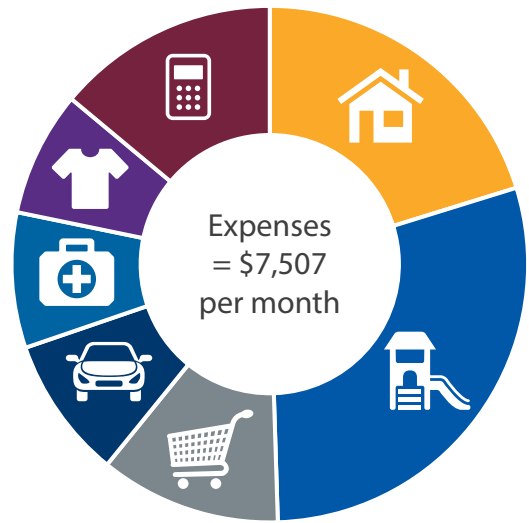
### OFFICIAL POVERTY MEASURE

Food is 1/3 of the budget and all other costs are 2/3 of the budget.



### SELF-SUFFICIENCY STANDARD

Housing and child care account for almost half of the family budget in the Standard.



**29%**

The official poverty measure only covers 29% of the cost of all basic needs as defined by the Self-Sufficiency Standard



Dutchess County  
2 adults + 1 infant + 1 preschooler

## A Minimum Wage Job Does Not Cover the Cost of Basic Needs in New York

SELF-SUFFICIENCY STANDARD	\$58,186
FULL-TIME MINIMUM WAGE Includes tax and tax credits, \$12.50/hr	\$35,802
FEDERAL POVERTY GUIDELINE Family of 3	\$21,720

Number of hours a minimum wage worker must work per week to meet her family's basic needs

**88**

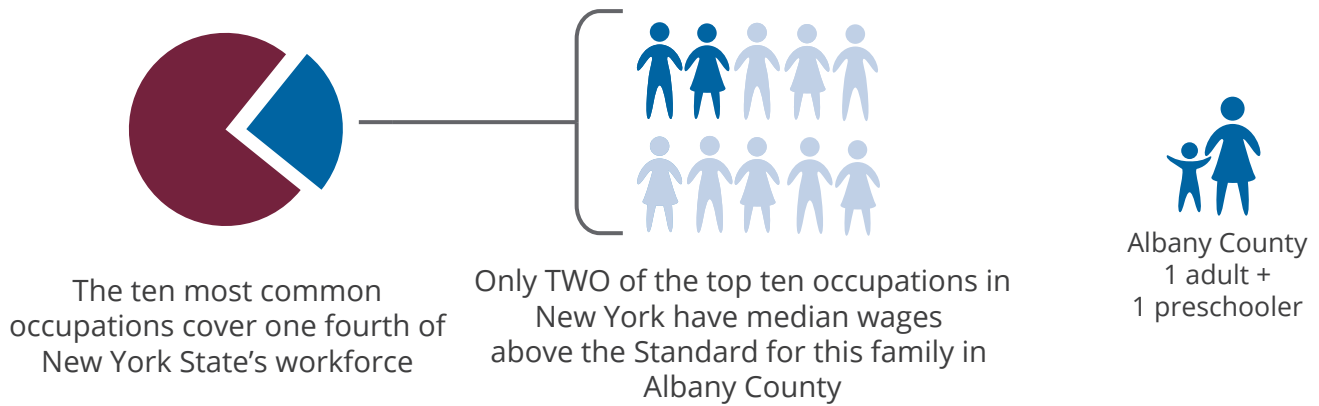


Onondaga County  
1 adult + 1 preschooler + 1 school-age

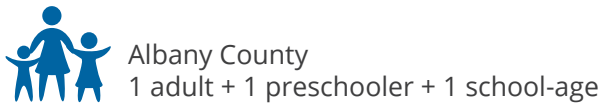
# Getting to Self-Sufficiency

Closing the wage gap between current wages and the Self-Sufficiency Standard requires both reducing costs and raising incomes.

## How Do New York's Jobs Stack Up?



## How Do Work Supports Help Families Meet Basic Needs?



This figure shows how work supports can reduce a family's expenses, so they can get by on a lower wage until they are able to earn Self-Sufficiency Wages.

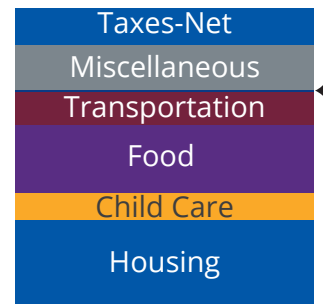
- Taxes (net of tax credits) decrease from \$911 to \$357 per month.
- Medicaid reduces health care costs from \$505 to \$20 per month.
- Food assistance reduces groceries from \$807 to \$656 per month.
- Child care assistance reduces child care costs from \$1,750 to just a \$263 copay per month.
- A housing voucher reduces costs from \$1,143 to \$850 per month.

Monthly Expenses = \$5,609  
Wage needed = \$31.87 per hour



WITH NO WORK SUPPORTS

Monthly Expenses = \$2,886  
Wage needed = \$16.40 per hour



WITH WORK SUPPORTS



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**PART 1**  
**ABOUT THE SELF-SUFFICIENCY**  
**STANDARD**

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# Introduction

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Across America today, many families are struggling to stretch their wages to meet the costs of basic necessities. Though often not deemed “poor” by the official poverty measure, these families lack enough income to meet the rising costs of essentials such as food, housing, transportation, and health care. The Self-Sufficiency Standard meets the need for a measure of income adequacy that more accurately tracks and measures the true cost of living that families face today.

As the Self-Sufficiency Standard highlights the growing gap between sluggish wages and ever-increasing expenses, it clearly illuminates the economic “crunch” experienced by so many families today.<sup>1</sup> Moreover, the availability of Self-Sufficiency Standard data, going back over two decades and across 41 states, enables comparisons of geographic differences as well as documentation of historical trends, including the long term trend of increasing economic inequality.

At the same time, as this report is being written these *struggling families are now coping with the significant economic effects of the COVID-19 pandemic*. Millions of workers find themselves unemployed or underemployed, with health risks and income losses threatening them and their families. This report provides a baseline against which to assess the impact of the pandemic on the population when the economy and society begins to recover. During the Great Recession, in state after state, we noted that the cost of basic needs as measured in the Standard remained the same or even increased, while families experienced plummeting or lost incomes. We expect (and are starting to see) similar trends. Despite lost wages, rent must be paid, food bought, and child care arranged.

*The Self-Sufficiency Standard for New York 2021* defines the amount of income necessary to meet the basic needs of New York families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from *public* subsidies (e.g., public housing, Medicaid, or child care assistance) or *private/informal* assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing).

This report presents the Standard and what it means for New York families. Below is a summary of the sections included in this report:

- **Part 1** introduces the Self-Sufficiency Standard, explaining its unique features and how it is calculated.
- **Part 2** presents the details of the Standard for New York: how much a self-sufficient income is for New York families, how the Standard varies by family type and county, how the New York Standard compares to other places across the United States, how it has changed overtime, and how the Standard compares to other income benchmarks.
- **Part 3** discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.
- **Part 4** provides examples of how the Standard is used and discusses what it takes to move toward long-term economic security once the resources to meet basic needs have been secured.

This report also has several appendices:

- **Appendix A: Methodology, Assumptions, and Sources** provides a detailed description of the data, sources, and assumptions used to calculate the Standard.
- **Appendix B: The Self-Sufficiency Standard for Select Family Types in New York** provides detailed tables of the Self-Sufficiency Standard for eight select family types in each New York county.
- **Appendix C: Impact of Work Supports on Wage Adequacy** shows the detailed data behind **Figure K**.
- **Appendix D: Child Care Subsidy Family Share Percentages by County** provides the child care subsidy rate for each county in New York state.

## A Real-World Approach to Measuring Need

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The official poverty measure (OPM) was developed nearly six decades ago and today has become increasingly problematic and outdated as a measure



## How is the Self-Sufficiency Standard Calculated?

The Self-Sufficiency Standard is the amount needed to meet each basic need at a minimally adequate level, without public or private assistance. The Standard is calculated for over 700 family types for all New York counties. The data components and assumptions included in the calculations are briefly described below. For more details and the specific data sources for New York, see the *Appendix A: Methodology, Assumptions, and Data Sources*.



**HOUSING.** Housing costs are based on the U.S. Department of Housing and Urban Development Fair Market Rents (FMRs). FMRs include utilities, except telephone and cable, and reflect the cost of housing that meets basic standards of decency. FMRs are set at the 40th percentile, meaning that 40% of the decent rental housing in a given area is less expensive than the FMR and 60% is more expensive. FMRs within a multi-county metropolitan area are adjusted using Small Area FMRs. Sub-county areas are adjusted using American Community Survey data.



**CHILD CARE.** Child care includes the expense of full-time care for infants and preschoolers and part-time—before and after school—care for school-age children. The cost of child care is calculated from market-rate costs, defined as the 75th percentile, taken from a state-commissioned survey by facility type, age, and geographic location. It does not include extracurricular activities or babysitting when not at work.



**FOOD.** Food assumes the cost of nutritious food prepared at home based on the U.S. Department of Agriculture Low-Cost Food Plan. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption patterns. The food costs do not allow for any take-out or restaurant meals. Food costs are varied by county using Feeding America's *Map the Meal Gap* data based on Nielsen scans of grocery receipts.



**TRANSPORTATION.** Public transportation is assumed if 7% or more of workers in a county use public transportation to get to and from work. Private transportation costs assume the expense of owning and operating a car. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from the National Association of Insurance Commissioners indexed by county using premiums from top market share automobile insurance companies. Fixed costs of car ownership are calculated using Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. Travel is limited to commuting to work and daycare plus one shopping trip per week.



**HEALTH CARE.** Health care costs assume the expenses of employer-sponsored health insurance. Health care premiums are the statewide average paid by workers, for single adults and for families, from the Medical Expenditure Panel Survey (MEPS). A county index is calculated from rates for the second-lowest cost Silver plan via the insurance marketplace. Out-of-pocket costs are from the MEPS Insurance Component.



**MISCELLANEOUS.** Miscellaneous expenses are calculated by taking 10% of all other costs. This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.



**TAXES AND TAX CREDITS.** Taxes include federal and state income tax, payroll taxes, and state and local sales taxes where applicable. Tax credits calculated in the Standard include: the federal Earned Income Tax Credit, Child and Dependent Care Tax Credit, and the Child Tax Credit, along with relevant local tax credits.



**EMERGENCY SAVINGS.** Emergency savings is the amount needed to cover living expenses when there is job loss, net of the amount expected to be received in unemployment benefits. The amount calculated takes into account the average tenure on a job and the average length of unemployment of New York workers. In two-adult households, the second adult is assumed to be employed so that the savings only need to cover half of the family's basic living expenses over the job loss period.

of income adequacy.<sup>2</sup> Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”<sup>3</sup> Despite the many limitations of the OPM, it still defines the federal poverty guidelines, which are used to set the eligibility guidelines for numerous poverty and work support programs, as well as the federal poverty thresholds used to estimate the number of Americans in poverty.

The most significant shortcoming of the OPM is that for most families, in most places, the threshold is simply too low. While the Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age—the OPM increases by a constant amount for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

However, simply raising the level of the OPM, or using a multiple of it, cannot solve the structural problems inherent in the official poverty measure. The OPM is based only on the cost of food, is the same no matter where one lives, and the demographic model of a two-parent family with a “stay-at-home” mom no longer reflects the majority of families today. *A real-world approach to measuring need is necessary.*

The Self-Sufficiency Standard is a unique measure of income adequacy that uses a modern, comprehensive, and detailed approach to determine what it takes for today’s families to make ends meet. The key elements of the Standard that distinguish it from other measures of income adequacy or poverty are:

**A Focus on Modern Families with Working Adults.** Because paid employment is the norm for supporting families today in the United States,<sup>4</sup> the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care (when needed), taxes, and transportation.

**Geographic Variation in Costs.** The Standard uses geographically specific costs that are calculated at the county level as data availability allows.

**Variation by Family Composition.** Because the costs of some basic needs vary substantially by the age of children, the Standard varies by both the number and age of children. While food and health care costs are slightly lower for younger

children, child care costs are generally much higher—particularly for children not yet in school—and therefore become a substantial budget item for workers with young children.

### **Individual and Independent Pricing of Each Cost.**

Rather than assume that any one item is a fixed percentage of family budgets, the Standard calculates the real costs of meeting each of the major budget items families encounter independently. The costs—which include housing, child care, food, health care, transportation, miscellaneous items, and taxes—are set at a minimally adequate level, which is determined whenever possible by using what government sources have defined as minimally adequate for those receiving assistance, (e.g., child care subsidy benefit levels).

**Taxes and Tax Credits are Included as Budget Items.** Instead of calculating needs “pretax,” taxes and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, plus applicable state and federal tax credits.

**Permits Modeling of the Impact of Subsidies.** Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, or Medicaid) on reducing specific or overall costs. Likewise, the adequacy of a given wage for a given family, with and without various subsidies, can be evaluated using the family’s Standard as the benchmark.

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the official poverty measure.

## Other Approaches to Poverty Measurement

For a more in-depth look at how the Standard compares to the official poverty measure (OPM or FPG) and the Supplemental Poverty Measure (SPM) please visit [www.selfsufficiencystandard.org/measuring-poverty](http://www.selfsufficiencystandard.org/measuring-poverty)

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## **PART 2**

# **SELF-SUFFICIENCY STANDARD RESULTS FOR NEW YORK**

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# What it Takes to Make Ends Meet in New York

How much income families need to be economically self-sufficient depends both on family composition—the number of adults, the number of children, and the children’s ages—and where they live. **Table 1** illustrates how substantially the Standard varies by family type by showing the Standard for four different family configurations in Albany County.

- A single adult needs to earn \$13.27 per hour working full time to be able to meet his or her basic needs. This necessary wage is almost a dollar per hour more than the New York state minimum wage rate (\$12.50 per hour in 2021).
- Adding a child nearly doubles this requirement: one parent caring for one preschool-aged child needs to earn \$24.90 per hour to be self-sufficient.

- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$30.99 per hour to meet their family’s basic needs. This is the equivalent of almost two and a half full-time minimum wage jobs in New York.<sup>5</sup>
- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child *each* need to earn a minimum of \$17.61 per hour, which is over \$5 higher than the minimum wage, to meet their family’s basic needs.

**Table 1. The Self-Sufficiency Standard for Select Family Types\***  
Albany County, NY 2021

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Preschooler 1 School-age	2 Adults 1 Preschooler 1 School-age
<b>MONTHLY COSTS</b>				
Housing	\$932	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,060	\$1,750	\$1,750
Food	\$310	\$468	\$708	\$953
Transportation	\$313	\$321	\$321	\$616
Health Care	\$194	\$485	\$505	\$563
Miscellaneous	\$175	\$348	\$443	\$502
<b>Taxes</b>	<b>\$412</b>	<b>\$774</b>	<b>\$1,018</b>	<b>\$1,106</b>
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>				
Hourly**	<b>\$13.27</b>	<b>\$24.90</b>	<b>\$30.99</b>	<b>\$17.61 (per adult)</b>
Monthly	\$2,336	\$4,382	\$5,454	\$6,199
Annual	\$28,029	\$52,584	\$65,443	\$74,390
Emergency Savings Fund	\$45	\$99	\$187	\$73

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The “Taxes” row includes payroll and sales taxes plus federal income taxes.

\*\* 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.



# How do Family Budgets Change as Families Grow?

As a family grows and changes composition, the amounts they spend on basic expenses (such as food and shelter) change, and new costs are added, most notably child care. **Figure B** demonstrates these changes for a family in Dutchess County. Each bar shows the percentage of the total budget needed for each expense and how it differs as the family changes composition. The height of the bar indicates the total size of the budget.

When there are just two adults, they need to earn a total of \$4,039 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Dutchess County:

- Housing is 30% of the Self-Sufficiency Standard budget.
- Food takes up 14% of the budget.
- Transportation is 16% of the budget.

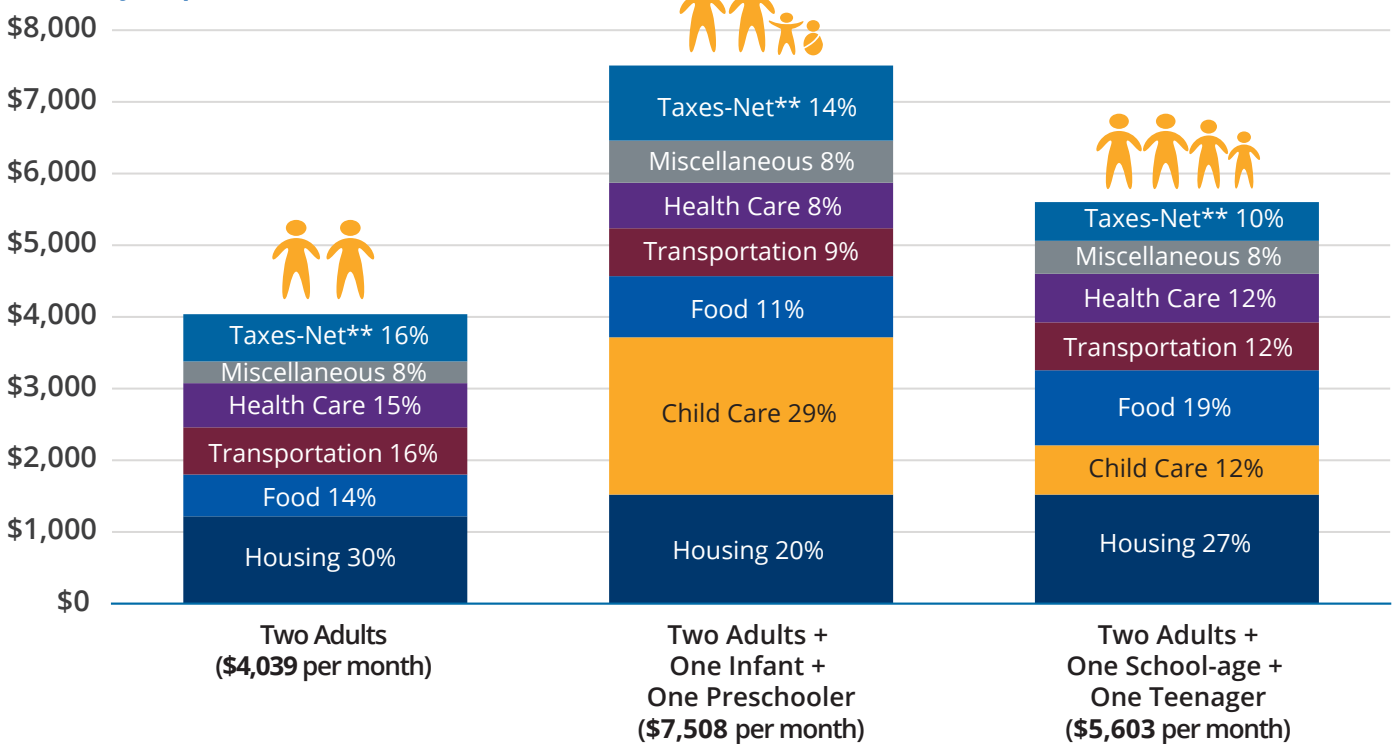
- Health care accounts for 15% of the total household budget.
- Taxes account for 16% of household expenses and there are no tax credits.

When a family expands to include two young children (one infant and one preschooler), the total budget increases to \$7,508 per month. At the same time, with the addition of child care, the proportions spent on each basic need change:

- Child care alone accounts for almost a third of the family's budget. When one adds housing, these two items account for 49% of expenses. This is quite common: across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) to have roughly half the budget going to housing and child care expenses alone.

**Figure B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types\***  
Dutchess County, NY 2021

## Monthly Expenses



\* While the column heights are different to represent the different totals, the percentages for each cost add to 100% for each column.  
 \*\* The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 20% for two adults with one infant and one preschooler and 17% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

- Food costs are 11% of total income. This is slightly lower than the national average expenditure on food of 14%, and much lower than the 33% assumed by the methodology of the federal official poverty measure.<sup>6</sup>
- Health care accounts for 8% of the family budget, including both the employees' share of the health care premium (\$498 per month) and out-of-pocket costs (\$138 per month).<sup>7</sup> If neither adult had employer sponsored health insurance, and they purchased a Silver health care plan through the New York health care marketplace, the premium amount would be about \$1,334 per month after the premium tax credit.<sup>8</sup>
- Net taxes for the family now reflect a tax burden that is about 14%, due to the minimal offsetting effects of tax credits. Note that tax credits are treated as if they were received monthly in the Standard, although most credits are not received until the following year when taxes are filed. If it were assumed that tax credits are not received monthly but instead annually in a lump sum, then the monthly tax burden would be 20% of total expenses for this family.

The third bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need

as much child care. The total cost of basic needs drops to \$5,603 per month and without the large amount for child care, the proportions for the other budget items all increase.

- Housing costs are now 27% of the family budget.
- The decreased amount for child care for the school-age child accounts for just 12% of the basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- The larger proportion of the budget for food at 19% is due in part to increased food costs for the teenager.
- Transportation is 12% of the total family budget.
- Health care accounts for 12% of the family budget.
- Net taxes have become 10% of the family's budget. If it were assumed, as noted before, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 17% of the total costs for two adults with one school-age child and one teenager.

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**Across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) to have roughly half the budget going towards housing and child care expenses alone.**

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# How Does the Standard for Cities in New York State Compare to Other Cities in the United States?

The cost of living varies not only within New York, but across the United States as well.

**Rochester and Northwest Brooklyn.** In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Rochester and Northwest Brooklyn, NY is compared to the Standard for the same family type in twelve other U.S. cities: Los Angeles, CA; San Francisco, CA; Denver, CO; Hartford, CT; Atlanta, GA; Chicago, IL; Springfield, IL; Boston, MA; Newark, NJ; Pittsburgh, PA; Houston, TX; and Seattle, WA.

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$24.88 (Houston, TX) to a high of \$64.86 per hour (San Francisco, CA), or \$52,550 to \$136,983 annually.

- Rochester, at \$27.81 per hour, is most comparable to Atlanta, GA and is less expensive than most of the other cities in this comparison.
- Northwest Brooklyn requires a Self-Sufficiency Wage of \$48.99 per hour for this family type and is most comparable in cost to Boston, MA. It is more expensive than the bulk of similar sized cities in this comparison, with the exception of San Francisco, CA.

While all the budget items in the Standard vary geographically, housing and child care costs in particular vary considerably. For example, a two-bedroom rental costs \$3,269 per month in San Francisco, CA compared to \$1,036 per month in Rochester. The cost of child care also varies dramatically by place, for example, child care costs \$1,638 for this family in Northwest Brooklyn, compared to \$1,299 in Houston, TX.

**Figure C. The Self-Sufficiency Wage for Rochester and Northwest Brooklyn, NY Compared to Other U.S. Cities, 2021\***

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



\*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages are updated from release month using the Consumer Price Index.

\*\* Wage calculated assuming family uses public transportation.



# How has the Cost of Living Changed Over Time in New York?

This is the third time the Self-Sufficiency Standard has been calculated for the state of New York. This section examines how the 2021 Self-Sufficiency Standard and cost components compare to the results in 2000 and 2010.

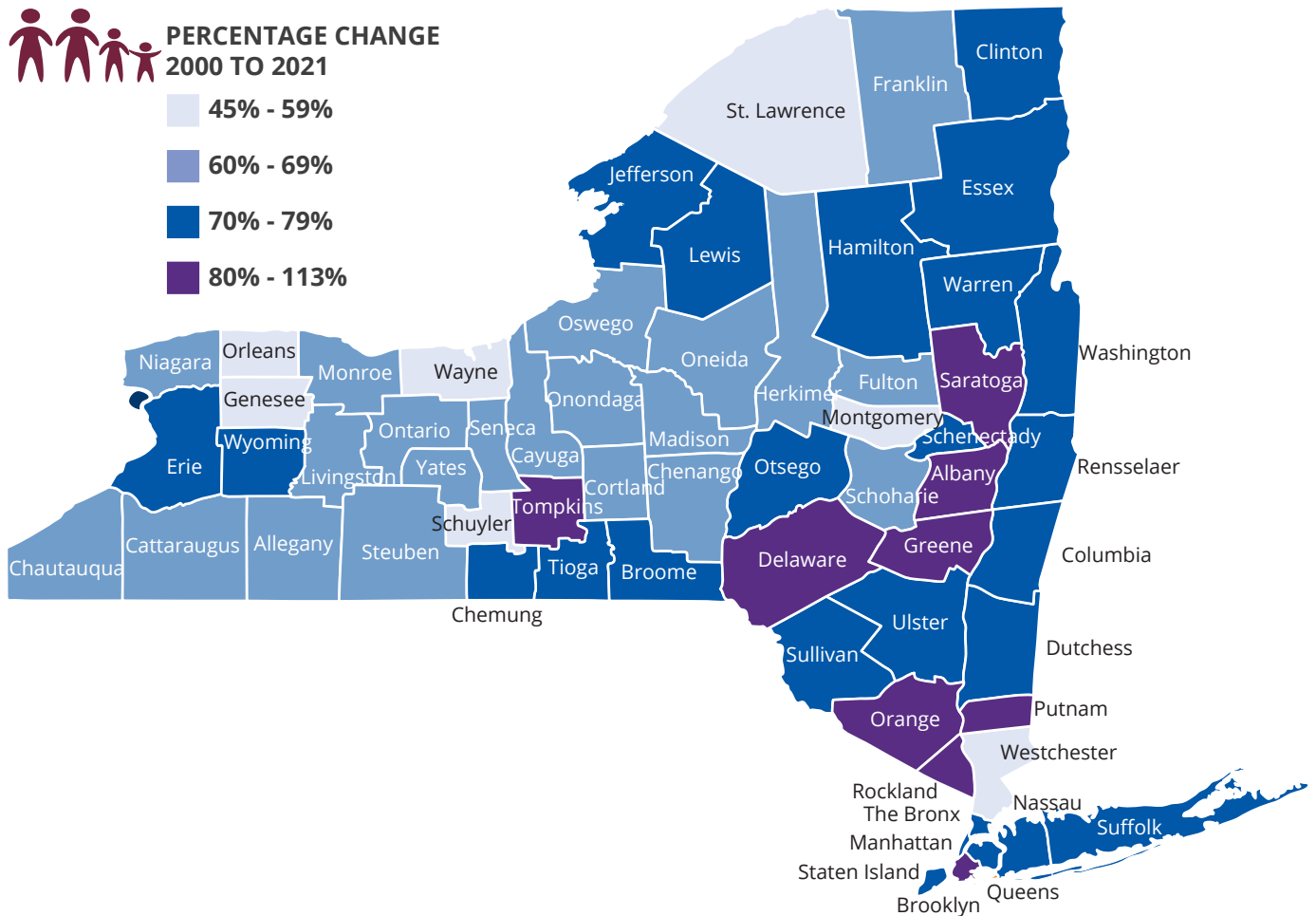
The map in **Figure D** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—two adults, one preschooler, and one school-age child—by county. The map highlights the overall change in the Standard since the first calculation in 2000 to 2021.

Over the last twenty-one years, the Self-Sufficiency Standard for this four-person family has increased on average across all New York counties by 72%, or an annual average of 3.4% per year. However, there is considerable variation by county, ranging from 45% to 113%.

- The largest percentage increase in the Standard since 2000 occurred in Rockland County, north of New York City. Rockland County experienced a 113% increase in the cost of living. The Self-Sufficiency Standard for a two-adult family with one preschooler and one school-age child in Rockland County increased from \$48,377 to \$103,535. Above average child care and housing costs, rising an average of 132% and 127% respectively over the last twenty-one years, drove this increase in Rockland County.
- In contrast, Wayne County costs at a basic needs level increased at the lowest rate of 45% over the last twenty-one years.

Tracing the changes in the Standard for this four-person family in four select counties, **Figure E** shows that the Standard for all counties increased

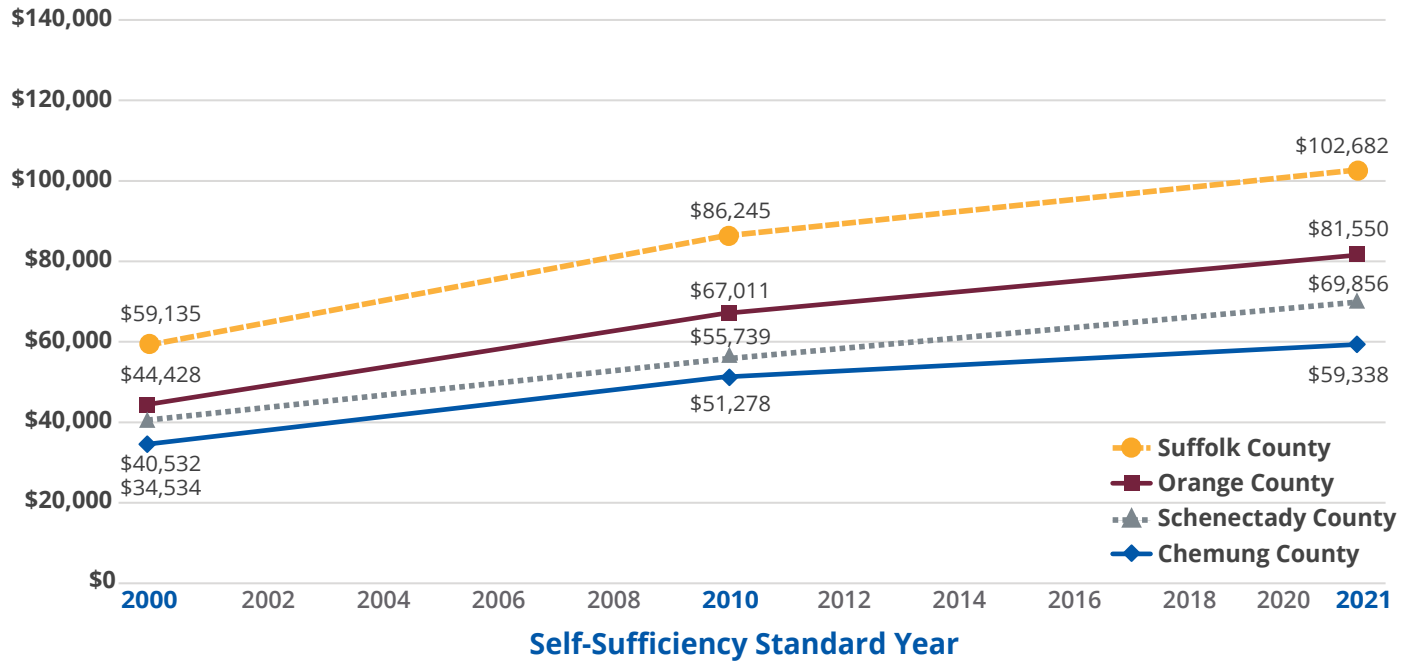
**Figure D. Percentage Change in the Self-Sufficiency Standard for New York: 2000–2021**  
Two Adults, One Preschooler, and One School-Age Child: NY 2021



**Figure E. The Self-Sufficiency Standard for New York by Year for Select Counties**

*Two Adults, One Preschooler, and One School-age Child: 2000 and 2021*

**Annual Income**



over the last twenty-one years, the variation in rates of change increased the difference (or spread) between higher cost and lower cost counties in 2021. For these four counties, the difference between the highest cost (Suffolk County) and lowest cost (Chemung County) increased from about \$24,600 in 2000 to over \$43,000 in 2021.

Although overall the Standard increased somewhat steadily throughout New York over this time period, how much each cost increased varies significantly between counties. Using the same four-person family as above (two adults, one preschooler, and one school-age child), **Table 2** shows the actual cost and percentage of change for each basic need since 2000 in Chemung County, as well as statewide. This analysis indicates that health care and housing costs are rising the fastest in Chemung County:

- Health care was the budget item with the largest percentage increase in Chemung County, rising by 120%, which is significantly more than the statewide average of 87%. In dollar terms, the

monthly cost of health care increased by \$335 per month in Chemung County since 2000.

- While less in percentage terms, housing costs also increased at a high rate of 87% or \$431 per month for this family type in Chemung County. On average statewide, the cost of housing increased by 77% since 2000.
- While increases in the other expenses and federal income tax changes resulted in an increase in taxes owed, some of the increase was offset by the increase in the federal Child Tax Credit (that was included in the Tax Cuts and Jobs Act in December 2017).
- Child care costs increased by 82%, higher than the statewide average of 78%, while food costs increased by 46% in Chemung County, lower than the statewide average of 67%.
- Transportation costs in Chemung County increased by 64% compared to the statewide average of 82%.

**Over the last twenty-one years, the Self-Sufficiency Standard for this four person family has increased on average across all New York Counties by 72%.**

**Table 2. Percent Change in the Self-Sufficiency Standard Over Time, 2000–2021**  
*Chemung County, NY: Two Adults, One Preschooler, and One School-Age Child*

COSTS	2000	2021	PERCENT CHANGE 2000–2021	
			Chemung County	Statewide
Housing	\$493	\$924	87%	77%
Child Care	\$740	\$1,349	82%	78%
Food	\$511	\$745	46%	67%
Transportation	\$364	\$594	64%	82%
Health Care	\$280	\$616	120%	87%
Miscellaneous	\$239	\$423	77%	76%
Taxes	\$414	\$728	76%	79%
Tax Credits*	(\$163)	(\$433)	165%	108%
<b>SELF-SUFFICIENCY WAGE</b>				
Monthly	\$2,878	\$4,945	72%	72%
Annual	\$34,534	\$59,338		
<b>MEDIAN EARNINGS**</b>				
Chemung County	\$21,540	\$34,398	60%	
Statewide	\$26,247	\$42,715		63%

\* Total Tax Credits is the sum of the monthly EITC, CCTC, and CTC.  
 \*\*U.S. Census Bureau, 2018 American Community Survey, “B20002: Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, Chemung County” and U.S. Census Bureau, 2019 American Community Survey, “B20002: Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, Chemung County,” data.census.gov (accessed August 5, 2020). Median earnings from 2000 and 2019 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, Employment Cost Index Historical Listing -- Volume II, March 2013, <http://www.bls.gov/ncs/ect/sp/ecconst.pdf>, and <http://data.bls.gov/cgi-bin/srgate>, Series C1S10200000000001 (accessed February 8, 2021).

**Cost of Living Increases versus Earnings Increases.** While the Self-Sufficiency Standard for this four-person family in Chemung County increased by 72% over the past twenty-one years, workers’ median earnings increased by just 60% (from \$21,540 to \$34,398) in Chemung County and 63% statewide (from \$26,247 to \$42,715) over the same period. Clearly, the fact that cost increases have far outstripped wage increases puts increasing pressure on family budgets.

**Documenting Changes in Living Costs with the Standard Versus the Consumer Price Index.**

Nationally, the official measure of inflation is the U.S. Department of Labor’s Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for all goods and services. Since the Standard measures the costs of only basic needs, the question is how the increases in costs documented here compare to official inflation rates for all goods and services. We examine this question in **Figure F** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2000 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard shown in **Figure F**. Using the same four-person family as above (two adults, one preschooler, and one school-age child), this comparison was done for two places in New York: Orange County and South Manhattan.

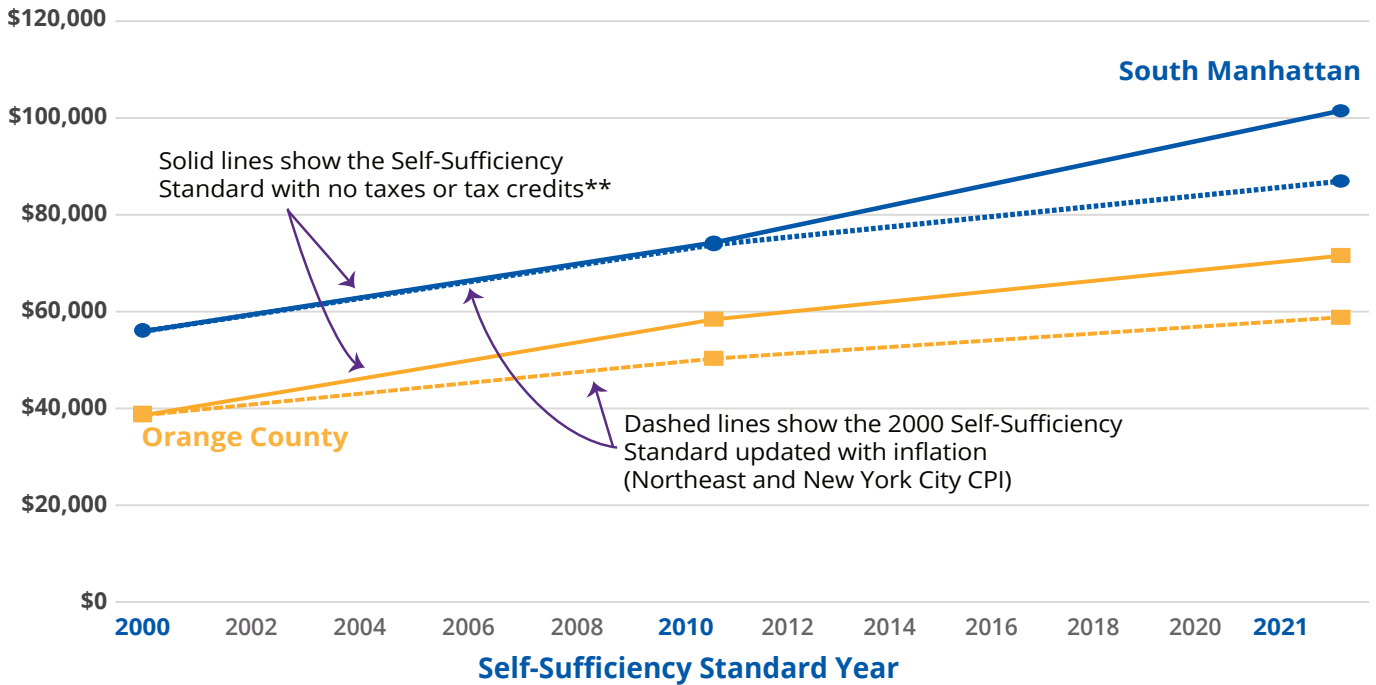
The Northeast Region Consumer Price Index (CPI) increased 52% between 2000 and 2021, which is used for Orange County. The New York City Region CPI, used for South Manhattan, has increased by 55% over the same period.

- If the 2000 Self-Sufficiency Standard for Orange County (\$38,600 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2021 would be estimated to be \$58,814 per year.<sup>10</sup> However, the **actual** 2021 Standard (without taxes or tax credits) for Orange County, is higher: \$71,577 per year for this family type, a 85% increase over the last twenty-one years.
- Similarly, when the CPI inflation rate is applied to the 2000 Standard for South Manhattan (\$55,936 without taxes in 2000), the CPI adjusted estimate

**Estimating the increase in costs using the CPI underestimates the real increases in the cost of basic needs faced by New York families, leaving them thousands of dollars short.**

**Figure F. CPI\* Measured Inflation Underestimates Real Cost of Living Increases:**  
 A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2000–2021  
 Orange County and South Manhattan, NY: Two Adults, One Preschooler, and One School-Age Child

**Annual Income**



\* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "Northeast and New York City Region All Items, 1982-84=100-CUURA101SAO," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed September 8, 2020).  
 \*\* Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison figure.

for 2021 would be \$86,931. However, the actual 2021 Self-Sufficiency Standard amount for this family type in South Manhattan (without taxes or tax credits) is \$101,466, 81% higher than in 2000.

the cost of basic needs faced by New York families, leaving them thousands of dollars short.

In sum, **Figure F** demonstrates that the rate of inflation as measured by the CPI underestimates the rising costs of basic needs; instead of increasing 52% in Orange County, costs rose by 85%. Instead of rising 55% in South Manhattan, costs rose by 81%. Indeed, using the CPI for this family type in South Manhattan results in a 2021 estimate of costs that is over \$14,000 less than the actual costs in the 2021 Standard. That is, estimating the increase in costs using the CPI underestimates the real increases in

This analysis also suggests that assuming that the CPI reflects the experience of households equally across the income spectrum conceals the lived experience of those at the lower end. For lower-income families, not only have wages stagnated, but the cost of basic needs are rising faster than overall inflation measures indicate, aggravating the real but hidden economic crunch that they are experiencing.

# How has the Cost of Living Changed Over Time in New York City?

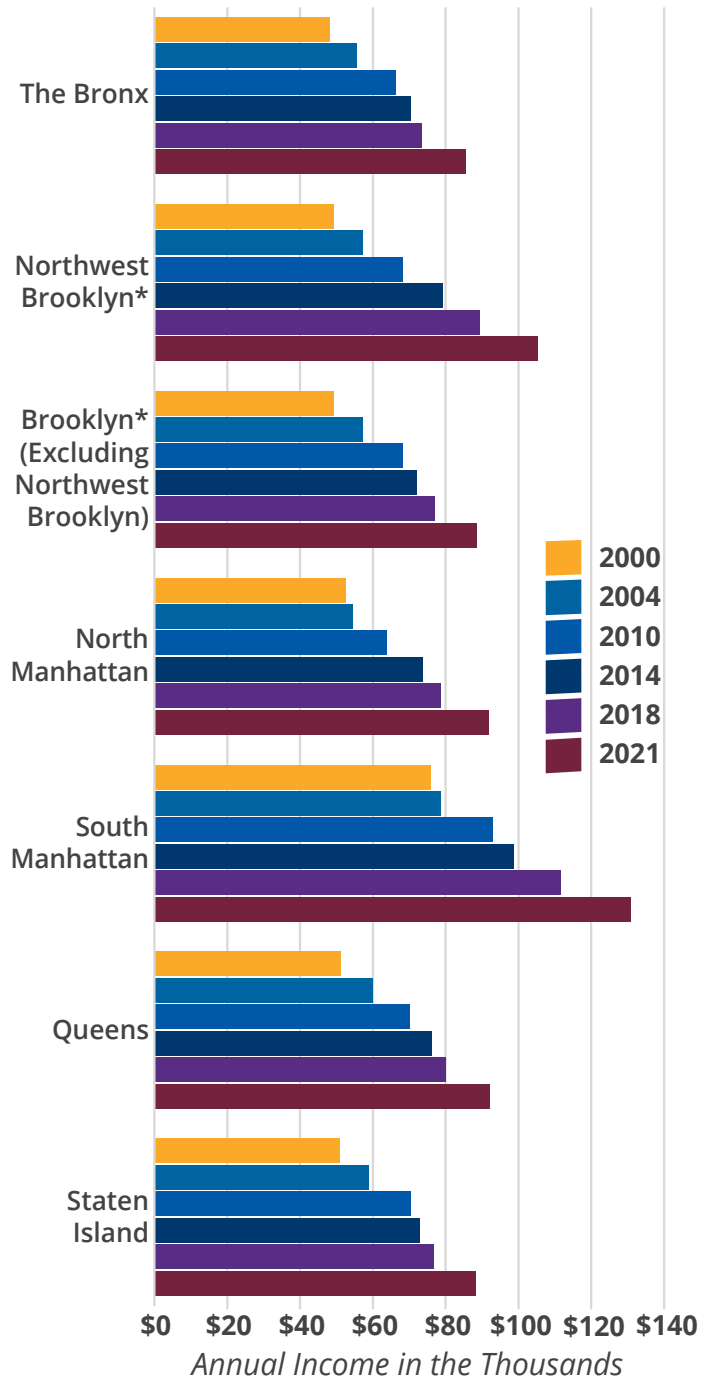
While the previous section examined how costs have changed over time in select counties across New York state, this section will focus on how costs have changed within New York City. New York City experiences disproportionately higher costs than the rest of the state, however, it also experiences distinct growth rates within the seven regions analyzed in this section: The Bronx, Northwest Brooklyn, Brooklyn (excluding Northwest Brooklyn), North Manhattan, South Manhattan, Queens, and Staten Island.<sup>14</sup>

This is the sixth time the Self-Sufficiency Standard has been calculated for New York City. This section examines how the 2021 Self-Sufficiency Standard and cost components compare to the results in 2000, 2004, 2010, 2014, and 2018.

Following the same family type from the previous analysis, two adults, one preschooler, and one school-age child, **Figure G** demonstrates several trends in New York City.

- The Bronx has remained the least expensive region for families in New York City, with the needed annual wage growing from \$48,077 for this family type in 2000 to \$85,507 in 2021. This is compared with the most expensive region of South Manhattan which has grown from a needed annual wage of \$75,942 in 2000 to \$130,802 in 2021, increasing at an average annual cost of over \$2,600 per year.
- Northwest Brooklyn has experienced the highest rate of growth with costs increasing by 113% over the last 21 years, or an average of 5.4% per year.
- Finally, while the Standard for all boroughs in New York City increased over the last 21 years, the variation in rates of change increased the spread between higher cost and lower cost boroughs in 2021. The difference between the highest cost (South Manhattan) and lowest cost (The Bronx) increased from about \$27,865 in 2000 to over \$45,290 in 2021.

**Figure G. The Self-Sufficiency Standard for New York City, 2000–2021**  
*Two Adults, One Preschooler, and One School-Age Child*



\* 2014 was the first year that Brooklyn was calculated for two areas.

**Table 3. The Self-Sufficiency Standard by Borough and NYC Median Earnings Over Time: Two Adults, One Preschooler, One School-Age Child in 2000, 2004, 2010, 2014, 2018, and 2021**

BOROUGH	2000	2004	2010	2014	2018	2021	PERCENT CHANGE: 2000 TO 2021
The Bronx	\$48,077	\$55,546	\$66,268	\$70,319	\$73,548	\$85,507	78%
Brooklyn	\$49,282	\$57,234	\$68,288	-	-	-	-
Northwest Brooklyn*	-	-	-	\$79,138	\$89,471	\$105,204	113%
Excluding Northwest Brooklyn*	-	-	-	\$72,160	\$77,054	\$88,545	80%
North Manhattan	\$52,475	\$54,590	\$63,873	\$73,758	\$78,765	\$91,898	75%
South Manhattan	\$75,942	\$78,741	\$93,002	\$98,836	\$111,519	\$130,802	72%
Queens	\$51,281	\$60,028	\$70,198	\$76,376	\$80,119	\$92,275	80%
Staten Island	\$50,972	\$58,814	\$70,507	\$73,015	\$76,882	\$88,176	73%
<b>BOROUGH MEDIAN EARNINGS AVERAGE</b>							
NYC Median Earnings**	\$29,079	\$30,448	\$33,809	\$36,727	\$41,357	\$45,662	57%

\* 2014 was the first year that Brooklyn was calculated for two areas.  
 \*\* U.S. Census Bureau, American Community Survey (ACS). 2000, 2004, 2008, 2010, 2014, 2018, 2019. Detailed Tables. B20002. Median earnings in the past 12 months by sex for the population 16 years and over with earnings in the past 12 months. Retrieved from data.census.gov. 2019 data is the latest available and is updated using the Employment Cost Index.

**Table 3** details the annual wage needed for two adults, one preschooler and one school-age child in 2000, 2004, 2010, 2014, 2018, and 2021 in all seven boroughs of New York City. The rise in Self-Sufficiency Wage over the last 21 years is attributed to a rise in costs for nearly all basic needs, with housing, transportation, and food costs increasing at the highest rates. Additionally, the table illustrates how rate of cost increase compares to the increase of average median earnings.

- Housing costs have increased at an average rate of 136% across all New York City boroughs. Northwest Brooklyn experienced the highest housing cost increase of 239%, or an annual average of 11.4% over the last 21 years.

- Transportation costs experienced the second highest increase, growing on average by 102% over the last 21 years.
- Food costs grew by an average of 92% over the last 21 years while health care and child care costs grew at an average rate of 54% and 56% respectively.

**Cost of Living Increases Versus Earnings**

**Increases.** Similar to the New York State analysis, **Table 3** demonstrates that the cost of living has increased at a higher rate than median earnings. On average median earnings increased 57% over the last 21 years, while average costs increased by 82%. This 25% difference in growth between costs and median earnings highlights the financial struggle families in New York City face as they try to make ends meet.

**Housing costs have increased at an average rate of 136% across all New York City boroughs.**

# How Does the Self-Sufficiency Standard Compare to Other Benchmarks of Income?

As a measure of income adequacy, how does the Standard compare to other commonly used measures? **Figure H** compares the Onondaga County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child to the following income benchmarks for three-person families:

- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service’s federal poverty guidelines (FPG). The FPG are a simplified version of the official poverty measure used for setting income eligibility limits for a variety of benefit programs such as TANF, SNAP, and WIC (see **page 45** for more information on the difference between the federal poverty measures)
- The New York State minimum wage of \$12.50 per hour

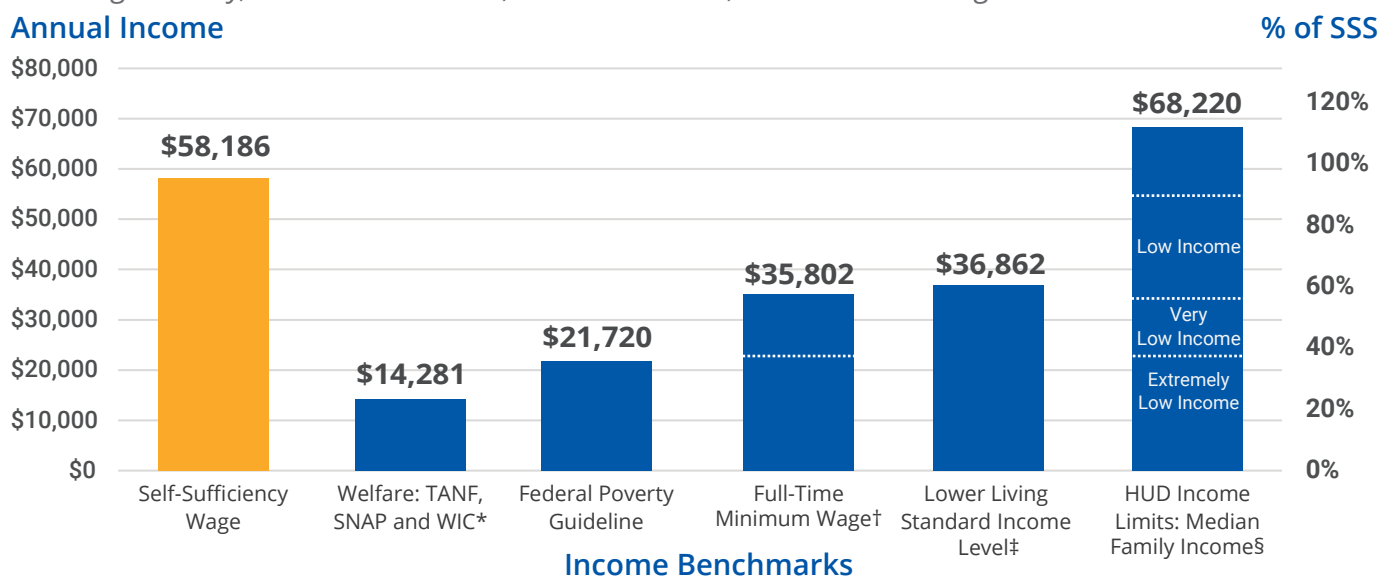
- The U.S. Department of Labor’s Lower Living Standard Income Level (LLSIL)
- The U.S. Department of Housing and Urban Development’s Median Family Income

As indicated in the first bar in **Figure H**, the Self-Sufficiency Wage for this family type in Onondaga County is \$58,186 per year.

**TANF, SNAP and WIC.** The second bar on the left in **Figure H** calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$14,281 per year for three-person families in New York, which is only one fourth of the Standard for this three-person family in Onondaga County.

**Federal Poverty Guidelines.** According to the 2020 federal poverty guidelines, a three-person family, regardless of composition or where they live, would be considered “poor” with an income of \$21,720 annually or less. The FPG for three-person families

**Figure H. The Self-Sufficiency Standard Compared to Other Benchmarks**  
Onondaga County, NY 2021: One Adult, One Preschooler, and One School-Age Child



\*The maximum TANF benefit amount is \$9,468 annually, the SNAP benefit amount is \$4,181 annually, and the WIC benefit amount is \$633 annually for a family of three in New York.  
 †The 2021 federal minimum wage is \$12.50 per hour for the state of New York. This amounts to \$26,400 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$35,802 as shown. The dashed line shows the annual income received after accounting for taxes (\$23,605) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.  
 ‡ The U.S. Department of Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2020 adjusted metropolitan Northeast region for a three-person family.  
 § The U.S. Department of Housing and Urban Development (HUD) uses median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for FY 2020.

is only 37% of the Self-Sufficiency Standard for this Onondaga County family.

This comparison is for just one family type. For other family types in Onondaga County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG is 78% of the Self-Sufficiency Standard, but for a household with a higher budget, such as a household consisting of one adult with two infants the FPG is only 33% of the Self-Sufficiency Standard.

There is also considerable variation by place. **Table 4** compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across New York, and finds that the Self-Sufficiency Standard for this family type ranges from 217% of the FPG in Cattaraugus County to 581% of the FPG in South Manhattan (New York County).

**Minimum Wage.** New York's minimum wage varies by region. As of December 31, 2020, New York City's minimum wage is \$15 per hour; Nassau, Westchester, and Suffolk counties' minimum wage is \$14 per hour; and the remainder of the state is \$12.50 per hour. Someone working full time at \$12.50 per hour in Onondaga County earns \$26,400 annually. Because this is earned income, taxes are subtracted and eligible tax credits are added. Because of the tax credits the family qualifies for, including the federal and state earned income tax credit, child care tax credit, and child tax credit, are more than the taxes owed, the net total income of \$35,802 is more than the worker's earnings alone.

A full-time minimum wage job in Onondaga County provides 62% of the amount needed to be self-sufficient for this family type. If a more realistic assumption is made that the worker pays taxes monthly through withholding, but receives tax credits annually (as is true of all workers), their take-home income would be \$23,605 over the year, shown by the dashed line on the fourth bar in **Figure H**. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 41% of the Self-Sufficiency Standard for this family type in Onondaga County.

Put another way, including the value of tax credits, at the minimum wage this parent would need to work 65 hours per week to meet the family's basic costs of living. If tax credits are excluded from current income (as they are received the next year at tax filing), this

parent would need to work 99 hours per week at the minimum wage to meet the family's basic costs.

**Lower Living Standard Income Level.** The LLSIL was originally calculated for metropolitan areas across the country to reflect the variation in the cost of living facing urban workers. However, it was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation since then. Under the Workforce Innovation and Opportunity Act, a family is considered low-income, and thus has first priority for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.<sup>13</sup> For 2020 the LLSIL for a three-person family in the metropolitan Northeast is \$36,862 and 70% of the LLSIL is \$25,804, which is about \$4,000 above the FPG for this family size.<sup>12</sup>

**Area Median Family Income Limits.** The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (by family size) to determine families' eligibility for housing assistance on the assumption that area median income is a rough measure of the local cost of living. The median is the midpoint, which means that half of families in the area have incomes above this amount, and half below. HUD defines three levels of need: (1) "Low Income," which is between 50% and 80% of median income; (2) "Very Low Income," which is between 30% and 50% of median income, and (3) "Extremely Low Income", which is income less than 30% of median income.

The HUD median income for a three-person family in Onondaga County is \$68,220 annually.<sup>15</sup> For a three-person family in Onondaga County, HUD income limits are as follows:

- **Low Income.** Income between \$34,110 and \$54,585.
- **Very Low Income.** Income between \$23,580 and \$34,110.
- **Extremely Low Income.** Income less than \$23,580.<sup>14</sup>

The Self-Sufficiency Standard of \$58,136 for this family type in Onondaga County is just above the HUD "Low Income" range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Onondaga County. (Due to limited resources, most federal housing assistance goes to families with incomes that are considered "Very Low Income" or "Extremely Low Income.")



**Table 4.** The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2021  
Two Family Types, All New York Counties

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
<b>Albany County</b>	\$65,443	301%	248%	73%	\$74,390	284%	282%	75%
<b>Allegany County</b>	\$48,544	223%	184%	92%	\$57,436	219%	218%	98%
<b>Bronx County</b>	\$81,284	374%	257%	115%	\$85,507	326%	270%	109%
<b>Broome County</b>	\$51,338	236%	194%	74%	\$60,354	230%	229%	78%
<b>Cattaraugus County</b>	\$47,100	217%	178%	80%	\$54,974	210%	208%	84%
<b>Cayuga County</b>	\$50,930	234%	193%	80%	\$59,951	229%	227%	84%
<b>Chautauqua County</b>	\$47,401	218%	180%	90%	\$55,651	212%	211%	95%
<b>Chemung County</b>	\$51,523	237%	195%	78%	\$59,338	226%	225%	81%
<b>Chenango County</b>	\$49,066	226%	186%	85%	\$57,342	219%	217%	90%
<b>Clinton County</b>	\$51,974	239%	197%	75%	\$60,253	230%	228%	78%
<b>Columbia County</b>	\$60,655	279%	230%	83%	\$69,483	265%	263%	85%
<b>Cortland County</b>	\$50,996	235%	193%	78%	\$59,901	229%	227%	83%
<b>Delaware County</b>	\$53,262	245%	202%	92%	\$63,088	241%	239%	98%
<b>Dutchess County</b>	\$74,203	342%	281%	81%	\$83,310	318%	316%	81%
<b>Erie County</b>	\$57,718	266%	219%	83%	\$66,745	255%	253%	86%
<b>Essex County</b>	\$51,369	237%	195%	77%	\$60,421	231%	229%	82%
<b>Franklin County</b>	\$48,807	225%	185%	83%	\$56,999	218%	216%	87%
<b>Fulton County</b>	\$49,689	229%	188%	88%	\$58,129	222%	220%	92%
<b>Genesee County</b>	\$49,021	226%	186%	74%	\$57,508	219%	218%	78%
<b>Greene County</b>	\$55,652	256%	176%	84%	\$65,060	248%	205%	88%
<b>Hamilton County</b>	\$53,118	245%	201%	86%	\$61,685	235%	234%	90%
<b>Herkimer County</b>	\$48,734	224%	185%	76%	\$57,098	218%	216%	80%
<b>Jefferson County</b>	\$54,036	249%	205%	101%	\$62,095	237%	235%	104%
<b>Kings County (Northwest Brooklyn)</b>	\$103,464	476%	327%	118%	\$105,204	402%	332%	134%

Definitions: The federal poverty guidelines for family of three = \$21,720 and for a family of four = \$26,200. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$15.00 per hour for New York City, \$14.00 per hour in Nassau, Suffolk, and Westchester counties and \$12.50 per hour for the rest of the state. Area median family income varies by and calculated from HUD's FY2020 Income Limits.

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COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
<b>Kings County (Excluding Northwest Brooklyn)</b>	\$84,056	387%	265%	115%	\$88,545	338%	279%	113%
<b>Lewis County</b>	\$50,437	232%	191%	85%	\$59,449	227%	225%	91%
<b>Livingston County</b>	\$50,211	231%	190%	73%	\$58,869	225%	223%	77%
<b>Madison County</b>	\$50,886	234%	193%	75%	\$59,741	228%	226%	79%
<b>Monroe County</b>	\$58,744	270%	223%	85%	\$67,062	256%	254%	88%
<b>Montgomery County</b>	\$49,950	230%	189%	89%	\$58,578	224%	222%	94%
<b>Nassau County</b>	\$100,312	462%	339%	88%	\$108,124	413%	366%	85%
<b>North Manhattan</b>	\$84,536	389%	267%	119%	\$91,898	351%	290%	117%
<b>South Manhattan</b>	\$126,269	581%	399%	178%	\$130,802	499%	413%	166%
<b>Niagara County</b>	\$49,548	228%	188%	71%	\$58,314	223%	221%	75%
<b>Oneida County</b>	\$49,996	230%	189%	77%	\$59,020	225%	224%	82%
<b>Onondaga County</b>	\$58,186	268%	220%	85%	\$66,580	254%	252%	88%
<b>Ontario County</b>	\$58,194	268%	220%	85%	\$66,577	254%	252%	87%
<b>Orange County</b>	\$72,082	332%	273%	78%	\$81,550	311%	309%	80%
<b>Orleans County</b>	\$48,731	224%	185%	71%	\$56,875	217%	215%	74%
<b>Oswego County</b>	\$49,687	229%	188%	73%	\$57,967	221%	220%	76%
<b>Otsego County</b>	\$52,923	244%	200%	86%	\$61,607	235%	233%	90%
<b>Putnam County</b>	\$97,259	448%	368%	137%	\$104,289	398%	395%	133%
<b>Queens County</b>	\$88,763	409%	280%	125%	\$92,275	352%	291%	117%
<b>Rensselaer County</b>	\$60,474	278%	229%	68%	\$69,904	267%	265%	70%
<b>Richmond County</b>	\$83,833	386%	265%	118%	\$88,176	337%	278%	112%
<b>Rockland County</b>	\$97,215	448%	368%	137%	\$103,535	395%	392%	132%
<b>St. Lawrence County</b>	\$50,212	231%	190%	92%	\$58,347	223%	221%	96%
<b>Saratoga County</b>	\$66,339	305%	251%	74%	\$75,203	287%	285%	76%
<b>Schenectady County</b>	\$60,564	279%	229%	68%	\$69,856	267%	265%	70%
<b>Schoharie County</b>	\$52,578	242%	199%	59%	\$61,291	234%	232%	62%

Definitions: The federal poverty guidelines for family of three = \$21,720 and for a family of four = \$26,200. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$15.00 per hour for New York City, \$14.00 per hour in Nassau, Suffolk, and Westchester counties and \$12.50 per hour for the rest of the state. Area median family income varies by and calculated from HUD's FY2020 Income Limits.

**Table 4.** The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2021  
Two Family Types, All New York Counties

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
<b>Schuyler County</b>	\$49,699	229%	188%	83%	\$58,251	222%	221%	87%
<b>Seneca County</b>	\$48,237	222%	183%	77%	\$56,133	214%	213%	81%
<b>Steuben County</b>	\$49,271	227%	187%	85%	\$57,580	220%	218%	89%
<b>Suffolk County</b>	\$95,799	441%	324%	84%	\$102,682	392%	347%	81%
<b>Sullivan County</b>	\$55,435	255%	210%	82%	\$64,761	247%	245%	86%
<b>Tioga County</b>	\$51,438	237%	195%	74%	\$59,970	229%	227%	78%
<b>Tompkins County</b>	\$66,175	305%	251%	86%	\$74,924	286%	284%	88%
<b>Ulster County</b>	\$69,472	320%	263%	92%	\$78,612	300%	298%	94%
<b>Warren County</b>	\$60,596	279%	230%	88%	\$69,029	263%	261%	90%
<b>Washington County</b>	\$55,012	253%	208%	80%	\$64,831	247%	246%	85%
<b>Wayne County</b>	\$49,591	228%	188%	72%	\$58,073	222%	220%	76%
<b>Westchester County</b>	\$90,513	417%	306%	128%	\$94,237	360%	319%	120%
<b>Wyoming County</b>	\$49,182	226%	186%	77%	\$58,337	223%	221%	83%
<b>Yates County</b>	\$47,386	218%	179%	75%	\$55,058	210%	209%	78%
<b>MINIMUM (Cattaraugus)</b>	<b>\$47,100</b>	<b>217%</b>	<b>176%</b>	<b>59%</b>	<b>\$54,974</b>	<b>210%</b>	<b>205%</b>	<b>62%</b>
<b>MAXIMUM (South Manhattan)</b>	<b>\$126,269</b>	<b>581%</b>	<b>399%</b>	<b>178%</b>	<b>\$130,802</b>	<b>499%</b>	<b>413%</b>	<b>166%</b>

Definitions: The federal poverty guidelines for family of three = \$21,720 and for a family of four = \$26,200. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$15.00 per hour for New York City, \$14.00 per hour in Nassau, Suffolk, and Westchester counties and \$12.50 per hour for the rest of the state. Area median family income varies by and calculated from HUD's FY2020 Income Limits.

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**PART 3**  
**STRATEGIES TO MEET THE  
STANDARD**

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# How do New York’s Most Common Occupations Compare to the Self-Sufficiency Standard?

Having detailed the cost of meeting basic needs in New York, the next question is how families can secure the resources necessary to meet their needs.

*Since almost all working-age families receive their income from employment, a crucial question is whether the jobs available provide sufficient wages.*

To answer this question, the median wages of the ten occupations with the highest number of employees in New York are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in Albany County and South Manhattan. The Albany County Self-Sufficiency Standard of \$31.01 per hour is slightly above the median wage for this family type across all New York counties. The South Manhattan Standard of \$59.35 per hour, also represented in this figure, is the highest wage required in all of New York State for this family type.<sup>16</sup>

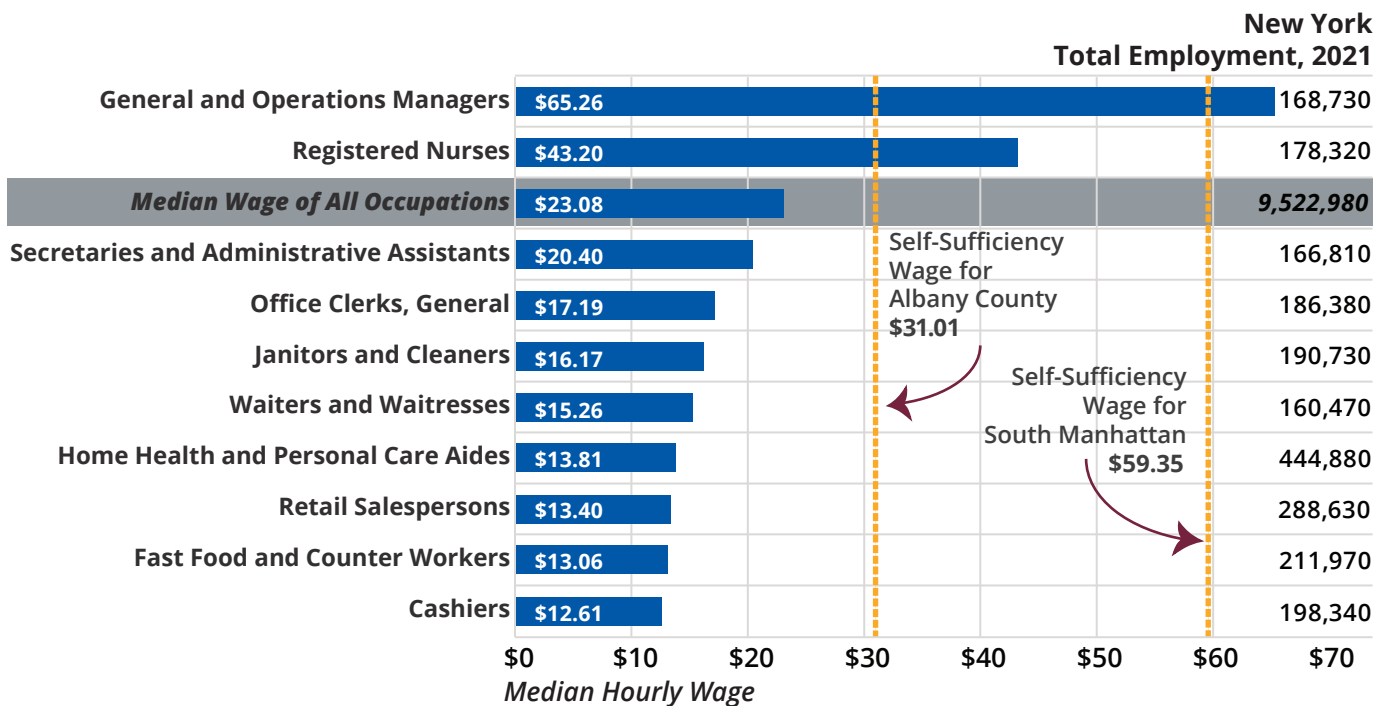
Nearly one-fourth of New York State’s nine and a half million plus workers are employed in the ten most common occupations, shown below in **Figure I**.

**Albany County.** Only two of New York State’s ten most common occupations—registered nurses and general and operations managers—have a median wage that is above the Self-Sufficiency Standard for this family type in Albany County. On the other hand,

**Definition note:** A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn less than the median wage and half earn more. Because average wages are skewed by a small number of high earners, the median is **a more realistic measure** of a typical worker’s earnings, and so it is used here.

**Figure I.** Hourly Wages of New York’s Ten Largest Occupations Compared to the Self-Sufficiency Standard

*One Adult, One Preschooler, & One School-age Child: Albany County and South Manhattan, NY 2021*



Source: U.S. Department of Labor, “May 2019 State Occupational Employment and Wage Estimates,” Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed September 15, 2020). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

five of New York's top ten occupations have median earnings that are less than half of the Standard for this family type in Albany County: home health and personal care aides, retail salespersons, fast food and counter workers, cashiers, and waiters and waitresses.

**South Manhattan.** In contrast, only one of New York's top occupations—general and operations managers—have a median wage that is above the Self-Sufficiency Standard for this family type in South Manhattan. Eight of the top ten median wages in New York do not meet even half of a family's basic needs.

The most common occupations in New York State are home health and personal care aides, which account for 4.7% of all New York workers. With median hourly earnings of \$13.81 per hour, the most common occupation category provides workers with earnings that are only 45% of the Standard for this family type in Albany County. This single parent would have to work more than two full-time jobs to yield enough income to meet the family's basic needs, yet low-wage jobs frequently lack full-time hours and benefits such as health insurance. The median wage of this occupation is above the New York state minimum wage, yet is not enough for even a single adult to support any children, regardless of age, in Albany County. The median wage for home health and personal care aides does not support any family types, including a single adult in South Manhattan, which requires a wage of \$32.34 per hour to get by.

The median wages for seven of the top ten occupations are such that two adults working full time at these wages would still not be able to earn the minimum needed to support a preschooler and a school-age child in Albany County. This is because the Self-Sufficiency Standard for two adults with one preschooler and one school-age child requires each adult to earn at least \$17.63 per hour working full time just to meet the basic needs of the family.

## COVID-19

The economic challenges of the many workers who are already struggling to make ends meet at wages well below the minimum required to meet their needs will likely be compounded by the COVID-19 pandemic-related recession. Self-Sufficiency Standard research on the impact of the Great Recession on income inadequacy found that workers in low-wage occupations, as well as people of color and single mother households, were hit the hardest, with more of their households experiencing income inadequacy than before the recession, even when other indicators (such as the unemployment rate) had returned to pre-recession levels. This suggests that the COVID-19 pandemic related economic shutdown and associated economic downturn, will likely have a disproportionate impact on people of color and other marginalized populations. These populations will be especially vulnerable on several fronts:

- First, as seen in the jobs analysis above, many are in positions, such as food service, that have experienced high levels of job loss, and with states opening up, slower recovery of jobs in these sectors.
- Second, many working in gig-economy jobs are self-employed or in family businesses, with little or no access to unemployment benefits or continued paychecks (such as the Paycheck Protection Act).
- Third, many are essential workers (such as grocery store workers or health workers) who cannot work remotely, and thus experience threats to their health (or that of their family members) through increased risk of exposure to the novel coronavirus.

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**Eight of the top ten occupations do not have wages sufficient to support a single adult caring for one preschooler and one school-age child in Albany County.**

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*Eight of the top ten occupations do not have wages sufficient to support a single adult caring for one preschooler and one school-age child in Albany County, while nine of the top ten occupations do not have wages to support a single adult in South Manhattan.*

These numbers reflect a shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovered the job gains have been disproportionately in lower-wage occupations. At the same time income gains have been made by those at the very top, driving the increased income inequality that underlies the high levels of socioeconomic inequality across the country, including New York.<sup>47</sup>

This analysis of the wages of the state's most common occupations demonstrates that the economic insecurity faced by so many New York workers does not reflect a lack of work effort or lack of skills. Rather, it is simply that current wages are too low in many common New York occupations to support a family at minimally adequate levels, even sometimes with two workers, a situation exacerbated by the unbalanced recovery from the Great Recession.

Given this state of affairs, there are two basic approaches to closing the income gap: *reduce costs* or *raise incomes*. The next two sections will discuss each of these approaches.

The first approach relies on strategies to reduce costs, often temporarily, through work supports (subsidies), such as food and child care assistance. Strategies for the second approach, raising incomes, are often broader, such as increasing education levels, incumbent worker programs and nontraditional job training.

Reducing costs and raising incomes can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some adults may seek education and training that leads to a new job, yet continue to supplement their incomes with work supports until their wages reach the self-sufficiency level.

Furthermore, as the analysis above has shown, the costs of basic needs tend to rise faster than wages, providing a challenge to all stakeholders to address the problem of wage inadequacy to meet basic needs.

# Meeting the Standard: Reducing Costs

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As described above, given the current job situation, many families struggle to meet their basic needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages.

This section models how work supports can reduce a family's expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

New York work supports include programs such as:

- Child Care Subsidy Program
- Medicaid, New York's Basic Health Plan and Child Health Plus (CHIP)
- Food Benefits [Supplemental Nutrition Assistance Program (SNAP)] and the Women, Infants, and Children (WIC) Program
- Section 8 vouchers and public housing

While not a work support per se, child support is also modeled as it assists families in meeting basic needs.

**Table 5** provides a summary of the work supports, child support, and tax credits modeled in this section.

## How do Work Supports and Child Supports Reduce Costs?

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In modeling the impact of work supports on family resources and well-being, our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private. We then add work supports, one by one (see **Table 6**). The family type used to model work supports is an Albany County family with one adult, one preschooler, and one school-age child. Column #1 of **Table 6** shows the full costs of each basic need in the Self-Sufficiency Standard, without any work supports or child support to reduce these costs. Subsequent columns

(#2-#6) of **Table 6** model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

**No Work Supports (Column #1).** Note that in **Table 6** tax credits that are available as a refund when annual taxes are filed in the next year, are shown at the bottom of the table and not included in the monthly wage calculation as in the Self-Sufficiency Standard. This family has monthly child care expenses of \$1,750 and monthly housing costs of \$1,143. Without any refundable tax credits, child support, or work supports to reduce costs, this Albany County family needs \$5,609 per month, or \$31.87 per hour, to meet the cost of basic needs.

**Child Support (Column #2).** Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in New York is \$323 per month (see column #2).<sup>18</sup> Adding child support reduces the wage required by this parent to meet basic needs to \$5,198 per month, or \$29.54 per hour.

**Child Care (Column #3).** Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. The eligibility threshold for entrance is 200% of the federal poverty guidelines.<sup>19</sup> Family share is calculated based on the county of residence, ranging from 10% to 35% of the difference of the family income subtracted from 100% of the federal

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**Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments.**

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**Table 5. Summary of New York’s Work Supports, Child Support, and Tax Credits**

PROGRAM	BENEFIT	INCOME ELIGIBILITY
<b>WORK SUPPORTS</b>		
<b>CHILD CARE ASSISTANCE</b>	Child care copayments are calculated on a sliding scale based on income. Fees are based on the amount of family income that exceeds the federal poverty guidelines for that family size. New York City caps the family share at 17% of annual gross income.	Entrance eligibility is determined by each county’s department of social services. Copayments range between 10% and 35% of family income that exceeds the current income eligibility standard per week per child.
<b>HOUSING ASSISTANCE (Section 8 Housing Vouchers &amp; Public Housing)</b>	Housing costs are typically set at 30% of adjusted gross income.	In general, households may be eligible with incomes that are below 50% of area median income. Due to limited funding, most new program participants must have income below 30% of area median income. It is estimated that less than one in four eligible households receives federal housing assistance.
<b>MEDICAID (Essential Plan)</b>	Subsidized health insurance with copays.	Individuals with incomes between 138% and 200% of the FPG are eligible for a quality health plan with a \$20 monthly premium. Those with incomes below 138% of the FPG can access free insurance.
<b>CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP) (Child Health Plus)</b>	Health care benefits for uninsured children ages 18 and under with copays.	Children in families with income between 160% and 400% of the FPG can access subsidized insurance with prorated copays. Children in families with incomes under 160% can access free insurance with no copays.
<b>SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)</b>	The average monthly SNAP benefit for a household in New York is \$237. The maximum SNAP benefit for a family of three in New York is \$509.	Families must earn a gross income less than 130% of the FPG to be eligible and must meet net income (gross income minus allowable deductions) limit of 100% of the FPG.
<b>SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)</b>	New York’s average monthly benefit is \$52.51 for purchasing supplemental nutritious foods. This also includes breastfeeding support and nutrition education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPG.
<b>TAX CREDITS</b>		
<b>FEDERAL EARNED INCOME TAX CREDIT (EITC)</b>	Maximum benefit for families with: <ul style="list-style-type: none"> <li>• 1 child = \$3,584 per year</li> <li>• 2 children = \$5,920 per year</li> <li>• 3+ children = \$6,660 per year.</li> </ul>	Maximum eligibility for families with: <ul style="list-style-type: none"> <li>• 1 child = \$41,756 one parent, \$47,646 married</li> <li>• 2 children = \$47,440 one parent, \$53,330 married</li> <li>• 3+ children = \$50,594 one parent, \$56,844 married.</li> </ul>
<b>NEW YORK EARNED INCOME CREDIT</b>	The 2020 credit amount is 30% of the federal EITC. Families in New York City can also claim an additional local EITC at the rate of an additional 5% of the federal EITC.	Same rules as federal EITC.
<b>FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CTC)</b>	Nonrefundable credit for child care costs with maximum of \$3,000 for one child and up to \$6,000 for two or more children.	No income limit.
<b>NEW YORK CHILD AND DEPENDENT CARE CREDIT</b>	Families can claim up to 35% of allowable federal expenses for the care of a child.	Federal adjusted gross income must be less than \$43,000 to qualify for the state credit.
<b>FEDERAL CHILD TAX CREDIT (CTC)</b>	Up to \$2,000 annual tax credit per child, with up to \$1,400 refundable.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000.
<b>NEW YORK EMPIRE STATE CHILD CREDIT</b>	Greater of 33% of the federal CTC or \$100 per child.	Same as the federal CTC.
<b>OTHER</b>		
<b>CHILD SUPPORT</b>	Average payment from non-custodial parents is \$323 per month in New York.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2020. The 2020 federal poverty guidelines (FPG) for a family of three is \$21,720 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

poverty guidelines. The family share percentage for Albany County is 25%. Adding child care assistance decreases child care costs significantly to \$610 from \$1,750 and lowers the wage needed to \$4,250 per month.

#### **Child Care, Food, & Medicaid (Column #4).**

For adults transitioning from cash assistance to employment, the typical package of benefits includes health care, child care assistance, and food assistance.

- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$505 per month to zero in column #4.
- **Food.** WIC food assistance reduces food costs from \$708 to \$656 per month.<sup>20</sup> The family is not eligible for SNAP assistance.
- **Child Care.** Child care assistance further reduces the family's child care costs from \$1,750 to the copayment of \$382 per month.

Altogether, these three work supports reduce the wage required to meet basic needs to \$3,339 per month, over \$2,000 less than the full Self-Sufficiency Standard. With the help of these crucial work supports, this Albany County family making the transition from public assistance or non-employment would be able to meet the family's basic needs at a wage of \$18.97 per hour.

**Child Care, Food, & CHIP (Column #5).** After 12 months, the adult would no longer be eligible for Medicaid, but is now eligible for the Essential Plan with a monthly payment of \$20 for families between 151% and 200% of the federal poverty guideline. The children would continue to be eligible for significantly subsidized coverage (\$9 per month for each child) under Child Health Plus (CHIP) with family income up to 400% of the federal poverty guidelines. Column #5 shows the effects of the adult transitioning to the quality health care plan while keeping the children covered under CHIP. Due to the increase in needed monthly income, the family loses eligibility for WIC.

The health care costs for the family go up to \$38 for the adult Essential Plan cost and CHIP coverage for the children, bringing the new amount needed per month to \$3,487.

**Housing, Child Care, Food, & Medicaid (Column #6).** Housing assistance has a substantial impact

on helping families meet their basic needs, as can be seen by comparing column #5 to column #6. By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$1,143 to \$850 per month.<sup>21</sup> The addition of housing assistance reduces the income needed to meet other basic needs, thereby changing the income eligibility of this family for child care assistance, thus reducing child care expenses from \$419 to \$263 per month. With this full benefit package, a parent with one preschooler and one school-age child living in Albany County can meet basic needs with an income of just \$2,886 per month.

*Note, however that very few families receive all of these benefits.* Although analyzed in this section, this modeling should not imply that all households with inadequate income receive these work supports or child support. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families meet their basic needs when their income does not allow them to be self-sufficient.

Unfortunately, these supports are not available or accessible to all who need them. The reasons are many, and include eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge of available benefits, lack of legal enforcement of rights, and the perceived stigma of receiving assistance.<sup>22</sup>

**Refundable Tax Credits.** The Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, in the modeling table and figure, they are treated differently. The refundable federal Earned Income Tax Credit (EITC), the "additional" refundable portion of the Child Tax Credit (CTC), and the refundable New York EITC are shown as received annually. In contrast, the nonrefundable federal Child Care Tax Credit (CCTC) can only be used to reduce taxes and does not contribute to a tax refund; therefore it is only shown as a monthly credit against federal taxes in the modeling shown here.

The tax credits are calculated this way in the modeling table and figure in order to be as realistic as possible. Families receive the EITC as a single payment the following year when they file their tax returns.<sup>23</sup> As such, many families use the EITC as "forced savings" to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.<sup>24</sup>

**Table 6. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage**

*One Adult, One Preschooler, and One School-Age Child: Albany County, NY 2021*

Each column demonstrates how specific work supports can lower the cost of specific basic needs, and therefore lessen the income necessary to meet all of a family's basic needs. Costs that have been reduced by these supports are indicated with bold font in the table.

	#1	#2	#3	#4	#5	#6
	No Work Supports	Child Support	Child Care	Child Care, WIC* & Transitional Medicaid	Child Care & CHIP	Housing, Child Care, WIC*, & Medicaid
<b>MONTHLY EXPENSES</b>						
Housing	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	<b>\$850</b>
Child Care	\$1,750	\$1,750	<b>\$610</b>	<b>\$382</b>	<b>\$419</b>	<b>\$269</b>
Food	\$708	\$708	\$708	<b>\$656</b>	\$708	<b>\$656</b>
Transportation	\$321	\$321	\$321	\$321	\$321	\$321
Health Care	\$505	\$505	\$505	<b>\$0</b>	<b>\$38</b>	<b>\$20</b>
Miscellaneous	\$443	\$443	\$443	\$443	\$443	\$443
Taxes	\$1,173	\$1,066	\$820	\$585	\$623	\$469
<b>TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)</b>	<b>\$4,869</b>	<b>\$4,869</b>	<b>\$3,730</b>	<b>\$2,945</b>	<b>\$3,072</b>	<b>\$2,559</b>
<b>ADDITIONAL MONTHLY RESOURCES</b>						
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$84)	(\$88)	(\$66)
Child Tax Credit (-)	(\$333)	(\$314)	(\$200)	(\$107)	(\$120)	(\$71)
Child Support	--	<b>(\$323)</b>	--	--	--	--
<b>TOTAL ADDITIONAL MONTHLY RESOURCES</b>	<b>(\$262)</b>	<b>(\$737)</b>	<b>(\$300)</b>	<b>(\$191)</b>	<b>(\$208)</b>	<b>(\$136)</b>
<b>SELF-SUFFICIENCY WAGE (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)</b>						
Hourly	\$31.87	\$29.54	\$24.15	\$18.97	\$19.81	\$16.40
Monthly	\$5,609	\$5,198	\$4,250	\$3,339	\$3,487	\$2,886
Annual	\$67,307	\$62,381	\$50,998	\$40,069	\$41,839	\$34,632
<b>ANNUAL REFUNDABLE TAX CREDITS**</b>						
Total Federal EITC	\$0	\$0	\$0	\$1,552	\$1,180	\$2,697
Total State EITC	\$0	\$0	\$0	\$466	\$354	\$809
Total Federal CTC	\$0	\$234	\$1,600	\$2,720	\$2,555	\$2,800

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$52 (FY 2017) in New York. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

\*\* The Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available only as a refund on annual taxes are shown at the bottom of this table. EITC is only refundable, so it is shown only as an annual tax credit. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is included as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only part of the monthly budget and does not appear in the bottom shaded rows of the table.

.....

**These supports are not available or accessible to all who need them...Yet, when families do receive them, work supports, tax credits, and/or child support play a critical role in helping families move towards economic self-sufficiency.**

.....

Therefore, in the modeling section, the total amounts of the refundable federal EITC the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. The amount of the EITC is based on the assumption that the adult works at this same wage, full time, for the whole year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts: only the portion that can be used to offset any remaining taxes (after the CCTC) is shown monthly. Like the EITC, any “additional” refundable portion of the CTC is shown as a lump sum received annually in the shaded rows at the bottom of the modeling table.

The amounts of tax credits vary significantly, depending upon income. When costs are reduced by child support in column #2, they qualify for \$234 in refundable tax credits. In column #6, however, where the full work support package is modeled, the parent is eligible for over \$6,000 in annual refundable tax credits.

## How Do Work Supports Increase Wage Adequacy?

**Table 6** shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, **Figure J** and **Figure L** start with specific wages and ask: “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?”

Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family’s basic needs; if it is below 100%, it is only adequate to cover that percentage of the family’s basic needs. For example, if wage adequacy is at 60%, then the wage (along with any work supports) only covers 60% of the cost of meeting that family’s basic needs.

Modeling a family with young children type (one parent with one infant and one preschooler) and residing in two counties, Onondaga and Suffolk, **Figure J** and **Figure L** show the impact of work supports on wage adequacy as the parent’s earnings increase, starting with 125% of the federal poverty guidelines, which is equivalent to the hourly wage of \$12.86. The black dashed line provides the baseline, showing the adequacy of various wages without any work supports. Each other line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. **Figure J** and **Figure L** also demonstrate wage adequacy results at 150%, 175% and 200% of the FPG.

## The Importance of Work Supports

Work supports help lower families’ monthly budgets and improve their quality of life. However, families that do not have access to work supports are forced to choose between basic needs and as a result face both near and long-term consequences. For example, children in families without access to reliable child care often have lower levels of academic achievement than children with access to subsidized and reliable care.<sup>25</sup> Insufficient nutrition can also negatively impact children’s academic achievement and health levels, highlighting the importance of access to SNAP and other forms of food assistance.<sup>26</sup> Also, access to subsidized health insurance allows families to seek the care they need instead of delaying necessary medical care, resulting in more severe health and financial impacts in the future.<sup>27</sup> Housing subsidies also play an important role in improving children’s health and employment outcomes for adults.<sup>28</sup> Lastly, if workers do not have access to public transportation, they face higher instances of absenteeism and lower job retention rates, which could further increase their financial inadequacy.<sup>29</sup>

## ONONDAGA COUNTY

The following section analyzes income equivalent to variations of the federal poverty guidelines in Onondaga county as work supports are added on to the base hourly wage of a single parent with an infant and preschooler. Onondaga County has a Self-Sufficiency Wage that is similar to the median wage across New York state for this family type.

**125% of the Federal Poverty Guidelines.** At an hourly wage of \$12.86 or the equivalent of 125% of the FPL, this Onondaga parent with two young children, only earns 44% of the income needed to meet the family's basic needs (see the dashed line in **Figure J**). This wage is just above the New York State minimum wage of \$12.50 per hour.<sup>29</sup>

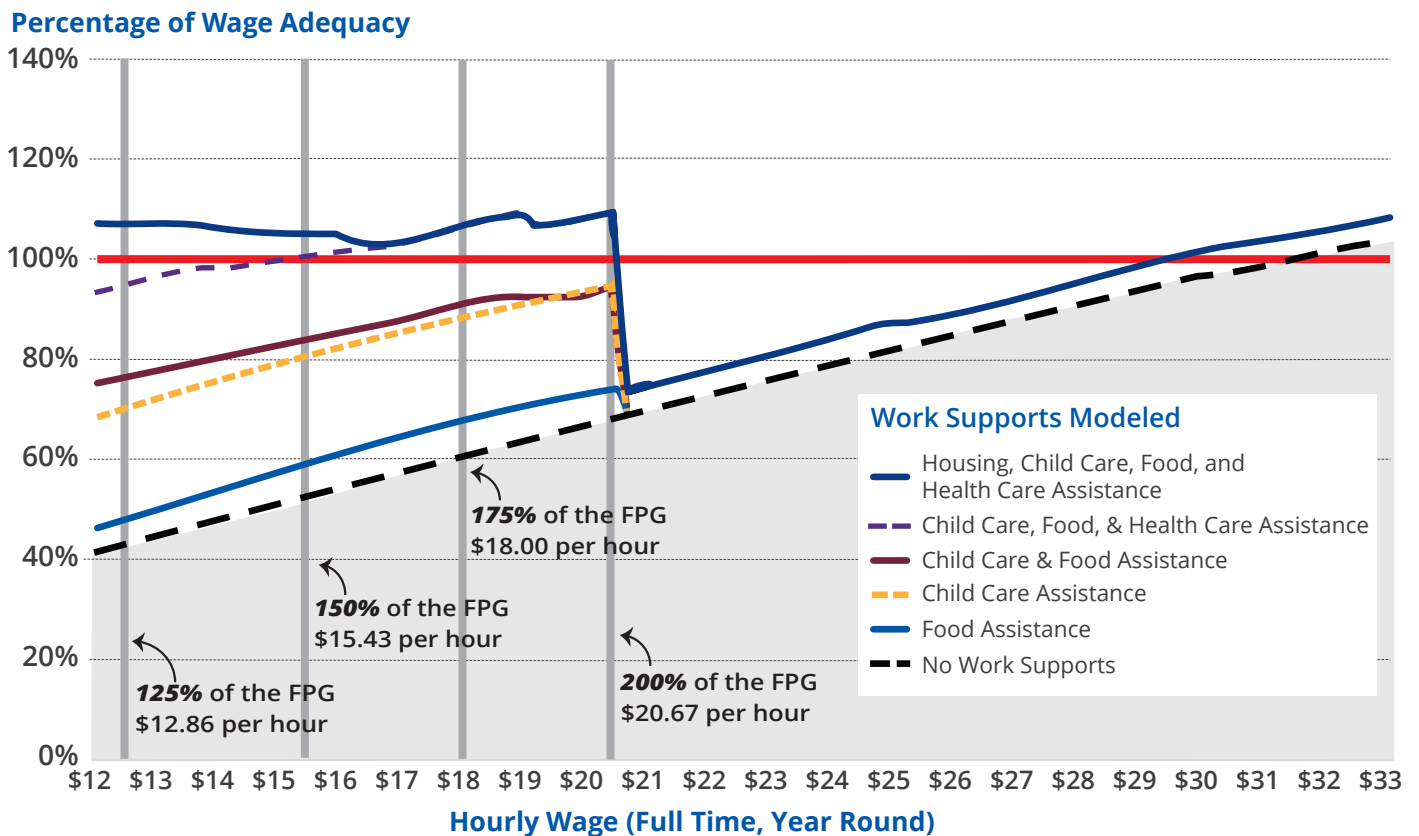
If the parent is able to access SNAP [and WIC] food assistance, the cost of food decreases to \$265 per month and their wage adequacy increases to 49%—still less than half of what this family needs. Or, if the parent receives help just from New York's child care subsidy program (the yellow dashed line from the bottom in **Figure J**), the monthly cost of child care decreases from \$2,103 to \$147 and wage adequacy increases to 71%—a substantial increase but still

not sufficient in meeting the monthly expenses. Combined, receiving both food and child care assistance brings wage adequacy to 77%. However, this family is also income eligible for free health care through Medicaid and CHIP. The combination of child care, food, and health care assistance increases wage adequacy to 95% (shown in the second solid line from the top in **Figure J**). While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income, and together with the other work supports, would enable the parent to meet all of the family's basic needs (top solid line in **Figure J**).

**150% of the Federal Poverty Guidelines.** If this parent's wage is equivalent to 150% of the federal poverty guidelines or \$15.43 per hour, the family would earn enough to cover only 52% of the family's basic needs without any assistance. Receiving assistance with child care costs increases the parent's wage adequacy to 80%. The further addition of food and health care assistance increases the wage adequacy to 100% of the family's basic needs.

**175% of the Federal Poverty Guidelines.** The hourly wage of \$18.00 or 175% of the federal poverty guidelines, is such that a parent would be able to meet 60% of the income needed for her family

**Figure J. Impact of Wage Adequacy on Work Supports**  
*One Adult, One Infant, & One Preschooler: Onondaga County, NY 2021*



without any assistance. Receiving assistance with child care costs increases the wage adequacy to 87%. Adding food assistance, brings the family's wage adequacy to 90% of basic costs. With child care, food, and health assistance, wage adequacy reaches 100%.

**200% of the Federal Poverty Guidelines.** At an income that is 200% of the federal poverty guidelines or an hourly wage of \$20.67, this Onondaga family earns just 68% of their basic needs. The family is also just on the cusp of losing eligibility for child care coverage as the maximum eligibility threshold is 200% of the FPG. With child care assistance alone, this family can meet 94% wage adequacy, and adding subsidized health care allows this family to pay for all of their basic needs. However, if the single parent receives a \$1.00 increase, the parent could lose access to their child care assistance, pushing the family back to insufficient earnings. If the eligibility threshold was increased from 200% to 300%, the parent would not lose these benefits until they reached an hourly wage of about \$30.50 an hour.

## SUFFOLK COUNTY

While the previous analysis focused on Onondaga County (in **Figure J**) with a median Self-Sufficiency Wage that is representative of New York State overall, this secondary section analyzes a county in the expensive New York City metropolitan area. Using the same family type as above, **Figure K** highlights how work supports can help a Suffolk County single parent with an infant and preschooler.

**125% of the Federal Poverty Guidelines.** At an hourly wage of \$12.86 or the equivalent of 125% of the FPG, this Suffolk County parent with two young children, earns only 31%, not even a third of what the family needs to meet basic costs (see the black dashed line in **Figure K**).

If the parent is able to access SNAP and WIC food assistance, their wage adequacy increases minimally to 32%. Alternatively, if the parent receives help from New York's child care subsidy program (the yellow dashed line in **Figure K**), the monthly cost of child care decreases from \$2,867 to \$84 and wage

adequacy increases to 49%—a large increase but still not adequate to pay for even half of the family's basic needs.

The combination of assistance with child care, food, and health care increases wage adequacy to 62% (shown in the second solid line from the top in **Figure K**). If the parent is able to receive housing assistance in addition to the other work supports, they can meet 97% of the family's basic needs (top solid line in **Figure K**). Even with housing, child care, food and health care assistance, this family is unable to meet all of their basic needs in Suffolk County at the hourly wage of \$12.86 or 125% of the federal poverty guidelines.

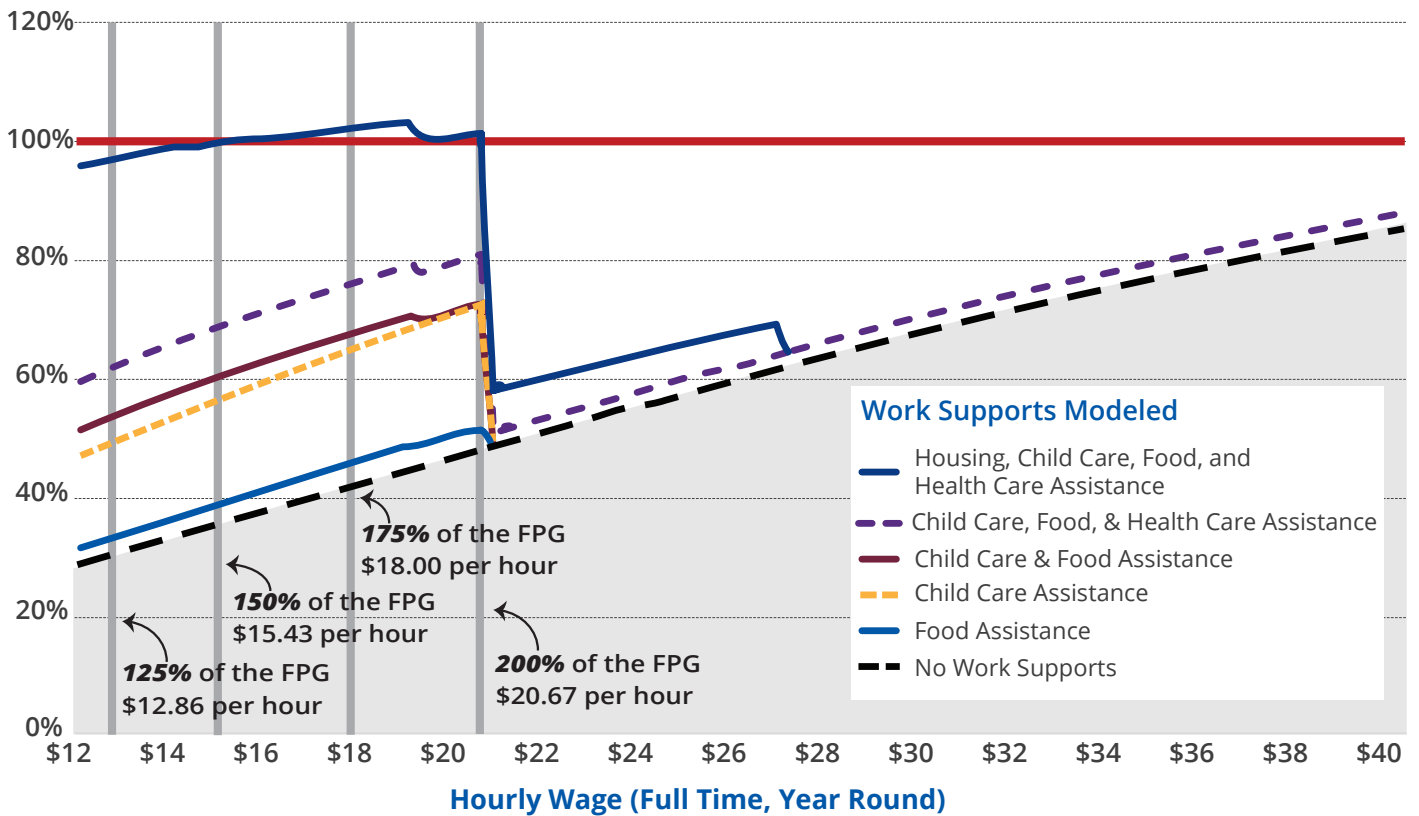
**150% of the Federal Poverty Guidelines.** If this parent's wage increases to 150% of the federal poverty guidelines or \$15.43 per hour, the family would earn only 36% of the family's basic needs without any assistance. Receiving assistance with child care costs increases the parent's wage adequacy to 57%. The further addition of food and subsidized health care assistance brings wage adequacy to 69% and adding housing assistance allows this family to reach full wage adequacy. This is well over the minimum wage and yet still does not come close to meeting basic needs, without receiving all the supports.

**175% of the Federal Poverty Guidelines.** The hourly wage of \$18.00 or 175% of the federal poverty guidelines, is such that a parent would be able to meet only 42% of the income needed for her family without any assistance. Receiving assistance with child care costs increases the wage adequacy to 65%. If the parent can also access subsidized food assistance and health care, wage adequacy reaches 76%. Only with housing assistance can the parent cover all of the family's basic needs.

*Appendix C: Modeling the Impact of Work Supports on Wage Adequacy* provides a detailed table of the exact amounts of each work support modeled.

**Even with housing, child care, food and health care assistance, this family is unable to meet all of their basic needs in Suffolk County at the hourly wage of \$12.86 or 125% of the federal poverty guidelines.**

**Figure K. Impact of Wage Adequacy on Work Supports**  
*One Adult, One Infant, & One Preschooler: Suffolk County, NY 2021*  
**Percentage of Wage Adequacy**



**200% of the Federal Poverty Guidelines.** When the parent reaches an income that is 200% of the federal poverty guidelines or the equivalent of \$20.67 per hour, this Suffolk County family still only makes 48% of their basic needs. This is \$6.00 per hour more than the 2021 Long Island minimum wage of \$14.00 per hour, and the family does not make even half of what they need to get by. As with Onondaga County, the family is very close to losing eligibility for child care coverage as the maximum eligibility threshold is 200% of the federal poverty guidelines.

With child care assistance, this family's wage adequacy increases to 72% of their basic needs. With child care subsidies, a small amount of food assistance, and subsidized health care, the parent reaches 81% wage adequacy. If they are one of the few lucky families to receive housing assistance, their wage adequacy increases to meet all basic needs. However, if this single adult receives just a minimal hourly increase of \$1.00, the parent could lose access to their child care assistance, pushing the family back to insufficient earnings.

### How Can Work Support Eligibility Change to Increase Wage Adequacy?

The previous sections demonstrated the importance of work supports in a family's ability to afford basic needs. This section specifically examines how policy changes to lower family share percentages and increase eligibility thresholds can increase wage adequacy for families living in New York.

As mentioned previously, in New York State, a family is eligible for child care subsidies if their total income is less than 200% of the federal poverty guidelines. All families must pay a monthly co-payment or family share. Their family share ranges from 10% to 35% (depending on the county) of the difference between total family income and 100% of the federal poverty guidelines. Even if a family is at or below 100% of the federal poverty guidelines, they are required to pay at least \$1.00 per week.

In order to be eligible for food assistance, families must earn a gross income less than 200% of the FPG to be eligible and must meet net income (gross income minus allowable deductions) limit of 100% of

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**If this parent receives a raise that brings her hourly earnings up to \$21.00 per hour, she would no longer be eligible for child care or food assistance and her wage adequacy would drop to 62%, even with subsidized housing and health care.**

.....

the federal poverty guidelines. The maximum benefit for a family of three is \$535 per month.

This section models the change in wage adequacy for a family of one adult, one infant, and one preschooler, living in Queens County when the family share percentage of child care subsidy is reduced from 35% of adjusted income to 10% of adjusted income and when their SNAP food benefit is increased by 15% per month.

As of December 31, 2019, all employers in New York City are required to pay their employees a minimum wage of \$15.00 per hour. Therefore, as an example, this modeling scenario uses the hourly New York City minimum wage.

**Default Levels of Work Support Eligibility. Figure L** demonstrates wage adequacy levels equivalent to the default benefits this family is eligible for (child care, health care, food, and housing assistance). Conversely, **Figure M** models the change in wage adequacy after the family's co-payment for child care is reduced from 35% to 10%, when the eligibility threshold is increased to 300% of federal poverty guidelines, and with additional SNAP benefits.

In the default scenario shown in **Figure L** and without any work supports, this parent earns only 37% of what they need to meet their total expenses. When the parent can access child care assistance, their child care cost reduces from \$2,637 to \$277, and their wage adequacy increases to 56%. With food and health care assistance on top of child care, the family can meet 69% of their basic needs. It is not until the family receives housing assistance that they are able to fully meet the cost of basic needs.

However, if this parent receives a raise that brings her hourly earnings up to \$21.00 per hour, she would no longer be eligible for child care or food assistance and her wage adequacy would drop to 62% even if

she had access to subsidized housing and health care.

**Modified Levels of Work Support Eligibility. Figure M** shows what happens if several policy changes were made. First, the family share percentage for monthly co-payment on child care is brought down from 35% to 10% or from \$277 to \$79 dollars per month and the eligibility threshold is increased to 300% instead of 200%. This results in a small shift, increasing the family's wage adequacy to 59%, still not nearly enough to cover the basic needs. Secondly, the family now receives increased food assistance with the additional 15% of SNAP benefits. With subsidized health care, their overall wage adequacy would reach 73%. With housing, the family would be able to sufficiently afford to meet their basic needs.

However, repeating the situation prior, if this parent received a raise that increased her earnings to \$21.00 per hour (as shown in the second grey vertical line in **Figure M**), she would now no longer experience the same plummeting wage adequacy since the eligibility threshold is now at 300%. In other words, she is still eligible for child care subsidies which keeps the cost of monthly child care minimal: \$183 instead of \$2,637 per month.

While this section demonstrates the importance of reducing the "cliff effect", it is still important to note that not all families are able to access critical work supports such as child care assistance due to the insufficient funding of these programs. Additionally, while increased eligibility thresholds benefits families with increased wages, it still does not significantly impact those who earn lower wages. Finally, increasing the child care subsidy eligibility threshold to 300%, merely delays the cliff to a worker earning around \$32 per hour. This wage is still inadequate for this family living in Queens.

*Appendix D: Child Care Subsidy, Family Share Percentages By County* provides a detailed table of the percentages and dollar amounts of each New York county's family share percentage by various iterations of the federal poverty level.



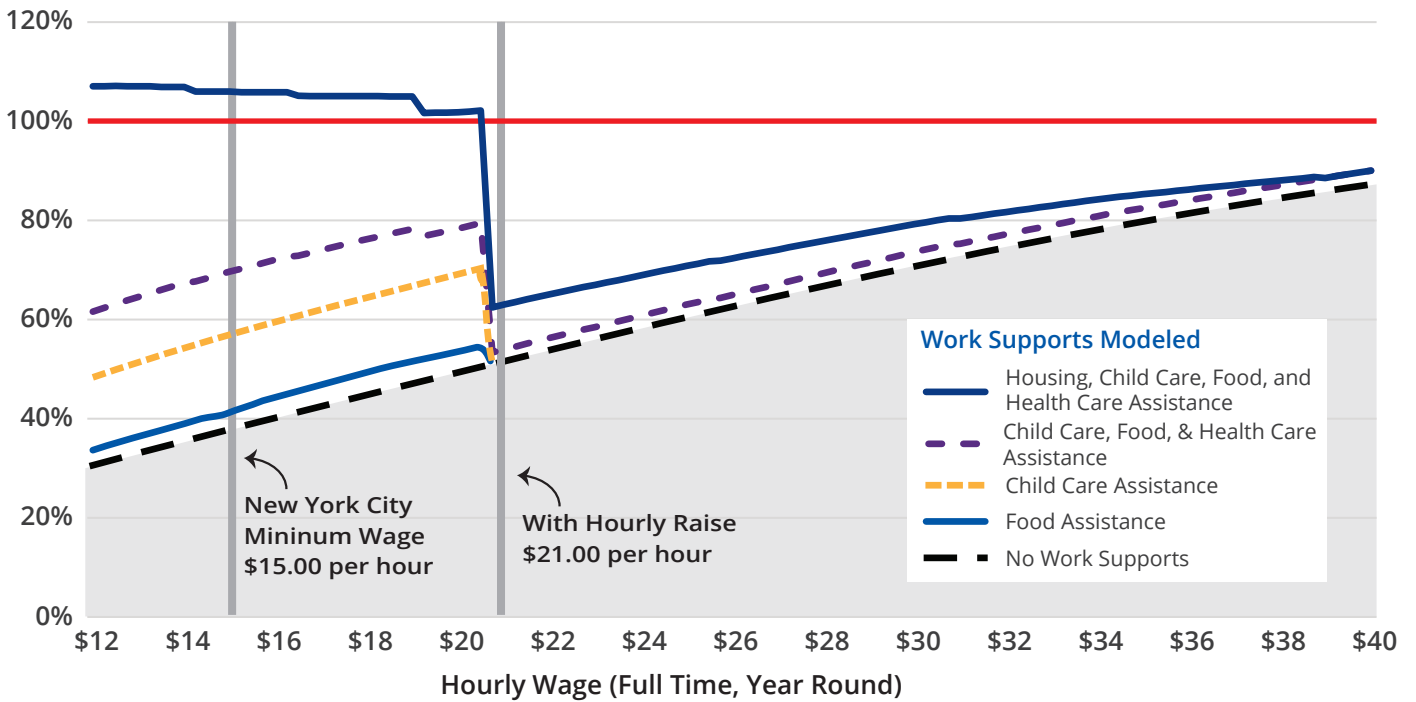
**Figure L. Current Levels of Support Eligibility**

*One Adult, One Infant, & One Preschooler: Queens County, NY 2021*

Child Care Subsidy Program = Family Share Percentage at **35%**, Income Eligibility Threshold at **200%**

Food Assistance = Default maximum benefit

**Percentage of Wage Adequacy**



**Figure M. Modified Levels of Support Eligibility**

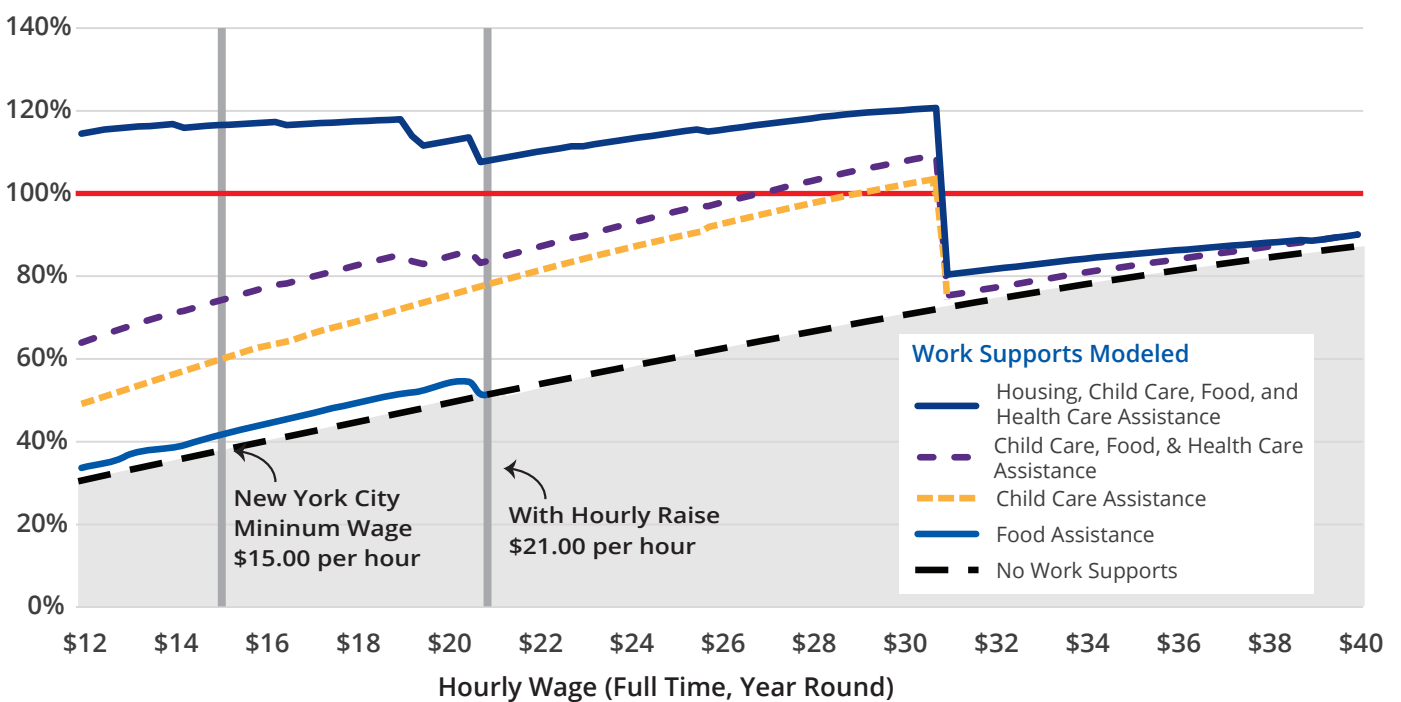
*One Adult, One Infant, & One Preschooler: Queens County, NY 2021*

Child Care Subsidy Program = Family Share Percentage decreased to **10%**,

Income Eligibility Threshold increased to **300%**

Food Assistance = Maximum benefit increased by **15%**

**Percentage of Wage Adequacy**



# Meeting the Standard: Raising Incomes

For families whose earnings are below 100% wage adequacy, work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to meet basic needs. However, true long-term self-sufficiency means the ability of families to meet basic needs without any public or private assistance. Ensuring self-sufficiency for all people in New York will require public policies that increase the skills of low-wage workers, recognize the importance of asset building, acknowledge and take action against systemic racism, and ensure work pays enough to cover basic needs.

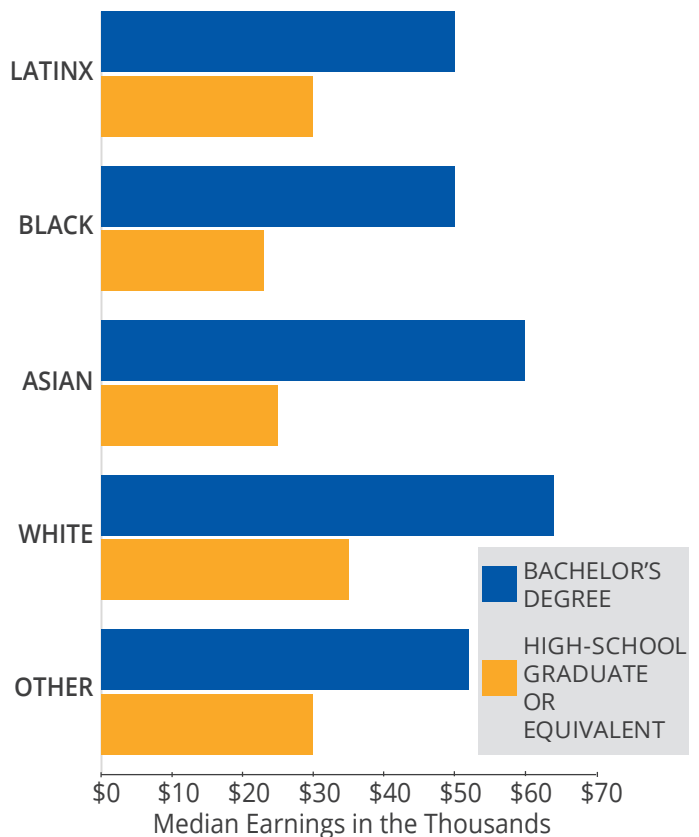
Structural racism and oppression cause increased barriers for people of color seeking self-sufficiency, such as unjust hiring practices, unequal wages, unfair benefits, and lack of promotion opportunity. Examining the drivers of these wage gaps will result in more New York householders able to meet their basic needs. For example, men and white people are more likely to be promoted, hold positions of leadership, and be offered higher salaries than people of color and women. Solving the gender and racial wage gaps will require solutions that decrease gender and racial bias in the workplace, such as restructuring salary negotiations and creating a pipeline of opportunity for people of color and women to take on leadership roles.

## Increase Skills

**Post-Secondary Education/Training.** Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.<sup>31</sup> Creating more opportunities for people to achieve higher levels of education or attain apprenticeships will increase their earning potentials and put more people on the path towards self-sufficiency.

While increased education on all levels is associated with increased self-sufficiency in general, the returns on education are less for women and people of color. For example, in New York, people of color who have attained a high school diploma

**Figure N. Impact of Education on Median Earnings by Race and Ethnicity, NY 2021**



Note: Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this brief are non-Hispanic/Latinx. Note that Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin. Source: U.S. Census Bureau, 2018 American Community Survey, 1-Year Public Use Microdata Sample, (accessed September 24, 2020).

(or the equivalent) have median earnings over \$5,000 less than white people with the same level of education (See **Figure N**). The gap widens for New York residents who have a bachelor's degree, with white adults making median earnings of over \$6,000 more, on average, than people of color with the same educational attainment.

This disparity also occurs for women in New York. Women at each educational level earn about the same, sometimes less, than the median for men at the next lower level of education (see **Figure O on page 37**). The median earnings for women with a bachelor's degree in New York is only \$5,500 higher than the median earnings for men with just some college or an associate degree, whereas, men with a

bachelor's degree have median earnings higher than women with a graduate degree.

**Basic Adult Education.** For many workers with inadequate education, Limited English Proficiency, or insufficient job skills or experience, basic adult education programs are an important first step. Due to welfare time limits and restrictions on education and training, short-term, high quality programs that teach basic skills and job skills together in a work-related context are important.

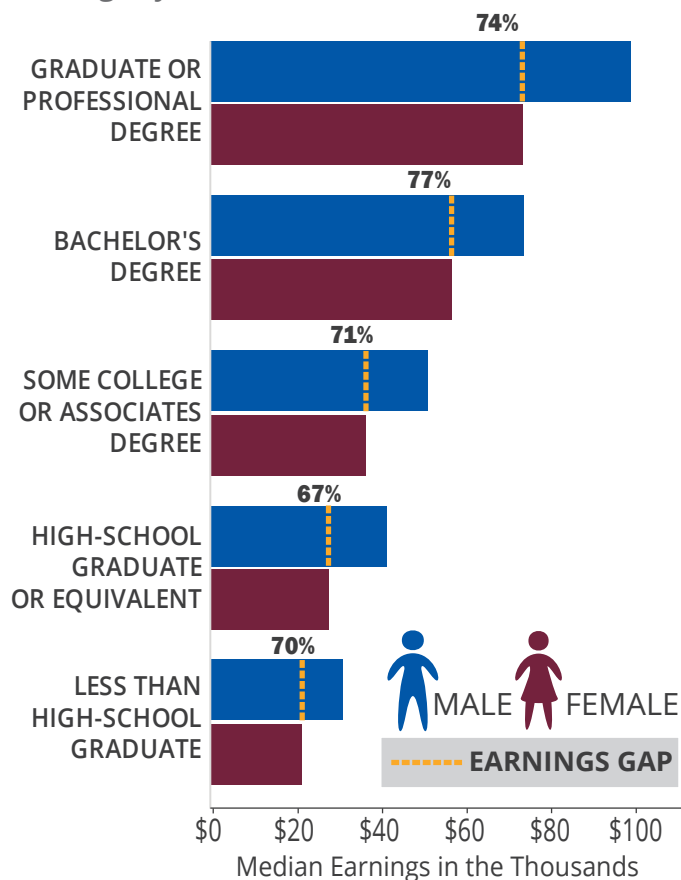
**Incumbent Worker Training.** For low-wage workers who are already in an industry that offers adequate wages to medium or high-skilled workers, incumbent worker training creates a career ladder to self-sufficiency. Training incumbent workers allows employers to retain their employees while giving employees an opportunity to become self-sufficient. Retraining and training current employees is a “win-win” strategy (for both employers and employees) in many industries, particularly those which rely on skills and technology unique to a given company or industry subset.

**Targeted Jobs/Sector Strategies.** Aligning training and postsecondary education programs with the workforce needs of the local labor market increases the potential income of low-wage workers and helps communities strengthen their local economies by responding to businesses' specific labor needs. Targeting job training programs towards occupations with both high growth projections and self-sufficient wages is one way to respond to workforce needs.

**Counseling and Coordinated Targeted Services.** Helping low-wage workers balance work, family, and financial responsibilities requires provision of a wide range of services that meet specific subsets of clients' particular needs, including career counseling to find the occupations that best fit workers' skills and needs, as well as linkage to income and in-kind work supports such as child care, food, transportation, housing, and health care assistance.

**Nontraditional Occupations (NTOS).** Eliminating gender bias in the work place will also contribute to increasing the number of women entering nontraditional occupations. Many occupations that are “nontraditional” for women, such as in manufacturing, science, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. Likewise, for both women and people of color, demand for workers in the “green economy”

**Figure O. Impact of Education on Median Earnings by Gender, NY 2021**



Source: U.S. Census Bureau, American Factfinder, 2019 American Community Survey, “B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over,” Detailed Tables, data.census.gov (accessed September 24, 2020). U.S. Department of Labor, Bureau of Labor Statistics, “Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index,” <http://data.bls.gov/cgi-bin/srgate>, Series C1S10200000000001 (accessed September 24, 2020).

is growing.<sup>32</sup> Investing in NTO training programs and addressing barriers of access (including issues such as gender and race harassment, location/ transportation issues, pre-training education requirements, and so forth) are essential. Opening up NTOs to a wider range of workers will both broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.<sup>33</sup>

## Increase Assets

**Individual Development Accounts.** A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. In addition to the Emergency Savings

Funds, Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. Managed by community-based organizations, IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity. The savings can only be used for certain objectives that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

**Universal Children’s Savings Accounts.** Universal children’s savings accounts are evidence-based mechanisms that expand financial and educational opportunities through a prorated investment, based on family income, at birth. These investments give children the ability to financially prepare for college or home-ownership, depending on the type of savings. Research suggests that this savings mechanism could also dramatically reduce the wealth gap between young white adults and Black adults.<sup>34</sup>

## Increase Wages

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As demonstrated in this report, in many cases even two adults working full-time must each earn well beyond the minimum wage to meet their family’s basic needs. Raising wages can have a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.<sup>35</sup>

**Minimum Wage.** One method to increase salaries of low-wage workers is to increase and index the minimum wage, thus providing a floor under wages for all workers, and ensuring that the minimum wage will continue to keep pace with inflation.

While the federal minimum wage has remained at \$7.25 an hour since 2009, 29 states plus Washington D.C. have passed higher minimum wages, with 22 indexing them as well.<sup>36</sup> In 2021, Washington D.C. has the highest minimum wage at \$15.00 per hour, followed by California at \$14.00 per hour.<sup>37</sup>

Local minimum wages are even higher, with New York City, NY, Seattle, WA, and San Francisco, CA having adopted the highest to date. In 2021, the minimum wage is \$16.07 per hour in San Francisco and \$15.00

in New York City, and thereafter will be indexed. In Seattle the minimum wage reached \$16.69 per hour in 2021 for workers of large employers and some small employers. Thereafter, the minimum wage in Seattle will be indexed to inflation.<sup>38</sup> Note that some states have adopted “pre-emption” laws that limit local jurisdictions’ ability to enact minimum wage or benefit laws (such as paid sick leave) that are higher than the statewide rates.<sup>39</sup>

**Local Living Wages.** Localized living wage laws are another approach to raising the wages of workers. These laws mandate that public employers, as well as contractors and employers receiving public contracts, pay a “living wage,” thus impacting private sector as well as public sector wages.

**Unionization.** According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.<sup>40</sup> This union “premium,” controlling for other factors is worth about 11.2% in increased wages. Black and Hispanic union workers receive a larger union “premium” with Black workers receiving 13.7% more than their nonunionized peers and Hispanic workers receiving 20.1% more than their nonunionized peers.<sup>41</sup> However, the percentage of workers represented nationally by unions over the past half century has decreased, so that currently only about 6.2% of private sector and 34% of public sector workers are union members.<sup>42</sup>

### **Pay Equity and Anti-Discrimination Laws.**

Pay equity laws require employers to assess and compensate employees based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job’s occupant.<sup>43</sup> While passing these laws is obviously essential, enforcement that takes into account the changing nature of workplaces and employer-employee relationships is a challenge that needs to be addressed, such as differential pay in the “gig” economy.

**Benefits.** An increasingly important source of resources for workers are employer-provided benefits, including health insurance, paid sick leave, paid holidays, paid family leave, and retirement.

# How is the Self-Sufficiency Standard Used?

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The Self-Sufficiency Standard is used to better understand issues of income adequacy, create and analyze policy, and help individuals striving to meet their basic needs. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, workforce development agencies, and state and local officials, among others are using the Standard. Below are some examples of ways that the Standard is being used. For more descriptions of the ways organizations apply the Self-Sufficiency Standard, please visit: [www.selfsufficiencystandard.org/standard-practice](http://www.selfsufficiencystandard.org/standard-practice).

## Policy Analysis

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

- The City of Portland's Bureau of Planning and Sustainability has integrated the Self-Sufficiency Standard into their core strategic metrics and Comprehensive Plan.
- Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility.
- In Pennsylvania, the Standard was used to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages.

## Counseling Tool

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The Self-Sufficiency Standard is used as a counseling tool to help participants in work and training programs choose jobs that pay adequate wages, access benefits and develop strategies to become self-sufficient. Counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Clients are empowered with information that allows them to develop and test out their own strategies for achieving self-sufficient incomes.

- In Washington State, the online Self-Sufficiency [Calculator](#) is used by workforce councils across the state as a counseling tool to help clients determine their income needs, choose education/ training programs and access benefits.
- In Oregon, the [Prosperity Planner](#), a Self-Sufficiency Standard online counseling tool is used by WorkSource Center staff to determine training scholarship awards and support service needs of job seekers. It is also used as a financial counseling tool for job seekers.

## Evaluation Tool

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The Self-Sufficiency Standard is used to evaluate outcomes for grantees of economic development and foundation programs. Such evaluations help redirect resources to approaches that result in improved outcomes and more efficient use of limited foundation and government funding.

- In California, the United Way of the Bay Area and Y&H Soda Foundation are evaluating the success of their grantees by how effectively they are able to move families toward self-sufficiency, as defined by the Self-Sufficiency Standard. These foundations understand that to be effective, job training and direct service programs need to know the actual costs that clients are facing, information that is provided by the Standard.
- The San Diego Women's Foundation focused their 2013-2014 grant cycle on proposals that would help families move to self-sufficiency. They defined their target population as families with incomes higher than the federal poverty guidelines but lower than the Standard for San Diego.

## Benchmark for Wage-Setting

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The Self-Sufficiency Standard has been used as a guideline for wage setting. By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards. The Standard has been used in California, Colorado, Connecticut, Hawaii, Illinois, New York, New Jersey, Nebraska, Oregon, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum

wage campaigns, and in negotiating labor union agreements.

- Colorado Center on Law and Policy has used the Standard to advocate for state legislation allowing local governments to set higher local minimum wages, and to support the statewide campaign to increase the minimum wage in 2016. Employers and educational institutions have also used the Self-Sufficiency Standard to set organizational wage standards in Colorado. In Pitkin County, Colorado, the Self-Sufficiency Standard encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard was used to design the unique Oregon statewide three-tiered minimum wage schedule, which raises the minimum wage (in steps, and then indexed) to three different levels, reflecting differentials in the cost of living as measured by the Standard in three regions of Oregon.

## Targeted Allocation of Resources

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The Self-Sufficiency Standard is used by foundations for targeting grant investments that will increase economic security. Additionally, states use the Standard to target job training resources and demonstrate the payoff for investing in education and training. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages.

- In California's Santa Clara County, the Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs.
- The City of Tucson's Resiliency Fund used the Self-Sufficiency Standard for Pima County as the income eligibility threshold for grants to households who had not received any state or federal COVID-19 relief money.

## Support Research

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

- The Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Standard, as well as by characteristics such as race, ethnicity, gender, family type, education, occupation, and employment. Reports are available on the Standard's website, [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org) entitled 'Overlooked and Undercounted.'
- Rise Together Bay Area and Insight Center for Community Economic Development's report Promoting Family Economic Security in the San Francisco Bay Area Region included the Standard as a key benchmark in its economic models.

## Community Indicator

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The Self-Sufficiency Standard is used to evaluate outcomes for grantees of economic development and foundation programs. Such evaluations help redirect resources to approaches that result in improved outcomes and more efficient use of limited foundation and government funding.

- Metro, the regional government in Portland, is utilizing the Standard in the development of their Economic Value Atlas (EVA). The EVA will serve as an analytical tool to better align policy and public investment to support growing businesses while also creating access to self-sufficient wage jobs.
- The Dave and Lucille Packard Foundation includes the Standard in [kidsdata.org](http://kidsdata.org), a database tool providing access to information about the health and well-being of children across California.
- The increase or decrease in the number of families living below the Self-Sufficiency Standard is included as an indicator of economic well-being in the Erie Vital Signs Dashboard (Pennsylvania).

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**PART 4**  
**BEYOND SELF-SUFFICIENCY**

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# Saving for Emergencies

The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building Economic Security Pathway(s). This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across New York and by family type.

Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises and are essential for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency, that of job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance), for the length of time of the emergency. The estimates use the median amount of time out of work (2.65 months in New York), and the median tenure in current employment (five years in New York). An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

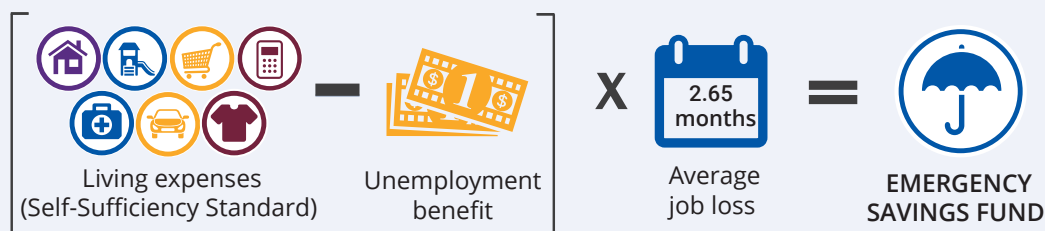
Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. **Table 7** illustrates the emergency savings amounts for Monroe County and Northwest Brooklyn for three different family types.

- In Monroe County a single adult needs to earn a minimum of \$2,082 per month working full time to

be able to meet basic needs. To be prepared for the loss of a job, the single adult needs to earn an additional \$42 per month to meet the emergency savings goal of having enough savings to meet basic living costs over the average unemployment period, allowing for the receipt of unemployment insurance. In contrast, a single adult in Northwest Brooklyn needs to earn \$4,473 per month to be self-sufficient and therefore needs to earn an additional \$87 per month to meet the emergency savings goal.

- One adult caring for a preschool-age child needs to earn \$4,002 per month in Monroe County or \$7,408 per month in Northwest Brooklyn to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$93 per month in Monroe County and an additional \$259 per month in Northwest Brooklyn. In these counties, the overall emergency savings goal over five years is \$5,597 in Monroe County and \$15,539 in Northwest Brooklyn.
- For families with two adults, a preschooler, and a school-age child, it is assumed that only one adult is out of work at a given time, so the emergency savings goal needs to cover only half of the family's total living expenses for over three months. Therefore, the monthly contribution to the savings account is less for the two-parent household with one preschooler and one school-age child than the one-adult household with one child. In Monroe County this household needs an additional \$69 per month in total earnings and in Northwest Brooklyn the adults need an additional \$105 per month in earnings in order to save for an average spell of unemployment of one of them.

## How is the Emergency Savings Fund Calculated?





Note that the Emergency Savings Fund assumes adults receive unemployment insurance if a job loss occurs. Without unemployment insurance, the adults would need to save about twice as much per month.

Once a family has secured income at the Self-Sufficiency Standard level and instituted their Emergency Savings Fund, the road to long-term economic security will be different for each.

- For some, this might be additional savings to meet immediate costs (such as a car breakdown) or paying off debts.

- For others, investing in additional education or skill training to achieve higher wages and increased economic security, in the near term, or saving for retirement for later life security.
- For still others, income beyond that needed for the essentials may be devoted to securing alternative housing, enabling the family to move, thus leaving an abusive partner or a problematic living situation.

**Table 7. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types**  
*Monroe County & Northwest Brooklyn, NY 2021*

	MONROE COUNTY			NORTHWEST BROOKLYN		
	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age
<b>MONTHLY EXPENSES</b>						
Housing	\$830	\$1,036	\$1,036	\$2,384	\$2,712	\$2,712
Child Care	\$0	\$1,028	\$1,638	\$0	\$1,285	\$1,924
Food	\$269	\$408	\$829	\$332	\$502	\$1,021
Transportation	\$302	\$311	\$594	\$127	\$127	\$254
Health Care	\$180	\$440	\$518	\$211	\$535	\$613
Miscellaneous	\$158	\$322	\$462	\$305	\$516	\$652
Taxes & Tax Credits	\$343	\$457	\$511	\$1,115	\$1,731	\$1,590
<b>SELF-SUFFICIENCY WAGE</b>						
Monthly	\$2,082	\$4,002	\$5,589	\$4,473	\$7,408	\$8,767
<b>EMERGENCY SAVINGS FUND</b>						
Living expenses (2.65 months)*	\$4,641	\$9,460	\$6,775	\$8,963	\$15,149	\$9,577
Tax on additional earnings	\$644	\$1,454	\$1,075	\$2,089	\$6,193	\$2,500
Subtotal	\$5,285	\$10,914	\$7,850	\$11,052	\$21,343	\$12,077
Unemployment Insurance Benefit	(\$2,766)	(\$5,317)	(\$3,713)	(\$5,804)	(\$5,804)	(\$5,804)
Total Savings	\$2,519	\$5,597	\$4,138	\$5,248	\$15,539	\$6,274
Additional Monthly Earnings (Assumes interest accrued)	<b>\$42</b>	<b>\$93</b>	<b>\$69 (per adult)</b>	<b>\$87</b>	<b>\$259</b>	<b>\$105 (per adult)</b>

\* Living expenses for two adults assumes half of overall living expenses, assuming only one adult will be unemployed at a time.

**For all families, having savings to meet unexpected emergencies is an important step towards economic security.**

# Conclusion

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New York, along with the rest of the country, is experiencing rapid and substantial economic changes as the threat of COVID-19 persists. While the unemployment rate in New York had returned to levels similar to those prior to the Great Recession, the ratio of costs to wages did not. In fact, many New York families continue to struggle with costs that are rising faster than wages, year in and year out, with the gap steadily increasing.

Self-Sufficiency Standard research on the Great Recession suggests that families with high rates of income inadequacy and wage insecurity going into an economic downturn will be more acutely impacted by the COVID-19 pandemic-related economic shutdown and high levels of job loss. Moreover, single mothers, women, and people of color are disproportionately over-represented in groups that earn inadequate wages. With so many workers losing their jobs, people are forced to make difficult decisions, making people with low-incomes more vulnerable to the pandemic. This is compounded by benefit systems, both longstanding and newly instituted, across the United States being overwhelmed with applications. Therefore, at this critical time, accessing economic assistance is additionally challenging.

What the Self-Sufficiency Standard tells us is how much it takes for people to meet their basic needs “normally,” pre-pandemic, and thus acts as a baseline against which to measure the impact of the economic disruption and the effectiveness of mitigating policies and benefits. Although no one knows how long or

hard this impact will be, this report highlights how difficult it is for far too many families in New York to meet their basic needs, even before this crisis, without resorting to private strategies (such as doubling up) or public work supports (such as child care assistance). The pandemic-related economic shutdown exposes what the Self-Sufficiency Standard documents, which is that many of the jobs in New York’s economy leave too many families on the economic margins, a paycheck away from being unable to meet their basic needs, or worse.

*The Self-Sufficiency Standard for New York 2021* defines the income needed to realistically support a family without public or private assistance in New York. For most workers, the Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families’ basic needs. Although the Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for New York families. For workers with wages below the Standard, work supports for such necessities as child care, health care, and housing are critical to meeting basic needs, retaining jobs, and advancing in the workforce. By utilizing the Self-Sufficiency Standard, New York has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

## For More Information About the Standard

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

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Annie Kucklick at [akuckl@uw.edu](mailto:akuckl@uw.edu) or visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

For more information on *The Self-Sufficiency Standard for New York 2021*, this publication, the Standard wage tables for New York, or to find out more about FPWA, visit <https://www.fpwa.org/>.

## Endnotes

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1. Jared Bernstein, *Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries)* (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008).
2. There are two versions of the official poverty measure. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household and by age for one- and two-adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “federal poverty level” (FPG/FPL). The FPG is calculated by the U.S. Department of Health and Human Services in late January and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPG only varies by family size, regardless of composition; the 2020 FPG for a family of three is \$21,720. As with the thresholds, the FPG/FPL does not vary geographically, except that the latter has a higher set of numbers for Hawaii and Alaska respectively. The Standard generally references the FPG in this report. For more information about the federal poverty measurements, see <https://aspe.hhs.gov/poverty-guidelines>.
3. Carmen DeNavas-Walt, Bernadette Proctor, and Jessica C. Smith, “Income, Poverty, and Health Insurance Coverage in the U.S.: 2012,” U.S. Census Bureau, *Current Population Reports*, Series P60-245, Washington, D.C. (U.S. Government Printing Office) <https://www.census.gov/prod/2013pubs/p60-245.pdf> (accessed June 24, 2014).
4. According to the U.S. Bureau of Labor Statistics, both parents were employed in 63% of two-parent families with children in 2018. Likewise, 74% of single mothers and 84% of single fathers were employed in 2018. Although about 78% of employed women with children under 18 years of age worked full time in 2018, 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 when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Department of Labor, Bureau of Labor Statistics, “Employment Characteristics of Families - 2018,” *Archived Economic News Releases*, April 18, 2019, [https://www.bls.gov/news.release/archives/famee\\_04182019.pdf](https://www.bls.gov/news.release/archives/famee_04182019.pdf) (accessed June 17, 2019).
5. New York State has for location-based minimum wages: NYC - Large Employers (of 11 or more) and NYC - Small Employers (10 or less) which currently require a minimum wage of \$15.00 per hour; Long Island and Westchester require a minimum wage of \$14.00 per hour, adjusting to \$15.00 per hour at the end of 2021; and the remainder of New York State which requires \$12.50 per hour. The Minimum Wage rates are scheduled to increase each year on 12/31 until they reach \$15.00 per hour. “Minimum Wage”, New York State Department of Labor, <https://www.labor.ny.gov/workerprotection/laborstandards/workprot/minwage.shtm>. (accessed September 28, 2020).
6. In 2019, the average consumer expenditure on food was \$8,169 per year or 14.0% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, *Economic News Release*, “Consumer Expenditures in 2019,” <https://www.bls.gov/news.release/cesan.nr0.htm> (accessed September 28, 2020).
7. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey (MEPS), which is 22.5% of the premium for family coverage and 21.3% of the premium for individual coverage in New York. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.3 and II.D.3: Percent of total premiums contributed by employees enrolled in single (family) coverage at private-sector establishments that offer health insurance by firm size and State: New York 2019,” *Medical Expenditure Panel Survey-Insurance Component*, [http://meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2015&tableSeries=2&tableSubSeries=&searchText=&searchMethod=1&Action=Search](http://meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2015&tableSeries=2&tableSubSeries=&searchText=&searchMethod=1&Action=Search) (accessed September 28, 2020).
8. The second-lowest cost Silver plan for a family with a couple and two dependents living in Dutchess County is \$1,334 per month. NY State of Health, Individuals & Families, “Compare Plans and Estimate Cost,” [https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/plan/78603?county=Dutchess&coverageTier=COUPLE\\_AND\\_ONE\\_DEPENDENT&entityType=INDIVIDUAL&planYear=2020&youPay=](https://nystateofhealth.ny.gov/individual/searchAnonymousPlan/plan/78603?county=Dutchess&coverageTier=COUPLE_AND_ONE_DEPENDENT&entityType=INDIVIDUAL&planYear=2020&youPay=) (accessed September 28, 2020).
9. The Self-Sufficiency Wage for each of these places has been updated to current dollars using the Consumer Price Index for the appropriate regions. U.S. Department of Labor, Bureau of Labor Statistics, “All Items, 1982-84=100 - CUURA101SA0,” *Consumer Price Index*, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed September 28, 2020).
10. U.S. Department of Labor, Bureau of Labor Statistics, “Northeast and NYC Region All Items, 1982-84=100 - CUURA101SA0,” *Consumer Price Index*, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed June 18, 2020).
11. For consistency with previous Self-Sufficiency Standard reports, the New York City regions are defined by borough name. However, in the Excel file with over 700 family types, each borough is named by its county. For example, The Bronx is equivalent to Bronx County; Northwest Brooklyn is equivalent to Kings County (Northwest Brooklyn), Brooklyn not including Northwest Brooklyn is equivalent to Kings County (excluding Northwest Brooklyn), Queens is Queens County and Staten Island is Richmond County.

12. U.S. Congress, House. *Workforce Innovation and Opportunity Act*, HR 803, 113th Congress, 2nd Session. Introduced in House 2014. <https://www.congress.gov/113/bills/hr803/BILLS-113hr803enr.pdf> (accessed July 28, 2016).
13. U.S. Department of Labor, Employee and Training Administration, *Federal Register Notices: Workforce Innovation and Opportunity Act (WIOA) 2018 Lower Living Standard Income Level (LLSIL)*, <https://www.federalregister.gov/documents/2018/05/29/2018-11461/workforce-innovation-and-opportunity-act-wioa-2018-lower-living-standard-income-level-llsil> (accessed June 19, 2020).
14. U.S. Department of Housing and Urban Development, *2020 Data for Section 8 Income Limits*. [https://www.huduser.gov/portal/datasets/il.html#2020\\_data](https://www.huduser.gov/portal/datasets/il.html#2020_data) (accessed August 20, 2020).
15. Although these income limits are based on 80%, 50%, and 30% of the median income, the final income limit benchmarks are calculated after various adjustments are accounted for, such as high or low housing cost adjustments. Therefore, the final income limits are not necessarily an exact percent of the original median income. Additionally, if 30% of median income is less than the federal poverty guidelines, then the low income limit is set at the federal poverty guidelines. Most housing assistance is limited to the “Very Low Income” category and in some instances to the “Extremely Low Income” category. U.S. Department of Housing and Urban Development, *FY 2020 State 30%, 50% and 80% Income Limits*, [https://www.huduser.gov/portal/datasets/il.html#2020\\_data](https://www.huduser.gov/portal/datasets/il.html#2020_data) (accessed April 20, 2020).
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# **APPENDIX A**

## **METHODOLOGY, ASSUMPTIONS, & SOURCES**

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# Methodology and Data Sources for the Self-Sufficiency Standard

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

- Collected or calculated using standardized or equivalent methodology nationwide
- Obtained from scholarly or credible sources such as the U.S. Census Bureau
- Updated regularly
- Geographically and age-specific (as appropriate)

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

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

The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year. Each cost component in the Standard

is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months to obtain the annual wage.

The Self-Sufficiency Standard differentiates costs by the number of adults plus the number and age of children in a family. The four ages of children in the Standard are: (1) infants—0 to 2 years old (meaning 0 through 35 months), (2) preschoolers—3 to 5 years old, (3) school-age children—6 to 12 years old, and (4) teenagers—13 to 18 years old.

The 2021 edition of the New York Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.<sup>1</sup>

All adults in one- and two-adult households are working full time. For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed.<sup>2</sup> The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs, such as food, housing, health care, and miscellaneous).

The cost components of *The Self-Sufficiency Standard for New York 2021* and the assumptions included in the calculations are described below.

## Housing

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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 Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the New York Self-Sufficiency Standard are calculated using the FY 2021 HUD Fair Market Rents.

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 sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.<sup>3</sup> All of New York's FMRs are set at the 40th percentile.

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 New York there are 10 metropolitan areas with more than one county that share the same FMR: Albany-Schenectady-Troy, NY MSA; Binghamton, NY MSA; Buffalo-Cheektowaga-Niagara Falls, NY MSA; Glens Falls, NY MSA; Nassau-Suffolk, NY HUD Metro FMR Area; New York, NY HUD Metro FMR Area; Poughkeepsie-Newburgh-Middletown, NY HUD Metro FMR Area; Rochester, NY HUD Metro FMR Area; Syracuse, NY MSA; and Utica-Rome, NY MSA. Because HUD only calculates one set of FMRs for each of these metropolitan area, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR.

A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

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 2017 New York City Housing and Vacancy Survey median gross rents for sub-boroughs within Manhattan were used to adjust housing costs for what is referred to as "North Manhattan" and "South Manhattan" in this report. 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 subboroughs 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

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**Within County Housing Index.** U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates, “B25064: Median Gross Rent (Dollars)”, <https://data.census.gov/> (accessed August 17, 2020). Sub-borough Area Housing Costs. U.S. Census Bureau, “2017 New York Housing and Vacancy Survey,” <https://www.census.gov/geographies/reference-maps/2017/demo/nychvs/sub-borough-maps.html> (accessed August 1, 2020).

## Child Care

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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>4</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 New York Standard have been calculated using 75th percentile data from the New York Office of Children and Family Services Child Care Market Rate Survey.

Rates are updated for inflation from the data collection period using the Consumer Price Index. The New York child care costs are updated for inflation from October 2019.

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>5</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 State Office of Children and Family Services, “New York State Child Care Market Rate Survey Report 2019,” <https://ocfs.ny.gov/main/childcare/stateplan/CCDF/FFY2019-2021-CCDF-Plan.pdf> (accessed August 15, 2020).

**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 August 15, 2020).

## Food

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Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.<sup>6</sup>

The Low-Cost Food Plan costs 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. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.<sup>7</sup>

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 current year to represent the annual average.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-adult household is assumed to include one adult male and one adult female. Additional adults (greater than two) are calculated using an average of the cost for an adult male and an adult female.

Geographic differences in food costs within New York 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>8</sup>

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is applied to 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 2020," <https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2020.pdf> (accessed August 12, 2020).

**County Index.** C.A. Dewey, M. Kato, A. Crumbaugh & M. Strayer. *Map the Meal Gap 2020: A report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2018.* Feeding America, 2020, received from [research@feedingamerica.org](mailto:research@feedingamerica.org) (September 4, 2020).

## Transportation

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**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>9</sup> The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

For New York, the Standard uses the 2013-2017 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 in all counties uses

public transportation according to the American Community Survey: Bronx (42%), Kings (43%), New York (59%), Queens (33%), Richmond (16%).<sup>10</sup> 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 New York statewide average round trip commute to work distance is 22 miles.

In New York, the average expenditure for auto insurance was \$112 per month in 2017 based on data from the National Association of Insurance Commissioners (NAIC). Regional variation in the cost of auto insurance for the New York Standard is calculated using rates gleaned from data collected for each county from insurance companies with the top four shares of the market.

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 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census Northeast 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.

## DATA SOURCES

**Public Transportation Use.** U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2013- 2017 American Community Survey 5-year estimates, Detailed Tables, <http://www.factfinder.census.gov> (accessed September 15, 2020).

**Auto Insurance Premium.** National Association of Insurance Commissioners, “Average Expenditures for Auto insurance by State, 2013-2017,” insurance Information Institute, <http://www.iii.org/fact-statistic/auto-insurance> (accessed September 22, 2020).

**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 2017, CE Databases, <http://data.bls.gov/pdq/querytool.jsp?survey=cx> (accessed September 22, 2020).

**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, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed September 22, 2020).

**Per-Mile Costs.** American Automobile Association, “Your Driving Costs: How Much are you Really Paying to Drive?” 2019 edition, AAA Association Communication, <https://www.aaa.com/AAA/common/AAr/files/AAA-Your-Driving-Costs.pdf> (accessed September 19, 2020).

**County Index.** Personal Communication, Nicole Beck, TheZebra.com, October 10, 2019.

## Health Care

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The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In New York, 67% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (which is equivalent to the national average of 64%).<sup>11</sup> The full-time worker’s employer pays an average of 79% of the insurance premium for the employee

and 78% for the family in New York. Nationally, the employer pays 78% of the insurance premium for the employee and 72% of the insurance premium for the family.<sup>12</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. In New York, there are eight rating areas based on county groupings.<sup>13</sup> To vary the state premium by the New York rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

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. Medicaid programs in New York, such as Children's Health Insurance Program (CHIP), have no cost sharing requirements.

## DATA SOURCES

**Premiums.** U.S. Department of Health and Human Services, Agency for Healthcare Research and

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## Miscellaneous

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This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.

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 commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.<sup>14</sup>

## Federal Taxes

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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 additional (adult) tax exemptions.

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.

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## State Taxes

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State taxes calculated in the Standard include income tax, payroll taxes, and state and local sales tax where applicable.

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

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## Emergency Savings Fund

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The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county or town in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as saving for retirement, education expenses, or emergencies. Of course, without question families need more resources if they are to maintain economic security and be able

to weather any unexpected income loss. Therefore, the Self-Sufficiency Standard now includes the calculation of the most universal of economic security needs after basic needs are met at the Self-Sufficiency Standard level—that of savings for emergencies.

The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family's basic living expenses over the job loss period. Since the median length of job tenure among New York workers is five years, it is assumed that workers save for job loss over the course of four years.

To determine the amount of resources needed, this estimate uses the average period of unemployment and assumes that the minimal cost of basic needs that must be met will stay the same, i.e., the family's Self-Sufficiency Standard. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes and tax credits of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have accumulated based on average savings account interest rates.

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.<sup>15</sup> The adult may not be commuting to work five days a week; however, the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Standard assumes that adults work full time and in jobs that

provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost. In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.<sup>16</sup> In some cases, children, or the whole family, may be covered under state Medicaid or the Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.<sup>17</sup>

## DATA SOURCES

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## ENDNOTES FOR APPENDIX A

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# **APPENDIX B**

# **THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN NEW YORK**

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This report and an Excel file of all 700+ family types can be downloaded at  
[www.selfsufficiencystandard.org/New-York](http://www.selfsufficiencystandard.org/New-York)



**Table 1. The Self-Sufficiency Standard for Albany County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$932	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143	\$1,143
Child Care	\$0	\$1,060	\$2,198	\$1,750	\$689	\$1,138	\$2,198	\$1,750
Food	\$310	\$468	\$615	\$708	\$822	\$731	\$864	\$953
Transportation	\$313	\$321	\$321	\$321	\$321	\$616	\$616	\$616
Health Care	\$194	\$485	\$496	\$505	\$537	\$544	\$554	\$563
Miscellaneous	\$175	\$348	\$477	\$443	\$351	\$417	\$538	\$502
Taxes	\$412	\$774	\$1,189	\$1,018	\$668	\$968	\$1,283	\$1,106
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$13.27	\$24.90	\$34.13	\$30.99	\$23.28	\$15.17 per adult	\$19.21 per adult	\$17.61 per adult
Monthly	\$2,336	\$4,382	\$6,007	\$5,454	\$4,098	\$5,340	\$6,762	\$6,199
Annual	\$28,029	\$52,584	\$72,085	\$65,443	\$49,171	\$64,082	\$81,147	\$74,390
Emergency Savings Fund (Monthly)	\$45	\$99	\$213	\$187	\$109	\$58	\$76	\$73

**Table 2. The Self-Sufficiency Standard for Allegany County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$592	\$734	\$734	\$734	\$734	\$734	\$734	\$734
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$286	\$432	\$568	\$654	\$758	\$674	\$797	\$879
Transportation	\$306	\$315	\$315	\$315	\$315	\$603	\$603	\$603
Health Care	\$183	\$451	\$462	\$471	\$503	\$510	\$520	\$529
Miscellaneous	\$137	\$277	\$377	\$352	\$282	\$337	\$435	\$409
Taxes	\$263	\$467	\$747	\$605	\$290	\$627	\$847	\$717
Earned Income Tax Credit (-)	\$0	(\$49)	\$0	\$0	(\$343)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$114)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.04	\$18.42	\$25.34	\$22.98	\$15.33	\$11.70 per adult	\$14.75 per adult	\$13.60 per adult
Monthly	\$1,766	\$3,243	\$4,460	\$4,045	\$2,699	\$4,119	\$5,194	\$4,786
Annual	\$21,196	\$38,911	\$53,516	\$48,544	\$32,385	\$49,429	\$62,322	\$57,436
Emergency Savings Fund (Monthly)	\$36	\$86	\$118	\$112	\$105	\$49	\$66	\$64

**Table 3. The Self-Sufficiency Standard for Bronx County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,587	\$1,806	\$1,806	\$1,806	\$1,806	\$1,806	\$1,806	\$1,806
Child Care	\$0	\$1,285	\$2,637	\$1,924	\$639	\$1,352	\$2,637	\$1,924
Food	\$287	\$435	\$571	\$657	\$763	\$679	\$802	\$884
Transportation	\$127	\$127	\$127	\$127	\$127	\$254	\$254	\$254
Health Care	\$211	\$535	\$546	\$555	\$587	\$594	\$605	\$613
Miscellaneous	\$221	\$419	\$569	\$507	\$392	\$469	\$610	\$548
Taxes	\$703	\$1,289	\$2,130	\$1,630	\$1,016	\$1,376	\$1,862	\$1,529
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$17.82	\$32.26	\$45.19	\$38.49	\$27.82	\$17.93 per adult	\$23.13 per adult	\$20.24 per adult
Monthly	\$3,136	\$5,678	\$7,953	\$6,774	\$4,897	\$6,313	\$8,143	\$7,126
Annual	\$37,632	\$68,138	\$95,437	\$81,284	\$58,761	\$75,757	\$97,717	\$85,507
Emergency Savings Fund (Monthly)	\$55	\$180	\$312	\$251	\$135	\$64	\$98	\$79

**Table 4. The Self-Sufficiency Standard for Broome County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$658	\$854	\$854	\$854	\$854	\$854	\$854	\$854
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$266	\$402	\$529	\$609	\$706	\$628	\$742	\$818
Transportation	\$308	\$317	\$317	\$317	\$317	\$607	\$607	\$607
Health Care	\$211	\$537	\$549	\$557	\$589	\$597	\$607	\$616
Miscellaneous	\$144	\$295	\$394	\$369	\$297	\$354	\$450	\$424
Taxes	\$289	\$567	\$832	\$658	\$366	\$689	\$936	\$795
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$263)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$262)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.67	\$20.43	\$26.88	\$24.31	\$17.00	\$12.39 per adult	\$15.49 per adult	\$14.29 per adult
Monthly	\$1,877	\$3,596	\$4,731	\$4,278	\$2,992	\$4,362	\$5,453	\$5,030
Annual	\$22,526	\$43,146	\$56,771	\$51,338	\$35,908	\$52,338	\$65,440	\$60,354
Emergency Savings Fund (Monthly)	\$39	\$87	\$129	\$115	\$107	\$51	\$67	\$65

**Table 5. The Self-Sufficiency Standard for Cattaraugus County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$607	\$734	\$734	\$734	\$734	\$734	\$734	\$734
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$245	\$371	\$488	\$562	\$651	\$580	\$685	\$755
Transportation	\$306	\$315	\$315	\$315	\$315	\$603	\$603	\$603
Health Care	\$183	\$451	\$462	\$471	\$503	\$510	\$520	\$529
Miscellaneous	\$134	\$271	\$369	\$343	\$271	\$328	\$423	\$397
Taxes	\$254	\$434	\$702	\$593	\$237	\$590	\$830	\$647
Earned Income Tax Credit (-)	\$0	(\$75)	\$0	(\$8)	(\$400)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$94)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.83	\$17.71	\$24.59	\$22.30	\$14.16	\$11.30 per adult	\$14.36 per adult	\$13.01 per adult
Monthly	\$1,730	\$3,116	\$4,327	\$3,925	\$2,492	\$3,979	\$5,053	\$4,581
Annual	\$20,766	\$37,398	\$51,923	\$47,100	\$29,910	\$47,743	\$60,640	\$54,974
Emergency Savings Fund (Monthly)	\$35	\$85	\$114	\$109	\$104	\$48	\$64	\$63

**Table 6. The Self-Sufficiency Standard for Cayuga County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$685	\$847	\$847	\$847	\$847	\$847	\$847	\$847
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$259	\$392	\$515	\$593	\$688	\$612	\$723	\$797
Transportation	\$310	\$319	\$319	\$319	\$319	\$611	\$611	\$611
Health Care	\$211	\$537	\$549	\$557	\$589	\$597	\$607	\$616
Miscellaneous	\$147	\$294	\$392	\$366	\$295	\$352	\$448	\$422
Taxes	\$298	\$556	\$821	\$646	\$360	\$680	\$927	\$788
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$273)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$258)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.86	\$20.26	\$26.70	\$24.11	\$16.79	\$12.31 per adult	\$15.40 per adult	\$14.19 per adult
Monthly	\$1,910	\$3,566	\$4,700	\$4,244	\$2,954	\$4,332	\$5,421	\$4,996
Annual	\$22,926	\$42,793	\$56,396	\$50,930	\$35,454	\$51,980	\$65,046	\$59,951
Emergency Savings Fund (Monthly)	\$39	\$87	\$128	\$115	\$107	\$51	\$67	\$65

**Table 7. The Self-Sufficiency Standard for Chautauqua County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$611	\$747	\$747	\$747	\$747	\$747	\$747	\$747
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$251	\$380	\$500	\$575	\$667	\$594	\$702	\$774
Transportation	\$308	\$316	\$316	\$316	\$316	\$606	\$606	\$606
Health Care	\$183	\$451	\$462	\$471	\$503	\$510	\$520	\$529
Miscellaneous	\$135	\$273	\$372	\$346	\$274	\$331	\$427	\$400
Taxes	\$258	\$447	\$717	\$580	\$251	\$602	\$790	\$666
Earned Income Tax Credit (-)	\$0	(\$65)	\$0	(\$1)	(\$384)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.93	\$17.98	\$24.84	\$22.44	\$14.49	\$11.43 per adult	\$14.34 per adult	\$13.17 per adult
Monthly	\$1,747	\$3,165	\$4,371	\$3,950	\$2,550	\$4,023	\$5,049	\$4,638
Annual	\$20,962	\$37,984	\$52,456	\$47,401	\$30,600	\$48,277	\$60,584	\$55,651
Emergency Savings Fund (Monthly)	\$36	\$86	\$115	\$110	\$104	\$49	\$65	\$63

**Table 8. The Self-Sufficiency Standard for Chemung County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$733	\$924	\$924	\$924	\$924	\$924	\$924	\$924
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$242	\$366	\$481	\$554	\$642	\$572	\$675	\$745
Transportation	\$302	\$311	\$311	\$311	\$311	\$594	\$594	\$594
Health Care	\$211	\$537	\$549	\$557	\$589	\$597	\$607	\$616
Miscellaneous	\$149	\$298	\$396	\$369	\$297	\$354	\$449	\$423
Taxes	\$307	\$577	\$842	\$663	\$366	\$690	\$932	\$728
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$263)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$262)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.05	\$20.66	\$27.04	\$24.40	\$17.01	\$12.40 per adult	\$15.45 per adult	\$14.05 per adult
Monthly	\$1,944	\$3,637	\$4,759	\$4,294	\$2,993	\$4,363	\$5,440	\$4,945
Annual	\$23,332	\$43,640	\$57,109	\$51,523	\$35,915	\$52,361	\$65,278	\$59,338
Emergency Savings Fund (Monthly)	\$40	\$88	\$131	\$116	\$107	\$51	\$67	\$66

**Table 9. The Self-Sufficiency Standard for Chenango County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$646	\$791	\$791	\$791	\$791	\$791	\$791	\$791
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$235	\$356	\$467	\$538	\$624	\$555	\$656	\$724
Transportation	\$313	\$321	\$321	\$321	\$321	\$616	\$616	\$616
Health Care	\$210	\$531	\$543	\$552	\$584	\$591	\$601	\$610
Miscellaneous	\$140	\$284	\$381	\$355	\$283	\$340	\$436	\$409
Taxes	\$275	\$509	\$771	\$616	\$295	\$639	\$855	\$713
Earned Income Tax Credit (-)	\$0	(\$18)	\$0	\$0	(\$338)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$116)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.34	\$19.28	\$25.75	\$23.23	\$15.45	\$11.84 per adult	\$14.81 per adult	\$13.58 per adult
Monthly	\$1,819	\$3,393	\$4,532	\$4,089	\$2,719	\$4,167	\$5,213	\$4,778
Annual	\$21,828	\$40,721	\$54,390	\$49,066	\$32,625	\$50,002	\$62,552	\$57,342
Emergency Savings Fund (Monthly)	\$37	\$86	\$121	\$112	\$105	\$50	\$66	\$64

**Table 10. The Self-Sufficiency Standard for Clinton County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$697	\$884	\$884	\$884	\$884	\$884	\$884	\$884
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$270	\$409	\$537	\$618	\$717	\$638	\$754	\$832
Transportation	\$306	\$315	\$315	\$315	\$315	\$602	\$602	\$602
Health Care	\$210	\$531	\$543	\$552	\$584	\$591	\$601	\$610
Miscellaneous	\$148	\$298	\$397	\$372	\$301	\$357	\$453	\$428
Taxes	\$305	\$578	\$849	\$675	\$383	\$703	\$949	\$750
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$246)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$270)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.00	\$20.67	\$27.17	\$24.61	\$17.36	\$12.53 per adult	\$15.63 per adult	\$14.26 per adult
Monthly	\$1,936	\$3,638	\$4,782	\$4,331	\$3,056	\$4,409	\$5,501	\$5,021
Annual	\$23,231	\$43,658	\$57,389	\$51,974	\$36,672	\$52,909	\$66,016	\$60,253
Emergency Savings Fund (Monthly)	\$40	\$88	\$132	\$116	\$107	\$52	\$67	\$66

**Table 11. The Self-Sufficiency Standard for Columbia County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$855	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$1,028	\$2,103	\$1,638	\$610	\$1,075	\$2,103	\$1,638
Food	\$287	\$435	\$571	\$657	\$763	\$679	\$802	\$884
Transportation	\$324	\$332	\$332	\$332	\$332	\$637	\$637	\$637
Health Care	\$194	\$485	\$496	\$505	\$537	\$544	\$554	\$563
Miscellaneous	\$166	\$331	\$453	\$416	\$327	\$396	\$513	\$475
Taxes	\$376	\$708	\$1,096	\$912	\$539	\$883	\$1,184	\$998
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$95)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$12.51	\$23.46	\$32.08	\$28.72	\$20.49	\$14.28 per adult	\$18.15 per adult	\$16.45 per adult
Monthly	\$2,202	\$4,129	\$5,646	\$5,055	\$3,606	\$5,026	\$6,388	\$5,790
Annual	\$26,423	\$49,551	\$67,758	\$60,655	\$43,271	\$60,315	\$76,657	\$69,483
Emergency Savings Fund (Monthly)	\$44	\$95	\$195	\$144	\$108	\$56	\$74	\$70

**Table 12. The Self-Sufficiency Standard for Cortland County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$733	\$870	\$870	\$870	\$870	\$870	\$870	\$870
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$251	\$379	\$498	\$573	\$665	\$592	\$699	\$771
Transportation	\$311	\$319	\$319	\$319	\$319	\$611	\$611	\$611
Health Care	\$211	\$537	\$549	\$557	\$589	\$597	\$607	\$616
Miscellaneous	\$151	\$295	\$393	\$367	\$295	\$352	\$448	\$422
Taxes	\$313	\$565	\$825	\$648	\$360	\$682	\$927	\$787
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$273)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$258)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.19	\$20.39	\$26.77	\$24.15	\$16.79	\$12.32 per adult	\$15.40 per adult	\$14.18 per adult
Monthly	\$1,970	\$3,588	\$4,711	\$4,250	\$2,956	\$4,337	\$5,420	\$4,992
Annual	\$23,635	\$43,057	\$56,531	\$50,996	\$35,466	\$52,049	\$65,040	\$59,901
Emergency Savings Fund (Monthly)	\$40	\$87	\$129	\$115	\$107	\$51	\$67	\$65

**Table 13. The Self-Sufficiency Standard for Delaware County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$650	\$764	\$764	\$764	\$764	\$764	\$764	\$764
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$328	\$495	\$651	\$749	\$869	\$773	\$914	\$1,008
Transportation	\$324	\$332	\$332	\$332	\$332	\$638	\$638	\$638
Health Care	\$221	\$567	\$578	\$587	\$619	\$626	\$636	\$645
Miscellaneous	\$152	\$300	\$402	\$378	\$309	\$365	\$464	\$440
Taxes	\$320	\$585	\$877	\$713	\$430	\$743	\$992	\$847
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$200)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$295)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.33	\$20.84	\$27.62	\$25.22	\$18.30	\$12.91 per adult	\$16.10 per adult	\$14.94 per adult
Monthly	\$1,995	\$3,667	\$4,862	\$4,439	\$3,221	\$4,543	\$5,666	\$5,257
Annual	\$23,934	\$44,005	\$58,339	\$53,262	\$38,655	\$54,519	\$67,997	\$63,088
Emergency Savings Fund (Monthly)	\$41	\$88	\$135	\$119	\$108	\$52	\$69	\$67

**Table 14. The Self-Sufficiency Standard for Dutchess County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,217	\$1,518	\$1,518	\$1,518	\$1,518	\$1,518	\$1,518	\$1,518
Child Care	\$0	\$1,060	\$2,198	\$1,750	\$689	\$1,138	\$2,198	\$1,750
Food	\$305	\$462	\$607	\$699	\$810	\$721	\$852	\$939
Transportation	\$339	\$348	\$348	\$348	\$348	\$668	\$668	\$668
Health Care	\$221	\$567	\$578	\$587	\$619	\$626	\$636	\$645
Miscellaneous	\$208	\$395	\$525	\$490	\$398	\$467	\$587	\$552
Taxes	\$544	\$969	\$1,489	\$1,226	\$873	\$1,165	\$1,480	\$1,303
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$16.10	\$28.99	\$38.80	\$35.13	\$27.40	\$17.29 per adult	\$21.33 per adult	\$19.72 per adult
Monthly	\$2,834	\$5,102	\$6,829	\$6,184	\$4,822	\$6,086	\$7,507	\$6,943
Annual	\$34,010	\$61,227	\$81,951	\$74,203	\$57,866	\$73,038	\$90,090	\$83,310
Emergency Savings Fund (Monthly)	\$53	\$131	\$250	\$223	\$132	\$63	\$82	\$79

**Table 15. The Self-Sufficiency Standard for Erie County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$787	\$937	\$937	\$937	\$937	\$937	\$937	\$937
Child Care	\$0	\$1,028	\$2,103	\$1,638	\$610	\$1,075	\$2,103	\$1,638
Food	\$272	\$411	\$541	\$622	\$722	\$642	\$759	\$837
Transportation	\$333	\$342	\$342	\$342	\$342	\$657	\$657	\$657
Health Care	\$183	\$451	\$462	\$471	\$503	\$510	\$520	\$529
Miscellaneous	\$158	\$317	\$439	\$401	\$311	\$382	\$498	\$460
Taxes	\$341	\$653	\$1,038	\$832	\$445	\$819	\$1,125	\$937
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$188)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$305)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.78	\$22.29	\$30.85	\$27.33	\$18.56	\$13.65 per adult	\$17.52 per adult	\$15.80 per adult
Monthly	\$2,073	\$3,922	\$5,429	\$4,810	\$3,266	\$4,806	\$6,167	\$5,562
Annual	\$24,879	\$47,069	\$65,145	\$57,718	\$39,198	\$57,670	\$73,999	\$66,745
Emergency Savings Fund (Monthly)	\$42	\$92	\$184	\$134	\$108	\$54	\$72	\$69

**Table 16. The Self-Sufficiency Standard for Essex County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$719	\$853	\$853	\$853	\$853	\$853	\$853	\$853
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$270	\$409	\$537	\$618	\$717	\$638	\$754	\$832
Transportation	\$307	\$315	\$315	\$315	\$315	\$604	\$604	\$604
Health Care	\$210	\$531	\$543	\$552	\$584	\$591	\$601	\$610
Miscellaneous	\$151	\$295	\$394	\$369	\$298	\$354	\$450	\$425
Taxes	\$314	\$566	\$832	\$658	\$368	\$689	\$937	\$797
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$261)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$263)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.19	\$20.42	\$26.88	\$24.32	\$17.04	\$12.39 per adult	\$15.50 per adult	\$14.30 per adult
Monthly	\$1,970	\$3,593	\$4,732	\$4,281	\$2,999	\$4,363	\$5,457	\$5,035
Annual	\$23,636	\$43,117	\$56,779	\$51,369	\$35,982	\$52,350	\$65,484	\$60,421
Emergency Savings Fund (Monthly)	\$40	\$87	\$130	\$115	\$107	\$51	\$67	\$65



**Table 17. The Self-Sufficiency Standard for Franklin County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$680	\$775	\$775	\$775	\$775	\$775	\$775	\$775
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$238	\$360	\$473	\$544	\$631	\$561	\$664	\$732
Transportation	\$309	\$317	\$317	\$317	\$317	\$607	\$607	\$607
Health Care	\$210	\$531	\$543	\$552	\$584	\$591	\$601	\$610
Miscellaneous	\$144	\$282	\$380	\$354	\$281	\$339	\$434	\$407
Taxes	\$286	\$500	\$763	\$610	\$289	\$632	\$841	\$703
Earned Income Tax Credit (-)	\$0	(\$25)	\$0	\$0	(\$345)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$114)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.60	\$19.09	\$25.61	\$23.11	\$15.30	\$11.76 per adult	\$14.71 per adult	\$13.49 per adult
Monthly	\$1,866	\$3,360	\$4,508	\$4,067	\$2,693	\$4,139	\$5,180	\$4,750
Annual	\$22,391	\$40,314	\$54,099	\$48,807	\$32,320	\$49,670	\$62,155	\$56,999
Emergency Savings Fund (Monthly)	\$39	\$86	\$120	\$112	\$105	\$50	\$66	\$63

**Table 18. The Self-Sufficiency Standard for Fulton County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$694	\$854	\$854	\$854	\$854	\$854	\$854	\$854
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$245	\$370	\$486	\$560	\$649	\$578	\$683	\$753
Transportation	\$310	\$318	\$318	\$318	\$318	\$610	\$610	\$610
Health Care	\$194	\$485	\$496	\$505	\$537	\$544	\$554	\$563
Miscellaneous	\$144	\$287	\$385	\$359	\$287	\$344	\$439	\$413
Taxes	\$289	\$529	\$780	\$630	\$318	\$643	\$883	\$736
Earned Income Tax Credit (-)	\$0	(\$4)	\$0	\$0	(\$317)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$125)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$234)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.66	\$19.65	\$26.00	\$23.53	\$15.88	\$11.95 per adult	\$15.00 per adult	\$13.76 per adult
Monthly	\$1,876	\$3,459	\$4,577	\$4,141	\$2,796	\$4,206	\$5,280	\$4,844
Annual	\$22,514	\$41,511	\$54,920	\$49,689	\$33,548	\$50,470	\$63,363	\$58,129
Emergency Savings Fund (Monthly)	\$39	\$86	\$123	\$113	\$106	\$50	\$66	\$64

**Table 19. The Self-Sufficiency Standard for Genesee County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$696	\$837	\$837	\$837	\$837	\$837	\$837	\$837
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$250	\$378	\$496	\$571	\$663	\$590	\$697	\$768
Transportation	\$312	\$320	\$320	\$320	\$320	\$614	\$614	\$614
Health Care	\$183	\$451	\$462	\$471	\$503	\$510	\$520	\$529
Miscellaneous	\$144	\$283	\$381	\$355	\$283	\$340	\$436	\$410
Taxes	\$288	\$502	\$768	\$615	\$297	\$639	\$856	\$718
Earned Income Tax Credit (-)	\$0	(\$24)	\$0	\$0	(\$337)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$117)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.64	\$19.12	\$25.69	\$23.21	\$15.48	\$11.83 per adult	\$14.83 per adult	\$13.61 per adult
Monthly	\$1,873	\$3,365	\$4,522	\$4,085	\$2,724	\$4,163	\$5,218	\$4,792
Annual	\$22,479	\$40,380	\$54,267	\$49,021	\$32,688	\$49,960	\$62,621	\$57,508
Emergency Savings Fund (Monthly)	\$39	\$86	\$121	\$112	\$106	\$50	\$66	\$64

**Table 20. The Self-Sufficiency Standard for Greene County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$834	\$1,047	\$1,047	\$1,047	\$1,047	\$1,047	\$1,047	\$1,047
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$302	\$457	\$600	\$691	\$801	\$713	\$843	\$929
Transportation	\$308	\$316	\$316	\$316	\$316	\$605	\$605	\$605
Health Care	\$194	\$485	\$496	\$505	\$537	\$544	\$554	\$563
Miscellaneous	\$164	\$314	\$415	\$391	\$321	\$376	\$474	\$449
Taxes	\$367	\$643	\$885	\$773	\$497	\$789	\$1,031	\$913
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$137)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$12.32	\$22.08	\$28.50	\$26.35	\$19.62	\$13.37 per adult	\$16.51 per adult	\$15.40 per adult
Monthly	\$2,168	\$3,885	\$5,016	\$4,638	\$3,453	\$4,708	\$5,812	\$5,422
Annual	\$26,021	\$46,625	\$60,194	\$55,652	\$41,431	\$56,494	\$69,739	\$65,060
Emergency Savings Fund (Monthly)	\$43	\$92	\$143	\$127	\$109	\$54	\$70	\$67

**Table 21. The Self-Sufficiency Standard for Hamilton County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$700	\$922	\$922	\$922	\$922	\$922	\$922	\$922
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$278	\$420	\$552	\$636	\$738	\$656	\$776	\$855
Transportation	\$307	\$316	\$316	\$316	\$316	\$605	\$605	\$605
Health Care	\$210	\$531	\$543	\$552	\$584	\$591	\$601	\$610
Miscellaneous	\$149	\$303	\$402	\$377	\$307	\$362	\$459	\$434
Taxes	\$309	\$598	\$882	\$708	\$417	\$731	\$973	\$799
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$214)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$289)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.10	\$21.10	\$27.70	\$25.15	\$18.03	\$12.79	\$15.89	\$14.60
						per adult	per adult	per adult
Monthly	\$1,954	\$3,714	\$4,875	\$4,427	\$3,173	\$4,502	\$5,594	\$5,140
Annual	\$23,445	\$44,569	\$58,503	\$53,118	\$38,080	\$54,019	\$67,131	\$61,685
Emergency Savings Fund (Monthly)	\$40	\$89	\$135	\$119	\$108	\$52	\$68	\$66

**Table 22. The Self-Sufficiency Standard for Herkimer County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$592	\$754	\$754	\$754	\$754	\$754	\$754	\$754
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$244	\$369	\$484	\$558	\$647	\$576	\$680	\$750
Transportation	\$312	\$321	\$321	\$321	\$321	\$615	\$615	\$615
Health Care	\$210	\$531	\$543	\$552	\$584	\$591	\$601	\$610
Miscellaneous	\$136	\$281	\$379	\$353	\$281	\$339	\$434	\$408
Taxes	\$259	\$496	\$759	\$609	\$288	\$632	\$842	\$707
Earned Income Tax Credit (-)	\$0	(\$29)	\$0	\$0	(\$346)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$114)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.96	\$18.99	\$25.56	\$23.07	\$15.28	\$11.76	\$14.73	\$13.52
						per adult	per adult	per adult
Monthly	\$1,752	\$3,342	\$4,498	\$4,061	\$2,690	\$4,139	\$5,183	\$4,758
Annual	\$21,026	\$40,099	\$53,972	\$48,734	\$32,274	\$49,670	\$62,201	\$57,098
Emergency Savings Fund (Monthly)	\$36	\$86	\$120	\$112	\$105	\$50	\$66	\$63

**Table 23.** The Self-Sufficiency Standard for Jefferson County, NY, 2021

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$794	\$1,047	\$1,047	\$1,047	\$1,047	\$1,047	\$1,047	\$1,047
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$243	\$367	\$483	\$556	\$645	\$574	\$678	\$747
Transportation	\$308	\$317	\$317	\$317	\$317	\$606	\$606	\$606
Health Care	\$210	\$531	\$543	\$552	\$584	\$591	\$601	\$610
Miscellaneous	\$155	\$310	\$408	\$382	\$310	\$367	\$462	\$436
Taxes	\$332	\$626	\$913	\$735	\$438	\$751	\$985	\$813
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$195)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$297)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.60	\$21.72	\$28.23	\$25.59	\$18.41	\$12.98 per adult	\$16.01 per adult	\$14.70 per adult
Monthly	\$2,042	\$3,823	\$4,968	\$4,503	\$3,241	\$4,570	\$5,637	\$5,175
Annual	\$24,509	\$45,873	\$59,618	\$54,036	\$38,891	\$54,836	\$67,642	\$62,095
Emergency Savings Fund (Monthly)	\$41	\$91	\$139	\$122	\$108	\$53	\$68	\$67

**Table 24.** The Self-Sufficiency Standard for Kings County (Northwest Brooklyn), NY, 2021

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$2,384	\$2,712	\$2,712	\$2,712	\$2,712	\$2,712	\$2,712	\$2,712
Child Care	\$0	\$1,285	\$2,637	\$1,924	\$639	\$1,352	\$2,637	\$1,924
Food	\$332	\$502	\$660	\$759	\$881	\$784	\$926	\$1,021
Transportation	\$127	\$127	\$127	\$127	\$127	\$254	\$254	\$254
Health Care	\$211	\$535	\$546	\$555	\$587	\$594	\$605	\$613
Miscellaneous	\$305	\$516	\$668	\$608	\$495	\$570	\$713	\$652
Taxes	\$1,115	\$1,948	\$2,898	\$2,371	\$1,589	\$1,854	\$2,517	\$2,024
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$25.42	\$42.09	\$55.76	\$48.99	\$37.48	\$22.45 per adult	\$28.21 per adult	\$24.91 per adult
Monthly	\$4,473	\$7,408	\$9,815	\$8,622	\$6,596	\$7,903	\$9,930	\$8,767
Annual	\$53,679	\$88,891	\$117,775	\$103,464	\$79,151	\$94,831	\$119,165	\$105,204
Emergency Savings Fund (Monthly)	\$87	\$259	\$397	\$345	\$241	\$74	\$129	\$104

**Table 25. The Self-Sufficiency Standard for Kings County (Excluding Northwest Brooklyn), NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,609	\$1,831	\$1,831	\$1,831	\$1,831	\$1,831	\$1,831	\$1,831
Child Care	\$0	\$1,285	\$2,637	\$1,924	\$639	\$1,352	\$2,637	\$1,924
Food	\$332	\$502	\$660	\$759	\$881	\$784	\$926	\$1,021
Transportation	\$127	\$127	\$127	\$127	\$127	\$254	\$254	\$254
Health Care	\$211	\$535	\$546	\$555	\$587	\$594	\$605	\$613
Miscellaneous	\$228	\$428	\$580	\$520	\$406	\$481	\$625	\$564
Taxes	\$735	\$1,332	\$2,213	\$1,723	\$1,066	\$1,437	\$1,932	\$1,605
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$18.42	\$33.08	\$46.36	\$39.80	\$29.00	\$18.51 per adult	\$23.80 per adult	\$20.96 per adult
Monthly	\$3,241	\$5,822	\$8,160	\$7,005	\$5,103	\$6,516	\$8,376	\$7,379
Annual	\$38,893	\$69,863	\$97,915	\$84,056	\$61,240	\$78,194	\$100,515	\$88,545
Emergency Savings Fund (Monthly)	\$56	\$187	\$321	\$261	\$145	\$65	\$100	\$80

**Table 26. The Self-Sufficiency Standard for Lewis County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$669	\$828	\$828	\$828	\$828	\$828	\$828	\$828
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$259	\$392	\$515	\$593	\$688	\$612	\$723	\$797
Transportation	\$310	\$318	\$318	\$318	\$318	\$610	\$610	\$610
Health Care	\$210	\$531	\$543	\$552	\$584	\$591	\$601	\$610
Miscellaneous	\$145	\$291	\$390	\$364	\$293	\$349	\$445	\$419
Taxes	\$291	\$547	\$807	\$633	\$343	\$668	\$930	\$774
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$288)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$125)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$247)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.70	\$20.05	\$26.47	\$23.88	\$16.49	\$12.19 per adult	\$15.33 per adult	\$14.07 per adult
Monthly	\$1,883	\$3,529	\$4,658	\$4,203	\$2,902	\$4,292	\$5,395	\$4,954
Annual	\$22,598	\$42,343	\$55,900	\$50,437	\$34,819	\$51,501	\$64,744	\$59,449
Emergency Savings Fund (Monthly)	\$39	\$87	\$127	\$115	\$106	\$51	\$66	\$64

**Table 27. The Self-Sufficiency Standard for Livingston County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$721	\$903	\$903	\$903	\$903	\$903	\$903	\$903
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$257	\$388	\$510	\$587	\$681	\$606	\$716	\$789
Transportation	\$308	\$316	\$316	\$316	\$316	\$606	\$606	\$606
Health Care	\$180	\$440	\$451	\$460	\$492	\$499	\$509	\$518
Miscellaneous	\$146	\$289	\$387	\$361	\$290	\$346	\$443	\$417
Taxes	\$298	\$538	\$794	\$641	\$331	\$655	\$909	\$758
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$301)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$125)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$241)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.85	\$19.85	\$26.24	\$23.77	\$16.22	\$12.07	\$15.18	\$13.94
						per adult	per adult	per adult
Monthly	\$1,909	\$3,494	\$4,618	\$4,184	\$2,854	\$4,249	\$5,343	\$4,906
Annual	\$22,910	\$41,934	\$55,421	\$50,211	\$34,249	\$50,989	\$64,119	\$58,869
Emergency Savings Fund (Monthly)	\$39	\$86	\$125	\$114	\$106	\$51	\$66	\$64

**Table 28. The Self-Sufficiency Standard for Madison County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$712	\$879	\$879	\$879	\$879	\$879	\$879	\$879
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$245	\$371	\$488	\$562	\$651	\$580	\$685	\$755
Transportation	\$313	\$321	\$321	\$321	\$321	\$616	\$616	\$616
Health Care	\$210	\$531	\$543	\$552	\$584	\$591	\$601	\$610
Miscellaneous	\$148	\$294	\$392	\$366	\$294	\$352	\$447	\$421
Taxes	\$304	\$560	\$823	\$645	\$356	\$680	\$925	\$782
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$277)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$256)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.97	\$20.33	\$26.73	\$24.09	\$16.71	\$12.30	\$15.37	\$14.14
						per adult	per adult	per adult
Monthly	\$1,931	\$3,578	\$4,704	\$4,241	\$2,940	\$4,331	\$5,411	\$4,978
Annual	\$23,177	\$42,939	\$56,450	\$50,886	\$35,285	\$51,968	\$64,929	\$59,741
Emergency Savings Fund (Monthly)	\$40	\$87	\$128	\$115	\$106	\$51	\$67	\$65

**Table 29. The Self-Sufficiency Standard for Monroe County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$830	\$1,036	\$1,036	\$1,036	\$1,036	\$1,036	\$1,036	\$1,036
Child Care	\$0	\$1,028	\$2,103	\$1,638	\$610	\$1,075	\$2,103	\$1,638
Food	\$269	\$408	\$535	\$616	\$715	\$636	\$752	\$829
Transportation	\$302	\$311	\$311	\$311	\$311	\$594	\$594	\$594
Health Care	\$180	\$440	\$451	\$460	\$492	\$499	\$509	\$518
Miscellaneous	\$158	\$322	\$444	\$406	\$316	\$384	\$500	\$462
Taxes	\$343	\$674	\$1,059	\$862	\$470	\$828	\$1,132	\$944
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$162)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$317)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.83	\$22.74	\$31.29	\$27.81	\$19.10	\$13.74 per adult	\$17.60 per adult	\$15.88 per adult
Monthly	\$2,082	\$4,002	\$5,506	\$4,895	\$3,361	\$4,837	\$6,194	\$5,589
Annual	\$24,982	\$48,021	\$66,075	\$58,744	\$40,331	\$58,039	\$74,329	\$67,062
Emergency Savings Fund (Monthly)	\$42	\$93	\$188	\$138	\$108	\$55	\$72	\$69

**Table 30. The Self-Sufficiency Standard for Montgomery County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$711	\$845	\$845	\$845	\$845	\$845	\$845	\$845
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$255	\$386	\$507	\$583	\$676	\$602	\$711	\$784
Transportation	\$310	\$318	\$318	\$318	\$318	\$610	\$610	\$610
Health Care	\$194	\$485	\$496	\$505	\$537	\$544	\$554	\$563
Miscellaneous	\$147	\$287	\$386	\$360	\$288	\$345	\$441	\$415
Taxes	\$300	\$532	\$785	\$636	\$334	\$650	\$897	\$748
Earned Income Tax Credit (-)	\$0	(\$1)	\$0	\$0	(\$306)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$125)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$239)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.89	\$19.73	\$26.10	\$23.65	\$16.12	\$12.02 per adult	\$15.10 per adult	\$13.87 per adult
Monthly	\$1,917	\$3,473	\$4,594	\$4,163	\$2,838	\$4,229	\$5,317	\$4,881
Annual	\$23,001	\$41,674	\$55,125	\$49,950	\$34,050	\$50,754	\$63,801	\$58,578
Emergency Savings Fund (Monthly)	\$40	\$86	\$124	\$113	\$106	\$50	\$66	\$64

**Table 31. The Self-Sufficiency Standard for Nassau County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,714	\$2,102	\$2,102	\$2,102	\$2,102	\$2,102	\$2,102	\$2,102
Child Care	\$0	\$1,380	\$2,867	\$2,313	\$934	\$1,487	\$2,867	\$2,313
Food	\$328	\$495	\$651	\$749	\$869	\$773	\$914	\$1,008
Transportation	\$423	\$431	\$431	\$431	\$431	\$836	\$836	\$836
Health Care	\$213	\$542	\$553	\$562	\$594	\$601	\$612	\$620
Miscellaneous	\$268	\$495	\$660	\$616	\$493	\$580	\$733	\$688
Taxes	\$780	\$1,477	\$2,359	\$2,019	\$1,292	\$1,612	\$2,204	\$1,877
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$21.17	\$38.10	\$52.22	\$47.50	\$35.69	\$22.09 per adult	\$27.93 per adult	\$25.60 per adult
Monthly	\$3,725	\$6,706	\$9,190	\$8,359	\$6,281	\$7,774	\$9,833	\$9,010
Annual	\$44,704	\$80,467	\$110,279	\$100,312	\$75,376	\$93,287	\$117,997	\$108,124
Emergency Savings Fund (Monthly)	\$65	\$227	\$366	\$329	\$225	\$75	\$129	\$112

**Table 32. The Self-Sufficiency Standard for North Manhattan, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,229	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400
Child Care	\$0	\$1,285	\$2,637	\$1,924	\$639	\$1,352	\$2,637	\$1,924
Food	\$529	\$801	\$1,052	\$1,211	\$1,405	\$1,250	\$1,477	\$1,629
Transportation	\$127	\$127	\$127	\$127	\$127	\$254	\$254	\$254
Health Care	\$211	\$535	\$546	\$555	\$587	\$594	\$605	\$613
Miscellaneous	\$210	\$415	\$576	\$522	\$416	\$485	\$637	\$582
Taxes	\$649	\$1,270	\$2,185	\$1,739	\$1,128	\$1,454	\$1,990	\$1,689
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$16.79	\$31.91	\$45.97	\$40.03	\$29.94	\$18.67 per adult	\$24.34 per adult	\$21.76 per adult
Monthly	\$2,955	\$5,615	\$8,091	\$7,045	\$5,269	\$6,573	\$8,567	\$7,658
Annual	\$35,458	\$67,384	\$97,088	\$84,536	\$63,227	\$78,879	\$102,801	\$91,898
Emergency Savings Fund (Monthly)	\$53	\$176	\$318	\$263	\$180	\$65	\$101	\$82



**Table 33. The Self-Sufficiency Standard for South Manhattan, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$2,868	\$3,267	\$3,267	\$3,267	\$3,267	\$3,267	\$3,267	\$3,267
Child Care	\$0	\$1,285	\$2,637	\$1,924	\$639	\$1,352	\$2,637	\$1,924
Food	\$529	\$801	\$1,052	\$1,211	\$1,405	\$1,250	\$1,477	\$1,629
Transportation	\$127	\$127	\$127	\$127	\$127	\$254	\$254	\$254
Health Care	\$211	\$535	\$546	\$555	\$587	\$594	\$605	\$613
Miscellaneous	\$373	\$601	\$763	\$708	\$603	\$672	\$824	\$769
Taxes	\$1,616	\$2,585	\$3,650	\$3,163	\$2,382	\$2,462	\$3,330	\$2,878
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$32.52	\$51.05	\$65.96	\$59.79	\$48.73	\$27.37	\$33.98	\$30.97
						per adult	per adult	per adult
Monthly	\$5,724	\$8,984	\$11,609	\$10,522	\$8,576	\$9,635	\$11,960	\$10,900
Annual	\$68,688	\$107,808	\$139,305	\$126,269	\$102,912	\$115,615	\$143,521	\$130,802
Emergency Savings Fund (Monthly)	\$143	\$339	\$477	\$431	\$340	\$112	\$174	\$152

**Table 34. The Self-Sufficiency Standard for Niagara County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$708	\$845	\$845	\$845	\$845	\$845	\$845	\$845
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$257	\$388	\$510	\$587	\$681	\$606	\$716	\$789
Transportation	\$317	\$326	\$326	\$326	\$326	\$625	\$625	\$625
Health Care	\$183	\$451	\$462	\$471	\$503	\$510	\$520	\$529
Miscellaneous	\$147	\$285	\$383	\$358	\$286	\$344	\$440	\$414
Taxes	\$298	\$519	\$783	\$627	\$317	\$643	\$888	\$741
Earned Income Tax Credit (-)	\$0	(\$12)	\$0	\$0	(\$319)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$125)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.85	\$19.45	\$25.95	\$23.46	\$15.85	\$11.95	\$15.04	\$13.81
						per adult	per adult	per adult
Monthly	\$1,910	\$3,424	\$4,567	\$4,129	\$2,789	\$4,207	\$5,292	\$4,860
Annual	\$22,918	\$41,087	\$54,798	\$49,548	\$33,470	\$50,480	\$63,508	\$58,314
Emergency Savings Fund (Monthly)	\$39	\$86	\$123	\$113	\$106	\$50	\$66	\$64

**Table 35. The Self-Sufficiency Standard for Oneida County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$634	\$807	\$807	\$807	\$807	\$807	\$807	\$807
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$257	\$389	\$512	\$589	\$683	\$608	\$718	\$792
Transportation	\$312	\$320	\$320	\$320	\$320	\$614	\$614	\$614
Health Care	\$210	\$531	\$543	\$552	\$584	\$591	\$601	\$610
Miscellaneous	\$141	\$289	\$387	\$362	\$290	\$347	\$443	\$417
Taxes	\$278	\$539	\$795	\$621	\$332	\$659	\$915	\$762
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$299)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$125)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$242)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.41	\$19.87	\$26.26	\$23.67	\$16.25	\$12.10	\$15.22	\$13.97
						per adult	per adult	per adult
Monthly	\$1,832	\$3,497	\$4,622	\$4,166	\$2,860	\$4,260	\$5,357	\$4,918
Annual	\$21,989	\$41,969	\$55,464	\$49,996	\$34,317	\$51,120	\$64,289	\$59,020
Emergency Savings Fund (Monthly)	\$38	\$86	\$125	\$114	\$106	\$51	\$66	\$64

**Table 36. The Self-Sufficiency Standard for Onondaga County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$747	\$923	\$923	\$923	\$923	\$923	\$923	\$923
Child Care	\$0	\$1,028	\$2,103	\$1,638	\$610	\$1,075	\$2,103	\$1,638
Food	\$262	\$396	\$520	\$599	\$695	\$618	\$730	\$805
Transportation	\$309	\$317	\$317	\$317	\$317	\$608	\$608	\$608
Health Care	\$211	\$537	\$549	\$557	\$589	\$597	\$607	\$616
Miscellaneous	\$153	\$320	\$441	\$403	\$313	\$382	\$497	\$459
Taxes	\$322	\$665	\$1,049	\$845	\$455	\$818	\$1,122	\$934
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$178)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$310)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.39	\$22.55	\$31.07	\$27.55	\$18.77	\$13.64	\$17.49	\$15.76
						per adult	per adult	per adult
Monthly	\$2,004	\$3,970	\$5,469	\$4,849	\$3,303	\$4,803	\$6,157	\$5,548
Annual	\$24,045	\$47,636	\$65,624	\$58,186	\$39,638	\$57,636	\$73,886	\$66,580
Emergency Savings Fund (Monthly)	\$41	\$93	\$186	\$136	\$108	\$54	\$72	\$69

**Table 37. The Self-Sufficiency Standard for Ontario County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$814	\$1,017	\$1,017	\$1,017	\$1,017	\$1,017	\$1,017	\$1,017
Child Care	\$0	\$1,028	\$2,103	\$1,638	\$610	\$1,075	\$2,103	\$1,638
Food	\$264	\$400	\$525	\$605	\$701	\$624	\$737	\$813
Transportation	\$306	\$315	\$315	\$315	\$315	\$602	\$602	\$602
Health Care	\$180	\$440	\$451	\$460	\$492	\$499	\$509	\$518
Miscellaneous	\$156	\$320	\$441	\$403	\$313	\$382	\$497	\$459
Taxes	\$336	\$665	\$1,049	\$845	\$455	\$816	\$1,122	\$934
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$177)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$310)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.68	\$22.54	\$31.07	\$27.55	\$18.78	\$13.63	\$17.49	\$15.76
						per adult	per adult	per adult
Monthly	\$2,056	\$3,967	\$5,468	\$4,850	\$3,306	\$4,799	\$6,156	\$5,548
Annual	\$24,669	\$47,609	\$65,619	\$58,194	\$39,671	\$57,589	\$73,870	\$66,577
Emergency Savings Fund (Monthly)	\$42	\$93	\$186	\$136	\$108	\$54	\$72	\$69

**Table 38. The Self-Sufficiency Standard for Orange County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,116	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427	\$1,427
Child Care	\$0	\$1,060	\$2,198	\$1,750	\$689	\$1,138	\$2,198	\$1,750
Food	\$295	\$446	\$586	\$675	\$783	\$697	\$823	\$908
Transportation	\$351	\$360	\$360	\$360	\$360	\$693	\$693	\$693
Health Care	\$221	\$567	\$578	\$587	\$619	\$626	\$636	\$645
Miscellaneous	\$198	\$386	\$515	\$480	\$388	\$458	\$578	\$542
Taxes	\$505	\$953	\$1,426	\$1,162	\$822	\$1,129	\$1,443	\$1,264
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$15.26	\$28.31	\$37.83	\$34.13	\$26.45	\$16.91	\$20.92	\$19.31
						per adult	per adult	per adult
Monthly	\$2,686	\$4,982	\$6,658	\$6,007	\$4,655	\$5,951	\$7,365	\$6,796
Annual	\$32,232	\$59,784	\$79,893	\$72,082	\$55,854	\$71,409	\$88,382	\$81,550
Emergency Savings Fund (Monthly)	\$51	\$124	\$242	\$215	\$125	\$62	\$81	\$77

**Table 39. The Self-Sufficiency Standard for Orleans County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$690	\$866	\$866	\$866	\$866	\$866	\$866	\$866
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$230	\$348	\$457	\$526	\$611	\$543	\$642	\$708
Transportation	\$312	\$320	\$320	\$320	\$320	\$614	\$614	\$614
Health Care	\$183	\$451	\$462	\$471	\$503	\$510	\$520	\$529
Miscellaneous	\$142	\$283	\$380	\$353	\$281	\$338	\$433	\$407
Taxes	\$279	\$501	\$763	\$609	\$286	\$632	\$836	\$701
Earned Income Tax Credit (-)	\$0	(\$24)	\$0	\$0	(\$349)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$113)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.43	\$19.11	\$25.60	\$23.07	\$15.23	\$11.75 per adult	\$14.69 per adult	\$13.46 per adult
Monthly	\$1,836	\$3,363	\$4,505	\$4,061	\$2,680	\$4,137	\$5,169	\$4,740
Annual	\$22,030	\$40,357	\$54,064	\$48,731	\$32,158	\$49,645	\$62,031	\$56,875
Emergency Savings Fund (Monthly)	\$38	\$86	\$120	\$112	\$105	\$50	\$66	\$63

**Table 40. The Self-Sufficiency Standard for Oswego County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$858	\$975	\$975	\$975	\$975	\$975	\$975	\$975
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$255	\$387	\$509	\$583	\$675	\$602	\$713	\$784
Transportation	\$315	\$323	\$323	\$323	\$323	\$617	\$617	\$617
Health Care	\$197	\$598	\$608	\$616	\$645	\$652	\$661	\$669
Miscellaneous	\$162	\$294	\$380	\$355	\$302	\$358	\$435	\$410
Taxes	\$414	\$705	\$909	\$839	\$506	\$850	\$1,013	\$943
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$145)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$327)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.51	\$19.75	\$26.03	\$23.53	\$15.84	\$11.95 per adult	\$14.97 per adult	\$13.72 per adult
Monthly	\$1,849	\$3,475	\$4,581	\$4,141	\$2,788	\$4,205	\$5,270	\$4,831
Annual	\$22,187	\$41,706	\$54,973	\$49,687	\$33,462	\$50,461	\$63,238	\$57,967
Emergency Savings Fund (Monthly)	\$38	\$86	\$124	\$113	\$106	\$50	\$66	\$64

**Table 41. The Self-Sufficiency Standard for Otsego County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$737	\$916	\$916	\$916	\$916	\$916	\$916	\$916
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$270	\$409	\$537	\$618	\$717	\$638	\$754	\$832
Transportation	\$321	\$330	\$330	\$330	\$330	\$633	\$633	\$633
Health Care	\$210	\$531	\$543	\$552	\$584	\$591	\$601	\$610
Miscellaneous	\$154	\$303	\$402	\$376	\$305	\$363	\$460	\$434
Taxes	\$326	\$596	\$877	\$703	\$411	\$733	\$973	\$794
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$220)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$286)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.47	\$21.07	\$27.63	\$25.06	\$17.89	\$12.80	\$15.89	\$14.59
						per adult	per adult	per adult
Monthly	\$2,018	\$3,708	\$4,862	\$4,410	\$3,150	\$4,507	\$5,595	\$5,134
Annual	\$24,216	\$44,501	\$58,348	\$52,923	\$37,794	\$54,082	\$67,135	\$61,607
Emergency Savings Fund (Monthly)	\$41	\$89	\$135	\$118	\$108	\$52	\$68	\$67

**Table 42. The Self-Sufficiency Standard for Putnam County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,676	\$1,914	\$1,914	\$1,914	\$1,914	\$1,914	\$1,914	\$1,914
Child Care	\$0	\$1,380	\$2,867	\$2,313	\$934	\$1,487	\$2,867	\$2,313
Food	\$367	\$555	\$729	\$839	\$974	\$866	\$1,024	\$1,129
Transportation	\$348	\$357	\$357	\$357	\$357	\$687	\$687	\$687
Health Care	\$221	\$567	\$578	\$587	\$619	\$626	\$636	\$645
Miscellaneous	\$261	\$477	\$644	\$601	\$480	\$558	\$713	\$669
Taxes	\$754	\$1,365	\$2,250	\$1,926	\$1,208	\$1,525	\$2,077	\$1,767
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$20.61	\$36.35	\$50.60	\$46.05	\$34.39	\$21.16	\$26.94	\$24.69
						per adult	per adult	per adult
Monthly	\$3,627	\$6,398	\$8,906	\$8,105	\$6,052	\$7,447	\$9,484	\$8,691
Annual	\$43,530	\$76,781	\$106,875	\$97,259	\$72,622	\$89,362	\$113,810	\$104,289
Emergency Savings Fund (Monthly)	\$64	\$213	\$352	\$318	\$215	\$73	\$121	\$105

**Table 43. The Self-Sufficiency Standard for Queens County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,835	\$2,091	\$2,091	\$2,091	\$2,091	\$2,091	\$2,091	\$2,091
Child Care	\$0	\$1,285	\$2,637	\$1,924	\$639	\$1,352	\$2,637	\$1,924
Food	\$311	\$471	\$619	\$712	\$826	\$735	\$869	\$958
Transportation	\$127	\$127	\$127	\$127	\$127	\$254	\$254	\$254
Health Care	\$211	\$535	\$546	\$555	\$587	\$594	\$605	\$613
Miscellaneous	\$248	\$451	\$602	\$541	\$427	\$503	\$646	\$584
Taxes	\$832	\$1,469	\$2,374	\$1,880	\$1,186	\$1,537	\$2,028	\$1,698
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$20.25	\$35.29	\$48.65	\$42.03	\$30.97	\$19.46	\$24.71	\$21.85
						per adult	per adult	per adult
Monthly	\$3,564	\$6,212	\$8,563	\$7,397	\$5,451	\$6,850	\$8,696	\$7,690
Annual	\$42,772	\$74,541	\$102,758	\$88,763	\$65,408	\$82,201	\$104,355	\$92,275
Emergency Savings Fund (Monthly)	\$61	\$206	\$340	\$279	\$186	\$67	\$102	\$82

**Table 44. The Self-Sufficiency Standard for Rensselaer County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$856	\$1,045	\$1,045	\$1,045	\$1,045	\$1,045	\$1,045	\$1,045
Child Care	\$0	\$1,028	\$2,103	\$1,638	\$610	\$1,075	\$2,103	\$1,638
Food	\$298	\$450	\$592	\$681	\$790	\$703	\$831	\$916
Transportation	\$311	\$319	\$319	\$319	\$319	\$612	\$612	\$612
Health Care	\$194	\$485	\$496	\$505	\$537	\$544	\$554	\$563
Miscellaneous	\$166	\$333	\$456	\$419	\$330	\$398	\$515	\$477
Taxes	\$375	\$715	\$1,106	\$866	\$558	\$860	\$1,192	\$1,007
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$75)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$12.50	\$23.63	\$32.29	\$28.63	\$20.92	\$14.26	\$18.24	\$16.55
						per adult	per adult	per adult
Monthly	\$2,199	\$4,159	\$5,684	\$5,040	\$3,681	\$5,020	\$6,419	\$5,825
Annual	\$26,392	\$49,909	\$68,204	\$60,474	\$44,173	\$60,244	\$77,026	\$69,904
Emergency Savings Fund (Monthly)	\$44	\$95	\$197	\$146	\$108	\$56	\$74	\$71

**Table 45. The Self-Sufficiency Standard for Richmond County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,621	\$1,848	\$1,848	\$1,848	\$1,848	\$1,848	\$1,848	\$1,848
Child Care	\$0	\$1,285	\$2,637	\$1,924	\$639	\$1,352	\$2,637	\$1,924
Food	\$320	\$484	\$636	\$732	\$849	\$755	\$893	\$984
Transportation	\$127	\$127	\$127	\$127	\$127	\$254	\$254	\$254
Health Care	\$211	\$535	\$546	\$555	\$587	\$594	\$605	\$613
Miscellaneous	\$228	\$428	\$579	\$519	\$405	\$480	\$624	\$562
Taxes	\$735	\$1,331	\$2,208	\$1,715	\$1,055	\$1,432	\$1,925	\$1,596
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$18.42	\$33.07	\$46.29	\$39.69	\$28.85	\$18.46	\$23.72	\$20.87
						per adult	per adult	per adult
Monthly	\$3,241	\$5,821	\$8,148	\$6,986	\$5,077	\$6,499	\$8,351	\$7,348
Annual	\$38,896	\$69,847	\$97,771	\$83,833	\$60,923	\$77,986	\$100,210	\$88,176
Emergency Savings Fund (Monthly)	\$56	\$187	\$321	\$261	\$144	\$65	\$100	\$80

**Table 46. The Self-Sufficiency Standard for Rockland County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,829	\$2,085	\$2,085	\$2,085	\$2,085	\$2,085	\$2,085	\$2,085
Child Care	\$0	\$1,380	\$2,867	\$2,313	\$934	\$1,487	\$2,867	\$2,313
Food	\$299	\$453	\$595	\$685	\$794	\$707	\$835	\$921
Transportation	\$362	\$370	\$370	\$370	\$370	\$714	\$714	\$714
Health Care	\$211	\$535	\$546	\$555	\$587	\$594	\$605	\$613
Miscellaneous	\$270	\$482	\$646	\$601	\$477	\$559	\$711	\$665
Taxes	\$789	\$1,397	\$2,263	\$1,925	\$1,191	\$1,528	\$2,062	\$1,750
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$21.36	\$36.85	\$50.79	\$46.03	\$34.12	\$21.18	\$26.83	\$24.51
						per adult	per adult	per adult
Monthly	\$3,760	\$6,485	\$8,939	\$8,101	\$6,005	\$7,456	\$9,445	\$8,628
Annual	\$45,118	\$77,825	\$107,264	\$97,215	\$72,065	\$89,476	\$113,339	\$103,535
Emergency Savings Fund (Monthly)	\$66	\$217	\$354	\$318	\$213	\$73	\$120	\$105

**Table 47. The Self-Sufficiency Standard for St. Lawrence County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$693	\$857	\$857	\$857	\$857	\$857	\$857	\$857
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$243	\$367	\$483	\$556	\$645	\$574	\$678	\$747
Transportation	\$293	\$302	\$302	\$302	\$302	\$576	\$576	\$576
Health Care	\$210	\$531	\$543	\$552	\$584	\$591	\$601	\$610
Miscellaneous	\$144	\$290	\$388	\$361	\$290	\$345	\$440	\$414
Taxes	\$287	\$542	\$795	\$642	\$339	\$648	\$891	\$742
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$300)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$125)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$241)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.62	\$19.95	\$26.28	\$23.77	\$16.23	\$12.00	\$15.06	\$13.81
						per adult	per adult	per adult
Monthly	\$1,870	\$3,510	\$4,625	\$4,184	\$2,857	\$4,225	\$5,301	\$4,862
Annual	\$22,438	\$42,124	\$55,496	\$50,212	\$34,281	\$50,697	\$63,611	\$58,347
Emergency Savings Fund (Monthly)	\$39	\$86	\$125	\$114	\$106	\$50	\$66	\$64

**Table 48. The Self-Sufficiency Standard for Saratoga County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$974	\$1,192	\$1,192	\$1,192	\$1,192	\$1,192	\$1,192	\$1,192
Child Care	\$0	\$1,060	\$2,198	\$1,750	\$689	\$1,138	\$2,198	\$1,750
Food	\$313	\$473	\$622	\$716	\$831	\$739	\$874	\$963
Transportation	\$306	\$314	\$314	\$314	\$314	\$601	\$601	\$601
Health Care	\$194	\$485	\$496	\$505	\$537	\$544	\$554	\$563
Miscellaneous	\$179	\$352	\$482	\$448	\$356	\$421	\$542	\$507
Taxes	\$427	\$797	\$1,220	\$1,037	\$688	\$992	\$1,300	\$1,124
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$13.59	\$25.32	\$34.61	\$31.41	\$23.72	\$15.37	\$19.40	\$17.80
						per adult	per adult	per adult
Monthly	\$2,392	\$4,457	\$6,092	\$5,528	\$4,174	\$5,411	\$6,829	\$6,267
Annual	\$28,704	\$53,483	\$73,100	\$66,339	\$50,090	\$64,932	\$81,943	\$75,203
Emergency Savings Fund (Monthly)	\$46	\$102	\$217	\$191	\$110	\$58	\$77	\$74



**Table 49. The Self-Sufficiency Standard for Schenectady County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$871	\$1,067	\$1,067	\$1,067	\$1,067	\$1,067	\$1,067	\$1,067
Child Care	\$0	\$1,028	\$2,103	\$1,638	\$610	\$1,075	\$2,103	\$1,638
Food	\$288	\$436	\$573	\$659	\$765	\$681	\$804	\$887
Transportation	\$313	\$322	\$322	\$322	\$322	\$617	\$617	\$617
Health Care	\$194	\$485	\$496	\$505	\$537	\$544	\$554	\$563
Miscellaneous	\$167	\$334	\$456	\$419	\$330	\$398	\$515	\$477
Taxes	\$378	\$719	\$1,108	\$871	\$558	\$861	\$1,192	\$1,006
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$75)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$12.56	\$23.72	\$32.34	\$28.68	\$20.90	\$14.28 per adult	\$18.24 per adult	\$16.54 per adult
Monthly	\$2,211	\$4,174	\$5,692	\$5,047	\$3,679	\$5,026	\$6,419	\$5,821
Annual	\$26,535	\$50,087	\$68,302	\$60,564	\$44,150	\$60,318	\$77,027	\$69,856
Emergency Savings Fund (Monthly)	\$44	\$96	\$197	\$146	\$108	\$56	\$74	\$71

**Table 50. The Self-Sufficiency Standard for Schoharie County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$762	\$938	\$938	\$938	\$938	\$938	\$938	\$938
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$275	\$415	\$546	\$628	\$729	\$648	\$766	\$845
Transportation	\$319	\$328	\$328	\$328	\$328	\$629	\$629	\$629
Health Care	\$194	\$485	\$496	\$505	\$537	\$544	\$554	\$563
Miscellaneous	\$155	\$301	\$400	\$375	\$304	\$361	\$458	\$432
Taxes	\$331	\$588	\$866	\$692	\$404	\$724	\$967	\$785
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$228)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$283)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.57	\$20.90	\$27.45	\$24.89	\$17.74	\$12.72 per adult	\$15.82 per adult	\$14.51 per adult
Monthly	\$2,037	\$3,678	\$4,831	\$4,381	\$3,122	\$4,477	\$5,570	\$5,108
Annual	\$24,438	\$44,139	\$57,976	\$52,578	\$37,462	\$53,730	\$66,835	\$61,291
Emergency Savings Fund (Monthly)	\$41	\$89	\$133	\$117	\$107	\$52	\$68	\$66

**Table 51. The Self-Sufficiency Standard for Schuyler County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$631	\$779	\$779	\$779	\$779	\$779	\$779	\$779
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$257	\$388	\$510	\$587	\$681	\$606	\$716	\$789
Transportation	\$306	\$314	\$314	\$314	\$314	\$601	\$601	\$601
Health Care	\$211	\$537	\$549	\$557	\$589	\$597	\$607	\$616
Miscellaneous	\$140	\$286	\$384	\$359	\$287	\$343	\$439	\$413
Taxes	\$275	\$524	\$787	\$630	\$323	\$642	\$883	\$740
Earned Income Tax Credit (-)	\$0	(\$8)	\$0	\$0	(\$314)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$125)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$235)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.34	\$19.55	\$26.03	\$23.53	\$15.96	\$11.94 per adult	\$15.01 per adult	\$13.79 per adult
Monthly	\$1,820	\$3,441	\$4,581	\$4,142	\$2,808	\$4,201	\$5,283	\$4,854
Annual	\$21,843	\$41,294	\$54,968	\$49,699	\$33,698	\$50,416	\$63,402	\$58,251
Emergency Savings Fund (Monthly)	\$37	\$86	\$123	\$113	\$106	\$50	\$66	\$64

**Table 52. The Self-Sufficiency Standard for Seneca County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$701	\$865	\$865	\$865	\$865	\$865	\$865	\$865
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$226	\$342	\$449	\$517	\$599	\$533	\$630	\$695
Transportation	\$306	\$315	\$315	\$315	\$315	\$602	\$602	\$602
Health Care	\$180	\$440	\$451	\$460	\$492	\$499	\$509	\$518
Miscellaneous	\$141	\$280	\$377	\$350	\$278	\$335	\$430	\$403
Taxes	\$278	\$488	\$747	\$598	\$268	\$619	\$812	\$679
Earned Income Tax Credit (-)	\$0	(\$35)	\$0	\$0	(\$365)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$107)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.41	\$18.82	\$25.35	\$22.84	\$14.89	\$11.61 per adult	\$14.51 per adult	\$13.29 per adult
Monthly	\$1,832	\$3,313	\$4,461	\$4,020	\$2,620	\$4,087	\$5,106	\$4,678
Annual	\$21,980	\$39,756	\$53,532	\$48,237	\$31,439	\$49,044	\$61,274	\$56,133
Emergency Savings Fund (Monthly)	\$38	\$86	\$118	\$111	\$105	\$49	\$66	\$63

**Table 53. The Self-Sufficiency Standard for Steuben County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$657	\$773	\$773	\$773	\$773	\$773	\$773	\$773
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$251	\$379	\$498	\$573	\$665	\$592	\$699	\$771
Transportation	\$301	\$310	\$310	\$310	\$310	\$593	\$593	\$593
Health Care	\$211	\$537	\$549	\$557	\$589	\$597	\$607	\$616
Miscellaneous	\$142	\$284	\$382	\$356	\$285	\$340	\$436	\$410
Taxes	\$281	\$509	\$775	\$621	\$308	\$640	\$861	\$720
Earned Income Tax Credit (-)	\$0	(\$18)	\$0	\$0	(\$328)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$121)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.47	\$19.27	\$25.82	\$23.33	\$15.66	\$11.84 per adult	\$14.85 per adult	\$13.63 per adult
Monthly	\$1,843	\$3,392	\$4,544	\$4,106	\$2,756	\$4,168	\$5,227	\$4,798
Annual	\$22,119	\$40,708	\$54,533	\$49,271	\$33,072	\$50,021	\$62,727	\$57,580
Emergency Savings Fund (Monthly)	\$38	\$86	\$122	\$112	\$105	\$50	\$66	\$64

**Table 54. The Self-Sufficiency Standard for Suffolk County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,609	\$1,974	\$1,974	\$1,974	\$1,974	\$1,974	\$1,974	\$1,974
Child Care	\$0	\$1,380	\$2,867	\$2,313	\$934	\$1,487	\$2,867	\$2,313
Food	\$310	\$468	\$615	\$708	\$822	\$731	\$864	\$953
Transportation	\$374	\$383	\$383	\$383	\$383	\$739	\$739	\$739
Health Care	\$213	\$542	\$553	\$562	\$594	\$601	\$612	\$620
Miscellaneous	\$251	\$475	\$639	\$594	\$471	\$553	\$705	\$660
Taxes	\$712	\$1,349	\$2,214	\$1,882	\$1,169	\$1,506	\$2,031	\$1,731
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$19.70	\$36.10	\$50.06	\$45.36	\$33.59	\$20.95 per adult	\$26.58 per adult	\$24.31 per adult
Monthly	\$3,468	\$6,354	\$8,811	\$7,983	\$5,912	\$7,374	\$9,358	\$8,557
Annual	\$41,612	\$76,244	\$105,737	\$95,799	\$70,947	\$88,491	\$112,292	\$102,682
Emergency Savings Fund (Monthly)	\$62	\$211	\$348	\$312	\$208	\$72	\$118	\$104

**Table 55. The Self-Sufficiency Standard for Sullivan County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$823	\$1,032	\$1,032	\$1,032	\$1,032	\$1,032	\$1,032	\$1,032
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$252	\$382	\$501	\$577	\$670	\$596	\$704	\$776
Transportation	\$343	\$352	\$352	\$352	\$352	\$677	\$677	\$677
Health Care	\$221	\$567	\$578	\$587	\$619	\$626	\$636	\$645
Miscellaneous	\$164	\$317	\$415	\$390	\$318	\$378	\$474	\$448
Taxes	\$368	\$654	\$886	\$767	\$480	\$799	\$1,031	\$903
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$153)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$321)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$12.34	\$22.31	\$28.54	\$26.25	\$19.29	\$13.47	\$16.51	\$15.33
						per adult	per adult	per adult
Monthly	\$2,171	\$3,927	\$5,022	\$4,620	\$3,394	\$4,741	\$5,811	\$5,397
Annual	\$26,054	\$47,121	\$60,267	\$55,435	\$40,732	\$56,893	\$69,737	\$64,761
Emergency Savings Fund (Monthly)	\$43	\$92	\$144	\$127	\$109	\$54	\$70	\$67

**Table 56. The Self-Sufficiency Standard for Tioga County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$638	\$814	\$814	\$814	\$814	\$814	\$814	\$814
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$286	\$432	\$568	\$654	\$758	\$674	\$797	\$879
Transportation	\$308	\$316	\$316	\$316	\$316	\$606	\$606	\$606
Health Care	\$211	\$537	\$549	\$557	\$589	\$597	\$607	\$616
Miscellaneous	\$144	\$294	\$394	\$369	\$299	\$354	\$451	\$426
Taxes	\$289	\$558	\$831	\$661	\$372	\$692	\$941	\$742
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$257)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$265)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.66	\$20.30	\$26.87	\$24.35	\$17.13	\$12.42	\$15.55	\$14.20
						per adult	per adult	per adult
Monthly	\$1,877	\$3,573	\$4,729	\$4,286	\$3,014	\$4,370	\$5,474	\$4,997
Annual	\$22,522	\$42,871	\$56,743	\$51,438	\$36,173	\$52,445	\$65,690	\$59,970
Emergency Savings Fund (Monthly)	\$39	\$87	\$129	\$115	\$107	\$51	\$67	\$66

**Table 57. The Self-Sufficiency Standard for Tompkins County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,048	\$1,269	\$1,269	\$1,269	\$1,269	\$1,269	\$1,269	\$1,269
Child Care	\$0	\$1,028	\$2,103	\$1,638	\$610	\$1,075	\$2,103	\$1,638
Food	\$299	\$453	\$595	\$685	\$794	\$707	\$835	\$921
Transportation	\$310	\$318	\$318	\$318	\$318	\$610	\$610	\$610
Health Care	\$211	\$537	\$549	\$557	\$589	\$597	\$607	\$616
Miscellaneous	\$187	\$361	\$483	\$447	\$358	\$426	\$542	\$505
Taxes	\$459	\$831	\$1,228	\$1,034	\$685	\$1,000	\$1,302	\$1,118
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$14.29	\$26.02	\$34.73	\$31.33	\$23.81	\$15.53 per adult	\$19.42 per adult	\$17.74 per adult
Monthly	\$2,515	\$4,580	\$6,112	\$5,515	\$4,191	\$5,467	\$6,836	\$6,244
Annual	\$30,177	\$54,961	\$73,346	\$66,175	\$50,288	\$65,605	\$82,037	\$74,924
Emergency Savings Fund (Monthly)	\$48	\$108	\$218	\$190	\$111	\$59	\$77	\$74

**Table 58. The Self-Sufficiency Standard for Ulster County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,020	\$1,296	\$1,296	\$1,296	\$1,296	\$1,296	\$1,296	\$1,296
Child Care	\$0	\$1,060	\$2,198	\$1,750	\$689	\$1,138	\$2,198	\$1,750
Food	\$295	\$446	\$586	\$675	\$783	\$697	\$823	\$908
Transportation	\$335	\$344	\$344	\$344	\$344	\$660	\$660	\$660
Health Care	\$221	\$567	\$578	\$587	\$619	\$626	\$636	\$645
Miscellaneous	\$187	\$371	\$500	\$465	\$373	\$442	\$561	\$526
Taxes	\$460	\$881	\$1,334	\$1,107	\$757	\$1,064	\$1,378	\$1,200
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$14.31	\$26.98	\$36.38	\$32.89	\$25.15	\$16.21 per adult	\$20.23 per adult	\$18.61 per adult
Monthly	\$2,519	\$4,749	\$6,403	\$5,789	\$4,427	\$5,706	\$7,120	\$6,551
Annual	\$30,222	\$56,984	\$76,834	\$69,472	\$53,125	\$68,471	\$85,444	\$78,612
Emergency Savings Fund (Monthly)	\$48	\$115	\$231	\$204	\$116	\$61	\$79	\$76

**Table 59. The Self-Sufficiency Standard for Warren County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$833	\$1,054	\$1,054	\$1,054	\$1,054	\$1,054	\$1,054	\$1,054
Child Care	\$0	\$1,028	\$2,103	\$1,638	\$610	\$1,075	\$2,103	\$1,638
Food	\$282	\$427	\$561	\$646	\$749	\$666	\$788	\$868
Transportation	\$306	\$314	\$314	\$314	\$314	\$602	\$602	\$602
Health Care	\$194	\$485	\$496	\$505	\$537	\$544	\$554	\$563
Miscellaneous	\$161	\$331	\$453	\$416	\$326	\$394	\$510	\$473
Taxes	\$358	\$708	\$1,095	\$910	\$535	\$875	\$1,174	\$988
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$99)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$12.13	\$23.47	\$32.07	\$28.69	\$20.42	\$14.19	\$18.05	\$16.34
						per adult	per adult	per adult
Monthly	\$2,134	\$4,130	\$5,644	\$5,050	\$3,594	\$4,994	\$6,352	\$5,752
Annual	\$25,613	\$49,562	\$67,726	\$60,596	\$43,122	\$59,929	\$76,230	\$69,029
Emergency Savings Fund (Monthly)	\$43	\$95	\$195	\$144	\$108	\$55	\$73	\$70

**Table 60. The Self-Sufficiency Standard for Washington County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$754	\$954	\$954	\$954	\$954	\$954	\$954	\$954
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$328	\$497	\$653	\$751	\$872	\$775	\$916	\$1,010
Transportation	\$308	\$317	\$317	\$317	\$317	\$607	\$607	\$607
Health Care	\$194	\$485	\$496	\$505	\$537	\$544	\$554	\$563
Miscellaneous	\$158	\$309	\$411	\$388	\$319	\$373	\$472	\$448
Taxes	\$346	\$622	\$869	\$755	\$483	\$775	\$1,024	\$905
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$150)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$322)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.87	\$21.63	\$28.16	\$26.05	\$19.36	\$13.24	\$16.43	\$15.35
						per adult	per adult	per adult
Monthly	\$2,090	\$3,807	\$4,956	\$4,584	\$3,407	\$4,661	\$5,785	\$5,403
Annual	\$25,075	\$45,682	\$59,477	\$55,012	\$40,884	\$55,937	\$69,417	\$64,831
Emergency Savings Fund (Monthly)	\$42	\$90	\$141	\$125	\$109	\$53	\$69	\$67

**Table 61. The Self-Sufficiency Standard for Wayne County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$702	\$880	\$880	\$880	\$880	\$880	\$880	\$880
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$252	\$382	\$501	\$577	\$670	\$596	\$704	\$776
Transportation	\$306	\$315	\$315	\$315	\$315	\$603	\$603	\$603
Health Care	\$180	\$440	\$451	\$460	\$492	\$499	\$509	\$518
Miscellaneous	\$144	\$286	\$384	\$358	\$286	\$343	\$439	\$413
Taxes	\$288	\$522	\$786	\$628	\$317	\$639	\$877	\$735
Earned Income Tax Credit (-)	\$0	(\$9)	\$0	\$0	(\$318)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$125)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.64	\$19.52	\$25.99	\$23.48	\$15.86	\$11.91	\$14.97	\$13.75
						per adult	per adult	per adult
Monthly	\$1,872	\$3,436	\$4,574	\$4,133	\$2,791	\$4,192	\$5,269	\$4,839
Annual	\$22,465	\$41,228	\$54,883	\$49,591	\$33,488	\$50,305	\$63,230	\$58,073
Emergency Savings Fund (Monthly)	\$39	\$86	\$123	\$113	\$106	\$50	\$66	\$64

**Table 62. The Self-Sufficiency Standard for Westchester County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$1,619	\$1,943	\$1,943	\$1,943	\$1,943	\$1,943	\$1,943	\$1,943
Child Care	\$0	\$1,380	\$2,867	\$2,313	\$934	\$1,487	\$2,867	\$2,313
Food	\$327	\$494	\$649	\$747	\$867	\$771	\$912	\$1,005
Transportation	\$127	\$127	\$127	\$127	\$127	\$254	\$254	\$254
Health Care	\$211	\$535	\$546	\$555	\$587	\$594	\$605	\$613
Miscellaneous	\$228	\$448	\$613	\$569	\$446	\$505	\$658	\$613
Taxes	\$624	\$1,199	\$2,046	\$1,722	\$1,070	\$1,314	\$1,761	\$1,545
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$17.81	\$33.57	\$47.49	\$42.86	\$31.48	\$18.90	\$24.33	\$22.31
						per adult	per adult	per adult
Monthly	\$3,135	\$5,909	\$8,358	\$7,543	\$5,541	\$6,652	\$8,565	\$7,853
Annual	\$37,625	\$70,908	\$100,294	\$90,513	\$66,487	\$79,827	\$102,781	\$94,237
Emergency Savings Fund (Monthly)	\$57	\$191	\$327	\$283	\$189	\$67	\$103	\$85

**Table 63. The Self-Sufficiency Standard for Wyoming County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$574	\$757	\$757	\$757	\$757	\$757	\$757	\$757
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$287	\$435	\$571	\$657	\$763	\$679	\$802	\$884
Transportation	\$315	\$323	\$323	\$323	\$323	\$620	\$620	\$620
Health Care	\$183	\$451	\$462	\$471	\$503	\$510	\$520	\$529
Miscellaneous	\$136	\$281	\$380	\$356	\$285	\$342	\$439	\$414
Taxes	\$260	\$491	\$767	\$619	\$312	\$633	\$882	\$742
Earned Income Tax Credit (-)	\$0	(\$33)	\$0	\$0	(\$323)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$123)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.97	\$18.88	\$25.67	\$23.29	\$15.75	\$11.86	\$14.99	\$13.81
						per adult	per adult	per adult
Monthly	\$1,755	\$3,323	\$4,519	\$4,099	\$2,772	\$4,174	\$5,278	\$4,861
Annual	\$21,063	\$39,878	\$54,224	\$49,182	\$33,264	\$50,089	\$63,330	\$58,337
Emergency Savings Fund (Monthly)	\$36	\$86	\$121	\$112	\$106	\$50	\$66	\$64

**Table 64. The Self-Sufficiency Standard for Yates County, NY, 2021**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$667	\$815	\$815	\$815	\$815	\$815	\$815	\$815
Child Care	\$0	\$840	\$1,691	\$1,349	\$508	\$850	\$1,691	\$1,349
Food	\$223	\$338	\$444	\$511	\$592	\$527	\$623	\$687
Transportation	\$308	\$316	\$316	\$316	\$316	\$606	\$606	\$606
Health Care	\$180	\$440	\$451	\$460	\$492	\$499	\$509	\$518
Miscellaneous	\$138	\$275	\$372	\$345	\$272	\$330	\$424	\$398
Taxes	\$266	\$455	\$717	\$588	\$244	\$598	\$774	\$649
Earned Income Tax Credit (-)	\$0	(\$59)	\$0	(\$1)	(\$393)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$96)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.12	\$18.16	\$24.85	\$22.44	\$14.31	\$11.39	\$14.23	\$13.03
						per adult	per adult	per adult
Monthly	\$1,782	\$3,195	\$4,373	\$3,949	\$2,518	\$4,009	\$5,010	\$4,588
Annual	\$21,382	\$38,346	\$52,475	\$47,386	\$30,213	\$48,111	\$60,119	\$55,058
Emergency Savings Fund (Monthly)	\$36	\$86	\$115	\$110	\$104	\$49	\$65	\$63



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# **APPENDIX C**

## **IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY**

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**TABLE C-1** Impact of Work Supports on Wage Adequacy Compared to Federal Poverty Levels  
*One Adult, One Infant, and One Preschooler: Onondaga County, NY 2021*

	#1	#2	#3	#4
	125% OF THE FPL	150% OF THE FPL	175% OF THE FPL	200% OF THE FPL
<b>HOURLY WAGE:</b>	\$12.86	\$15.43	\$18.00	\$20.67
<b>TOTAL MONTHLY INCOME:</b>	\$2,229	\$2,675	\$3,120	\$3,583
<b>PANEL A: NO WORK SUPPORTS</b>				
<b>MONTHLY COSTS</b>				
Housing	\$923	\$923	\$923	\$923
Child Care	\$2,103	\$2,103	\$2,103	\$2,103
Food	\$520	\$520	\$520	\$520
Transportation	\$317	\$317	\$317	\$317
Health Care	\$549	\$549	\$549	\$549
Miscellaneous	\$441	\$441	\$441	\$441
Taxes	\$314	\$417	\$529	\$647
Tax Credits (-) *	(\$67)	(\$112)	(\$164)	(\$220)
<b>TOTAL MONTHLY EXPENSES</b>	\$5,099	\$5,159	\$5,218	\$5,280
<b>SHORTFALL (-) or SURPLUS</b>	(\$2,870)	(\$2,484)	(\$2,098)	(\$1,698)
<b>WAGE ADEQUACY</b>	44%	52%	60%	68%
<b>Total Income/Total Expenses</b>				
<b>PANEL B: CHILD CARE ASSISTANCE</b>				
<b>MONTHLY COSTS</b>				
Housing	\$923	\$923	\$923	\$923
Child Care	<b>\$147</b>	<b>\$303</b>	<b>\$459</b>	<b>\$620</b>
Food	\$520	\$520	\$520	\$520
Transportation	\$317	\$317	\$317	\$317
Health Care	\$549	\$549	\$549	\$549
Miscellaneous	\$441	\$441	\$441	\$441
Taxes	\$314	\$417	\$529	\$647
Tax Credits (-) *	(\$67)	(\$112)	(\$164)	(\$220)
<b>TOTAL MONTHLY EXPENSES</b>	\$3,143	\$3,358	\$3,573	\$3,798
<b>SHORTFALL (-) or SURPLUS</b>	(\$914)	(\$683)	(\$453)	(\$215)
<b>WAGE ADEQUACY</b>	71%	80%	87%	94%
<b>Total Income/Total Expenses</b>				
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>				
<b>Federal &amp; State EITC</b>	\$5,665	\$4,201	\$2,738	\$1,217
<b>Federal Child Tax Credit</b>	\$2,800	\$2,800	\$2,800	\$2,621
<b>State &amp; NYC Refundable Credits</b>	\$2,225	\$1,973	\$1,733	\$1,590

\* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

**TABLE C-1 (CONTINUED)** Impact of Work Supports on Wage Adequacy Compared to Federal Poverty Levels  
*One Adult, One Infant, and One Preschooler: Onondaga County, NY 2021*

	#1	#2	#3	#4
	125% OF THE FPL	150% OF THE FPL	175% OF THE FPL	200% OF THE FPL
<b>HOURLY WAGE:</b>	\$12.86	\$15.43	\$18.00	\$20.67
<b>TOTAL MONTHLY INCOME:</b>	\$2,229	\$2,675	\$3,120	\$3,583
<b>PANEL C: CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>				
<b>MONTHLY COSTS</b>				
Housing	\$923	\$923	\$923	\$923
Child Care	<b>\$147</b>	<b>\$303</b>	<b>\$459</b>	<b>\$620</b>
Food	<b>\$265</b>	<b>\$355</b>	<b>\$415</b>	<b>\$520</b>
Transportation	\$317	\$317	\$317	\$317
Health Care	<b>\$0</b>	<b>\$20</b>	<b>\$38</b>	<b>\$38</b>
Miscellaneous	\$441	\$441	\$441	\$441
Taxes	\$314	\$417	\$529	\$647
Tax Credits (-) *	(\$67)	(\$112)	(\$164)	(\$220)
<b>TOTAL MONTHLY EXPENSES</b>	\$2,339	\$2,664	\$2,957	\$3,287
<b>SHORTFALL (-) or SURPLUS</b>	(\$110)	\$11	\$163	\$296
<b>WAGE ADEQUACY</b>	95%	100%	106%	109%
<b>Total Income/Total Expenses</b>				
<b>PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>				
<b>MONTHLY COSTS</b>				
Housing	<b>\$669</b>	<b>\$802</b>	<b>\$923</b>	<b>\$923</b>
Child Care	<b>\$147</b>	<b>\$303</b>	<b>\$459</b>	<b>\$620</b>
Food	<b>\$265</b>	<b>\$355</b>	<b>\$415</b>	<b>\$520</b>
Transportation	\$317	\$317	\$317	\$317
Health Care	<b>\$0</b>	<b>\$20</b>	<b>\$38</b>	<b>\$38</b>
Miscellaneous	\$441	\$441	\$441	\$441
Taxes	\$314	\$417	\$529	\$647
Tax Credits (-) *	(\$67)	(\$112)	(\$164)	(\$220)
<b>TOTAL MONTHLY EXPENSES</b>	\$2,085	\$2,544	\$2,957	\$3,287
<b>SHORTFALL (-) or SURPLUS</b>	\$144	\$131	\$163	\$296
<b>WAGE ADEQUACY</b>	107%	105%	106%	109%
<b>Total Income/Total Expenses</b>				
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>				
<b>Federal &amp; State EITC</b>	\$5,665	\$4,201	\$2,738	\$1,217
<b>Federal Child Tax Credit</b>	\$2,800	\$2,800	\$2,800	\$2,621
<b>State &amp; NYC Refundable Credits</b>	\$2,225	\$1,973	\$1,733	\$1,590

\* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions is shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

**TABLE C-2** Impact of Work Supports on Wage Adequacy Compared to Federal Poverty Levels  
*One Adult, One Infant, and One Preschooler: Suffolk County, NY 2021*

	#1	#2	#3	#4
	125% OF THE FPL	150% OF THE FPL	175% OF THE FPL	200% OF THE FPL
<b>HOURLY WAGE:</b>	\$12.86	\$15.43	\$18.00	\$20.67
<b>TOTAL MONTHLY INCOME:</b>	\$2,229	\$2,675	\$3,120	\$3,583
<b>PANEL A: NO WORK SUPPORTS</b>				
<b>MONTHLY COSTS</b>				
Housing	\$1,974	\$1,974	\$1,974	\$1,974
Child Care	\$2,867	\$2,867	\$2,867	\$2,867
Food	\$615	\$615	\$615	\$615
Transportation	\$383	\$383	\$383	\$383
Health Care	\$553	\$553	\$553	\$553
Miscellaneous	\$639	\$639	\$639	\$639
Taxes	\$329	\$433	\$545	\$663
Tax Credits (-) *	(\$67)	(\$112)	(\$164)	(\$220)
<b>TOTAL MONTHLY EXPENSES</b>	\$7,293	\$7,352	\$7,411	\$7,474
<b>SHORTFALL (-) or SURPLUS</b>	(\$5,064)	(\$4,677)	(\$4,291)	(\$3,891)
<b>WAGE ADEQUACY</b>	31%	36%	42%	48%
<b>Total Income/Total Expenses</b>				
<b>PANEL B: CHILD CARE ASSISTANCE</b>				
<b>MONTHLY COSTS</b>				
Housing	\$1,974	\$1,974	\$1,974	\$1,974
Child Care	<b>\$84</b>	<b>\$173</b>	<b>\$262</b>	<b>\$355</b>
Food	\$615	\$615	\$615	\$615
Transportation	\$383	\$383	\$383	\$383
Health Care	\$553	\$553	\$553	\$553
Miscellaneous	\$639	\$639	\$639	\$639
Taxes	\$329	\$433	\$545	\$663
Tax Credits (-) *	(\$67)	(\$112)	(\$164)	(\$220)
<b>TOTAL MONTHLY EXPENSES</b>	\$4,510	\$4,658	\$4,807	\$4,962
<b>SHORTFALL (-) or SURPLUS</b>	(\$2,281)	(\$1,984)	(\$1,687)	(\$1,379)
<b>WAGE ADEQUACY</b>	49%	57%	65%	72%
<b>Total Income/Total Expenses</b>				
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>				
<b>Federal &amp; State EITC</b>	\$5,665	\$4,201	\$2,738	\$1,217
<b>Federal Child Tax Credit</b>	\$2,800	\$2,800	\$2,750	\$2,254
<b>State &amp; NYC Refundable Credits</b>	\$2,225	\$1,973	\$1,733	\$1,590

\* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

**TABLE C-2 (CONTINUED)** Impact of Work Supports on Wage Adequacy Compared to Federal Poverty Levels

*One Adult, One Infant, and One Preschooler: Suffolk County, NY 2021*

	#1	#2	#3	#4
	125% OF THE FPL	150% OF THE FPL	175% OF THE FPL	200% OF THE FPL
<b>HOURLY WAGE:</b>	\$12.86	\$15.43	\$18.00	\$20.67
<b>TOTAL MONTHLY INCOME:</b>	\$2,229	\$2,675	\$3,120	\$3,583
<b>PANEL C: CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>				
<b>MONTHLY COSTS</b>				
Housing	\$1,974	\$1,974	\$1,974	\$1,974
Child Care	<b>\$84</b>	<b>\$173</b>	<b>\$262</b>	<b>\$355</b>
Food	<b>\$259</b>	<b>\$339</b>	<b>\$420</b>	<b>\$608</b>
Transportation	\$383	\$383	\$383	\$383
Health Care	<b>\$0</b>	<b>\$20</b>	<b>\$38</b>	<b>\$38</b>
Miscellaneous	\$639	\$639	\$639	\$639
Taxes	\$329	\$433	\$545	\$663
Tax Credits (-) *	(\$67)	(\$112)	(\$164)	(\$220)
<b>TOTAL MONTHLY EXPENSES</b>	\$3,601	\$3,849	\$4,096	\$4,439
<b>SHORTFALL (-) or SURPLUS</b>	(\$1,372)	(\$1,175)	(\$976)	(\$857)
<b>WAGE ADEQUACY</b>				
<b>Total Income/Total Expenses</b>	62%	69%	76%	81%
<b>PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>				
<b>MONTHLY COSTS</b>				
Housing	<b>\$669</b>	<b>\$802</b>	<b>\$936</b>	<b>\$1,075</b>
Child Care	<b>\$84</b>	<b>\$173</b>	<b>\$262</b>	<b>\$355</b>
Food	<b>\$259</b>	<b>\$339</b>	<b>\$420</b>	<b>\$608</b>
Transportation	\$383	\$383	\$383	\$383
Health Care	<b>\$0</b>	<b>\$20</b>	<b>\$38</b>	<b>\$38</b>
Miscellaneous	\$639	\$639	\$639	\$639
Taxes	\$329	\$433	\$545	\$663
Tax Credits (-) *	(\$67)	(\$112)	(\$164)	(\$220)
<b>TOTAL MONTHLY EXPENSES</b>	\$2,295	\$2,677	\$3,058	\$3,540
<b>SHORTFALL (-) or SURPLUS</b>	(\$66)	(\$3)	\$62	\$43
<b>WAGE ADEQUACY</b>				
<b>Total Income/Total Expenses</b>	97%	100%	102%	101%
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>				
<b>Federal &amp; State EITC</b>	\$5,665	\$4,201	\$2,738	\$1,217
<b>Federal Child Tax Credit</b>	\$2,800	\$2,800	\$2,750	\$2,254
<b>State &amp; NYC Refundable Credits</b>	\$2,225	\$1,973	\$1,733	\$1,590

\* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions is shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

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# **APPENDIX D**

## **CHILD CARE SUBSIDY FAMILY SHARE PERCENTAGES BY COUNTY**

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**TABLE D** Child Care Subsidy, Family Share Percentages by County Federal Poverty Levels  
*One Adult, One Infant, and One Preschooler: New York State, 2021*

		100% OF THE FPL	125% OF THE FPL	150% OF THE FPL	175% OF THE FPL	200% OF THE FPL
<i>Family of 3, Annual Federal Poverty Level</i>		\$21,720	\$21,720	\$21,720	\$21,720	\$21,720
<b>Annual Income</b>		\$21,720	\$27,150	\$32,580	\$38,010	\$43,440
<b>Monthly Income</b>		\$1,810.00	\$2,262.50	\$2,715.00	\$3,167.50	\$3,620.00
<b>Hourly Income</b>		\$10.28	\$12.86	\$15.43	\$18.00	\$20.57
MONTHLY COST FOR CHILD CARE WITH SUBSIDY						
COUNTY	FAMILY SHARE PERCENTAGE	100% OF THE FPL	125% OF THE FPL	150% OF THE FPL	175% OF THE FPL	200% OF THE FPL
Albany County	25%	\$0	\$113	\$226	\$339	\$453
Allegany County	20%	\$0	\$91	\$181	\$272	\$362
Bronx County	35%	\$0	\$158	\$317	\$475	\$634
Broome County	25%	\$0	\$113	\$226	\$339	\$453
Cattaraugus County	10%	\$0	\$45	\$91	\$136	\$181
Cayuga County	20%	\$0	\$91	\$181	\$272	\$362
Chautauqua County	20%	\$0	\$91	\$181	\$272	\$362
Chemung County	25%	\$0	\$113	\$226	\$339	\$453
Chenango County	25%	\$0	\$113	\$226	\$339	\$453
Clinton County	20%	\$0	\$91	\$181	\$272	\$362
Columbia County	10%	\$0	\$45	\$91	\$136	\$181
Cortland County	35%	\$0	\$158	\$317	\$475	\$634
Delaware County	25%	\$0	\$113	\$226	\$339	\$453
Dutchess County	30%	\$0	\$136	\$272	\$407	\$543
Erie County	35%	\$0	\$158	\$317	\$475	\$634
Essex County	20%	\$0	\$91	\$181	\$272	\$362
Franklin County	25%	\$0	\$113	\$226	\$339	\$453
Fulton County	35%	\$0	\$158	\$317	\$475	\$634
Genesee County	10%	\$0	\$45	\$91	\$136	\$181
Greene County	35%	\$0	\$158	\$317	\$475	\$634
Hamilton County	25%	\$0	\$113	\$226	\$339	\$453
Herkimer County	25%	\$0	\$113	\$226	\$339	\$453
Jefferson County	25%	\$0	\$113	\$226	\$339	\$453
Kings County	35%	\$0	\$158	\$317	\$475	\$634
Lewis County	25%	\$0	\$113	\$226	\$339	\$453
Livingston County	10%	\$0	\$45	\$91	\$136	\$181
Madison County	25%	\$0	\$113	\$226	\$339	\$453
Monroe County	25%	\$0	\$113	\$226	\$339	\$453
Montgomery County	35%	\$0	\$158	\$317	\$475	\$634
Nassau County	20%	\$0	\$91	\$181	\$272	\$362
New York County	35%	\$0	\$158	\$317	\$475	\$634

**TABLE D (CONTINUED)** Child Care Subsidy, Family Share Percentages by County Federal Poverty Levels  
*One Adult, One Infant, and One Preschooler: New York State, 2021*

COUNTY	FAMILY SHARE PERCENTAGE	100% OF THE FPL	125% OF THE FPL	150% OF THE FPL	175% OF THE FPL	200% OF THE FPL
Niagara County	20%	\$0	\$91	\$181	\$272	\$362
Oneida County	25%	\$0	\$113	\$226	\$339	\$453
Onondaga County	35%	\$0	\$158	\$317	\$475	\$634
Ontario County	20%	\$0	\$91	\$181	\$272	\$362
Orange County	20%	\$0	\$91	\$181	\$272	\$362
Orleans County	20%	\$0	\$91	\$181	\$272	\$362
Oswego County	15%	\$0	\$68	\$136	\$204	\$272
Otsego County	20%	\$0	\$91	\$181	\$272	\$362
Putnam County	20%	\$0	\$91	\$181	\$272	\$362
Queens County	35%	\$0	\$158	\$317	\$475	\$634
Rensselaer County	25%	\$0	\$113	\$226	\$339	\$453
Richmond County	35%	\$0	\$158	\$317	\$475	\$634
Rockland County	25%	\$0	\$113	\$226	\$339	\$453
St. Lawrence County	15%	\$0	\$68	\$136	\$204	\$272
Saratoga County	20%	\$0	\$91	\$181	\$272	\$362
Schenectady County	25%	\$0	\$113	\$226	\$339	\$453
Schoharie County	35%	\$0	\$158	\$317	\$475	\$634
Schuyler County	15%	\$0	\$68	\$136	\$204	\$272
Seneca County	35%	\$0	\$158	\$317	\$475	\$634
Steuben County	10%	\$0	\$45	\$91	\$136	\$181
Suffolk County	20%	\$0	\$91	\$181	\$272	\$362
Sullivan County	25%	\$0	\$113	\$226	\$339	\$453
Tioga County	35%	\$0	\$158	\$317	\$475	\$634
Tompkins County	20%	\$0	\$91	\$181	\$272	\$362
Ulster County	25%	\$0	\$113	\$226	\$339	\$453
Warren County	25%	\$0	\$113	\$226	\$339	\$453
Washington County	10%	\$0	\$45	\$91	\$136	\$181
Wayne County	25%	\$0	\$113	\$226	\$339	\$453
Westchester County	27%	\$0	\$122	\$244	\$367	\$489
Wyoming County	25%	\$0	\$113	\$226	\$339	\$453
Yates County	20%	\$0	\$91	\$181	\$272	\$362



## The Center for Women's Welfare

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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).

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